

DocMagic E-Sign Procedure

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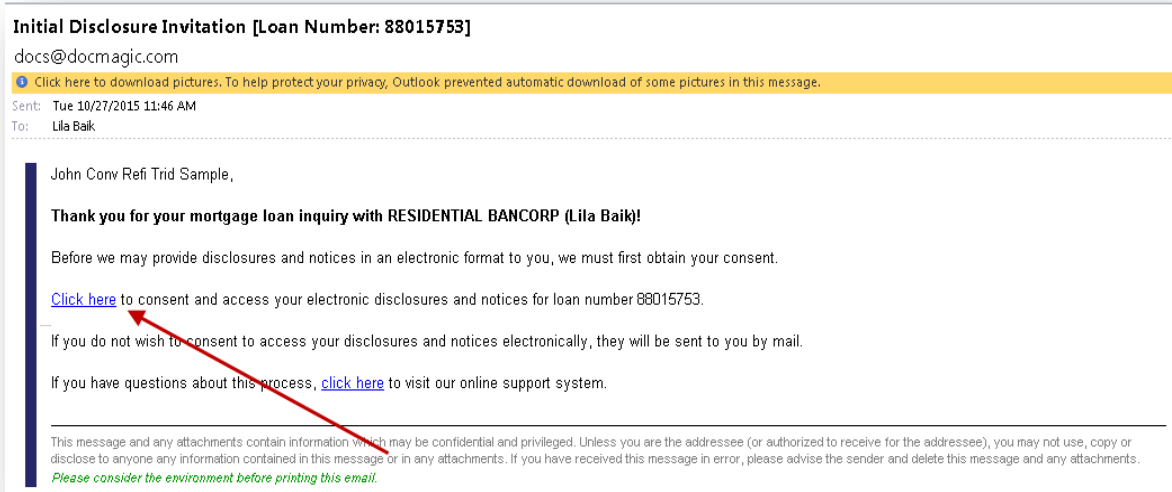
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Overview

The following describes the procedural steps and operating standards that Residential Bancorp et al. ("The Company") utilizes to produce electronically-signed disclosure documentation through its document preparation vendor, DocMagic. DocMagic provides the Company with loan document preparation, compliance and delivery solutions and is incorporated into the Company's Loan Origination System ("LOS"), FAST.

DocMagic E-Signature Procedural Steps

1. Email received. Select the “**Click here**” hyperlink to consent and access electronic disclosures.



2. Enter the **Last [4] digits of SSN** and **Viewing Code**, and then click the **Continue to Next Step** button.

RESIDENTIAL BANCORP
Your MORTGAGETEAM

Welcome John!

Congratulations on your decision to access your documents in an electronic format.

So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:

Email: lila.baik@bancorp.com

Loan Number: 88015753

Last [4] digits of your SSN: ●●●●

Viewing Code: 1877

Viewing Code
1877

Continue to Next Step

3. Review the Electronic Disclosure and Consent. Check the box next to “I have read and agree...”, and then click the **Continue to Next Step** button.

eSign - Initial Disclosure John

Please review the eSign Disclosure and Consent below carefully.

After your review, please check the box below if you wish to consent to receive electronic documents.

This eSign Disclosure and Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with the above-named Lender ("we," "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form so that you may view, download, upload, approve, sign (if requested) and return documents electronically. When we wish to send you Disclosures electronically, we will send a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures. This notice will direct you to a website where you will be able to access the Disclosures and view, download, upload, approve, sign (if requested) and return documents electronically. The Disclosures will be available on our website for at least 90 days from the date that the Disclosures are placed on the website or the date of the notice sent to your designated e-mail address, whichever is later. We reserve the right, in our sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

1. **Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Regulation B, the Federal Truth-in-Lending Act and Regulation Z, the Federal Home Mortgage Disclosure Act and Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations and ordinances during the mortgage loan origination process. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.
2. **Your Right to Receive Paper Copies of the Disclosures.** You are not required to provide your Consent in order to submit an application for the Loan. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you may receive paper copies of the Disclosures as described in Section 7 below.
3. **Your Right to Withdraw Your Consent.** You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any

I HAVE READ AND AGREE to the eSign Disclosure and Consent above in its entirety. By checking this box, I agree to receive electronic documents.

4. Select a **Signature Style** from the dropdown. Check the box to ratify the image. Click the **Continue to Next Step** button.

eSign - Initial Disclosure

Please select a signature style.

