Path Release Notes

April 2024

This Path update is scheduled for production release on April 7th, 2024, including the following feature updates and enhancements. The actual feature updates and enhancements are subject to change based on testing, development, and other factors that occur before the release date.

> Note: As this release contains numerous updates, enhancements, and new features, please refer to the *Table of Contents* for an overview of the updated, enhanced areas and new features added to Path.

> Note: New features and screen components are indicated in **bold**. Existing features and screen components are indicated in *italics*.

> Note: IFR (items for review) IDs are displayed at the end of items where applicable. Bugfixes are indicated by 🛠️.

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New Features and Major Enhancements

Documents

For this release, we have improved the management and use of documents for both system administrators and users.
(47785)

✓ One significant change, which may not seem obvious, is the decoupling of document categories and types.

  – Previously, a document's category determined/restricted the list of document types available for selection.

  – With this change, the constraint has been lifted. Now, any document type can be associated with any category or any combination of categories.
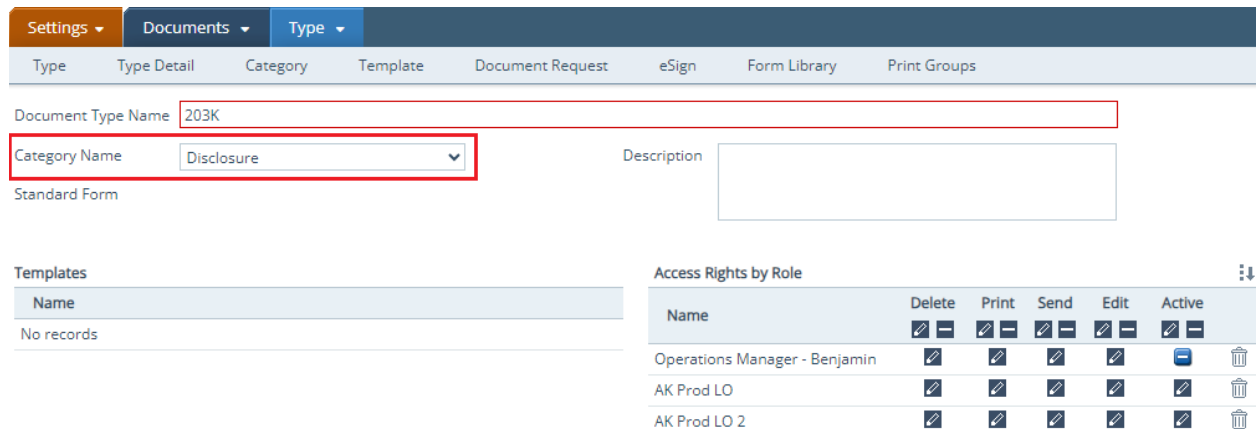
In this section, we first cover the enhancements in *Settings* for system administrators, then we cover the enhancements in *Loans* for users, ending with an overview of document templates, packages, and types.

Settings > Documents (System Administrators)

Settings > Document Types
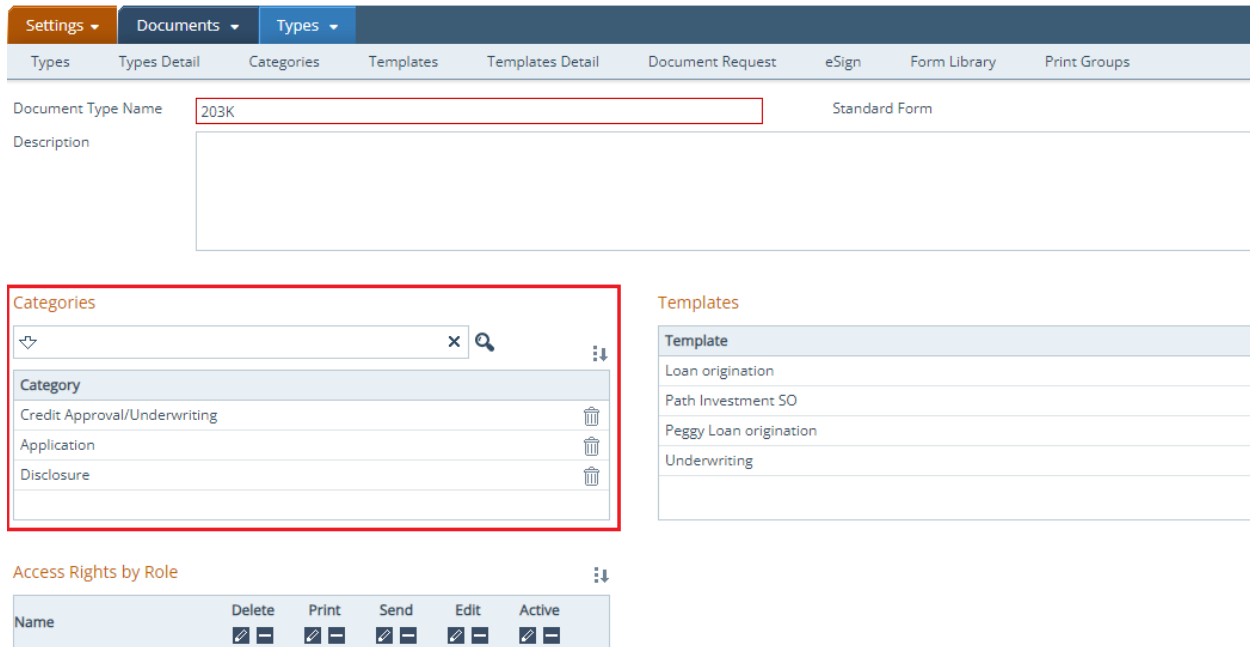
✓ Now that a document type can be joined with multiple categories, the *Category Name* dropdown has been updated to the **Categories** section, as shown in the figures below.

Figure 1: Category Dropdown (OLD)

Figure 2: Categories Section (NEW)
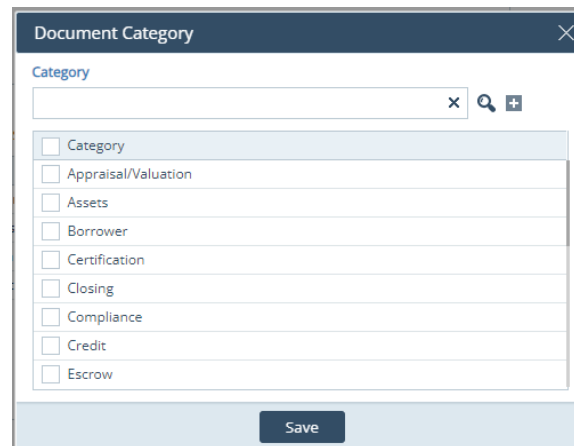
✓ As shown in the above figure, multiple categories can now be selected for a document type. This is done via the new **Document Category** lightbox (figure below), opened by the select icon (⁞↓) at the top right corner.

Figure 3: Document Category Lightbox (NEW)

– Multiple categories can be selected at one time.

– If a category does not exist, use the add icon (➕) to add a new category.

• The newly added category is also added to *Documents > Categories*, which is then available to be paired with other document types.

✓ For document types with multiple categories, the categories are listed in the updated **Categories** column, as shown below.

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Figure 4: Categories Column (NEW)
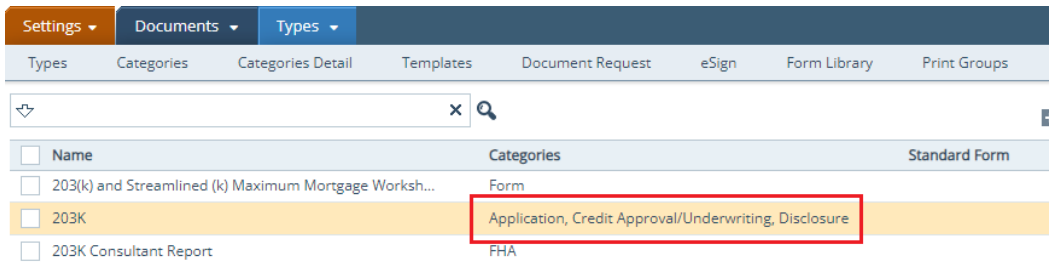
Settings > Document Templates
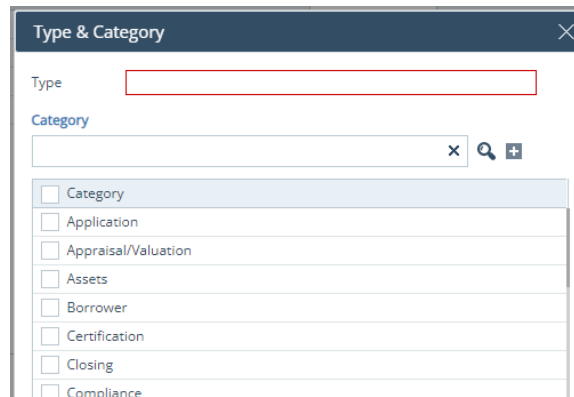
✓ Enhanced the *Document Types in Template* and *Available Document Types* sections, by:

    – Adding search boxes for both sections.

Figure 5: Documents > Templates (UPDATED)
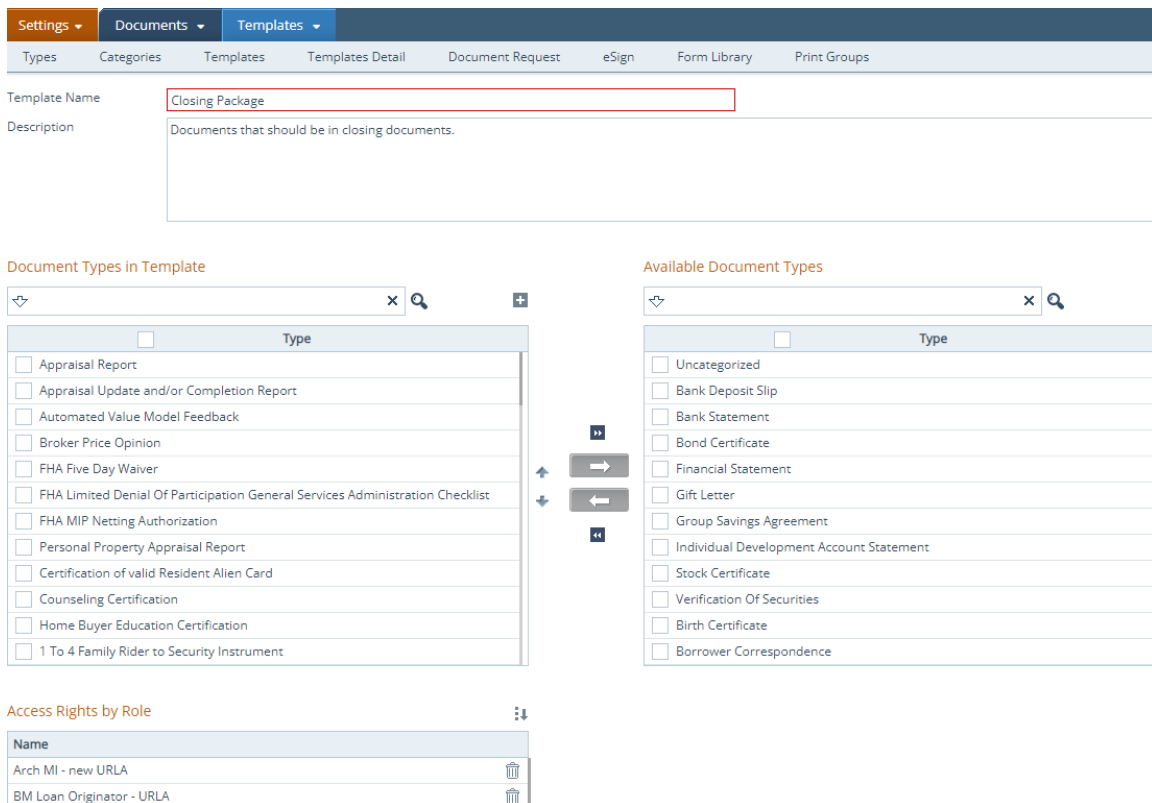
    – Since the *Category Name* dropdown is no longer there to act as a filter, all document types are now listed in the *Available Document Types* section.

    – If a document type cannot be found in the *Available Document Types* section, click the add icon ( ) in the *Document Types in Template* section to open the new **Type & Category** lightbox, as shown below.

Figure 6: Type & Category Lightbox (NEW)

- Enter a name for the new document type in the **Type** field and select a category or multiple categories to pair with the newly created document type.

Important: After creating a new document type, ensure to configure the roles that will have access to this document type in *Settings > Documents > Types*. Otherwise, it will not be available for users in *Loans*.

- If a category cannot be found to be paired with the new document type, click the add icon ( ) to create a new category.

Loans > Documents (Users)

✓ Updated the *File Drop Zone (Add from Computer)* to be fixed at the bottom of the screen, as shown in the figure below.
   - Previously, the *File Drop Zone (Add from Computer)* was located near the top of the screen and would move up or down as the user scrolls up or down.
   - Now it is fixed to the bottom of the screen, unaffected by scrolling.
   - This update removes the hassle of scrolling to the top of the screen to upload a document when the *File Drop Zone (Add from Computer)* disappears from view due to too many documents listed.

✓ Added the **Move Up** and **Move Down** buttons, for *All Documents*, as shown in the figure below. (48265)
   - Previously these buttons were only available inside a document package.
   - Now these buttons can be used when users are organizing which documents to be included in a package when viewing *All Documents*.

Figure 7: Updates to Loans > Documents (NEW)
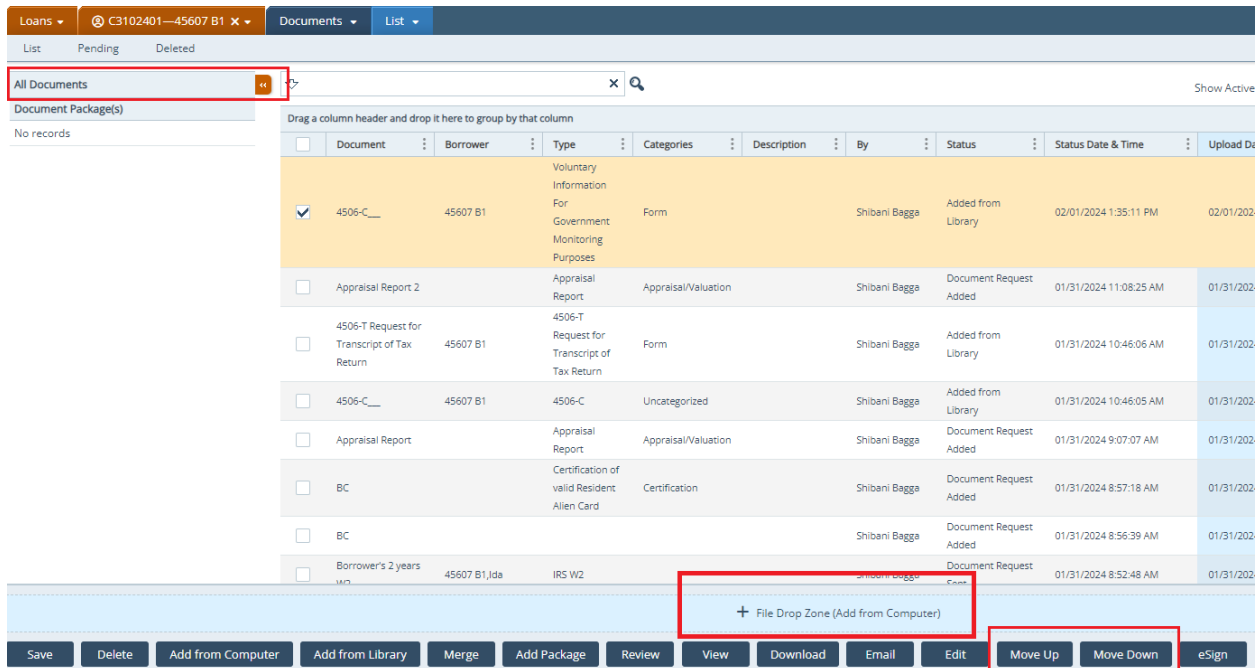
Loans > Document Templates

✓ Improved the utility and efficiency of document templates, with respect to adding document requests.

