


# Path Release Notes

April 2024

This Path update is scheduled for production release on April 7<sup>th</sup>, 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 .

# Table of Contents

<b>Table of Contents</b> .....	<b>2</b>
<b>Table of Figures</b> .....	<b>5</b>
<b>New Features and Major Enhancements</b> .....	<b>7</b>
<i>Documents</i> .....	7
Settings > Documents (System Administrators) .....	7
Settings > Document Types .....	7
Settings > Document Templates .....	9
Loans > Documents (Users).....	10
Loans > Document Templates.....	11
Loans > Document Packages.....	11
Overview of Document Templates, Packages, and Types .....	12
<i>Loan File Sharing</i> .....	12
Pipeline .....	13
Production/Compliance/Lock > Send/Status Screen.....	14
Configuration > Roles > Pipelines > Action Button.....	14
<i>Tax Transcript Workflow</i> .....	14
Tax Transcript Workflow: Borrower Screen.....	15
Tax Transcript Workflow: Interfaces > Verifications > Order Tab .....	16
Tax Transcript Workflow: Templates .....	16
<i>Single Sign-On</i> .....	17
Settings > General Settings > Security.....	17
Configurations > Users .....	17
Login.....	17
<i>Lock</i> .....	18
Profit & Loss Screen .....	18
<i>Production</i> .....	21
Servicing Screen .....	21
HMDA/NMLS/Adverse Action Screen .....	22
<i>Compliance</i> .....	24
Summary Screen .....	24
<i>Checklist</i> .....	25
Settings > Checklists .....	25
Loans > Checklist .....	26
<i>Reports</i> .....	27
<i>Pipeline</i> .....	27
My Archive .....	27
Advanced Search.....	28
<i>Configuration</i> .....	29
Users .....	29
Roles.....	29
Business Unit Administrator .....	29
<b>General Updates and Enhancements</b> .....	<b>31</b>

<i>Loans</i> .....	31
Production.....	31
Borrower, Product & Pricing, Loan Transmittal, and Registration Screens.....	31
Borrower and Property Screens.....	31
Product & Pricing Screen and Quote > General Tab.....	31
Product & Pricing Screen.....	31
Borrower Screen.....	33
Property Screen.....	35
Appraisal Screen.....	35
Quote > General Tab.....	35
Contacts > Loan Contacts Tab.....	36
Closing Information > Legal Tab.....	36
Quote > Loan Comparison Tab.....	37
Closing Instructions and Wire Calculations Screen (REMOVED).....	37
Production and Compliance.....	37
Closing Costs > Fees Tab.....	37
Conditions.....	38
Pipeline.....	39
Lock.....	41
Request, Lock Verification, and Confirm Screens.....	41
Confirm Screen.....	41
Interfaces.....	41
Initial/Closing Docs Screen.....	41
AUS > Loan Product Advisor (URLA) Tab.....	42
Verifications Screen.....	43
<i>Loans and Sandbox</i> .....	44
Quote > Loan Comparison Tab.....	44
<i>Configuration</i> .....	46
Roles > Screens.....	46
<i>Settings</i> .....	47
Templates.....	47
Rules.....	47
Reports.....	48
Fees.....	49
Templates.....	49
Conditions.....	50
Collections.....	50
Checklists.....	51
Collections.....	51
Documents.....	51
Print Groups.....	51
Custom.....	52
Custom Fields.....	52
Dashboards.....	53
Programs > Business Units.....	54
General Settings.....	55
Security.....	55
<i>General Bugfixes</i> .....	55
Loans.....	55
Pipeline > Desk and Cabinet.....	55
Reports.....	55
Interfaces > Mortgage Insurance Screen.....	55
Production > Summary Screen.....	56
Production > HMDA/NMLS/Adverse Action Screen.....	56
Production > Profile Screen.....	56

Production > Product & Pricing Screen.....	56
Documents.....	56
Login.....	56
Configuration .....	56
Business Units > Interfaces > Add Vendor Lightbox.....	56

## Table of Figures

FIGURE 1: CATEGORY DROPDOWN (OLD).....	7
FIGURE 2: CATEGORIES SECTION (NEW) .....	8
FIGURE 3: DOCUMENT CATEGORY LIGHTBOX (NEW).....	8
FIGURE 4: CATEGORIES COLUMN (NEW).....	9
FIGURE 5: DOCUMENTS > TEMPLATES (UPDATED) .....	9
FIGURE 6: TYPE & CATEGORY LIGHTBOX (NEW) .....	10
FIGURE 7: UPDATES TO LOANS > DOCUMENTS (NEW).....	11
FIGURE 8: SHARE BUTTON AND LIGHTBOX (NEW).....	13
FIGURE 9: SHARE COLUMN AND SHARED WITH INDICATOR (NEW) .....	13
FIGURE 10: LOAN SHARED WITH OTHER USER (NEW) .....	13
FIGURE 11: UNSHARE BUTTON AND LIGHTBOX (NEW) .....	14
FIGURE 12: ACTION BUTTON > SHARE/UNSHARE (NEW).....	14
FIGURE 13: TAX TRANSCRIPT TEMPLATE (NEW) .....	16
FIGURE 14: SINGLE SIGN-ON TAB (NEW) .....	17
FIGURE 15: SSO EMAIL (NEW).....	17
FIGURE 16: SSO LOGIN (NEW).....	18
FIGURE 17: BUY SIDE PRICE SECTION (NEW) .....	18
FIGURE 18: WAREHOUSE SECTION (NEW) .....	19
FIGURE 19: SELL SIDE PRICE SECTION (NEW).....	19
FIGURE 20: COMMISSIONS TABLE (NEW) .....	19
FIGURE 21: ADD COMMISSIONS (NEW).....	20
FIGURE 22: ADD USER COMMISSION (NEW) .....	20
FIGURE 23: EDIT USER COMMISSION (NEW) .....	20
FIGURE 24: SERVICING SCREEN (NEW) .....	22
FIGURE 25: REGC/HMDA REASON FOR DENIAL (UPDATED).....	23
FIGURE 26: REGB REASON FOR DENIAL (UPDATED).....	23
FIGURE 27: SMALL BUSINESS LENDING (NEW).....	23
FIGURE 28: REGB ACTION DATE FIELD AND REGB ACTION TAKEN DROPDOWN (NEW).....	24
FIGURE 29: COMPLIANCE > SUMMARY SCREEN (UPDATED) .....	25
FIGURE 30: SETTINGS > CHECKLISTS > COLLECTIONS (UPDATED) .....	26
FIGURE 31: CHECKLIST COLLECTIONS SECTION (NEW) .....	26
FIGURE 32: MCR REPORT 2024 (NEW) .....	27
FIGURE 33: MCR REPORT DETAILS (NEW).....	27
FIGURE 34: MY ARCHIVE (NEW).....	28
FIGURE 35: ADVANCED SEARCH (NEW) .....	28
FIGURE 36: COMMISSION CONFIGURATION (NEW).....	29
FIGURE 37: BUSINESS UNIT ADMINISTRATOR (NEW) .....	30
FIGURE 38: SELECTABLE BY BUSINESS UNIT ADMINISTRATOR (NEW).....	30
FIGURE 39: PRICE ADJUSTMENTS (NOT SUBJECT TO PRICE CAPS) AND PRICE ADJUSTMENTS (SUBJECT TO PRICE CAPS) (NEW) .....	31
FIGURE 40: INDEX TYPE DESCRIPTION AND OTHER FIELDS (NEW).....	32