Once you find a style that you like, check the box below to approve it.

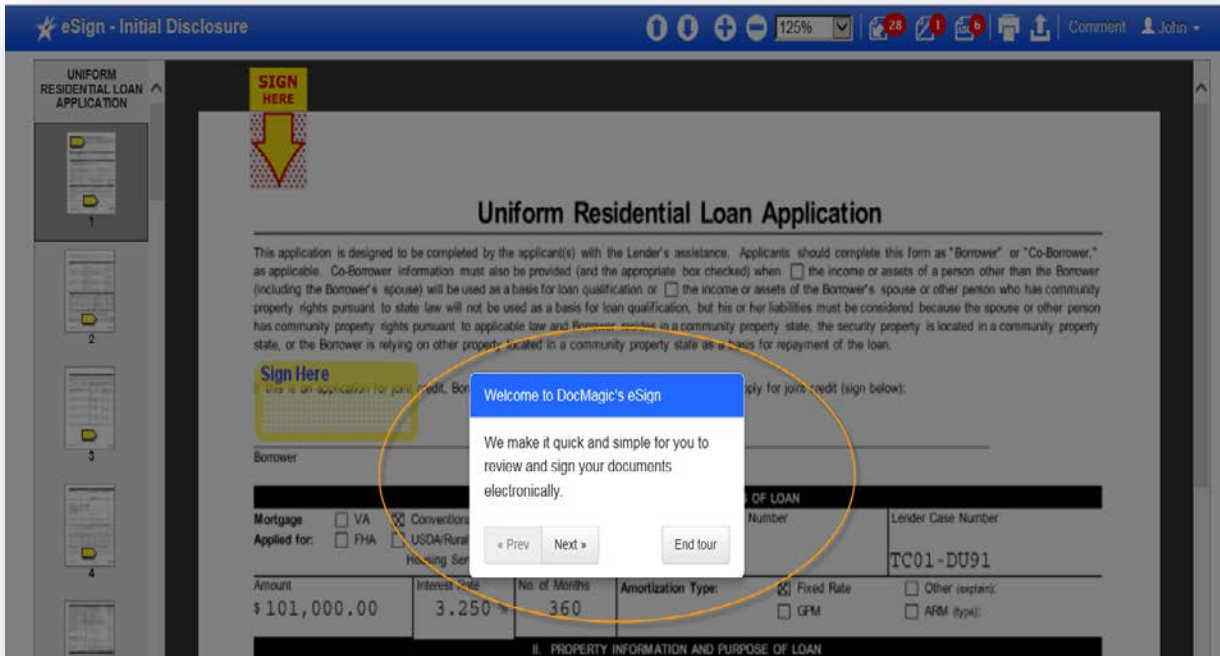
Full Name:

Initials:

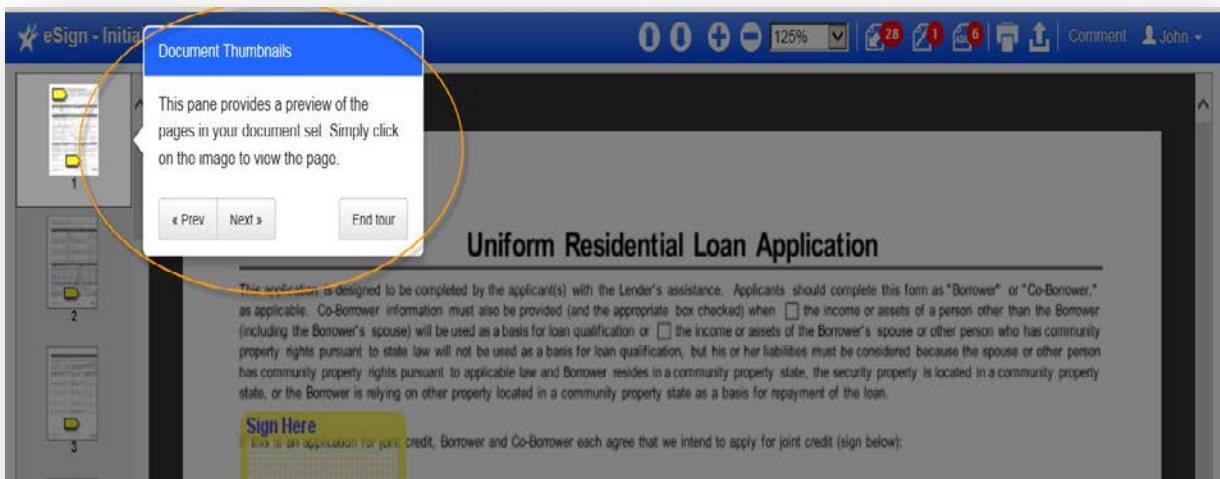
Style:

By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature.