  – For commonly used documents, instead of adding individual document requests, users can now select a document template, configured beforehand by the system admin.

  – After a template is selected, document entries from the template are added to *Documents* as document requests.

  • Previously, these document requests would be removed when the template was deselected or when a different template was selected.

  • Now they will stay in *Documents* until they are deleted by users.

Loans > Document Packages

✓ Updated document packages, by adding the **Documents Not in Package** table.

  – When a document package is opened, this table appears at the bottom, while the top table lists all documents and document requests in the opened package.

  – As the name implies, this table lists all documents and document requests that are stored in *Documents* but not part of the current package that is opened.

  – This update allows users to quickly determine whether a document or document request needs to be added to the current package, without the need to go close the current package.

Overview of Document Templates, Packages, and Types

Closing out this section, we should spend a little time examining the relationships between document templates, packages, and types.

One way to understand how templates and packages function within Path is that they are essentially filtering/sorting mechanisms for grouping documents together. Templates serve this function at the system-wide level, whereas packages serve this function at the individual-loan level. Document types come into play when deciding which documents belong in a template.

- ✓ In *Settings*, when the system administrator creates a list of documents in a template, the criterion for inclusion is the document type (for example, 203K, 4506, Credit Report, etc.).
  - – When compiling templates, the system admin is not concerned with the relationship between a document and its type. Here, the document and document type are functionally identical. Where they differ comes into play for users at the *Loans* level.
- ✓ In *Loans*, whether a document fits into a template is determined by its type. When the user selects a document template for a loan, the template serves as a filter that separates the documents and document requests whose types fit within the template, from the documents and document requests whose types do not fit. If a document has the same type as one in the selected template, it will be filtered in.
  - – In the scenario where *Documents* already list a document has the same type as a selected template, this document will be filtered into the selected template, counting as one entry.
  - – For example, if *Documents* already contain a document with the *Bank Statement* type, named *Borrower 1 Bank Statement*, then selecting the *Assets* template, which contains the *Bank Statement* type, will add a yet-to-be-named document request, whose type is also *Bank Statement*. The user can then label this as *Borrower 2 Bank Statement* and added it to a different document package intended for the borrower 2.
- ✓ To summarize, the system admin groups document types into templates, to be used across Path for all loans and users. Based on the created templates and the document types contained therein, users group documents and document requests into packages, to be used specifically for individual loans.

Loan File Sharing

For this release, we have enabled users of the same business unit to share loan files with one another, fostering greater teamwork and collaboration. Several areas in Path are updated to accommodate this enhancement, as discussed below.
(48557)

Note: Loan file sharing is intended for users with the same role and access rights, e.g., loan officers sharing with loan officers, closers with other closers, etc.

Pipeline

✓ Added the new **Share** button and lightbox.

– To share a loan, select a loan and click **Share**, which opens **Share** lightbox, wherein select the user with whom to share the loan, as shown below. (Ensure to select the appropriate user/role combination when the user has multiple roles.)

Figure 8: Share Button and Lightbox (NEW)
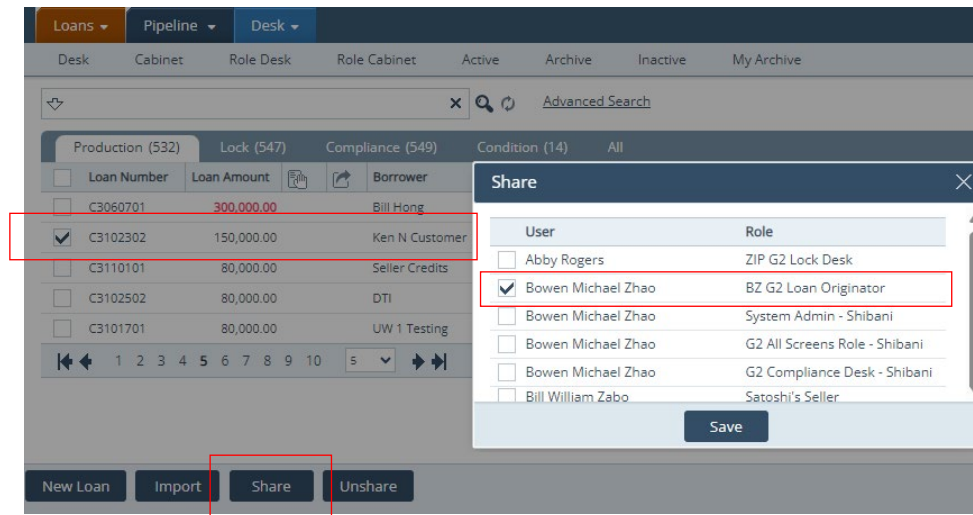
Note: A loan can be shared with multiple users at the same time.

– After the loan is shared, the new share ( ) column indicates the loan is being shared with another user ( ), as shown below.

Figure 9: Share Column and Shared With Indicator (NEW)

– The other user, with whom the loan is shared, sees the loan in their *Pipeline*, as shown below.

Figure 10: Loan Shared with Other User (NEW)
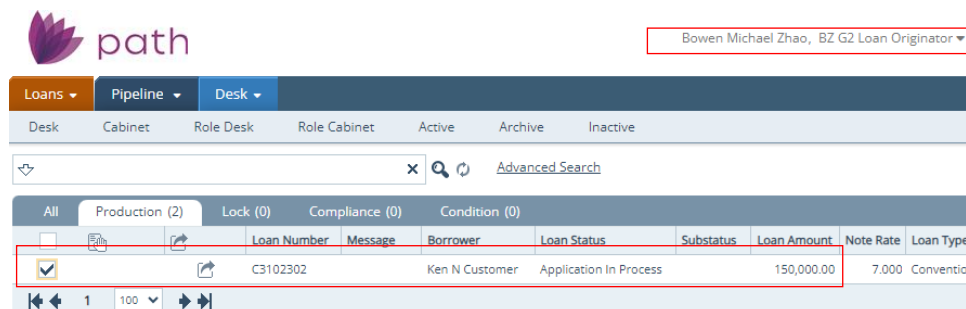
✓ To stop sharing, the original user/sharer of the loan selects the loan and click the new **Unshare** button, which opening the new **Unshare** lightbox, as shown below.

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Figure 11: Unshare Button and Lightbox (NEW)
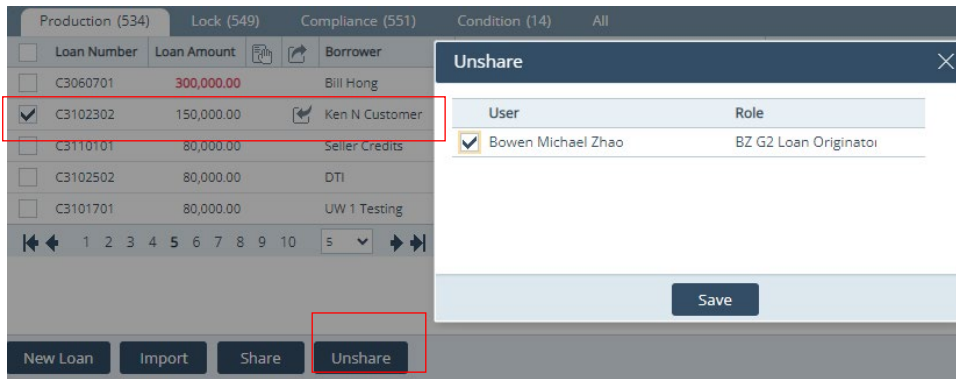
Production > Send/Status Screen

✓ Added new **Share History** section to the *Send/Status* screens in *Production*.

   – The section displays when the loan was shared, shared by whom, with whom, and when the sharing stopped.

Configuration > Roles > Pipelines > Action Button

✓ The feature is enabled by default. To disable this feature for a role, the system admin needs to uncheck the **Share** and **Unshare** boxes.

Figure 12: Action Button > Share/Unshare (NEW)
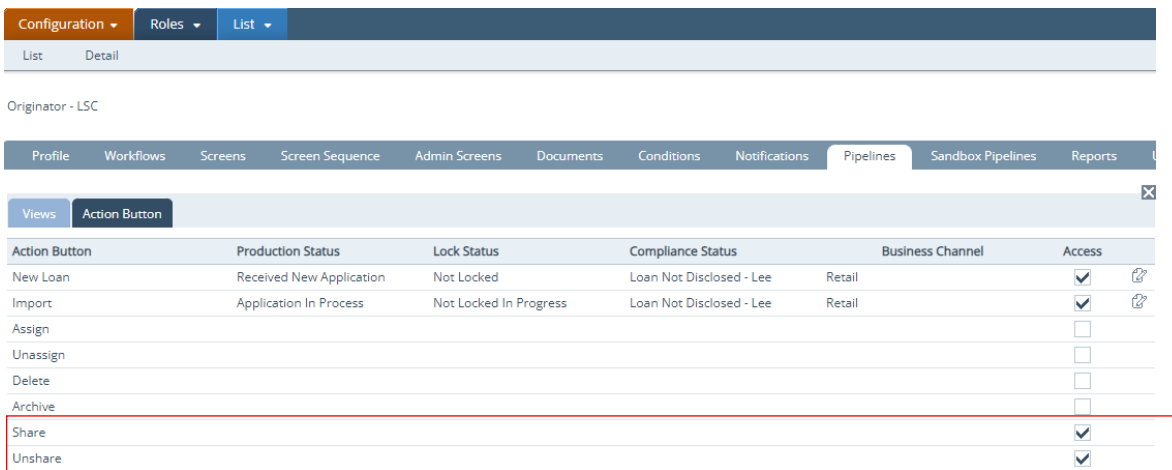
Tax Transcript Workflow

The process for entering tax transcript information has been simplified and improved. Previously, users needed to enter information on three separate screens/tabs to complete the process (*Production > Borrower* and *Contacts* screens and *Compliance > Other Disclosures > Tax Transcripts* tab), whereas now, the process only requires two

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screens (*Production > Borrower > Tax Transcript* section and *Contacts > IVES Participant* section). All fields from the *Tax Transcripts* tab can now be more conveniently accessed from other screens and, as a result, the *Tax Transcripts* tab has been removed from the *Compliance > Other Disclosures* screen.
(48430)

Tax Transcript Workflow: Borrower Screen

To improve the process of entering tax transcript information, several improvements have been made to the *Borrower* screen:

- ✓ Updated the *Tax Transcript* section, by: Adding the **W9** > **Federal Tax Classification** and **Exemptions** subsections, to accommodate the removal of the *Tax Transcripts* tab. (46989)
    - These subsections contain the same fields and work the same way as their counterparts on the removed *Tax Transcripts* tab.
- ✓ Adding the **Name, SSN, and Phone Number on Tax Return** subsection, which used to be situated in the *Military Service* section.
- ✓ Another improvement is the automatic addition of a record in the *Tax Transcript* table whenever a borrower is created. (48371, 47783)
    - When a new borrower is added (including the first borrower at the creation of the loan), a new record is automatically created in the *Tax Transcript* table.
    - When the borrower's personal information, address, and other tax-transcript-relevant information are entered on the *Borrower* screen, they are automatically mapped to and populated in the corresponding record.
    - In the record's *Tax Transcript* lightbox, the fields populated with information from the *Borrower* screen are read only (greyed out). This improvement removes the steps of creating a new *Tax Transcript* lightbox and entering information that was already entered on the *Borrower* screen, whenever a borrower is created or added, thus saving users time and removing redundant steps from their workflow.
    - Users can still use the add icon () to add a new blank *Tax Transcript* lightbox as before.
- ✓ The *Tax Transcript* lightbox has also been enhanced by:
    - Adding the copy icon () to the *Spouse* section, allowing users to complete this section in one click, populating it with the relevant spouse information from the *Borrower* screen, thus saving users the time and hassle from manually entering this information.
        - The *Spouse* section is blank by default, as Path does not assume that the borrower and spouse are filing taxes jointly. If they are filing jointly, the copy icon allows the spouse's information to be completed in one click.
    - Added the edit icon () to the *Previous Tax Information (if different)* section.
        - Click the icon to open the new **Previous Tax Name** lightbox, which lists the borrower's previous identity(ies) entered in the *Personal Information > Alternate Names* table, on the *Borrower* screen.

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- Here users select the identity used on the borrower's previous tax return, saving time from manually entering this information.

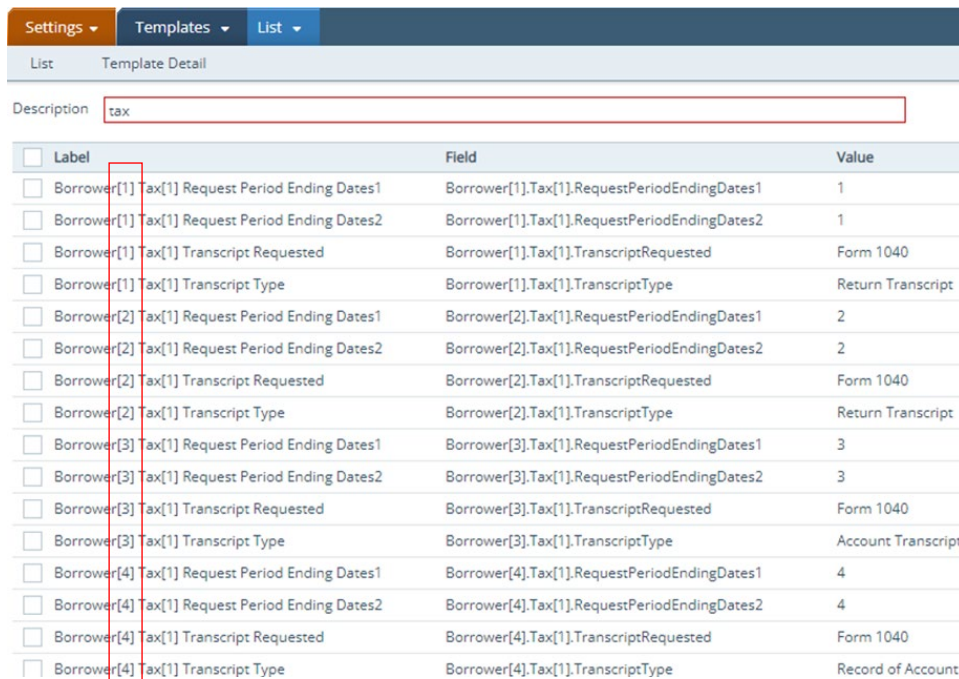## Tax Transcript Workflow: Interfaces > Verifications > Order Tab

Another enhancement is the improved data mapping/transfer between the *Borrower* screen and *Interfaces* regarding tax transcript requests.

✓ Added the edit icon (✎) next to the *Name on Tax Return* dropdown menu in the *Request Tax Transcripts* lightbox.

- When a borrower is selected from the *Name on Tax Return* dropdown menu, click the edit icon to open the *Tax Transcript* lightbox (from the *Borrower* screen) specific to that borrower.

  - Here the user can modify a borrower's transcript request before sending, such as changing it from a single tax return to a joint tax return.

