e-Signing Mortgage Loan Documents

www.migonline.com
How To e-Sign Mortgage Loan Documents

MIG will be sending your loan application documents to you for your review and signature through a secure mailbox service that has e-Signature capability. These emails may reflect the address Docs@DocMagic.com. Each borrower on the loan will receive a separate email containing a link to e-Sign their loan documents. It is important for each applicant to open the link in their individual email in order to e-Sign the documents as soon as they are received.

1: You will receive an email from MIG as stated below. If there are 2 borrowers then they must each complete the following steps using the emails sent to them individually.

Dear Customer,

Thank you for your mortgage loan inquiry with Mortgage Investors Group, (Loan Officer’s Name)!

Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

Click here to access your electronic disclosures and notices for loan number xxxxx

If you do not wish to consent to access your disclosures and notices electronically, they will be sent to you by mail.

At MIG, it is our goal to provide the highest level of customer service. If at any point you have questions or need additional information, please contact your loan officer.
2: The Click here screen below will open and you will need to fill in the 2 items as requested.

3: You will then choose to Consent & Accept to the e-Signing or Electronic Signature Notice of the documents.
4: You will then choose the style of the **font** for the e-Signature and e-Initial and then click “Continue to Next Step”.

5: You are now ready to proceed with the e-Signing of the documents. Click “Start Signing” button.
6: The first set of documents to populate will be the INK signed disclosures. You can choose to print them immediately or continue through to the e-Signing of the loan documents.

7: If you choose the “Continue”, you will then follow all prompts using a “click” to Sign Here on each of the Yellow Tabs for either the e-Signature or an e-Initial. Blue Tabs indicate the “Ink Signed” forms. You will also have an option to print the ink signed forms at the end of the e-Signing process.
8: After you have e-Signed or e-Initialed the page, you will need to click to “Go To Next Page”.

9: Some documents included in the loan package, do not require an e-Signature or an e-Initial. You will need to read the page and click “Go To Next Page”.
10: You can also see in the top right hand corner of the page the number of documents left to sign.

11: The entire e-Signing process should take approximately 30 minutes from start to finish. If you are unable to finish, you can log out. The below message will appear.

Cathy,

Please note:
You have 14 documents left to eSign.
You have 5 documents left to ink-sign and return via upload or fax.

In the future, simply visit https://www.docmagic.com/esign/ for any of the following options:

View/Sign electronic documents »
Receive paper copies of your electronic documents »
Change your designated email address »
Change the status of your consent »

Thank you for using DocMagic eSign.
12: To log back in, you can copy the above email address into your browser or go to https://www.docmagic.com/esign/. You will then need to enter the 4 items below: (email address, loan number, last [4] digits of your SSN, and viewing code)

Loan number (can be located on your email about obtaining your consent – see page #1)

13: Once you have completed the e-Signing process, a confirmation will populate stating you have completed electronically signing and the only item left is to **INK SIGN** a few misc. documents. You can also see the number of items left in the top right hand corner of the page as well.
14: Print the required “Ink Signed” documents at this time.
   • Click “Print”
   • Click “Open”

15: Your personal signature is required by a few sources and to assure your permission is granted by you for certain highly confidential verifications to take place. You need to print these and sign them. These forms are set to letter size for convenience.

The first page in package provides the instructions for returning the ink signed forms to your MIG Loan Officer. After signing the may be faxed for uploaded directly to your MIG Loan Officer Team.
The ‘Successful Completion’ of the e-signing process indicates that your signature has been applied by you in a manner that provides a tamper-evident digital seal has been applied to ensure the integrity of your electronic document.

Upon completion, all signers are provided instant, secure access to their fully-executed documents. For easy convenient storage of your application documents, the ability to print to PDF is provided as an option on the screen. The ability to return to the site to save at a future time is available to you for 30 days.

Documents executed for MIG utilizing DocMagic e-Sign are as legally effective, valid and enforceable as documents printed and signed in ink. MIG’s secure e-Sign mailbox system, preserves the integrity of documents and enhances the security of signatures. Unlike printed documents, MIG’s e-Sign minimizes fraud as documents cannot be changed, and the intended signatory putting their electronic signature on a document is optimized.

Contact your MIG Loan Officer with any questions or concerns regarding your mortgage loan documents.

Thank you for participating in this progressive opportunity to expedite your transaction and for doing business with Mortgage Investors Group.