FIGURE 41: INITIAL RATE/P&I LOCK ICON (NEW) .....32

FIGURE 42: PRICE ADJUSTMENTS (NOT SUBJECT TO PRICE CAPS) AND PRICE ADJUSTMENTS (SUBJECT TO PRICE CAPS) (NEW) .....33

FIGURE 43: ADDITIONAL FIELDS FOR LEGAL ENTITY (NEW) .....33

FIGURE 44: ASSETS, LIABILITIES, AND PROPERTY YOU OWN LIGHTBOXES BUTTONS (NEW) .....34

FIGURE 45: ADDITIONAL CONTEXT FOR COLLECTED ON VISUAL OBSERVATION OR SURNAME (NEW) .....34

FIGURE 46: MILITARY PAY (UPDATED).....35

FIGURE 47: MILITARY PAY (UPDATED).....36

FIGURE 48: TITLE ENDORSEMENT 8.1-06 ENVIRONMENTAL PROTECTION LIEN (NEW) .....37

FIGURE 49: 39-06 POLICY AUTHENTICATION (NEW) .....37

FIGURE 50: FEE LIGHTBOX BUTTONS (NEW).....38

FIGURE 51: EDIT CONDITION BUTTONS (NEW) .....39

FIGURE 52: PROPERTY STATE SORT OPTION (NEW) .....40

FIGURE 53: LOAN.OCCUPANCY OPTION (NEW) .....40

FIGURE 54: PRICE ADJUSTMENTS (NOT SUBJECT TO PRICE CAPS) AND PRICE ADJUSTMENTS (SUBJECT TO PRICE CAPS) (NEW) .....41

FIGURE 55: NEW DOCMAGIC DIRECT DROPDOWNS AND MERS REGISTRATION INDICATOR (NEW) .....42

FIGURE 56: NEW OPTIONS FOR VERIFICATION IDS (UPDATED) .....43

FIGURE 57: MORTGAGE VOI AND VOE (UPDATED) .....43

FIGURE 58: EDIT ICON CHANGED TO LINK ICON (UPDATED) .....44

FIGURE 59: NEW WINDOW TO SANDBOX > PRODUCT & PRICING SCREEN (NEW) .....45

FIGURE 60: UPDATE LOAN SCENARIOS BUTTON (NEW) .....45

FIGURE 61: ENABLE UPDATE LOAN SCENARIOS BUTTON (NEW) .....46

FIGURE 62: DECLARATIONA (NEW) .....46

FIGURE 63: EQUIFAXSCORE AND EXPERIANSCORE (NEW) .....46

FIGURE 64: TRANSUNIONSCORE (NEW) .....47

FIGURE 65: EMPLOYER.STATUS (NEW).....47

FIGURE 66: NEW FIELDS FOR RULES (NEW).....47

FIGURE 67: NEW CREDITPROFILE OPTIONS (NEW) .....48

FIGURE 68: BORROWER.CREDITCONSENTINDICATOR (NEW) .....48

FIGURE 69: REMOVED REPORTS (REMOVED) .....49

FIGURE 70: HOME EQUITY LOAN FILTERING OPTION FOR FEE TEMPLATES (NEW).....50

FIGURE 71: HOME EQUITY LOAN FILTERING OPTION FOR CONDITION COLLECTIONS (NEW).....50

FIGURE 72: HOME EQUITY LOAN FILTERING OPTION FOR CHECKLIST COLLECTIONS (NEW) .....51

FIGURE 73: FILTERS FOR PRINT GROUPS (NEW) .....52

FIGURE 74: NUMERIC CUSTOM FIELD OPTION (NEW) .....52

FIGURE 75: LOAN TEMPLATE DASHBOARD FIELDS (NEW) .....53

FIGURE 76: ORIGINATOR AND BUSINESS UNIT DASHBOARD FIELDS (NEW) .....53

FIGURE 77: AGENCY CASE NUMBER DASHBOARD FIELD (NEW).....54

FIGURE 78: SUBORDINATE LIEN(S) (P&I) DASHBOARD FIELD (NEW).....54

FIGURE 79: EDIT BUTTON/LIGHTBOX FOR BUSINESS UNIT START/END DATES (NEW) .....54

# 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.

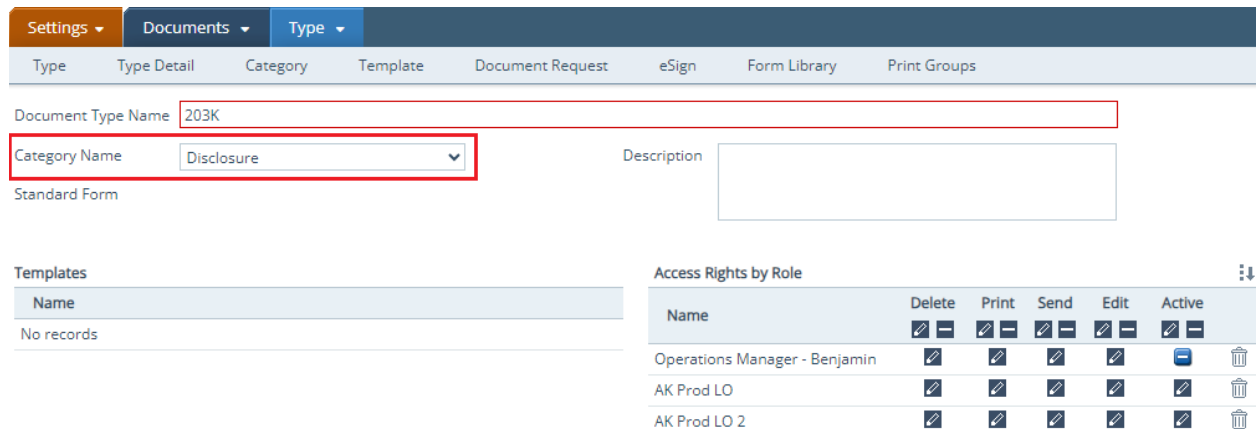
In this section, we first cover the enhancements in *Settings* for system administrators, then we cover the enhancements in *Loans* for users, ending with an overview of document templates, packages, and types.