Tax Transcript Workflow: Templates

✓ Updated the *Tax Transcript Template* to include borrowers two, three, and four. (48415)

Figure 13: Tax Transcript Template (NEW)

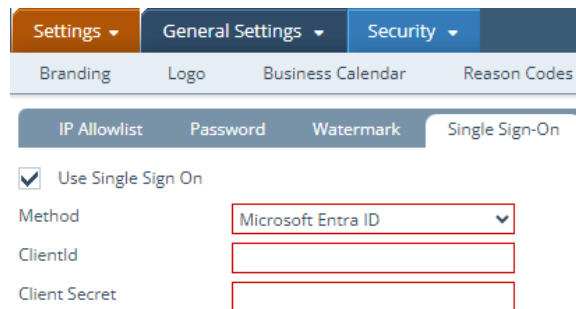| Label	Field	Value
Borrower[1] Tax[1] Request Period Ending Dates1	Borrower[1].Tax[1].RequestPeriodEndingDates1	1
Borrower[1] Tax[1] Request Period Ending Dates2	Borrower[1].Tax[1].RequestPeriodEndingDates2	1
Borrower[1] Tax[1] Transcript Requested	Borrower[1].Tax[1].TranscriptRequested	Form 1040
Borrower[1] Tax[1] Transcript Type	Borrower[1].Tax[1].TranscriptType	Return Transcript
Borrower[2] Tax[1] Request Period Ending Dates1	Borrower[2].Tax[1].RequestPeriodEndingDates1	2
Borrower[2] Tax[1] Request Period Ending Dates2	Borrower[2].Tax[1].RequestPeriodEndingDates2	2
Borrower[2] Tax[1] Transcript Requested	Borrower[2].Tax[1].TranscriptRequested	Form 1040
Borrower[2] Tax[1] Transcript Type	Borrower[2].Tax[1].TranscriptType	Return Transcript
Borrower[3] Tax[1] Request Period Ending Dates1	Borrower[3].Tax[1].RequestPeriodEndingDates1	3
Borrower[3] Tax[1] Request Period Ending Dates2	Borrower[3].Tax[1].RequestPeriodEndingDates2	3
Borrower[3] Tax[1] Transcript Requested	Borrower[3].Tax[1].TranscriptRequested	Form 1040
Borrower[3] Tax[1] Transcript Type	Borrower[3].Tax[1].TranscriptType	Account Transcript
Borrower[4] Tax[1] Request Period Ending Dates1	Borrower[4].Tax[1].RequestPeriodEndingDates1	4
Borrower[4] Tax[1] Request Period Ending Dates2	Borrower[4].Tax[1].RequestPeriodEndingDates2	4
Borrower[4] Tax[1] Transcript Requested	Borrower[4].Tax[1].TranscriptRequested	Form 1040
Borrower[4] Tax[1] Transcript Type	Borrower[4].Tax[1].TranscriptType	Record of Account

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Single Sign-On

Added the single sign-on (SSO) feature for this release. When enabled, users will no longer need to use their usernames and passwords to log in to Path.

Settings > General Settings > Security

✓ Added the new **Single Sign-On** tab, where system admins can set up SSO for their LOS.
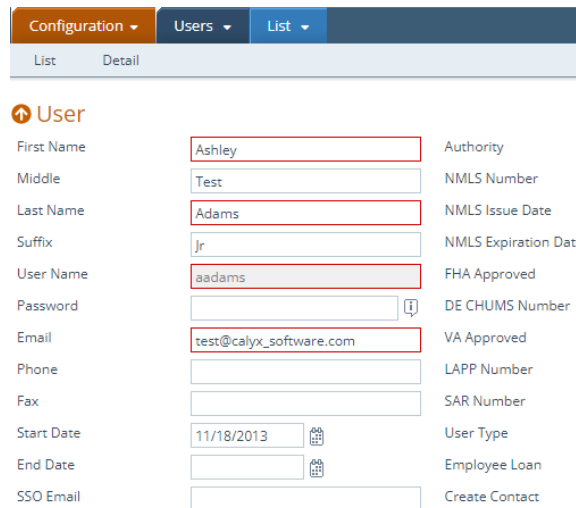
Figure 14: Single Sign-On Tab (NEW)

Configurations > Users

✓ Added the new **SSO Email** field.

Figure 15: SSO Email (NEW)

Login

✓ After the system admin sets up SSO for users, they can choose to use this feature.
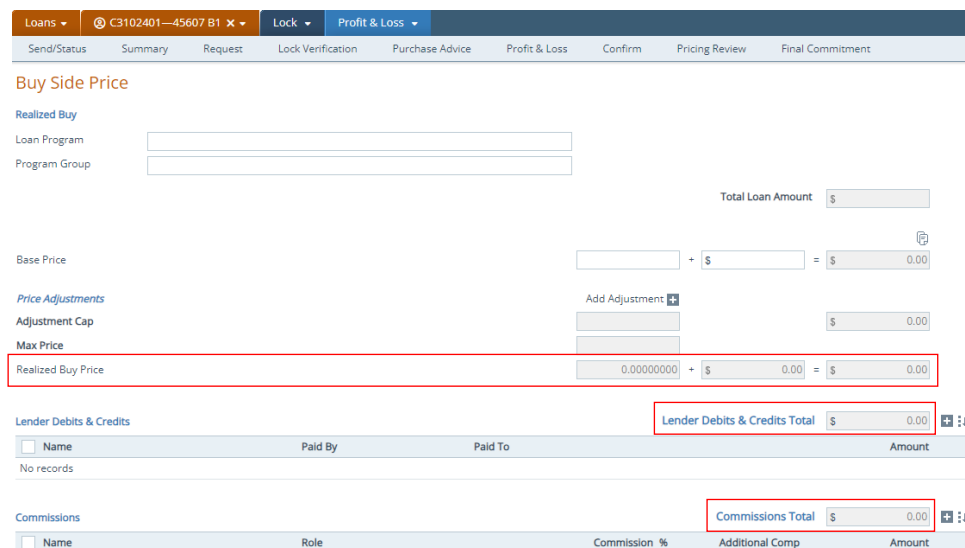
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Figure 16: SSO Login (NEW)
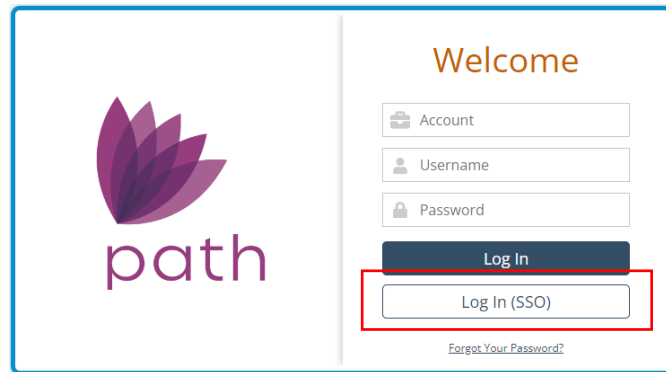
Lock

Profit & Loss Screen

Another significant enhancement is the addition of the **Profit & Loss** screen, which is designed to calculate the profit/loss a loan brings to the lender, based on the total amounts from both the buy side and sell side. (44311)

This new screen is composed of three sections: **Buy Side Price**, **Warehouse**, and **Sell Side Price**, as shown in the following figures.

Figure 17: Buy Side Price Section (NEW)

✓ Determining the total amount of the buy side are (highlighted above):

  – **Realized Buy Price**

  – **Commissions Total**

– **Lender Debits & Credits**

Figure 18: Warehouse Section (NEW)

Warehouse

| | | | | | Warehouse Total (Warehouse Haircut Amount + Additional Charges Total) | $ | 0.00 |
| Interest Rate | 0.000% 🔒 | Interest Basis | 360 ▾ 🔒 | Warehoused Days | | Warehouse Haircut Amount | $ | 0.00 🔒 |

Additional Charges | | | | | Additional Charges Total | $ | 0.00 | ➕ |

☐ Name	Paid By	Paid To	Amount
No records			

✓ Determining the total amount of the sell side are (highlighted above and below):

– **Realized Sell Price**

– **Warehouse Total**

– **Investor Debits & Credits**

Figure 19: Sell Side Price Section (NEW)

Sell Side Price

Realized Sell Price

Investor Name		
Investor Code		
Amount Purchased	$	

| Base Price | | | + | $ | = | $ | |

Price Adjustments | Add Adjustment ➕
| Realized Sell Price | 0.00000000 | + | $ | 0.00 | = | $ | 0.00 |

Investor Debits & Credits | | | Investor Debits & Credits Total | $ | 0.00 | ➕ |

☐ Name	Paid By	Paid To	Amount
No records			

Gross Sell Side Total (Warehouse Total + Realized Sell Price + Investor Debits & Credits) | $ | 0.00

Net Profit/Loss on Sale (Gross Sell Side Total - Gross Buy Side Total) | $ | 0.00

✓ To avoid the repetitive task of re-entering data, which factor into the profit/loss calculations, these data are mapped from/to other parts of Path, mainly from/to:

– *Production > Wire Calculation > Additions* and *Deductions* tables to the **Profit/Loss > Lender Debits & Credits** table.

- Deductions are prefaced by a negative sign (-).

- Additions are prefaced by a positive sign (+).

– *Lock > Purchase Advice > Fees* and *Escrows* tables to the **Profit/Loss > Investor Debits & Credits**.

– For both **Lender Debits & Credits** and **Investor Debits & Credits**, users can edit existing entries or add new entries.

✓ Regarding the **Commissions** table:

Figure 20: Commissions Table (NEW)

Commissions | | | Commissions Total | $ | 0.00 | ➕

☐ Name	Role	Commission %	Additional Comp	Amount
No records				

– Click the select icon (⬇) to add users to whom the loan has been assigned, via the **Add Commissions** lightbox.

Figure 21: Add Commissions (NEW)

– Click the add icon (➕) to add new users, via the **Add User Commission** lightbox.

Figure 22: Add User Commission (NEW)

– To edit a user's commission information, click the user's row/entry, via the **Edit User Commission** lightbox.
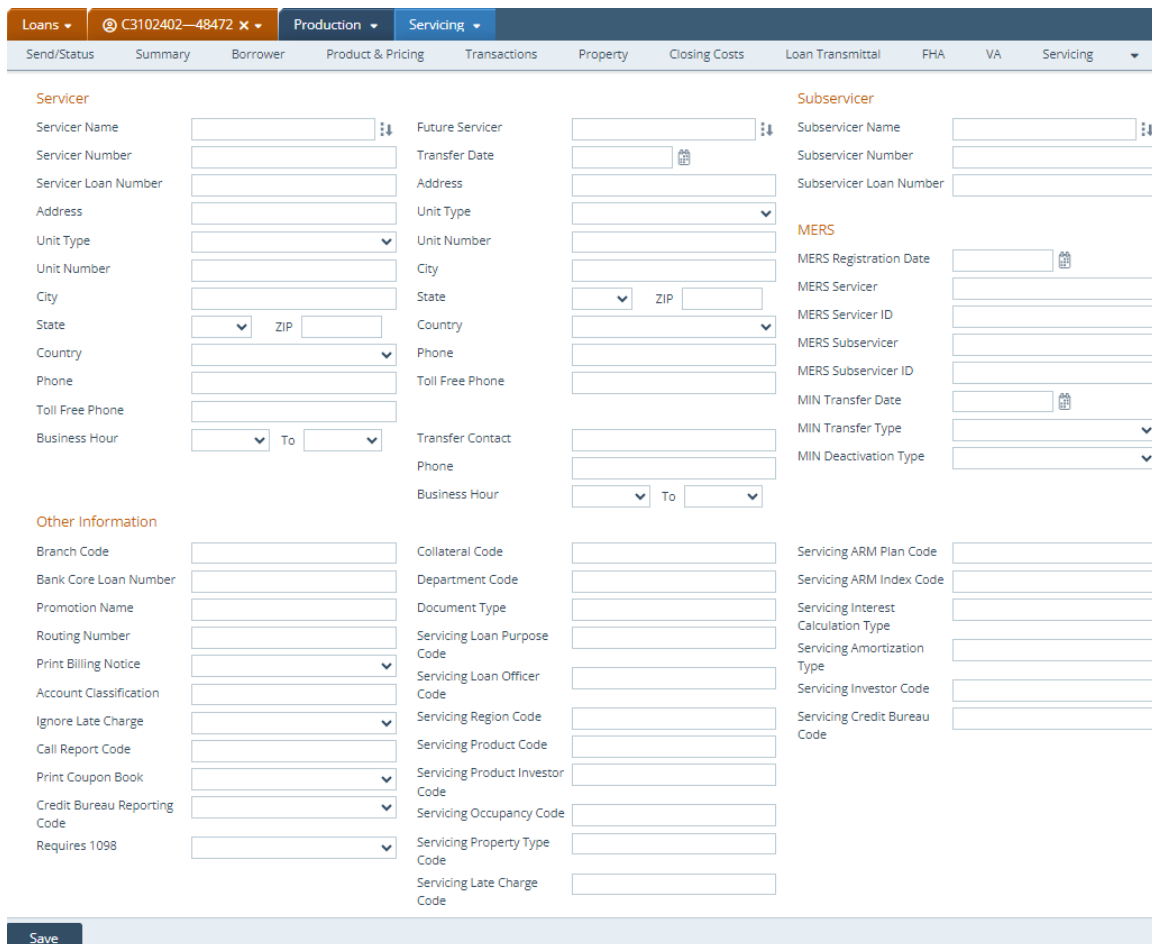
Figure 23: Edit User Commission (NEW)

RELATED: Regarding setting commission rate and/or compensation for users, see *Users*.

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Production

Servicing Screen

✓ Added the new **Servicing** screen, which serves as a convenient place to gather all servicing-related information.
(48955)

- – The screen is divided into the following sections:

  - • **Servicer** and **Subservicer**

    - o Both of sections can also be found on *Closing Information > General* tab.

  - • **MERS**
    (47563)

    - o Provides more MERS information in addition to MERS fields in the *Transactions > Other Loan Information* section.

  - • **Other Information**

    - o Additional servicing-related information fields.

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Figure 24: Servicing Screen (NEW)
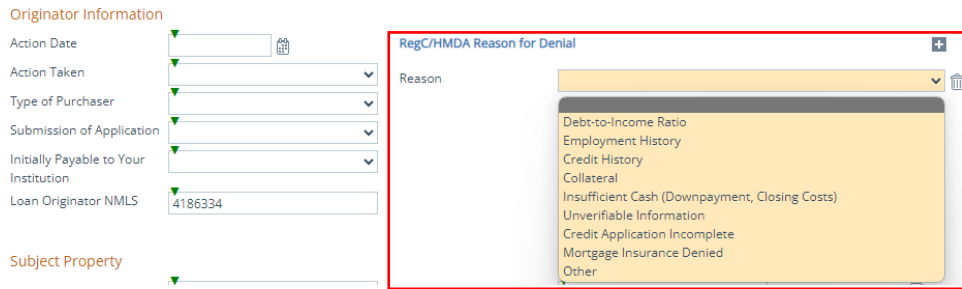
HMDA/NMLS/Adverse Action Screen

For this release, we have merged the *HMDA/NMLS* and *Adverse Action* screens into the new **HMDA/NMLS/Adverse Action** screen. The sections and fields remain largely the unchanged from the previous screens. HMDA information remains on the top portion of the screen, followed by NMLS and then Adverse Action information.
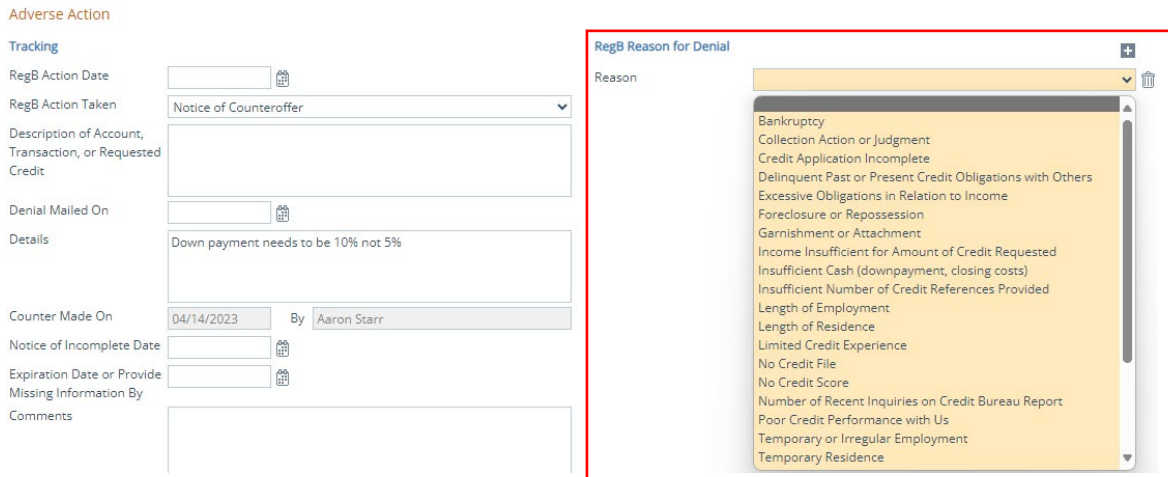(48948)

- ✓ To differentiate between HMDA and Adverse Action denial reasons:
    - – Relabeled the HMDA version as **RegC/HMDA Reason for denial**.

