

**Dan McGrew**

eTeam

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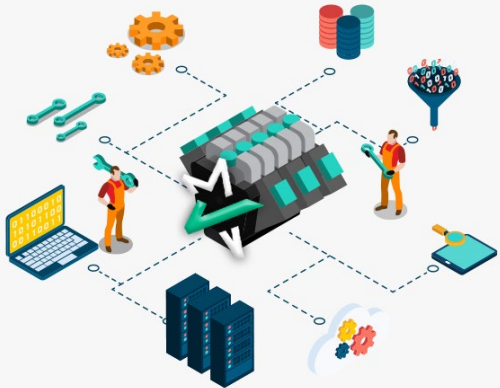


## Total eClose

Increasing efficiency, improving borrower experience, and expediting funding

# eClosing Technology

DocMagic's Digital Transaction Management technology is designed to be utilized individually or in combination –



DocMagic provides a complete suite of solutions to facilitate electronic transactions



eDocument  
Library



SmartDOC®  
eNote



eNotary  
Technology



MERS®  
eRegistry



Certified  
eVault



Investor  
eDelivery

# Total eClose™ supports every type of eClosing ✓

## Hybrid #1

- Paper Note
- Paper Notary Documents
- All other Documents Electronic

## Hybrid #2

- eNote
- Paper Notary Documents
- All other Documents Electronic

## Hybrid #3

- Paper Note
- eNotorization of Documents
- All other Documents Electronic

## ✓ Completely Electronic

- eNote
- eNotorization of Documents
- All other Documents Electronic

# eNotes

## Reducing risk, increasing processing speed, and enhancing efficiency

- ✧ Eliminate the need for an “original” note
- ✧ Reduce fragility and minimize Note maintenance
- ✧ Ensure document integrity with tamper evident seals
- ✧ Enhance reporting capabilities
- ✧ Expedite delivery

**NOTE**

MIN: 10028210000354683      Loan Number: 000035468  
APRIL 30, 2013      TORRANCE      CALIFORNIA  
[Date]      [City]      [State]  
1234 THIS IS IT ROAD, ROLLINS, CALIFORNIA 59931  
[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 1,000,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is DOCMAGIC TEST ACCOUNT, A CALIFORNIA CORPORATION (CFL # 123456)

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.375 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on JUNE 1,

2013. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on MAY 1, 2043, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 1800 WEST 213TH STREET, TORRANCE, CALIFORNIA 90501

or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 4,992.85

### 4. BORROWER'S RIGHT TO PREPAY

I reserve the right to prepay all or part of the payments of Principal at any time before they are due. A payment of Principal only I make a Prepayment. I will tell the Note Holder in writing that I am doing so. Prepayment if I have not made all the monthly payments due under the Note. or partial Prepayments without paying a Prepayment charge. The Note Holder the amount of Principal that I owe under this Note. However, the Note Holder accrued and unpaid interest on the Prepayment amount, before applying my amount of the Note. If I make a partial Prepayment, there will be no changes in my monthly payment unless the Note Holder agrees in writing to those changes.

This loan and which sets maximum loan charges, is finally interpreted so that the interest or to be collected in connection with this loan exceed the permitted limits. The interest will be reduced by the amount necessary to reduce the charge to the permitted limit.

DocMagic eNotes

Page 1 of 3

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# eDelivery



★ DocMagic

- ★ **eVault-** Secure repository for the eNote's Authoritative copy
  - ✓ Automated reporting capabilities
  - ✓ Audit trails for proof of legal compliance
- ★ **SmartREGISTRY-** extends capability of the eVault to perform MERS eRegistry and eDelivery
  - ✓ Provides updates when transactions are initiated by alternate Rights Holders of the eNote
- ★ **MERS eRegistry-** System of record identifying the Controller and Location of the eNote's Authoritative copy
  - ✓ Auto registration