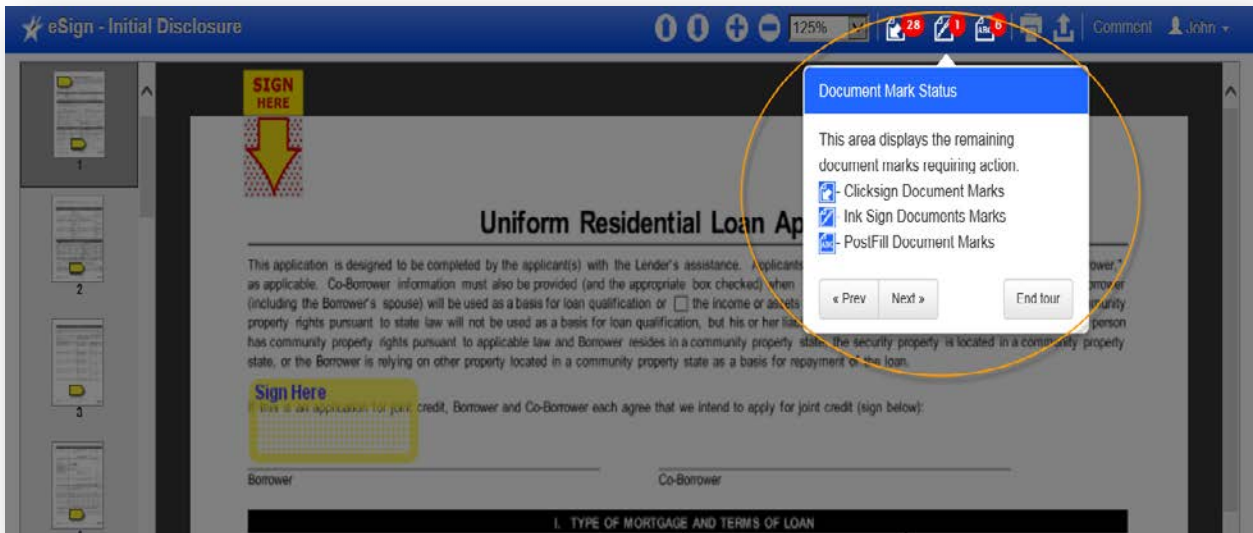
5. Take the tour for quick instructions on how to eSign.



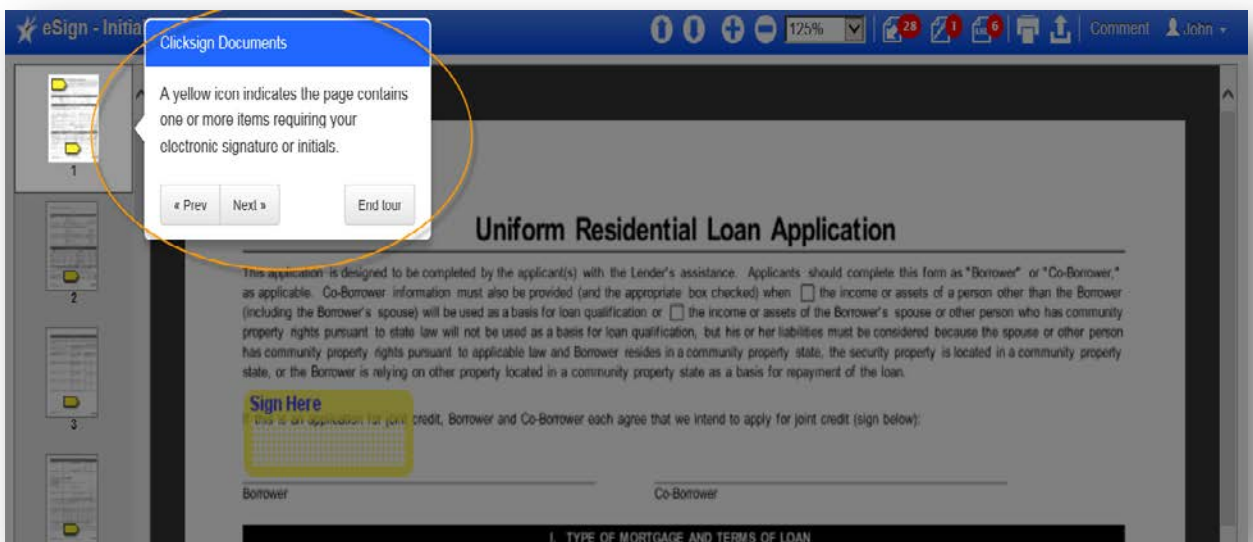
6. Document Thumbnails on left hand navigation.