Figure 25: RegC/HMDA Reason for denial (UPDATED)
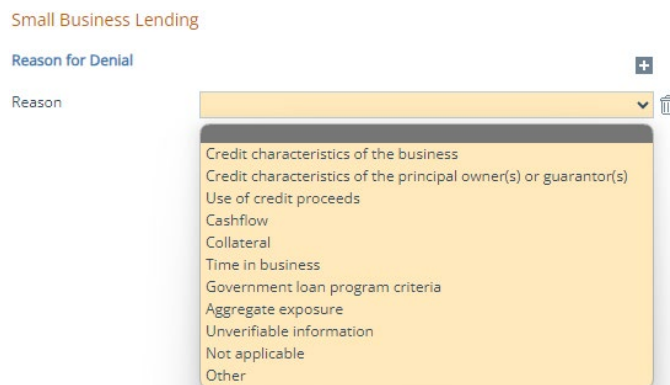
– Relabeled the Adverse Action version as **RegB Reason for denial**.

Figure 26: RegB Reason for denial (UPDATED)

✓ Added the **Small Business Lending** section for reporting purposes on small business lending, with different denial reasons than HMDA and Adverse Action.
(48859)

Figure 27: Small Business Lending (NEW)

✓ Added the **RegB Action Date** field and **RegB Action Taken** dropdown to the *Adverse Action* section.

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Figure 28: RegB Action Date Field and RegB Action Taken Dropdown (NEW)

- ✓ Relabeled the *Rate Spread Difference* field to **Rate Spread** and removed the *HMDA Rate Spread* field.
  (49087, 49092)

- ✓ Updated the *Copy from Loan* action button to also copy over the *Introductory Rate Period* when loan
  information is copied over.
  (48192)

- ✓ If the *Counter Offer* button is not enabled, the system admin needs to do so in *Configuration > Roles >
  Screens*.

Compliance

Summary Screen

- ✓ Updated the *Summary* screen to capture data focused on compliance issues and requested vendor
  services. The updated screen is divided into the following new sections:
  (48459)

  - **Current Loan Status – Role/User/Received Date**

  - **Validations**

  - **Disclosure Dates**

  - **Credit Bureau Alerts**

  - **Fraud Guard Alerts**

  - **QM Results**

*Figure 29: Compliance > Summary Screen (UPDATED)*

Checklist

For this release, we have relabeled *Checklist > Templates* to the more suitable term of **Checklist** > **Collections**. The section reviews the changes made to *Settings* and *Loans* resulting from this update.
(48559)

Settings > Checklists

✓ Aside from the relabeling from *Templates* to **Collections**, no changes to functionality. Same as before, the system admin needs to configure checklist collections, to be selected by users in *Loans*.
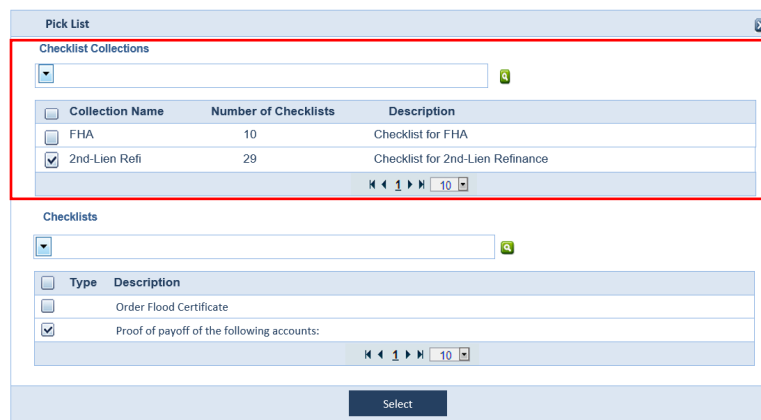
Figure 30: Settings > Checklists > Collections (UPDATED)
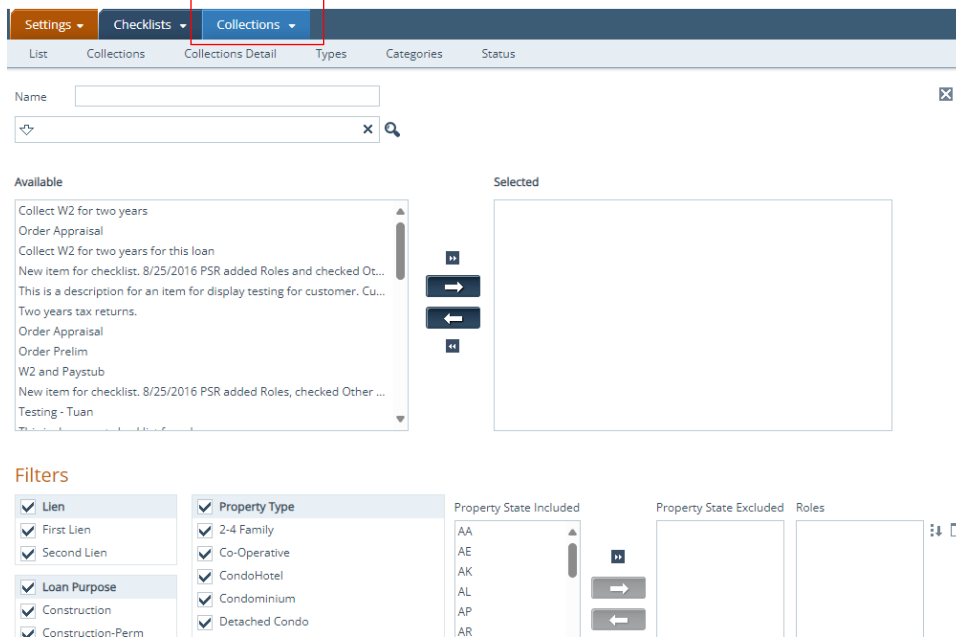
Loans > Checklist

✓ Updated the *Pick List* lightbox, by adding the **Checklist Collections** section, where users can select a preconfigured collection of checklists to apply to a loan, instead of adding them individually. (48559)

Figure 31: Checklist Collections Section (NEW)

✓ Removed the *Templates* button and lightbox.

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Path Release Notes

Reports

- ✓ Added new the **System Report**, which details the changes made to *Configuration > Roles > Screens*, *Configuration > Business Units > Profile* and *Interfaces* tabs, *Settings > Fees > Templates*.
- ✓ Added the **HMDA Standard Report 2024** and the **HMDA Expanded Report**.
- ✓ Added the new **MCR Report 2024**, which combines the old *MCR Standard* and *Expanded* reports.
    - – This new report contains more detailed information such as individual loan numbers, accessible via the state column header (highlighted in the figure below), and application data, accessible via the fields under the *Amounts* column (highlighted in the figure below).

Figure 32: MCR Report 2024 (NEW)
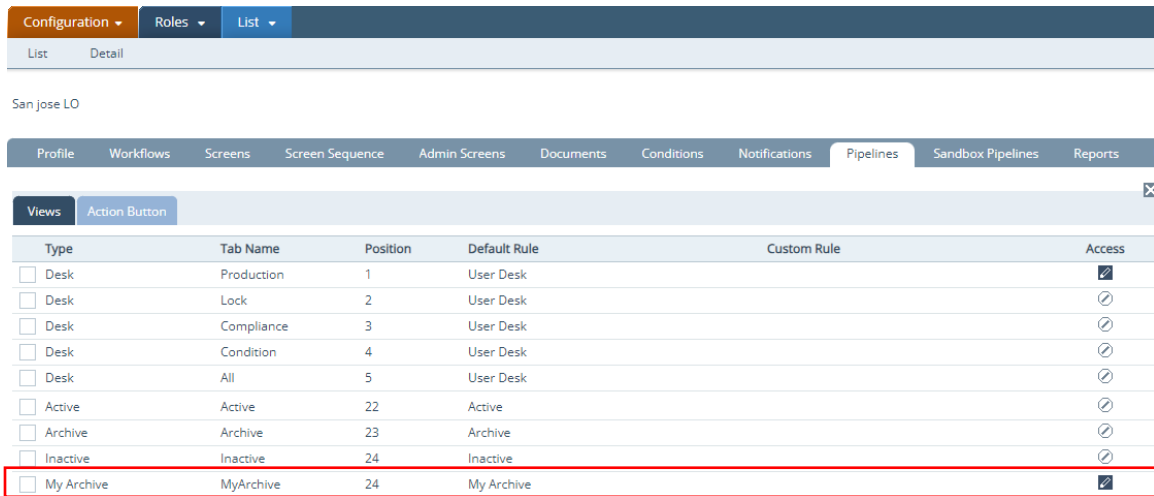

Figure 33: MCR Report Details (NEW)

Pipeline

My Archive

- ✓ Added **My Archive**, which only displays the archived loans that were specifically originated by a loan officer, whereas *Archive* displays all archived loans.
  (48484)

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- For example, loan officer Bob will only see loans that were originated by him when he goes to **My Archive**.

- To enable **My Archive** for loan officer roles, the system admin needs to enable the edit icon (✐) in the *Access* column at *Configuration > Roles > Pipelines > Views*.
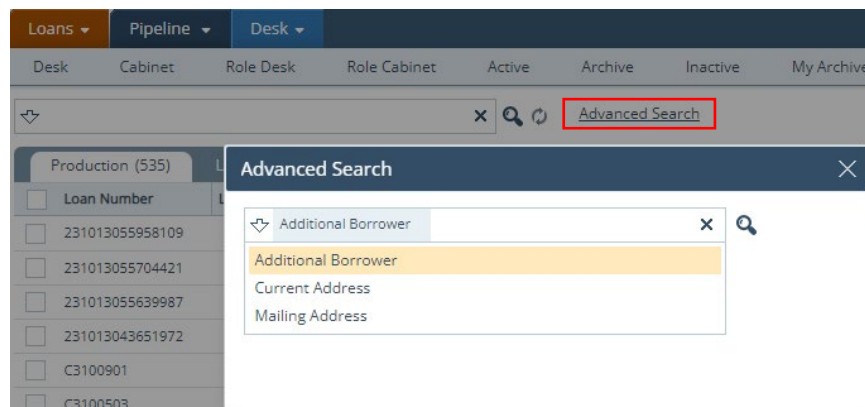
Figure 34: My Archive (NEW)

Advanced Search

✓ Added the **Advanced Search** lightbox to provide users with more search filters. (48451, 48473)
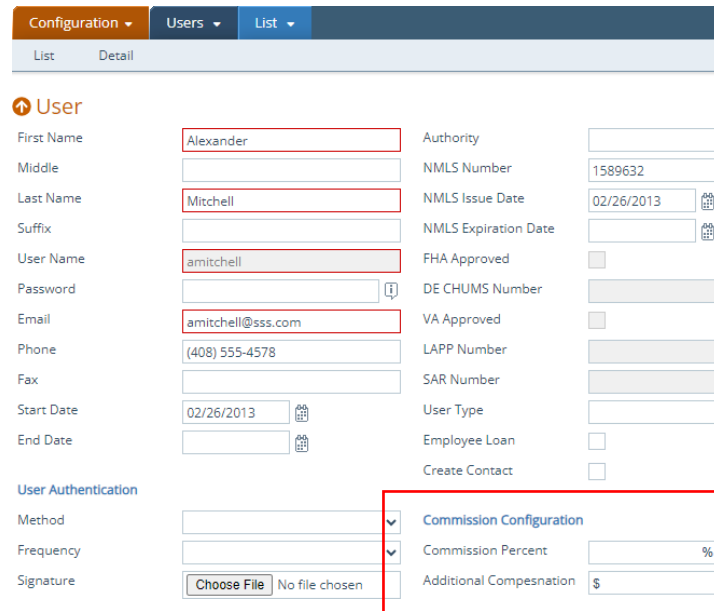
Figure 35: Advanced Search (NEW)

Configuration

Users

✓ Added the **Commission Configuration** to the user's *Detail* profile, to support the new **Commissions** table on the new *Loans > Lock >* **Profit & Loss** screen.

Figure 36: Commission Configuration (NEW)

- Here, the system administrator sets the commission rate and/or compensation for the user.

RELATED: Regarding how this is applied in the new *Loans > Lock >* **Profit & Loss** screen, see *Profit & Loss Screen*.
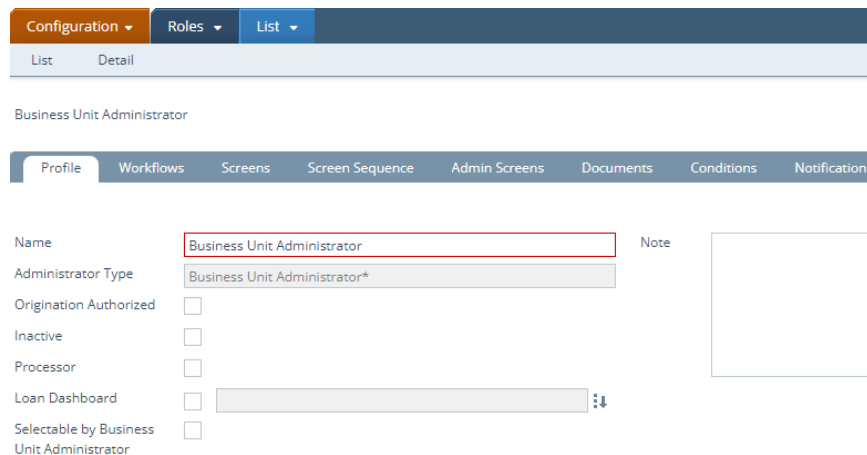
Roles

Business Unit Administrator

✓ Added the **Business Unit Administrator** role.
(48924)

- This is a lower-level admin role, slotted below the *System Administrator* and above *Non-Administrator* roles, such as *Loan Officer*, *Underwriter*, *Processor*, etc.

- As the name implies, the BU admin role is designed to oversee the operations of individual business units within an LOS, while the system admin oversees the entire LOS.

  • Think of the system admin as the lender and BU admins as brokers, who head individual business units within the lender.