### Settings > Documents (System Administrators)

#### Settings > Document Types

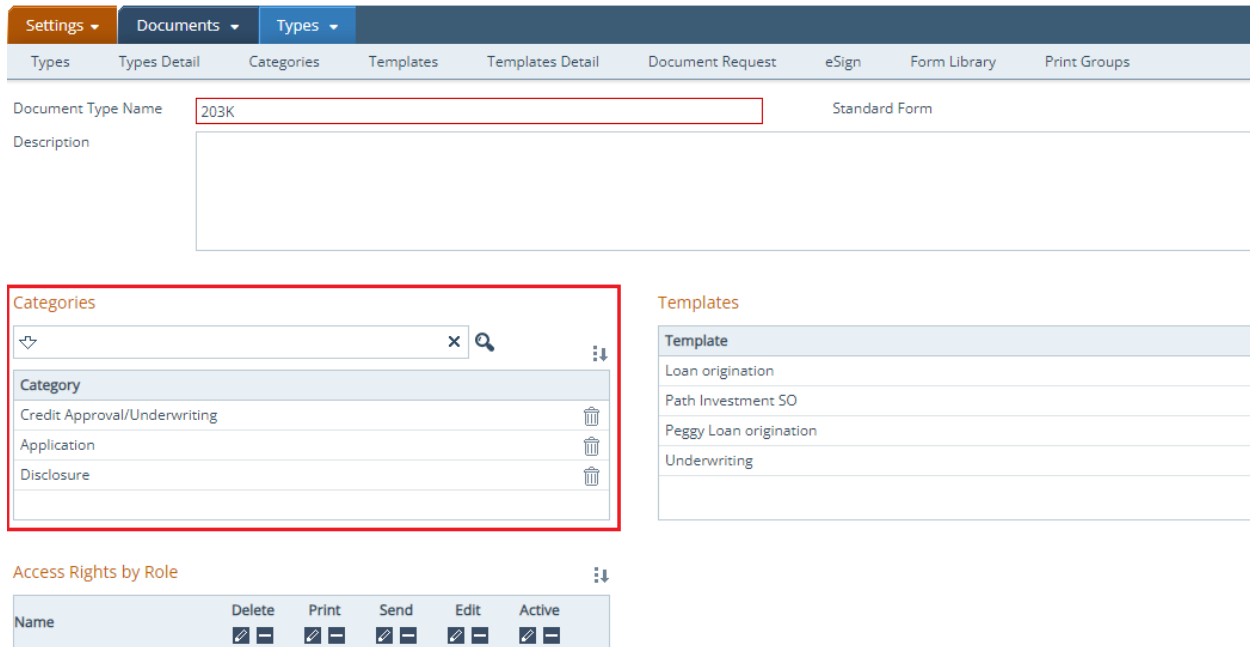
- ✓ Now that a document type can be joined with multiple categories, the *Category Name* dropdown has been updated to the **Categories** section, as shown in the figures below.

*Figure 1: Category Dropdown (OLD)*



The screenshot shows the 'Settings > Documents > Type' configuration page. The 'Document Type Name' field contains '203K'. The 'Category Name' dropdown menu is open, showing 'Disclosure' as the selected option. Below the form, there are two sections: 'Templates' which currently shows 'No records', and 'Access Rights by Role' which lists permissions for three roles: 'Operations Manager - Benjamin', 'AK Prod LO', and 'AK Prod LO 2'. Each role has checkboxes for 'Delete', 'Print', 'Send', 'Edit', and 'Active'.

Figure 2: Categories Section (NEW)



Document Type Name: 203K Standard Form

Description:

**Categories**

Category

- Credit Approval/Underwriting
- Application
- Disclosure

**Templates**

Template

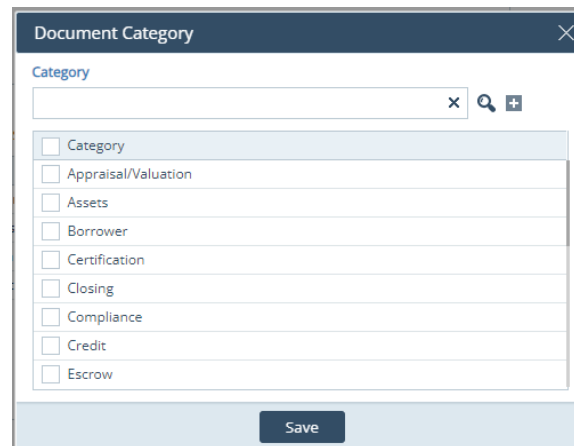
- Loan origination
- Path Investment SO
- Peggy Loan origination
- Underwriting

**Access Rights by Role**

Name	Delete	Print	Send	Edit	Active

- ✓ 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)



Document Category

Category

Category

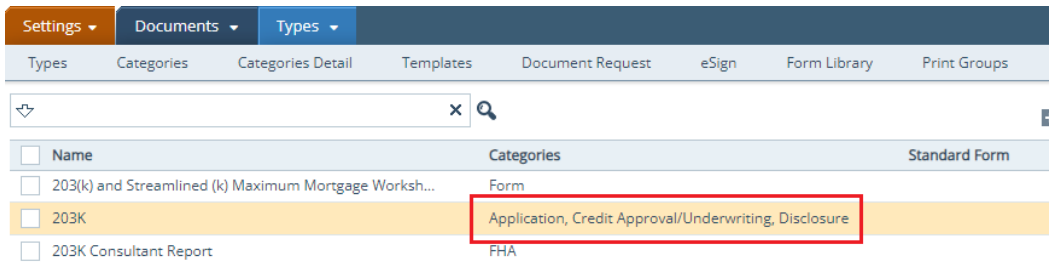
- Appraisal/Valuation
- Assets
- Borrower
- Certification
- Closing
- Compliance
- Credit
- Escrow

Save

- 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.