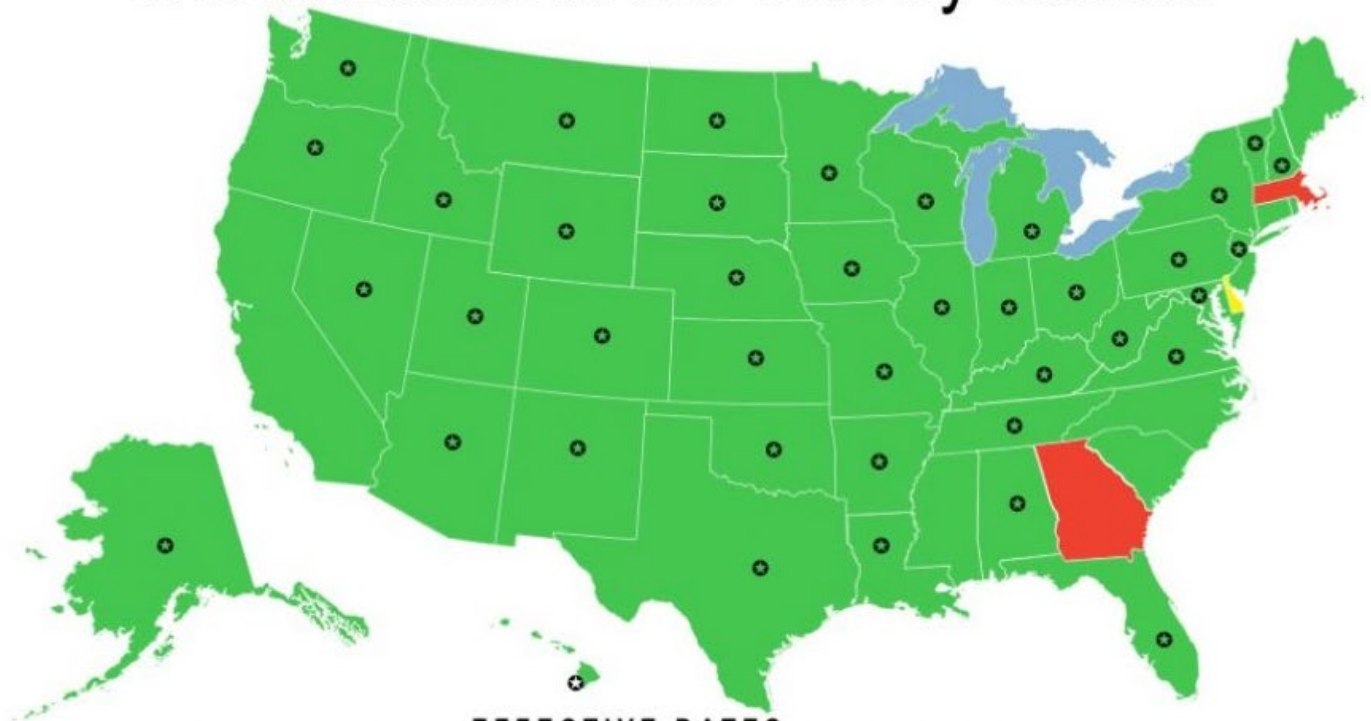


# eNotarization

# Current State of eNotarization

The status of electronic notarization in the U.S., as of December 27, 2021.

## eNotarization in the U.S. by Statute



### EFFECTIVE DATES

AK	1-1-21	KY	1-1-20	NE	7-1-20	SD	7-1-19
AL	7-1-21	KS	1-1-22	NH	2-6-22	TN	7-1-19
AR	4-29-21	LA	2-1-22	NJ	10-21-21	TX	7-1-18
AZ	7-1-20	MD	10-1-21	NM	1-1-22	UT	11-1-19
CA	12-31-20	ME	6-23-21	NV	7-1-18	VA	7-1-12
CO	1-1-20	MI	3-30-19	NY	6-20-22	VT	7-1-19
FL	1-1-20	MN	1-1-19	OH	9-19-19	WA	10-1-20
HI	1-1-21	MO	8-28-20	OK	1-1-20	WI	5-1-20
IA	7-1-20	MS	7-1-21	OR	6-20-20	WV	6-17-21
ID	1-1-22	MT	10-1-15	PA	10-29-20	WY	7-1-21
IL	1-1-22	ND	8-1-19	SC	5-18-21		

- TODAY
- LEGAL BUT DORMANT
- NOT TODAY
- REAL PROPERTY ONLY

©2021 Pennsylvania Association of Notaries

★  
ALSO  
REMOTE ONLINE  
NOTARIZATION

[Space Below This Line For Acknowledgment]

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of AZ )

County of Pima )

On 3/22/2019 before me, Joe Notary, Notary

Date Here Insert Name and Title of the Notarizing Officer

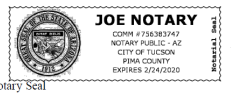
personally appeared SAMMY SAMPLE

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Joe Notary  
Signature of Notary Public  
Joe Notary

Loan Originator: OLIVER ORIGINATOR, NMLS ID IND-NMLS-ID  
Loan Originator Organization: LOAN ORIGINATOR COMPANY NAME, NMLS ID CO-NMLS-ID  
CALIFORNIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS  
Form 3005 01/01 Page 15 of 15 DocMagic eNotarization www.docmagic.com



## One Vendor. One Platform. A Complete Solution.



### eDocument Library

An extensive eDocument library with eSign technology



### SmartDOC® eNote

Generation of a MISMO Category 1 SMARTDoc® eNote



### eNotary Technology

eNotary Technology for all 50 states



### MERS® eRegistry

Direct connectivity with the MERS® eRegistry



### Certified eVault

Long-term storage within a secure, certified eVault



### Investor eDelivery

An investor eDelivery channel with audit trail

## We support every type of eClosing

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### Completely Electronic

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- All other Documents Electronic

## Price Per Type of eClosing:

\$15

\$20

\$30

\$35

## DocMagic eClose Pricing



Dan McGrew

eTeam

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[dmcgrew@docmagic.com](mailto:dmcgrew@docmagic.com)

# What the industry is saying about DocMagic:

- Total eClose™ earned STRATMOR Group's highest Lender Loyalty Score® for eClosing.
- STRATMOR's study places DocMagic as the eClosing leader, with 52.4% of the market comprised of banks, credit unions, and independent mortgage bankers.
- DocMagic's eClosing solution scored highest in overall satisfaction ratings.