29

- Unlike system admins—who have full access to *Configuration* and *Settings*—BU admins are limited to *Configuration > Users* and *Business Units* (namely, the business units assigned to them by the system admin) where they can add users to and configure users for their individual business units (more on this below).
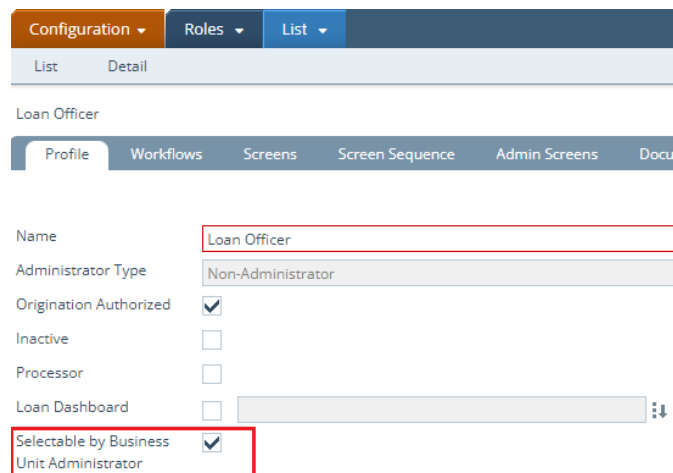
– Additionally, the new **Administrator Type** field is added to the *Profile* tab of every role, indicating whether this role is the *System Administrator*, **Business Unit Administrator**, or *Non-Administrator*.

- The system admin can assign the role as is or copy it to be modified further.

Figure 37: Business Unit Administrator (NEW)

– In order for BU admins to add users (of *Non-Administrator* roles) to their individual BUs, the **Selectable by Business Unit Administrator** box needs to be checked by the system admin (as BU admins do not have access to *Configuration > Roles*), as shown in the figure below.

Figure 38: Selectable by Business Unit Administrator (NEW)

- With this box checked, BU admins can now add the user(s) associated with this role to their individual BUs, which is done at *Configuration > Business Units > User* tab.

General Updates and Enhancements

Loans

Production

Borrower, Product & Pricing, Loan Transmittal, and Registration Screens

✓ Updated the *Occupancy* and *Current Occupancy* dropdown menus, by relabeling the *Secondary Residence* option to **Second Home**, in accordance with URLA verbiage.
(42624)

Borrower and Property Screens

✓ Added the new **Number of ADUs** field to the *Borrower > Property You Own* lightbox and *Property > Subject Property Information* section, to support new LPA requirements.
(48493)

Product & Pricing Screen and Quote > General Tab

✓ Updated *Price Adjustments*, by distinguishing between **Price Adjustments (Not Subject to Price Caps)** and **Price Adjustments (Subject to Price Caps)**.
(48840)

Figure 39: Price Adjustments (Not Subject to Price Caps) and Price Adjustments (Subject to Price Caps) (NEW)
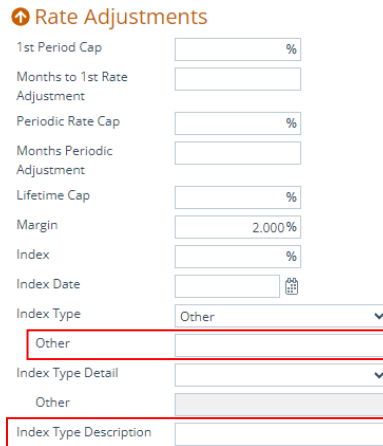

Product & Pricing Screen

✓ Updated the *Loan Purpose* dropdown menu, by adding the **Home Equity Loan** option.
(48139)

  − Previously, users needed to select *Other* as the *Loan Purpose* and then enter Home Equity Loan or HELOC as the Other Description.

    • This addition removes these extra steps.

    • The *HELOC* box is still available for HELOC specific loans.

✓ Updated the *Rate Adjustments* section, by adding the **Other** field (below the *Index Type* dropdown) and the **Index Type Description** field (below the *Index Type Detail* dropdown). (46635)
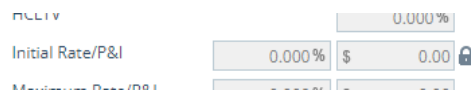
– Data entered in these fields are also printed on the *Loan Estimate* and *Closing Disclosure* forms.

Figure 40: Index Type Description and Other Fields (NEW)

✓ Updated the *Loan Information > Initial Rate/P&I* field, by adding a lock icon (🔒), giving users the ability to edit these figures.

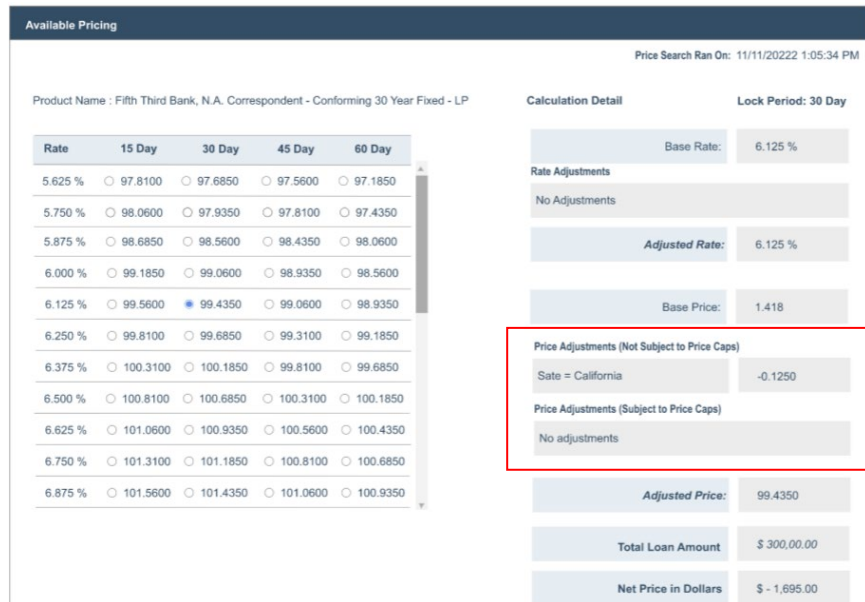*Figure 41: Initial Rate/P&I Lock Icon (NEW)*

✓ In the *Available Pricing* lightbox, updated *Price Adjustments*, by distinguishing between **Price Adjustments (Not Subject to Price Caps)** and **Price Adjustments (Subject to Price Caps)**.

Figure 42: Price Adjustments (Not Subject to Price Caps) and Price Adjustments (Subject to Price Caps) (NEW)

Borrower Screen

✓ Updated the *Legal Entity* lightbox, with additional fields used to enter LLC signature information, mapped with DocMagic (or other vendors) to closing documents.
(48877)

Figure 43: Additional Fields for Legal Entity (NEW)
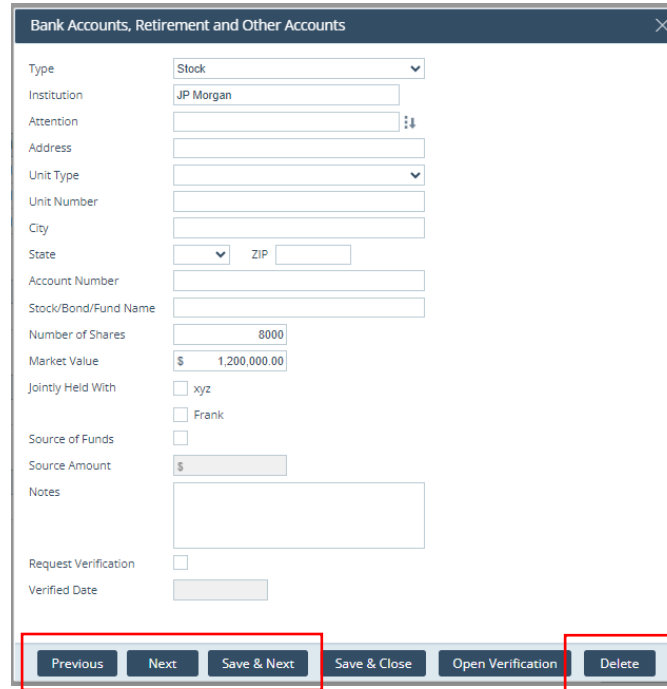
✓ Added the **Previous**, **Next**, **Save & Next**, and **Delete** buttons to all lightboxes in the *Assets*, *Liabilities*, and *Property You Own* sections.
(48450)

Figure 44: Assets, Liabilities, and Property You Own lightboxes Buttons (NEW)

– Use the **Previous** and **Next** buttons to move up and down when reviewing each item listed in a table.

- These buttons do not save the changes made.

– Use the **Save & Next** button when modifying items, without the need to close the current lightbox and opening the next one listed below in the table.

– Use the **Delete** button to delete an item, without the need to close the lightbox, select the item from the table, and then click the *Delete* button on the bottom action bar.

✓ Updated the *Collected on Visual Observation or Surname* label in the *Declarations and Demographics* section with the additional context, to help eliminate possible confusion for users when completing the *Ethnicity*, *Sex*, and *Race* dropdown menus.
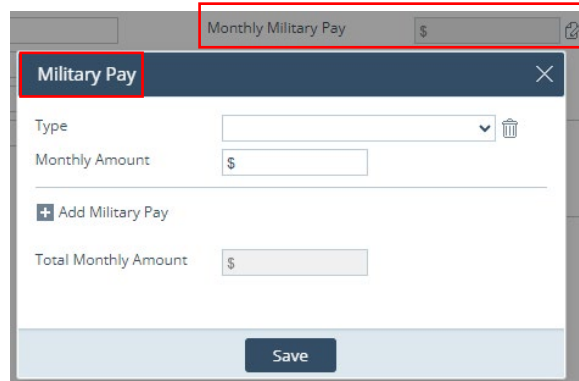(47682)

Figure 45: Additional Context for Collected on Visual Observation or Surname (NEW)

✓ Relabeled the *Monthly Military Entitlements* field to **Monthly Military Pay**, in the *Employment Income* lightbox, as this amount also includes base income.
(43171)

34

– Accordingly, the *Military Entitlements* lightbox is changed to **Military Pay** as well, as shown in the figure below.

Figure 46: Military Pay (UPDATED)

✓ Updated the *Other Assets*, *Other Credits*, and *Gift Funds* lightboxes, by adding the **Other** field (below the *Source Type* dropdown) to give users the option of entering a description when *Other* is selected as the *Source Type*.
(48713)

– Data entered here will be printed on the *Gift Letter* and *FHA Gift Letter* forms.

✓ Added the new **Customer Information (Borrower)** section, for entering the **Customer Number**.
(48992)

Property Screen

✓ Added the **Partial Flood Zone** dropdown to the *Flood* section.
(48992)

✓ Updated the *Add Seller/Edit Seller* lightboxes to include fields for the seller's first name, middle name, last name, and suffix.
(45441)

✓ Relabeled the *Purchase Information* section to **Contract Information**.
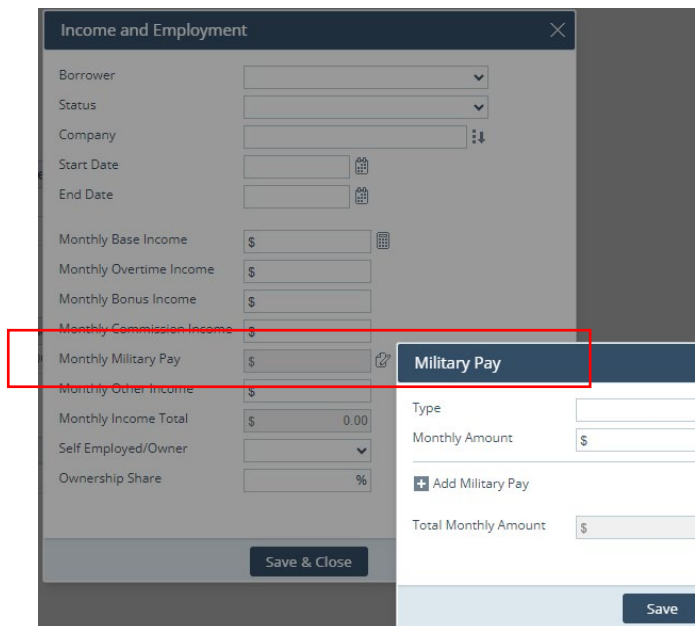(48890)

Appraisal Screen

✓ Added the **Estimate of Value Should Be**, **Payment Method**, **Other Description**, and **Appraisal Cost** fields, which are also mapped to and printed on the *Request for Appraisal* form.
(46469)

Quote > General Tab

✓ Added the **Amortization Type** dropdown menu to the *Loan & Product Information* section.
(48621)

✓ Updated the *Programs and Pricing* section, by adding the **Lock Period**, **Program Name**, **Product Type**, and **Documentation Program Type** fields.
(48830)

✓ Relabeled the *Monthly Military Entitlements* field to **Monthly Military Pay**, in the *Income and Employment* lightbox, as this amount also includes base income.
(48820)

    – Accordingly, the *Military Entitlements* lightbox is changed to **Military Pay** as well, as shown in the figure below.

Figure 47: Military Pay (UPDATED)

Contacts > Loan Contacts Tab

✓ Added **Contact** to the *Loan Closer* section.
(48822)

Closing Information > Legal Tab

✓ Relabeled the *Purchase Information* section to **Contract Information**.
(48900)

✓ Updated the *Title Endorsement* lightbox, by adding **8.1-06 Environmental Protection Lien** and **39-06 Policy Authentication**, used for commercial and bridge loans.
(48853)

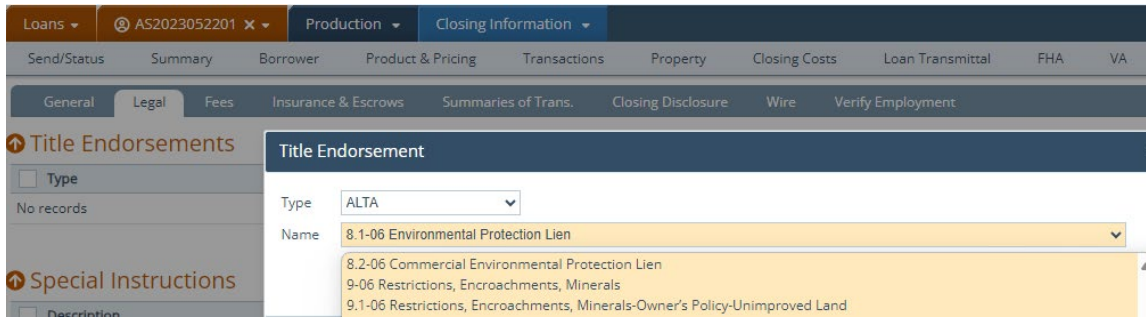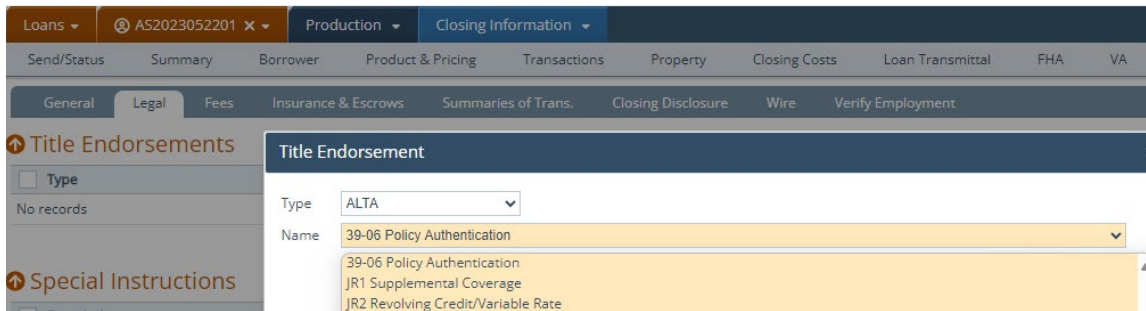*Figure 48: Title Endorsement 8.1-06 Environmental Protection Lien (NEW)*

Figure 49: 39-06 Policy Authentication (NEW)

Quote > Loan Comparison Tab

✓ Updated the *Loan Information* section, by adding **APR** fields.
(48835)

## Closing Instructions and Wire Calculations Screen (REMOVED)

✓ Removed the *Closing Instructions* and *Wire Calculations* screens, as they are now redundant, and their function and features are already incorporated into the tabs of *Closing Information* screen.
(48935)

– *Closing Instructions* correspond to the *Closing Information > Legal* tab.