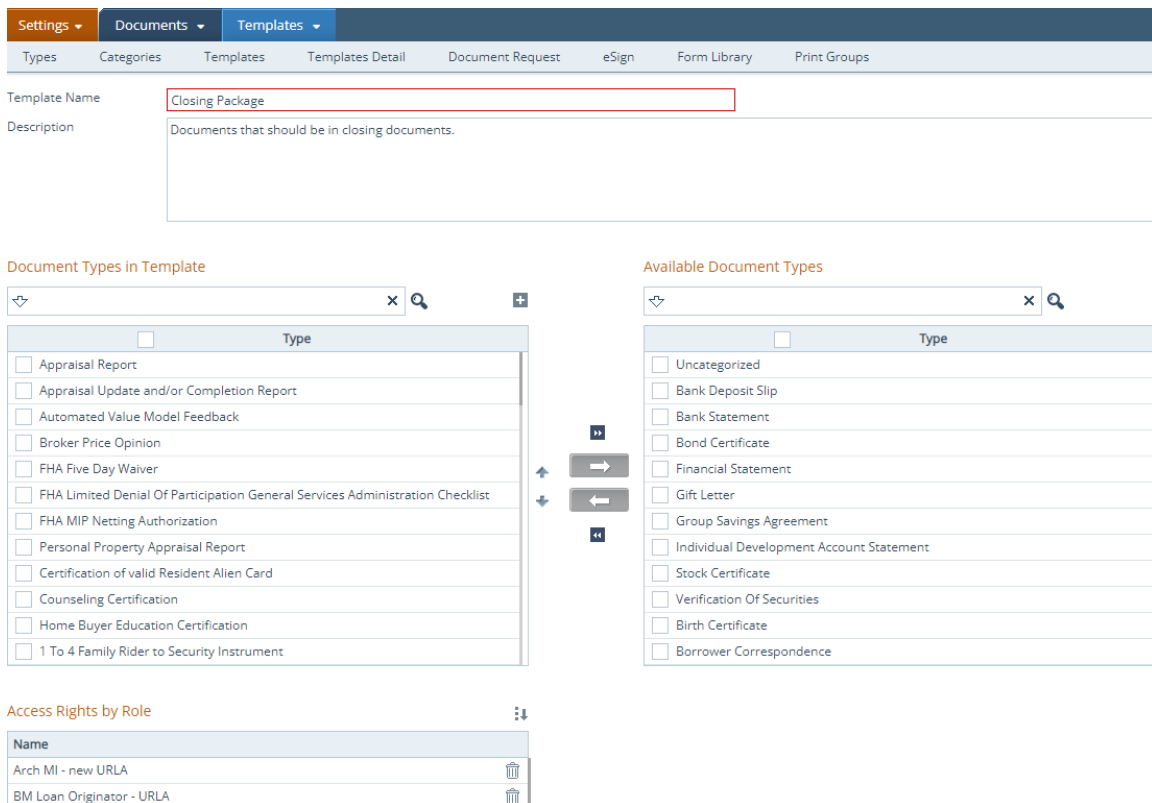
Figure 4: Categories Column (NEW)



## Settings > Document Templates

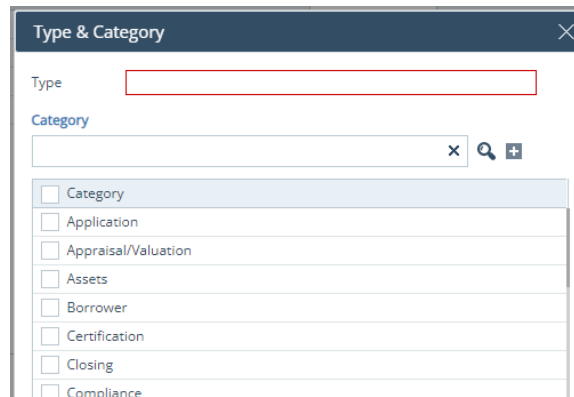
- ✓ Enhanced the *Document Types in Template* and *Available Document Types* sections, by:
  - Adding search boxes for both sections.

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.

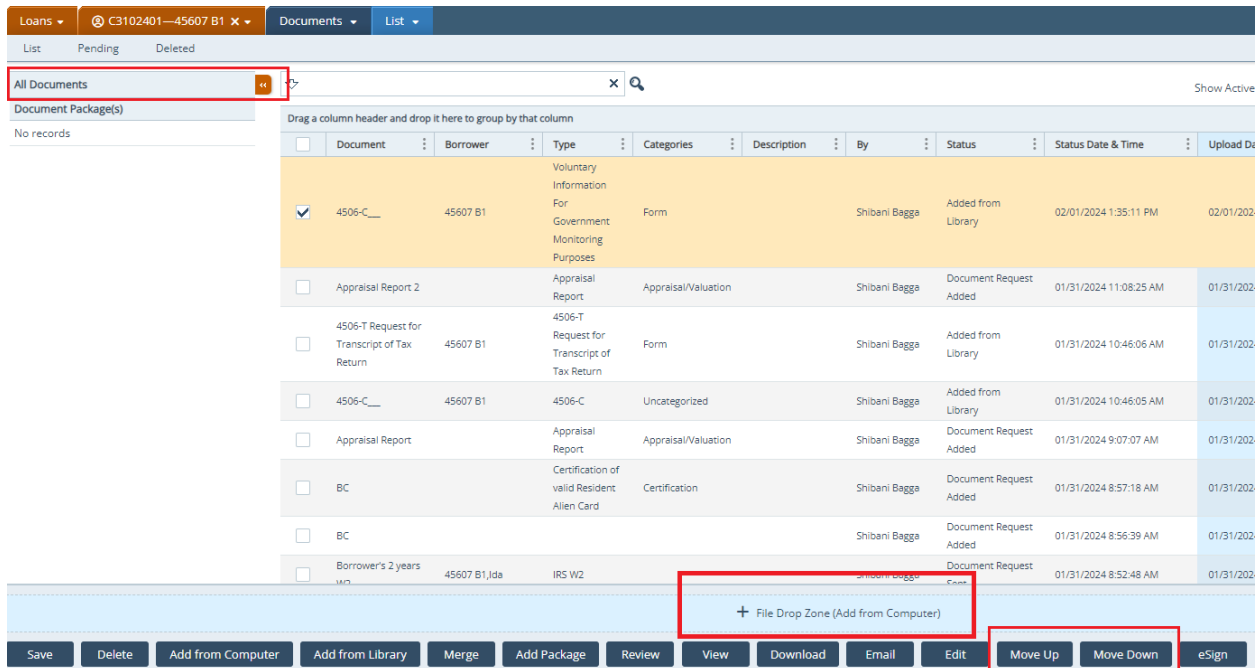
Important: After creating a new document type, ensure to configure the roles that will have access to this document type in *Settings > Documents > Types*. Otherwise, it will not be available for users in *Loans*.

- 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.

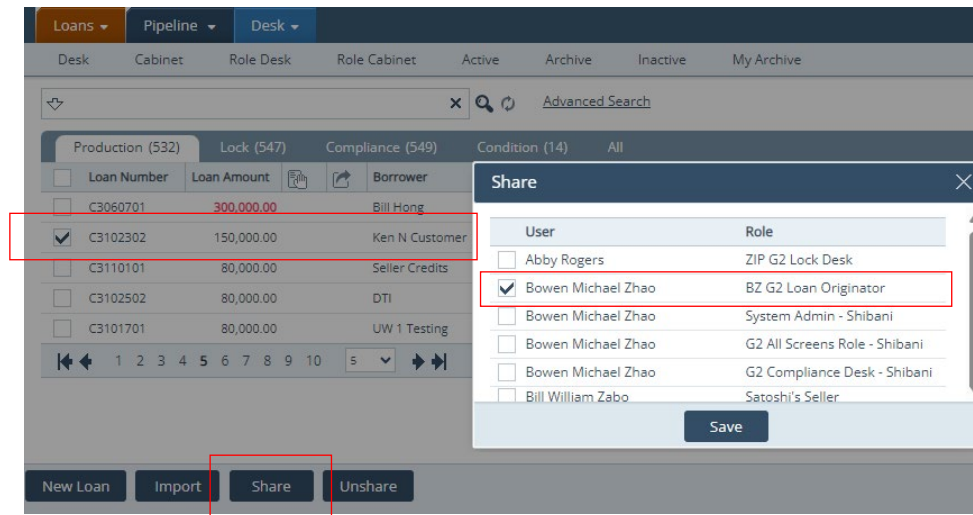
(48557)

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.