7. The **Document Mark Status** displays the remaining document marks requiring action.



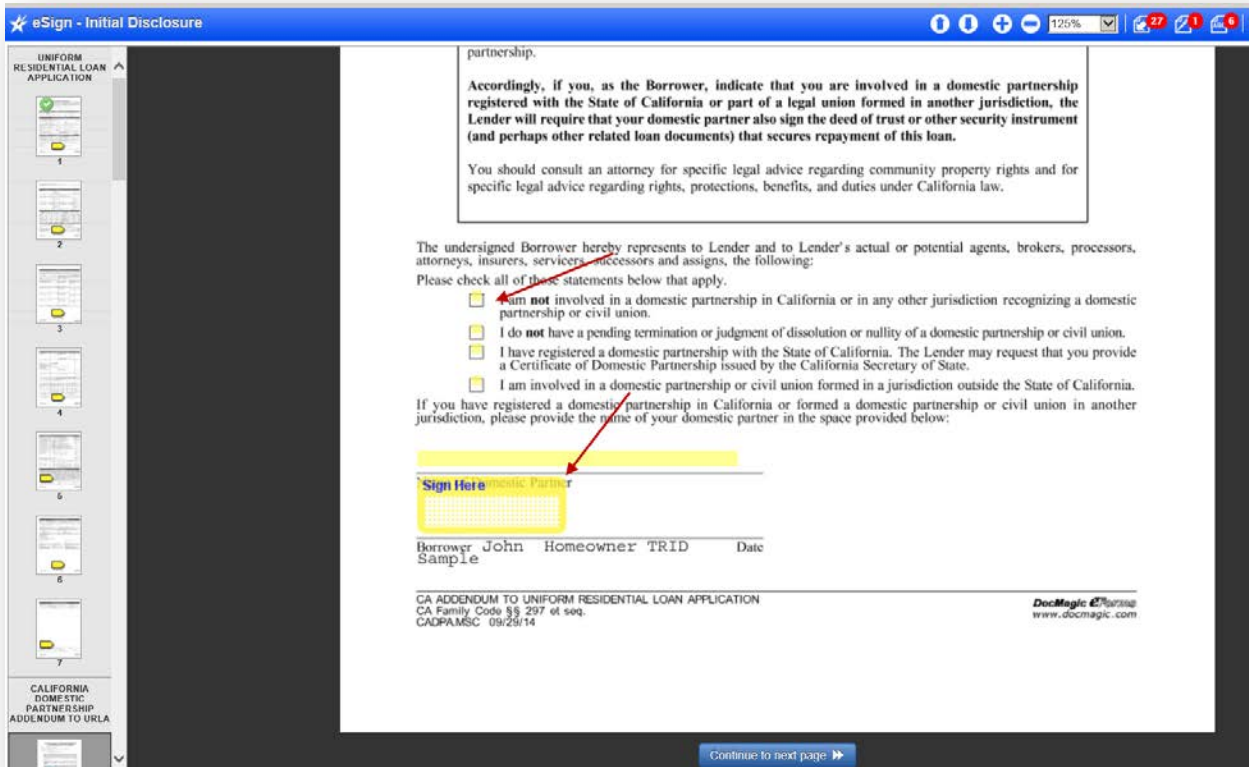
8. **Clicksign Document** – A yellow icon indicates the page contains one or more items requiring electronic signature or initials.



8. Click “Sign Here” to eSign the document.



9. Post Fill Marks. Complete the questions. Click “Sign Here” to eSign the document.



The undersigned Borrower hereby represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns, the following:

Please check all of those statements below that apply.

- I am **not** involved in a domestic partnership in California or in any other jurisdiction recognizing a domestic partnership or civil union.
- I do **not** have a pending termination or judgment of dissolution or nullity of a domestic partnership or civil union.
- I have registered a domestic partnership with the State of California. The Lender may request that you provide a Certificate of Domestic Partnership issued by the California Secretary of State.
- I am involved in a domestic partnership or civil union formed in a jurisdiction outside the State of California.