– *Wire Calculations* correspond to the *Closing Information > Wire* tab.

Production and Compliance

Closing Costs > Fees Tab

✓ Added the **Previous**, **Next**, **Save & Next**, and **Delete** buttons to all fee lightboxes.
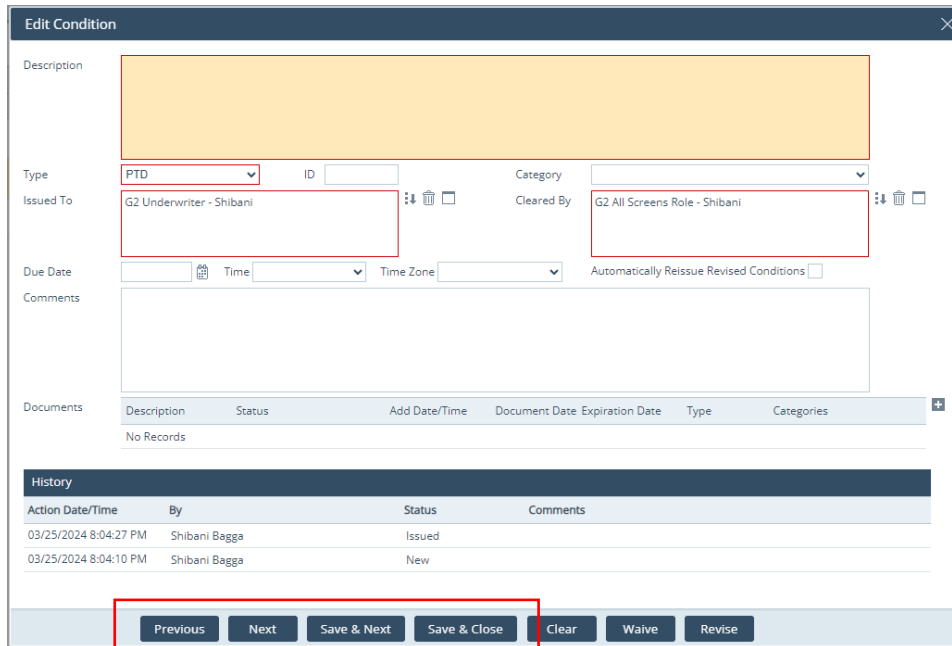(48439)

Figure 50: Fee Lightbox Buttons (NEW)
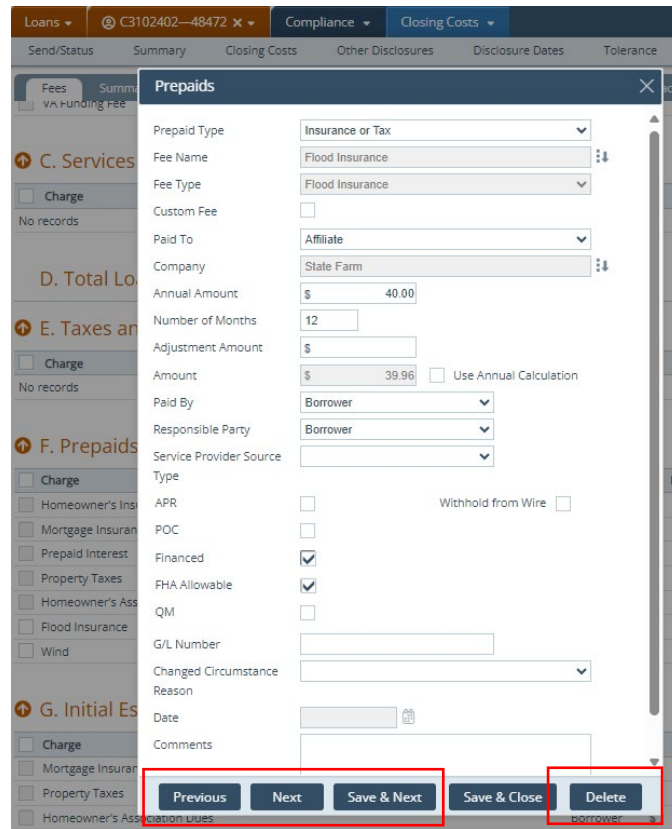
- – Use the **Previous** and **Next** buttons to move up and down when reviewing each fee listed in a table.

  - These buttons do not save the changes made.

- – Use the **Save & Next** button when modifying fees, without the need to close the current fee lightbox and opening the next one listed below in the fee table.

- – Use the **Delete** button to delete a fee, without the need to close the lightbox, select the fee from the table, and then click the *Delete* button on the bottom action bar.

- ✓ Added the **Loss Payee Name** field to the *Initial Escrow Payment at Closing* fee lightbox, to support identifying the payee at the escrow level.
  (47598)

Conditions

- ✓ Added the ability to drag and drop column headers to different positions in the conditions table, same as column headers in *Documents*.
  (46452)

  - – Additionally, after the column headers have been repositioned, their positioning will be maintained until they are repositioned again.

✓ Added the **Previous**, **Next**, and **Save & Next** buttons to all condition lightboxes. Updated the *Save* button to **Save & Close**.
(48412)

Figure 51: Edit Condition Buttons (NEW)

– Use the **Previous** and **Next** buttons to move up and down when reviewing each condition listed in a table.

- These buttons do not save the changes made.

– Use the **Save & Next** button when modifying conditions, without the need to close the current condition lightbox and opening the next one listed below in the table.

– Use the **Save & Close** button to save the changes made and close the lightbox.

Pipeline

✓ Added **Property State** as a sorting option in the *Sort* lightbox.
(48480)

Figure 52: Property State Sort Option (NEW)
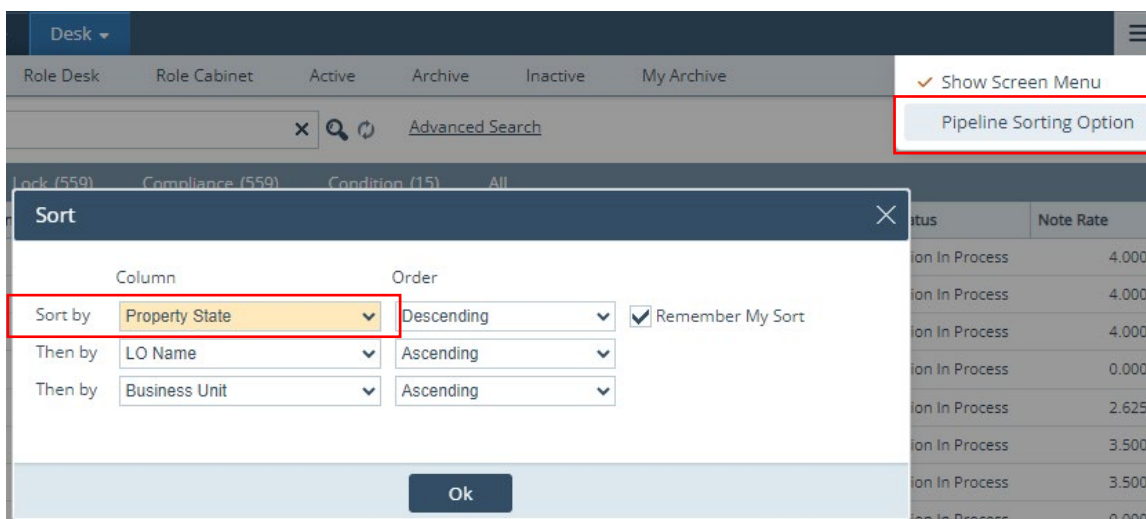
✓ Added **Application Date** and **Closing Date** as sorting options in the *Sort* lightbox. (49155)

✓ Added **Occupancy** as a selectable column to be displayed in a role's pipeline. (44330)

    – To display this column, the system admin needs to select **Loan.Occupancy** from the *Field Name* dropdown in *Configuration > Roles > Pipelines > Views > Fields for Active > Field Selection* lightbox.

Figure 53: Loan.Occupancy Option (NEW)
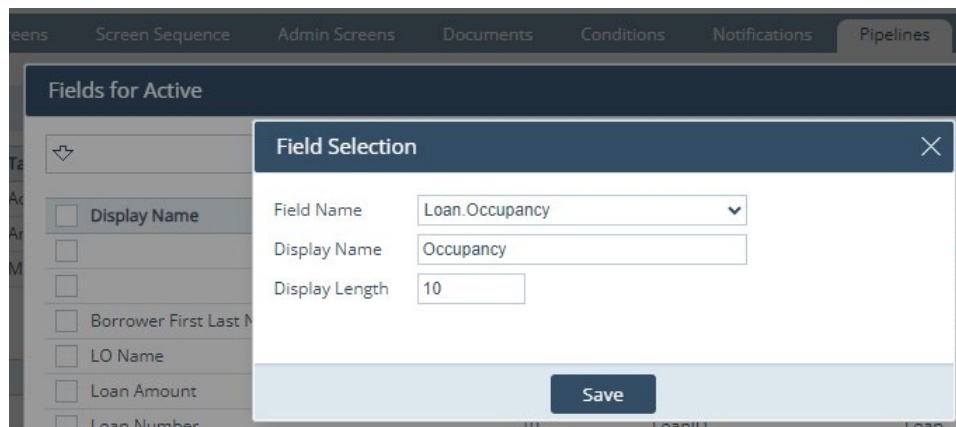
✓ Updated the *Business Unit* column to display the name of the actual business unit, rather than the name of the LOS. (48041)

Lock

Request, Lock Verification, and Confirm Screens

✓ Updated *Price Adjustments*, by distinguishing between **Price Adjustments (Not Subject to Price Caps)** and **Price Adjustments (Subject to Price Caps)**.
(48840)

Figure 54: Price Adjustments (Not Subject to Price Caps) and Price Adjustments (Subject to Price Caps) (NEW)
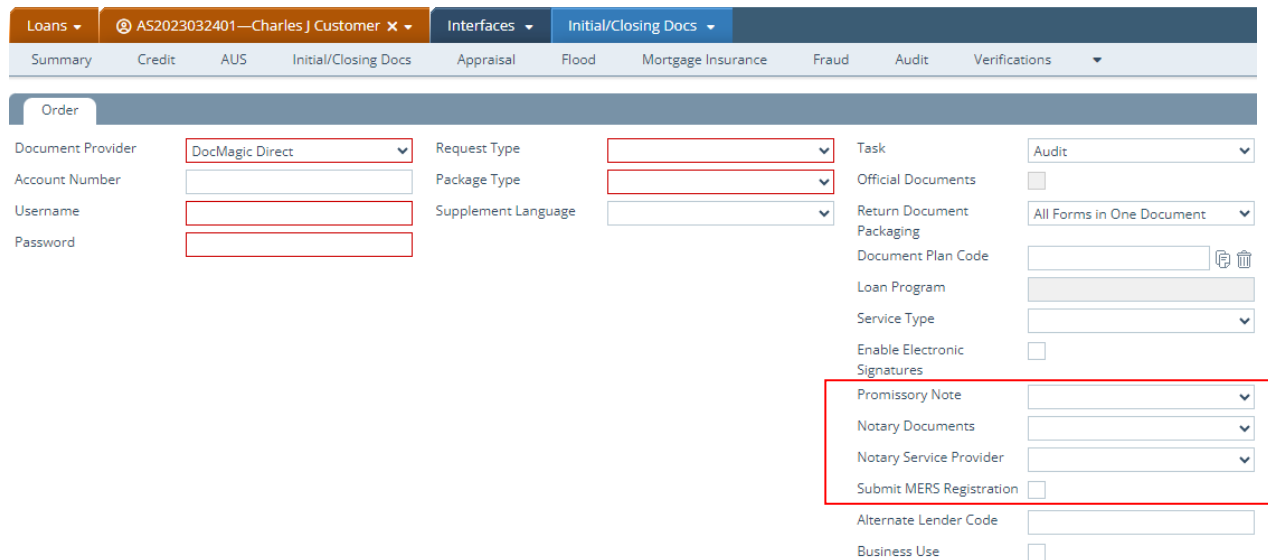

Confirm Screen

✓ Added the **Copy from Loan to Lock** button, which allows lock desk users to quickly sync loan data with lock date without leaving the *Lock > Confirm* screen.
(48980)

– For this button to be available to users, the system admin needs to enable this action button in *Configuration > Roles > Screens > Loan > Lock > Confirm*.

Interfaces

Initial/Closing Docs Screen

✓ Added **Promissory Note**, **Notary Documents**, and **Notary Service Provider** dropdowns for *DocMagic Direct*, to avail users of DocMagic's Total eClose feature.
(48812)

Figure 55: New DocMagic Direct Dropdowns and MERS Registration Indicator (NEW)

✓ Added the **Submit MERS Registration** checkbox
(48443)

- Select this checkbox to use DocMagic's MERS registration feature.

- Leave this box unchecked if you do not want to use (and be charged for) this feature.

AUS > Loan Product Advisor (URLA) Tab

✓ Updated the *Verification IDs* lightbox, by adding **Informative Research**, **Experian Verify**, **FreddieMac**, **Halcyon**, **Plaid**, and **Truv** to the *Company* dropdown.
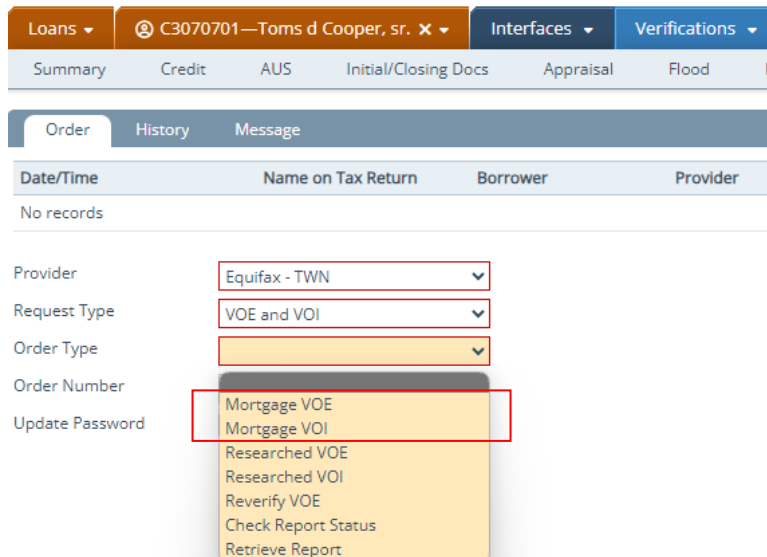(48936)