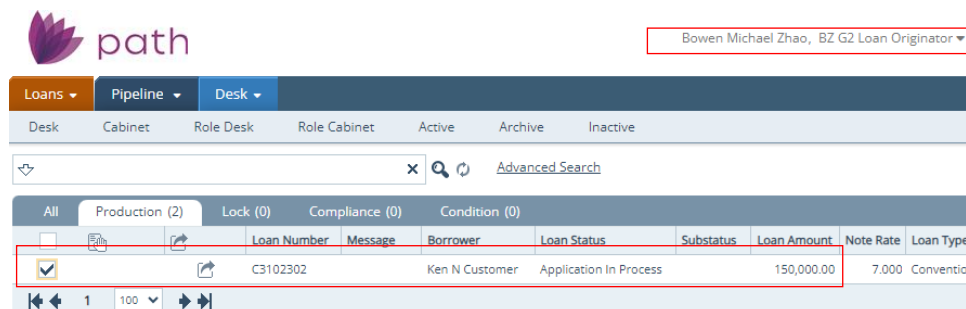
- After the loan is shared, the new share (🔗) column indicates the loan is being shared with another user (🔗), as shown below.

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

Production (534)		Lock (549)		Compliance (551)		Cond	
<input type="checkbox"/>	Loan Number	Loan Amount	🔗	Borrower	Subst		
<input type="checkbox"/>	C3060701	300,000.00		Bill Hong			
<input checked="" type="checkbox"/>	C3102302	150,000.00	🔗	Ken N Customer			

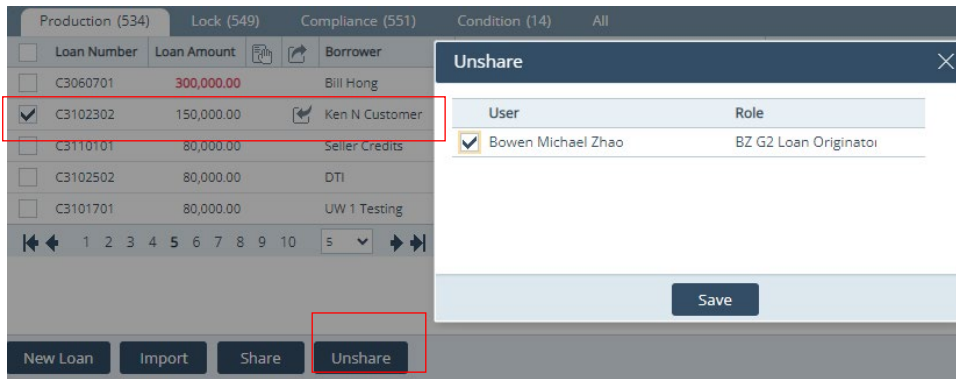
- The other user, with whom the loan is shared, sees the loan in their *Pipeline*, as shown below.

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.

Figure 11: Unshare Button and Lightbox (NEW)



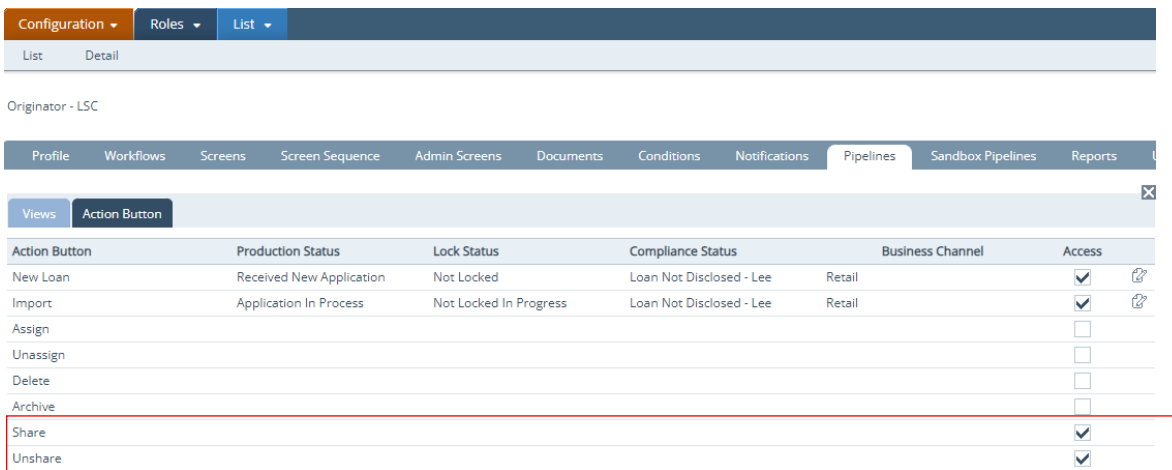
## Production > Send/Status Screen

- ✓ 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

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.

- 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

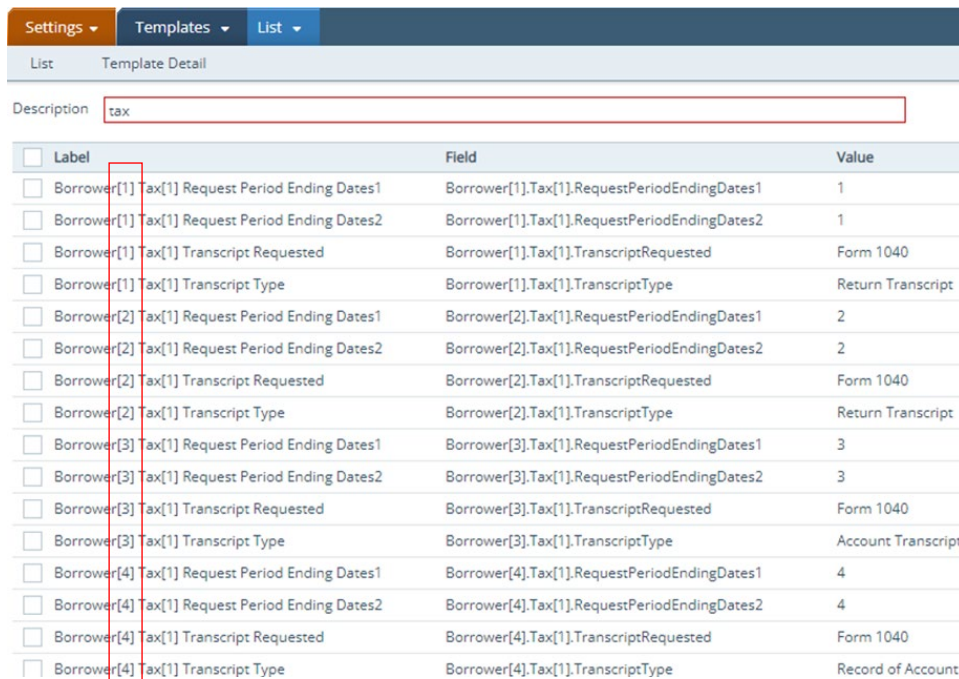
Another enhancement is the improved data mapping/transfer between the *Borrower* screen and *Interfaces* regarding tax transcript requests.

