

eMagic Trio

Paperless File Management System

MNS has transitioned into a paperless file management system thru eMagic's Trio document imaging system and file management tool. All documents for a loan file can be housed in one electronic folder - the Trio folder! Originators build an electronic version of the paper loan file by uploading or faxing documents right to the Trio folder. Imaged files are filed safely.

What is it?

With eMagic Trio, you can create and manage electronic images of any/all of your loan files.

Why use eMagic Trio?

For many originators, managing paper loan files takes up space and, inevitably, loan files get lost. What's more, maintaining paper files with sensitive consumer information exposes you to potential liability. eMagic Trio allows you to create secure, online, indexed copies of your loan files so you have access to them within eMagic 24/7.

How does it work?

It's easy to use, once you are provided with your individual eMagic account; you can use the online [step-by-step instructions](#) . Or, you can visit [The Help Center](#) for more how-to info.

How to get started?

Please contact Debbie DeMarco at MNS Corporate Office 302-475-5508 or by email debbie@mortgagens.com to request an account.

Most Common Header Options

Registration/Lock

1008

1003

GFE

Truth in Lending

DU/DO/LP Findings

Credit Report

Income/Employment

Assets

Appraisal

Purchase Agreement

FHA Docs & Forms

Specific State Compliance Forms

General Compliance Forms

Preliminary Title Binder, Hazard Insurance

Final Closing Docs

Include in Trio Faxes

All locks and extensions

Initial and final

Initial, final (if changed), worksheet

Initial, final (if changed), Section 32
Worksheet

+ Invoice, supporting docs

Paystubs, W2s, Tax Returns, VOEs

Bank statements, gift funds, VODs

Appraisal and invoice + add'l comps.

Your fee sheet, Lender's final
approval

Signed HUD, copy of check, Note,
Mortgage, TIL