Figure 56: New Options for Verification IDs (UPDATED)
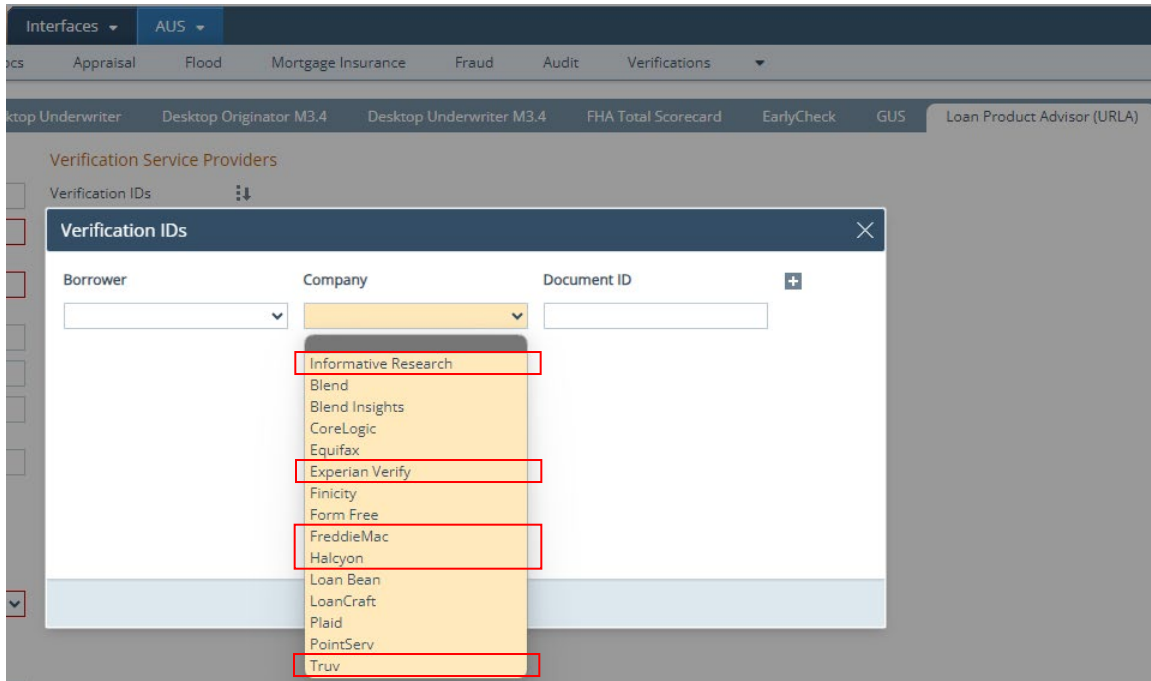
Verifications Screen

✓ Updated the *Order Type* dropdown list on the *Order* tab, by relabeling the *Instant VOI* and *Instant VOE* options to **Mortgage VOI** and **Mortgage VOE**.
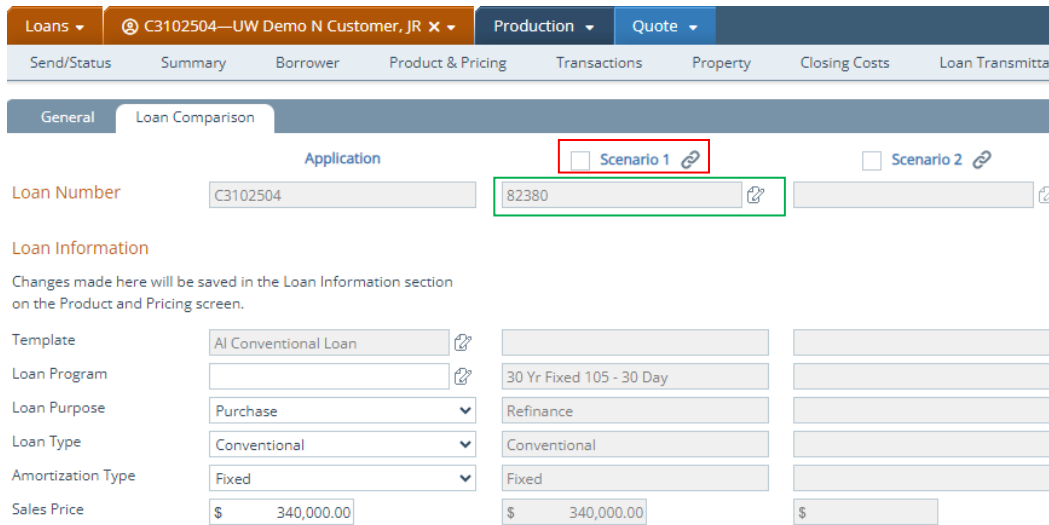
Figure 57: Mortgage VOI and VOE (UPDATED)

Loans and Sandbox

Quote > Loan Comparison Tab

✓ Updated the *Scenario* columns by replacing the edit icon (🖉) with the new link icon (🔗) (highlighted in the figure below).

    – Functionality remains the same as before, which is to link a loan scenario from *Sandbox* via the *Link Sandbox Loan Scenario* lightbox.
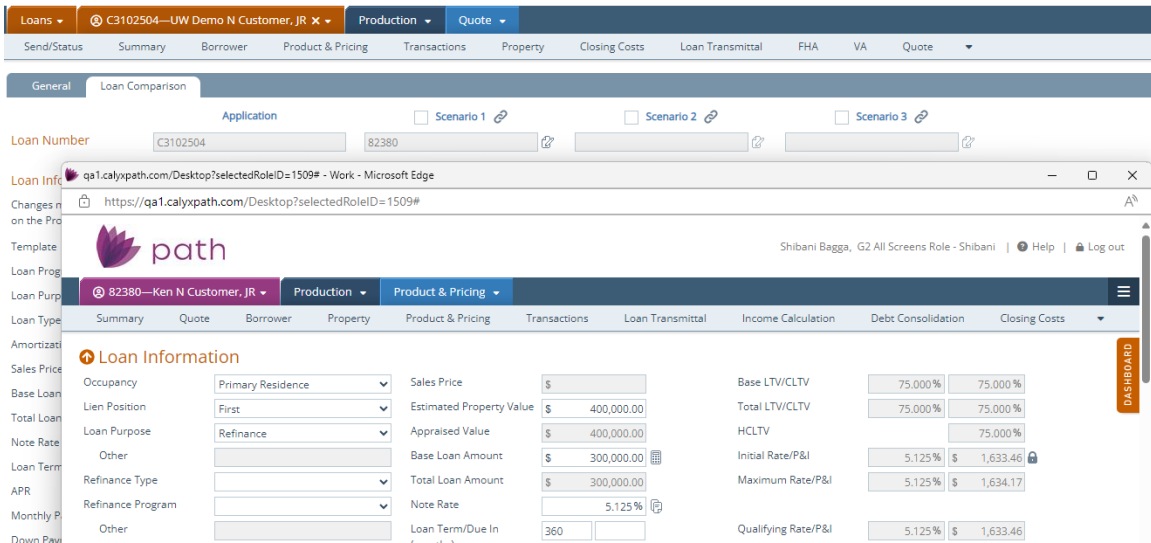
*Figure 58: Edit Icon Changed to Link Icon (UPDATED)*

✓ Added the edit icon (🖉) to the Loan Number field for each loan scenario (highlighted in the above figure). (48970)

    – When clicked, it opens a new window to the *Sandbox > Product & Pricing* screen, as shown in the figure below.

*Figure 59: New Window to Sandbox > Product & Pricing Screen (NEW)*

- This gives users the convenience to further examine the loan scenario in detail or make adjustments, without the hassle of leaving *Loans*, entering *Sandbox*, and searching for the linked loan scenario.

- If adjustments are made to the loan scenario, click the new **Update Scenarios** button to sync the loan scenario data between *Loans* and *Sandbox*, as shown in the figure below.

Figure 60: Update Loan Scenarios Button (NEW)
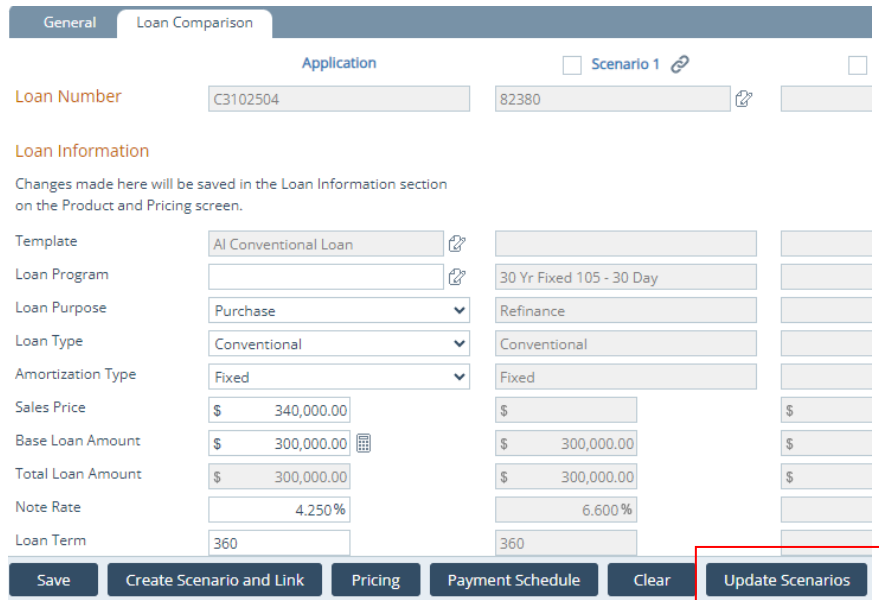
- For this button to be available to roles (and their associated users), the system admin needs to enable this action button in *Configuration > Roles > Screens > Loan > Production > Quote > Loan Comparison*.

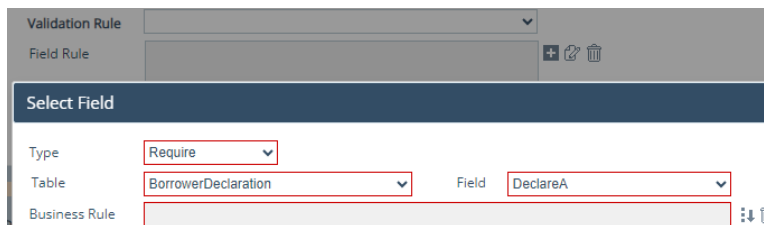45

Figure 61: Enable Update Loan Scenarios Button (NEW)
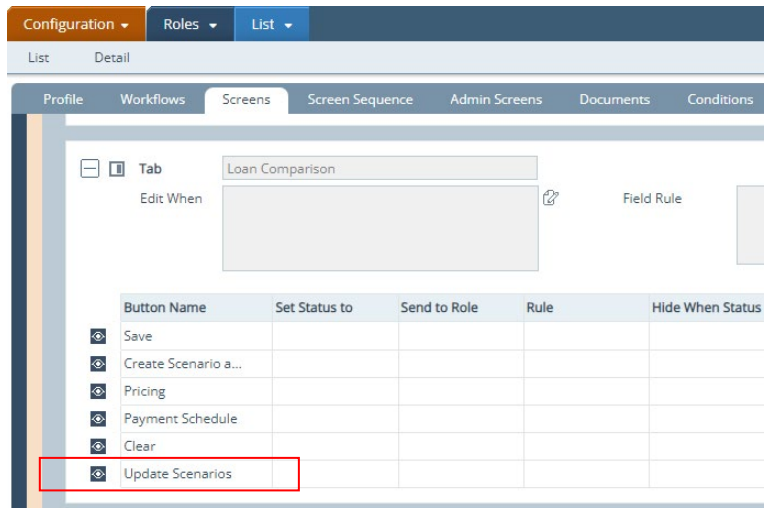
Configuration

Roles > Screens

✓ Added **BorrowerDeclaration.DeclareA** as a selectable field, to which field rules can be applied. (48411)

Figure 62: DeclarationA (NEW)

✓ Added **EquifaxScore**, **ExperianScore**, and **TransUnionScore** as selectable fields, to which field rules can be applied. (48375)
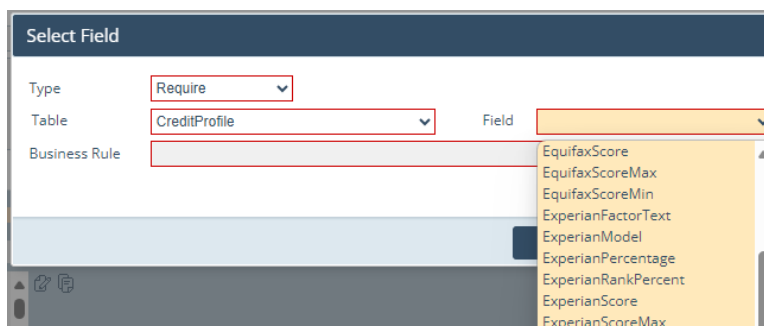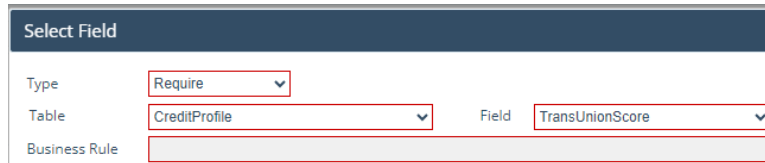
Figure 63: EquifaxScore and ExperianScore (NEW)
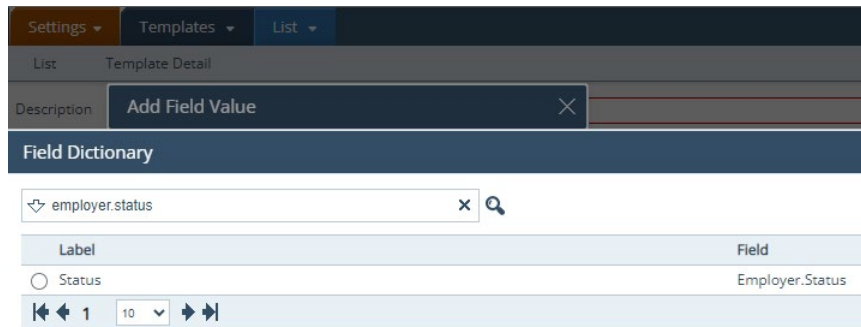

46

Figure 64: TransUnionScore (NEW)

Settings

Templates

✓ Added **Employer.Status** to the *Field Dictionary* for loan templates.
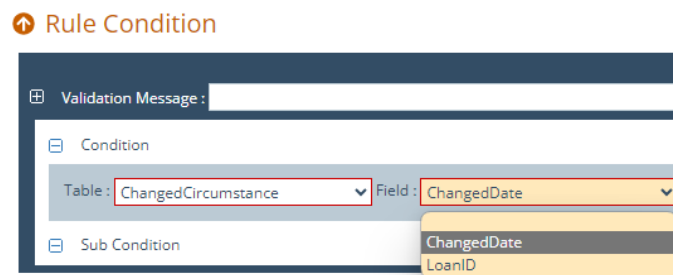(48347)

Figure 65: Employer.Status (NEW)

Rules

✓ For business rules, added **ChangedCircumstance** to the *Table* dropdown and **ChangedDate** and **LoanID** to the *Field* dropdown.
(48433)

Figure 66: New Fields for Rules (NEW)

✓ Added **ExperianScore**, **EquifaxModel**, and **TransUnionModel** to the *Field* dropdown, for the *CreditProfile* option from the *Table* dropdown.
(48888)

47

Figure 67: New CreditProfile Options (NEW)

Reports

✓ Added **Borrower.CreditConsentIndicator** as a reportable field.
(48307)

Figure 68: Borrower.CreditConsentIndicator (NEW)

– This field corresponds to *Production > Borrower > Other Information > Credit Consent* checkbox.