- ✓ 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)



<input type="checkbox"/> Label	Field	Value
<input type="checkbox"/> Borrower[1] Tax[1] Request Period Ending Dates1	Borrower[1].Tax[1].RequestPeriodEndingDates1	1
<input type="checkbox"/> Borrower[1] Tax[1] Request Period Ending Dates2	Borrower[1].Tax[1].RequestPeriodEndingDates2	1
<input type="checkbox"/> Borrower[1] Tax[1] Transcript Requested	Borrower[1].Tax[1].TranscriptRequested	Form 1040
<input type="checkbox"/> Borrower[1] Tax[1] Transcript Type	Borrower[1].Tax[1].TranscriptType	Return Transcript
<input type="checkbox"/> Borrower[2] Tax[1] Request Period Ending Dates1	Borrower[2].Tax[1].RequestPeriodEndingDates1	2
<input type="checkbox"/> Borrower[2] Tax[1] Request Period Ending Dates2	Borrower[2].Tax[1].RequestPeriodEndingDates2	2
<input type="checkbox"/> Borrower[2] Tax[1] Transcript Requested	Borrower[2].Tax[1].TranscriptRequested	Form 1040
<input type="checkbox"/> Borrower[2] Tax[1] Transcript Type	Borrower[2].Tax[1].TranscriptType	Return Transcript
<input type="checkbox"/> Borrower[3] Tax[1] Request Period Ending Dates1	Borrower[3].Tax[1].RequestPeriodEndingDates1	3
<input type="checkbox"/> Borrower[3] Tax[1] Request Period Ending Dates2	Borrower[3].Tax[1].RequestPeriodEndingDates2	3
<input type="checkbox"/> Borrower[3] Tax[1] Transcript Requested	Borrower[3].Tax[1].TranscriptRequested	Form 1040
<input type="checkbox"/> Borrower[3] Tax[1] Transcript Type	Borrower[3].Tax[1].TranscriptType	Account Transcript
<input type="checkbox"/> Borrower[4] Tax[1] Request Period Ending Dates1	Borrower[4].Tax[1].RequestPeriodEndingDates1	4
<input type="checkbox"/> Borrower[4] Tax[1] Request Period Ending Dates2	Borrower[4].Tax[1].RequestPeriodEndingDates2	4
<input type="checkbox"/> Borrower[4] Tax[1] Transcript Requested	Borrower[4].Tax[1].TranscriptRequested	Form 1040
<input type="checkbox"/> Borrower[4] Tax[1] Transcript Type	Borrower[4].Tax[1].TranscriptType	Record of Account



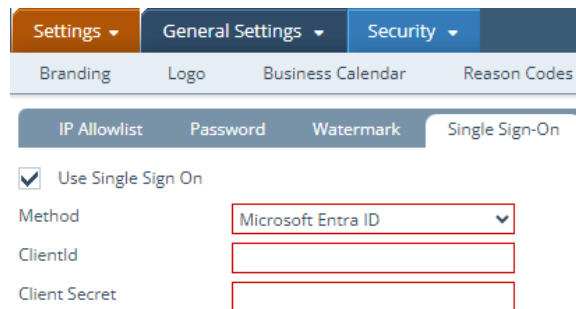
## Single Sign-On

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)

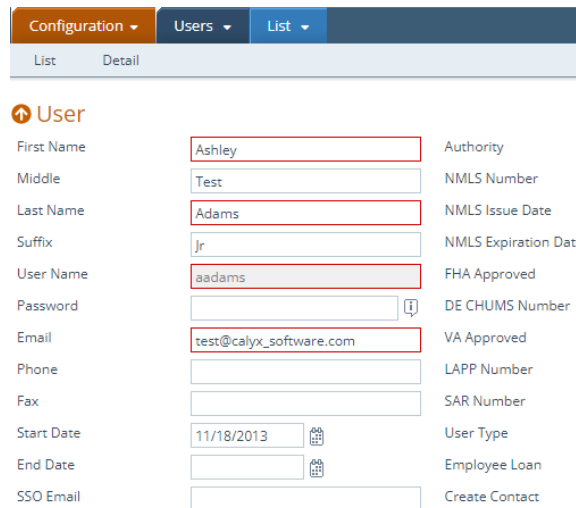


The screenshot shows the 'Security' settings page. The 'Single Sign-On' tab is selected. The 'Use Single Sign On' checkbox is checked. The 'Method' dropdown is set to 'Microsoft Entra ID'. There are empty input fields for 'Clientid' and 'Client Secret'.

### Configurations > Users

- ✓ Added the new **SSO Email** field.

Figure 15: SSO Email (NEW)

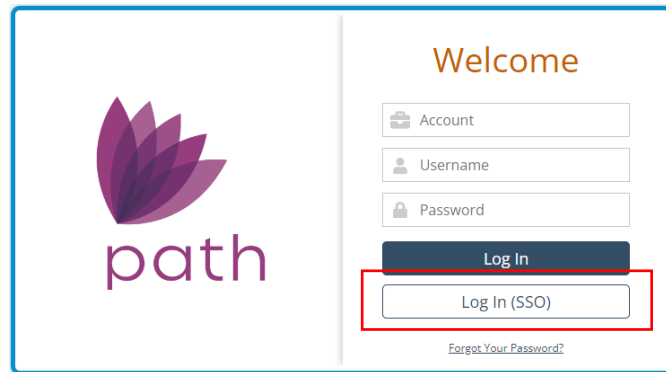


The screenshot shows the 'User' configuration page. The 'SSO Email' field is highlighted with a red box and contains the value 'test@calyx\_software.com'. Other fields include First Name (Ashley), Middle (Test), Last Name (Adams), Suffix (Jr), User Name (aadams), Password, Phone, Fax, Start Date (11/18/2013), and End Date.

### Login

- ✓ After the system admin sets up SSO for users, they can choose to use this feature.