If you have registered a domestic partnership in California or formed a domestic partnership or civil union in another jurisdiction, please provide the name of your domestic partner in the space provided below:

None

Name of Domestic Partner

John Homeowner Trid Sample

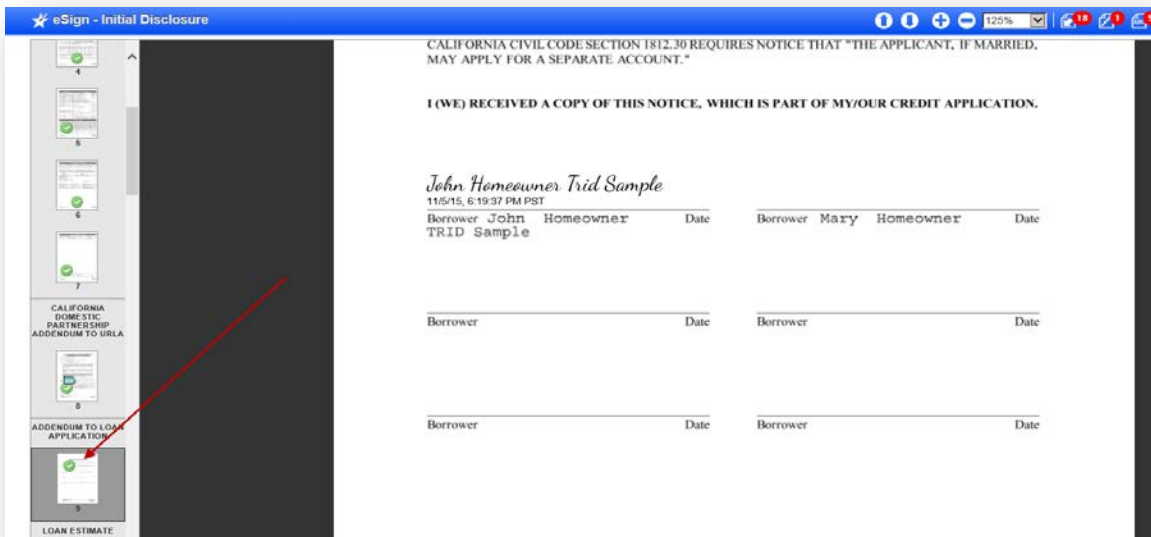
11/5/15, 6:17:52 PM PST

Borrower John Homeowner TRID Date
 Sample

CA ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION
 CA Family Code §§ 297 et seq.
 CADPALMSC 09/29/14

DocMagic E-Signing
 www.docmagic.com

10. The document will display a **GREEN** checkmark once it is successfully eSigned.



11. Congratulations! You have completed the eSign notification. Click **Save** to retain a copy of electronic disclosures.

Training

Training materials from DocMagic may be accessed by clicking the links below:

- Training Guide: <https://www.docmagic.com/support/esign-console>
- Training Video (E-sign Console): <https://www.docmagic.com/support/training-videos>
- FAST Training Videos: <https://intranet.bancorp.net/training/fast/45> (Select DocMagic E-Sign Video)

Residential Bancorp's Esign video is available on the wholesale website (link below). Select **DocMagic E-Sign Video** from the playlist.

- <http://www.bancorpwholesale.com/fast/training-videos/>

All appropriate lending staff will be trained on the DocMagic E-Sign procedure on an annual or as needed basis. A record of individuals trained and the dates of training will be maintained by the Compliance Department.

Procedure Review Requirements

The DocMagic E-Sign Procedure will be reviewed by Compliance Management on an annual basis.

Procedure Location

The DocMagic E-Sign Procedure may be accessed at the Company's [Intranet site – Compliance page or in FAST Resources.](#)

Document Version Control Page

DocMagic E-Sign Procedure
Owner: Operations
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Last Review Date: 11.06.15
Review Frequency: Annual
Next Review Date: 11.06.16
Senior Management Review Required? Yes
Senior Management Review Date: 11.06.15

Document Revision Detail

Version	Date	Author	Changes
0.1	11.6.15	L. Baik / D. Page	Steps provided by LB. Edited, formatted, minor revisions from DP.
1.0	11.6.15	L. Baik	Approved. Finalized.