



## How To Use E-Sign for Initial Disclosures and Re-Disclosures

Flanagan State Bank is pleased to offer E-Sign service that meets all compliance regulations for delivering documents electronically. To use our system, the user must meet the following criteria:

- 1) Have a user name and password to Doc Magic through our account – which works through Mortgagebot and Docmagic.com (Set Up form available at [www.fsbtpo.com](http://www.fsbtpo.com))
- 2) Have their Alt Lender ID from FSB – if you do not have this, please email [mtgsupportcenter@flanaganstatebank.com](mailto:mtgsupportcenter@flanaganstatebank.com)
- 3) Go through a training with our Mortgage Support Center team to “walk through” the process
- 4) Be able to enter in an LE correctly in Mortgagebot. Training can be provided for this with the above requirement.

If you need any of these requirements, please contact [mtgsupportcenter@flanaganstatebank.com](mailto:mtgsupportcenter@flanaganstatebank.com) for assistance.

When the requirements above are met, please follow these steps to produce e-sign docs for your customers.

### Step 1

Log into Mortgagebot and select the file that docs are needed for.

Borrower Information				Switch Borrower and Co-Borrower			
First Name	Middle Initial	Last Name	Generation (if applicable)				
Mickey		Mouse					
Email Address	Date Of Birth	SSN	CAIVRS #				
mmouse@disney.com	01/01/1952	006-52-5412					
Home Phone	Age	Years in School					
352-145-1255	64						
Marital Status	Number of Dependents (Not listed by co-borrower)	Dependent Ages					
Married	0						
Present Address ( <input type="checkbox"/> Same as property)							
Street	City	State	Zip				
123 Main Street USA	Orlando	FL	32801				
Own/Rent	Years	Months					
Rent	4	0					
Mailing Address (complete if different from Present Address)							
Street	City	State	Zip				
Country							
<b>Add Former Address</b>							
Co-Borrower Information				Delete Co-Borrower			
First Name	Middle Initial	Last Name	Generation (if applicable)				
Minnie		Mouse					
Email Address	Date Of Birth	SSN	CAIVRS #				
minnierocks@gmail.com	05/01/1953	003-45-6155					
Home Phone	Age	Years in School					
352-145-1255	63						

## Step 2

Complete LE as needed. Please be sure to hit the Disclose Button just before printing docs. When you are satisfied the LE is complete, Disclose and click on Doc Packages and then Order Document Package.

**Order Document Package**

Type to filter...

Forms & Docs

**Doc Packages**

Order Document Package

Closing Docs

Services

Status & Tracking

Actions

Imaging

Document Engine: DocMagic

Document Package Type: Initial Disclosure

Request Type: Complete Package

Language: English

Plan Code: USDA-RHS -- USDA: USDA RURAL HOUSING

Alt Lender Code: 1102

eDisclosure  Click Sign  Mail Out To Borrower

Additional Data

Upload PDF to DocBlock

Cancel Submit

## Step 3

Be sure Initial Disclosure Package Type is chosen and enter the company assigned Alt Lender Code/ID in the box. This code will print the documents in your company name.

## Step 4

Click on eDisclosure and Click Sign. Both boxes are needed to send correctly to your borrower.

**Order Document Package**

Type to filter...

Forms & Docs

**Doc Packages**

Order Document Package

Closing Docs

Services

Status & Tracking

Actions

Imaging

Document Engine: DocMagic

Document Package Type: Initial Disclosure

Request Type: Complete Package

Language: English

Plan Code: USDA-RHS -- USDA: USDA RURAL HOUSING

Alt Lender Code: 1102

eDisclosure  Click Sign  Mail Out To Borrower

Additional Data

Upload PDF to DocBlock

Cancel Submit

## Step 5

Click SUBMIT at the bottom.

The docs will be sent to the borrower(s) electronically. They will get email notifications that will instruct them on opening the documents and “signing”. They must click through each document and in turn click where instructed for initials or signatures to complete the package. Each borrower has their own set to review. Upon completion from each borrower, the package will be combined into one set for the LO to use.

### Step 6

When the borrower(s) have completed the signing of the documents. The LO will receive an email confirmation. At this time, the LO will need to log into [www.docmagic.com](http://www.docmagic.com) to retrieve the documents.

The screenshot shows the DocMagic Account Administration dashboard. At the top, there is a navigation bar with links for Home, Products & Services, Compliance, Download, Support, and Contact. The main header features the DocMagic logo and the text 'DOCUMENT SYSTEMS, INC.'. Below the header, there is a 'Get WebDocs' search bar with a 'GO' button and an 'SSL Protected' indicator. A sidebar on the left lists various account management options, with 'eSign Console' highlighted. The main content area is titled 'Account Administration' and includes a welcome message for 'Toni! (#208700)'. It features several key sections: 'User Account' (Manage your user account information), 'SmartCLOSE' (Collaborate with settlement providers to exchange and update disclosure data), 'eSign Console' (Dashboard for status and management of eSign events), 'Recently Processed Worksheets' (Quickly access documents created during the last six months), and 'Report Manager' (Generate 1098, Closing, HMDA, LEF reports and more).

### Step 7

Locate the borrowers and click on the PDF symbol to open up the documents for saving or printing.

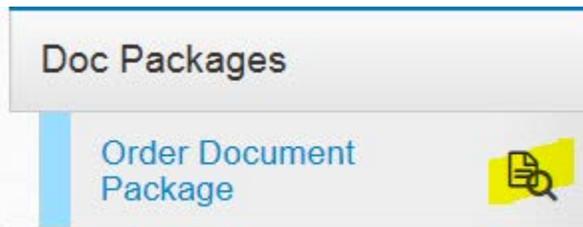
	0011288768 Initial Disclosure	Torri Thompson torrithomps@gmail.com	Signed 0011288768
1	12/8/16 9:45 AM		

The status will identify if the borrower has fully completed the signing of the documents. If it does not show Signed, then the LO must wait until it has this status or the documents will be incomplete. The system will also identify if the file is “In Progress” or “New”.

The packet that will be available will include the Esign Certificate which is required by compliance to show the delivery meets E-signature guidelines. This must be provided to FSB.

**PLEASE NOTE!!!!**

It is important to note that the Anti Steering Disclosure and Undisclosed Debt Disclosure are included in the e-sign packet, but will be delivered blank. The LO will need to fill in these documents and deliver separately to the customer using the Create Request link. The LO can access these documents by clicking on the paper and magnifying glass next to Order Document Package:



The Anti Steering and Undisclosed Debt form are not linked to any screen in Mortgagebot to identify information to complete the form. This is information that must be provided by the LO. To learn how to Create Request for a custom document, please review the “E-sign Delivery for Initial CD’s” In place of the Initial CD, use the completed Anti Steering Disclosure and Undisclosed Debt Disclosure.

**Re-Disclosures**

If Re-disclosures are needed you will follow the same procedure to send after the appropriate changes have been made within our system.

If you have any trouble following these directions or have questions about the process, please contact us at [mtgsupportcenter@flanagansstatebank.com](mailto:mtgsupportcenter@flanagansstatebank.com).