Figure 16: SSO Login (NEW)



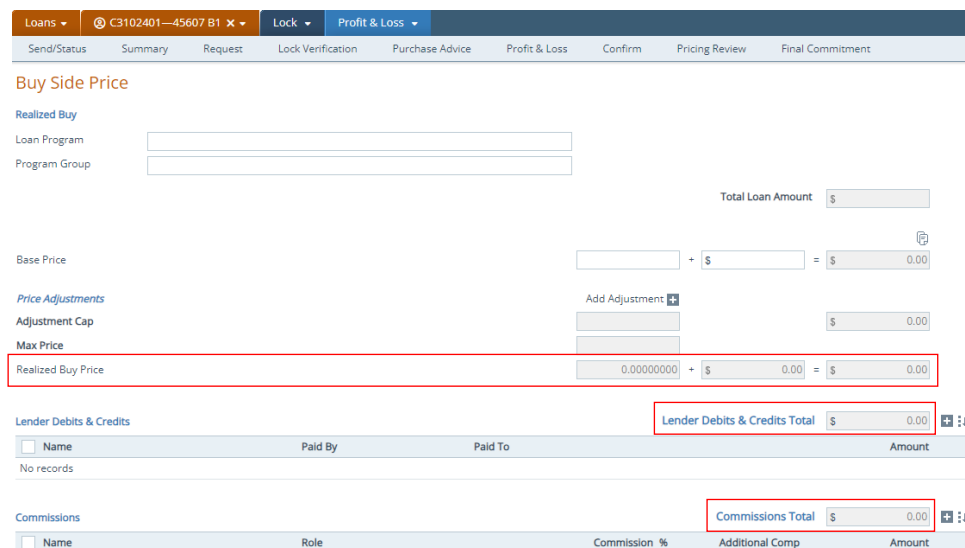
## Lock

### 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)



Lender Debits & Credits		Commissions	
Name	Amount	Name	Amount
No records		Commissions Total \$ 0.00	

- ✓ 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 Warehouse 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)

Add Commissions				
Name	Role	Commission %	Additional Comp.	Amount
<input checked="" type="checkbox"/> Susie Sellsalot	LO	0.25 %	\$ 0.00	\$ - 750.00
<input checked="" type="checkbox"/> Michael HelpsSome	LO Assistant	0.1 %	\$ 0.00	\$ - 300.00
<input checked="" type="checkbox"/> John Saysnoalot	Underwriter	0.0 %	\$ 0.00	\$ - 100.00
<input type="checkbox"/> Johnny Cash	Closer	0.0 %	\$ 0.00	\$ 0.00

Commissions are expressed as a "-" value

Select Users

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

Figure 22: Add User Commission (NEW)

**Add User Commission** X

Name

Role

Commission %  %

Additional Comp \$

Total Amount \$

Commissions are expressed with a "-" value

Save & New   Save & Close

- 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)

**Edit User Commission** X

Name

Role

Commission %  🔒

Additional Comp \$  🔒

Total Amount \$

Commissions are expressed as a "-" value

Save

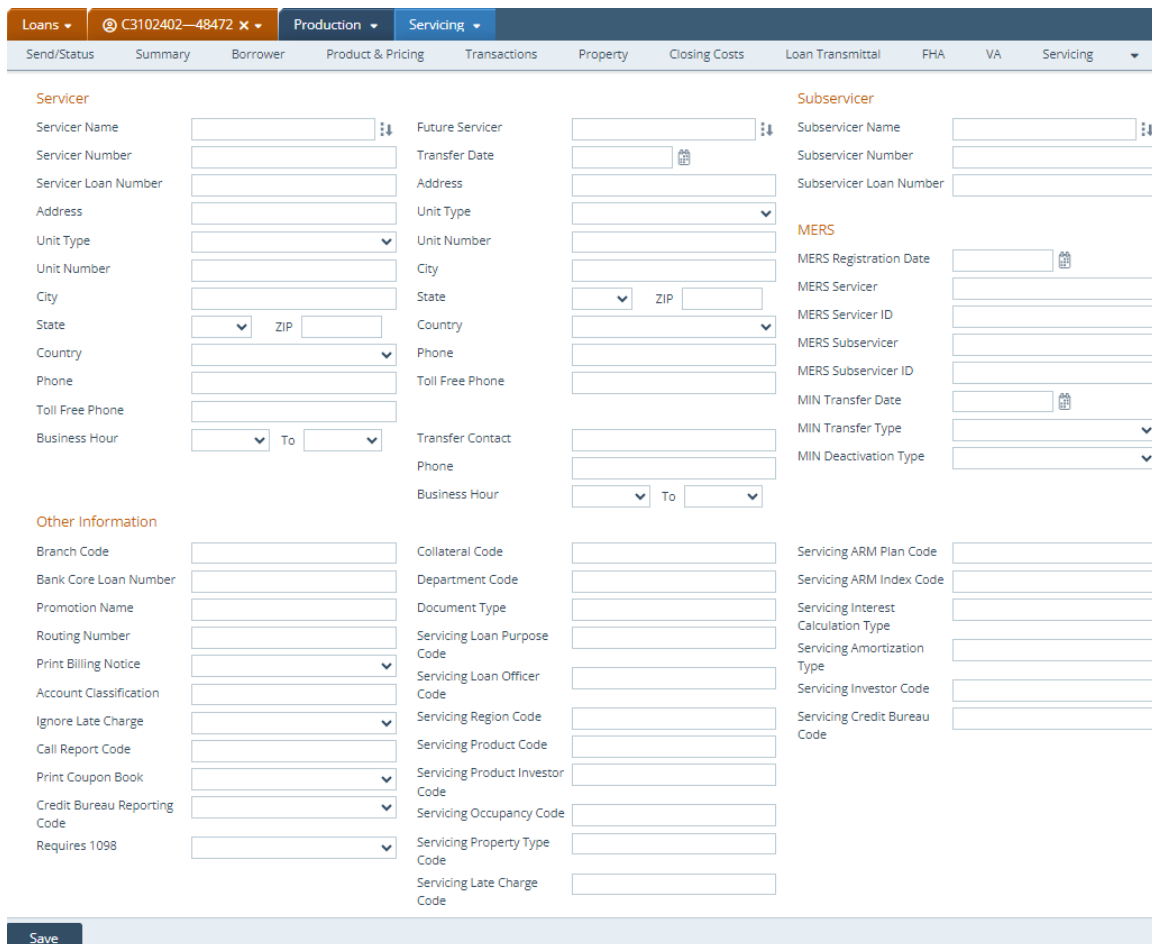
RELATED: Regarding setting commission rate and/or compensation for users, see [Users](#).

## 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**
      - Both of sections can also be found on *Closing Information > General* tab.
    - **MERS**  
(47563)
      - Provides more MERS information in addition to MERS fields in the *Transactions > Other Loan Information* section.
    - **Other Information**
      - Additional servicing-related information fields.

Figure 24: Servicing Screen (NEW)



The screenshot displays the 'Servicing' screen with a navigation bar at the top containing 'Loans', 'C3102402-48472', 'Production', and 'Servicing'. Below the navigation bar are tabs for 'Send/Status', 'Summary', 'Borrower', 'Product & Pricing', 'Transactions', 'Property', 'Closing Costs', 'Loan Transmittal', 'FHA', 'VA', and 'Servicing'. The main content area is divided into three sections: 'Servicer', 'Subservicer', and 'Other Information'. Each section contains multiple input fields, including text boxes, dropdown menus, and date pickers. A 'Save' button is located at the bottom left of the form.