✓ Added the following *Table* options for the audit trail reports (*Type = AuditLog*):
(48184)

– **RequstLock**

– **Lock**

– **RequesetLockData**

– **LockData**

- **ProductPricingAdjustment**

✓ Updated the *HMDA Report*, *System Report*, and *System Report 2* types to be read only.
   (49205)

✓ Removed the following report types:
   (49142)

   – *ULDD – Fannie Mae*

   – *ULDD – Freddie Mac*

   – *ULDD for ULAD – Fannie Mae*

   – *ULDD for ULAD – Freddie Mac*
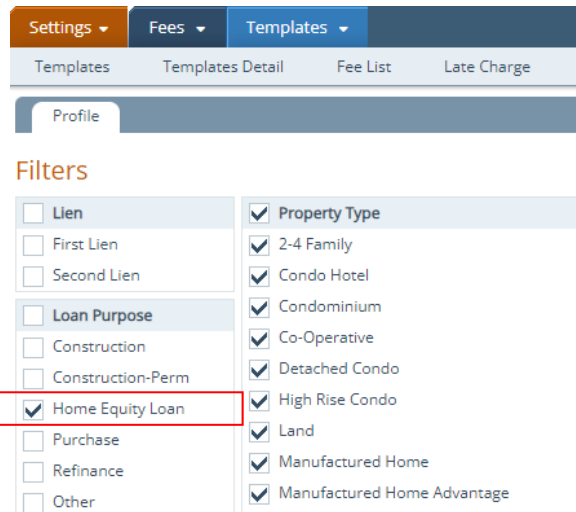
Figure 69: Removed Reports (REMOVED)
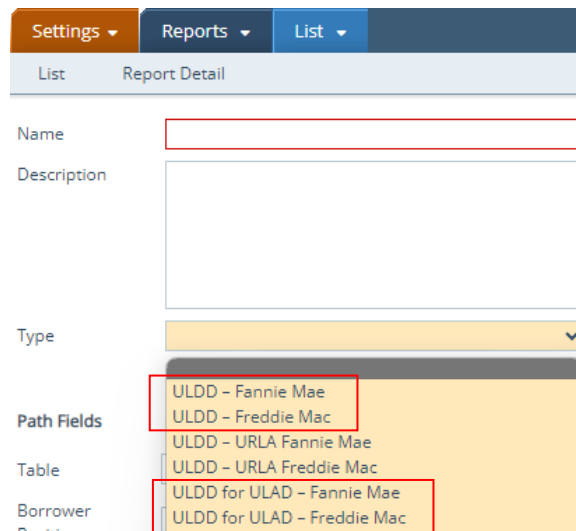
Fees

Templates

✓ Relabeled the *Fees LB* action button to **All Fees**.
   (48716)

✓ Added **Home Equity Loan** as a *Loan Purpose* filtering option.
   (48915)

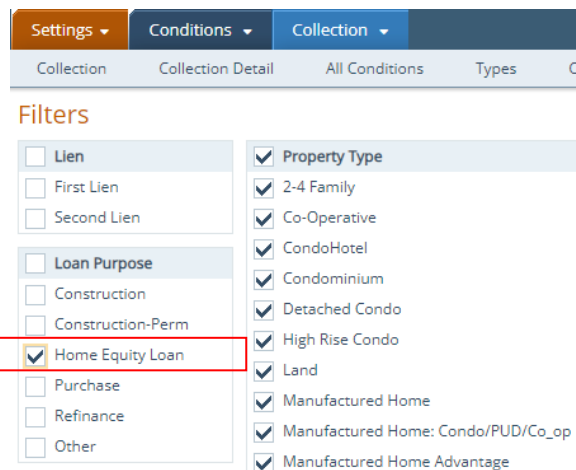*Figure 70: Home Equity Loan Filtering Option for Fee Templates (NEW)*

Conditions

Collections

✓ Added **Home Equity Loan** as a *Loan Purpose* filtering option.
(48915)

Figure 71: Home Equity Loan Filtering Option for Condition Collections (NEW)
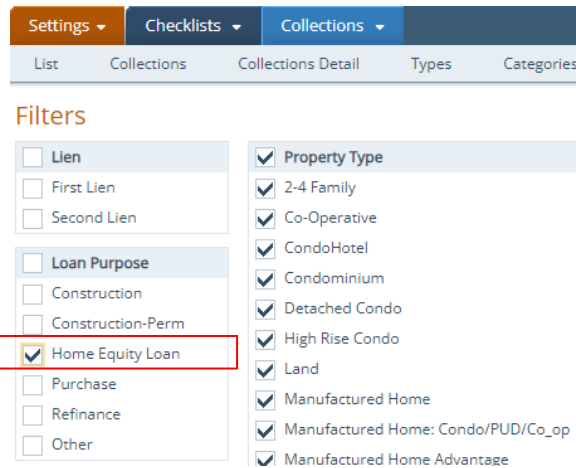
Checklists

Collections

✓ Added **Home Equity Loan** as a *Loan Purpose* filtering option.
(48915)

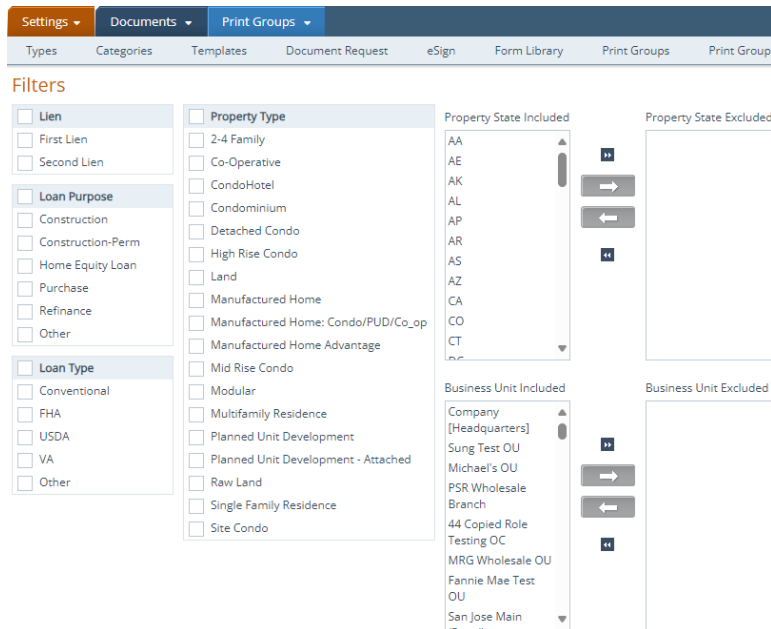*Figure 72: Home Equity Loan Filtering Option for Checklist Collections (NEW)*

Documents

Print Groups

✓ Added the **Filters** section, which enables system admins to determine which print groups can and cannot be used for certain loans.
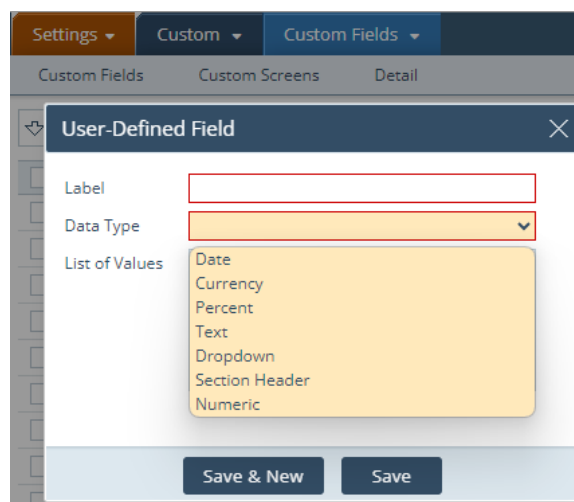(48285)

Figure 73: Filters for Print Groups (NEW)

Custom

Custom Fields

✓ Updated the *User-Defined Field* lightbox, by adding the **Numeric** option to the *Data Type* dropdown menu.
(47677)

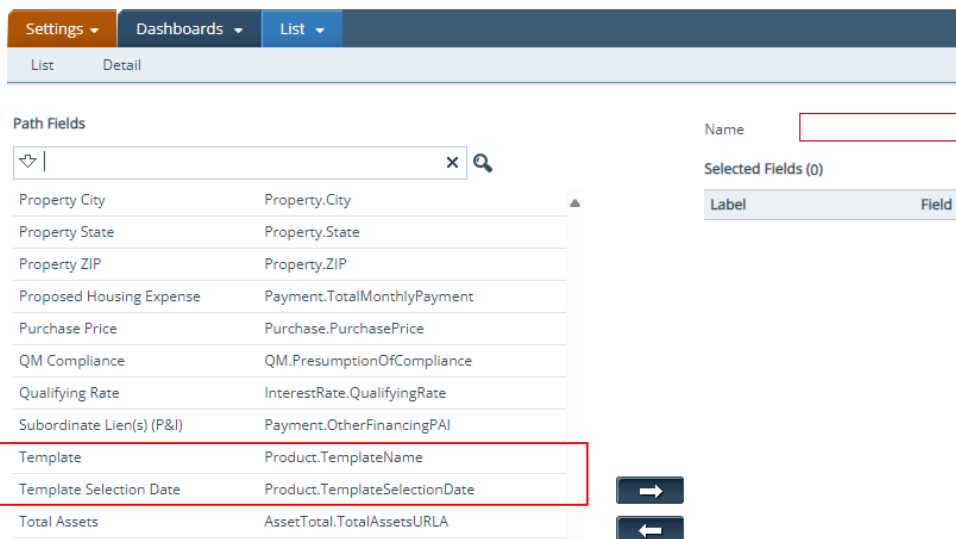*Figure 74: Numeric Custom Field Option (NEW)*

– This update allows system admins to configure fields to receive numeric-only entries by users in *Loans*.

52

–   The maximum character limit is 50.

Dashboards

✓   Added **Template** and **Template Selection Date** as fields that can be included in dashboards, which allows users to easily identify which loan template is being utilized for the current loan, if the loan has a template.
(42198)

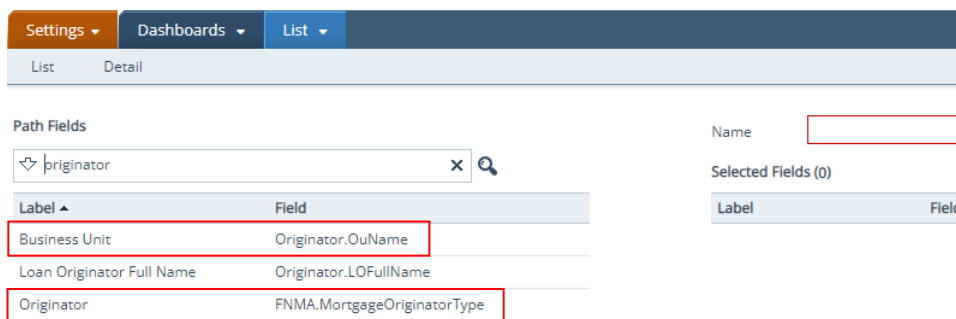*Figure 75: Loan Template Dashboard Fields (NEW)*

✓   Added **Originator** and **Business Unit** as fields that can be included in dashboards.
(47170)

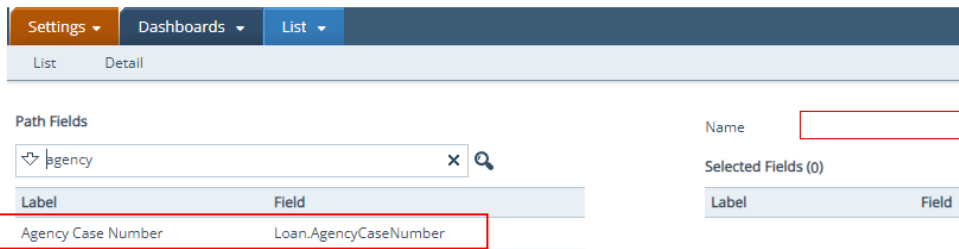*Figure 76: Originator and Business Unit Dashboard Fields (NEW)*

✓   Added **Agency Case Number** as a field that can be included in dashboards.
(47000)

Figure 77: Agency Case Number Dashboard Field (NEW)

✓ Added **Subordinate Lien(s) (P&I)** as a field that can be included in dashboards. (47655)

Figure 78: Subordinate Lien(s) (P&I) Dashboard Field (NEW)
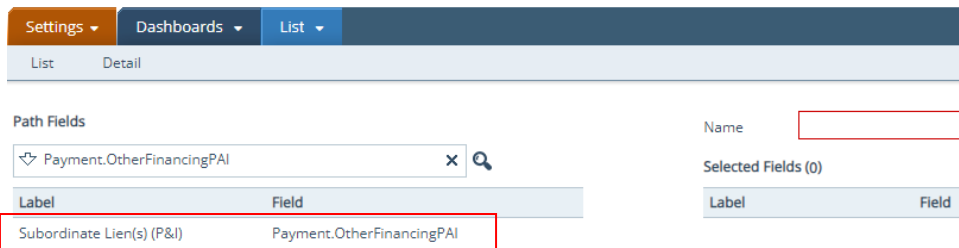
Programs > Business Units

✓ Enhanced the ability to assign loan programs to business units, by allowing system admins to enter/edit the start and end dates for multiple business units simultaneously, via the new **Edit** button and lightbox. (48975)

Figure 79: Edit Button/Lightbox for Business Unit Start/End Dates (NEW)
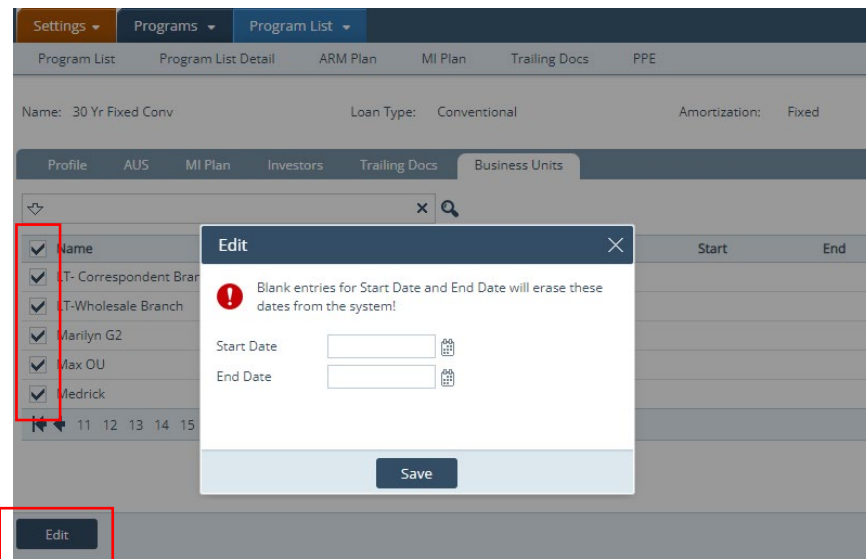
– Previously, these dates can only be entered/edited individually, even when multiple BUs had the same start and end dates for using a loan program.

– Now, when two or more BUs have the same start and end dates, the system admin can simply select those BUs and enter/edit the start and end dates together.

Caution: Unless you intend to stop the business unit(s) from using a loan program, do not leave the **Start Date** field blank.

Note: When the **End Date** field is blank, the business unit(s) will be able to use the loan program indefinitely.

General Settings

Security

✓ Relabeled the *IP Address* tab to **IP Allowlist**.
(49074)

General Bugfixes

Loans

Pipeline > Desk and Cabinet

🛠 The *Role Date Time Received* column is now displaying the correct information.
(48921)

Reports

🛠 Closer information from the *Contacts* screen is now correctly printing on reports.
(48525)

Interfaces > Mortgage Insurance Screen

🛠 Update the export logic for the borrower count (number of borrowers obligated on the note) sent via *Interfaces > Mortgage Insurance*, which now excludes any borrower who have any of the following checkboxes selected on the *Production > Borrower* screen:
(49027)

– *Non-Purchasing Spouse*, *Non-Borrower Household Member*, and *Title Only*

– For example, if a loan has four borrowers, but two of them have any one of the above boxes checked, only two borrowers are counted, who have none of the above boxes checked.

Production > Summary Screen

🐞 Loan template selection is now working correctly.
(48407)

Production > HMDA/NMLS/Adverse Action Screen

🐞 After the *Interest Only* box is checked, it now remains checked when the user leaves the screen.
(48253)

Production > Profile Screen

🐞 Information entered on this screen is now automatically saved when user leaves the screen.
(47475)

Production > Product & Pricing Screen

🐞 The *Buy Down* dropdown is now saving correctly.
(48966)

Documents

🐞 The *VA Loan Analysis* form is now printing correctly.
(48993)

Login

🐞 Password recovery emails with authentication codes are now working correctly.
(48898)

Configuration

Business Units > Interfaces > Add Vendor Lightbox

🐞 Updated the *Vendor* dropdown list where the vendor options are now in alphabetical order.
(48640)