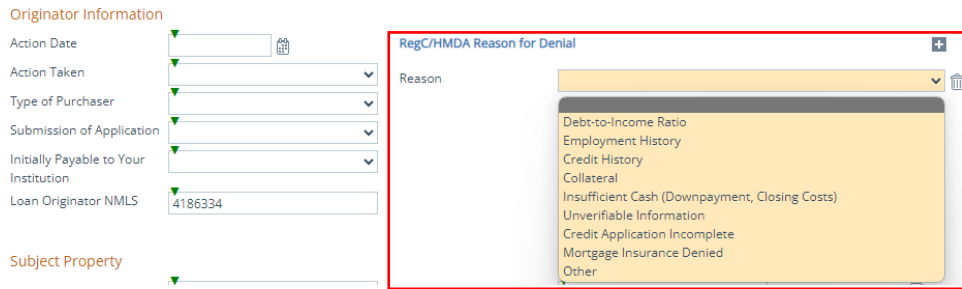
## HMDA/NMLS/Adverse Action Screen

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)

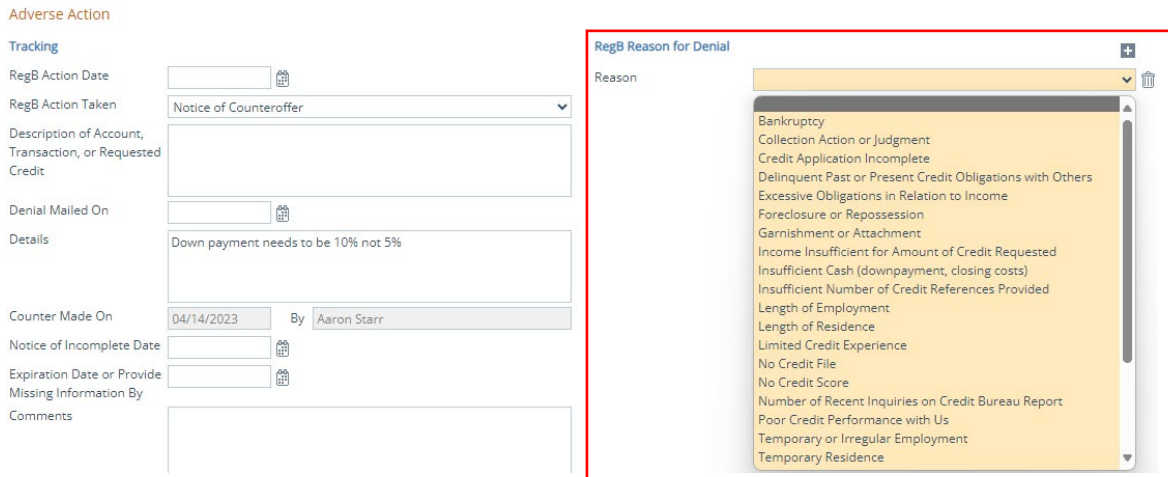
- ✓ To differentiate between HMDA and Adverse Action denial reasons:
  - Relabeled the HMDA version as **RegC/HMDA Reason for denial**.

Figure 25: RegC/HMDA Reason for denial (UPDATED)



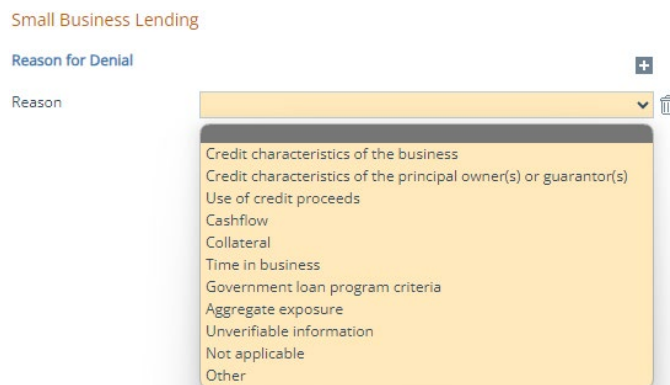
- Relabeled the Adverse Action version as **RegB Reason for denial**.

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.

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

**Adverse Action**

**Tracking**

RegB Action Date

RegB Action Taken

Description of Account, Transaction, or Requested Credit

Denial Mailed On

- Notice of Credit Denial
- Notice of Application Withdrawn (By Customer)
- Notice of Counteroffer
- Notice of Application cancelled because of incompleteness

- ✓ 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)

Loans
231013061549090 x
Compliance
Summary

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

Compliance Officer/Adam Rose	09/01/2022 09:40:00 AM
Underwriter/Lilly Parker	09/05/2022 07:00:00 PM

**Validations**

Decision Date is missing.

CD Last Date Issued is missing.

**Disclosure Dates**

Application Date	01/21/2024	LE First APR Disclosed	01/23/2024	HMDA Action Date	01/21/2024
LE First Date Issued	01/23/2024	LE Last APR Disclosed	01/26/2024	HMDA Action Taken	
LE Last Date Issued	01/26/2024	CD First APR Disclosed	01/28/2024	APOR	
CD First Date Issued	01/27/2024	CD Last APR Disclosed	01/29/2024	APOR Date	01/23/2024
CD Last Date Issued	01/28/2024	Disbursement Date	01/23/2024	Total Cost to Cure	
Estimated Closing Date	02/15/2024	APR	4.000		
Intend to Proceed Date	01/26/2024				

**Credit Bureau Alerts**

**Experian**  
 Borrower: John Parker  
 14 - INQUIRY SSN FORMAT IS INVALID

**TransUnion**  
 Borrower: John Parker  
 3012 - INQUIRY SSN IS INVALID - FORMAT  
 9037 - TRANSUNION DID NOT VERIFY INPUT IDENTITY ELEMENTS  
 9995 - ECBV SERVICE NOT AUTHORIZED - ACCOUNT RELATED  
 9016 - INPUT CONSUMER IDENTITY ELEMENTS - NOT VERIFIED

**Equifax**  
 Borrower: John Parker  
 7 - UNABLE TO PERFORM SSN VALIDATION DUE TO INSUFFICIENT SSN INPUT  
 8 - UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT

**Alert**  
 1 - EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED  
 2 - TRANSUNION OFAC NAME SCREEN: CLEAR

**FraudGaurd Alerts**  
 Participant(s) Identified - John Parker, Frank Parker  
 Variances - D048A - POTENTIAL IDENTITY ISSUE - BORROWER(S) name is NOT SHOWING on the Social Security Trace.

Participant(s) Identified - John Parker  
 Variances - D664 - POTENTIAL IDENTITY ISSUE - BORROWER(S) SSN was found in OTHER LOAN(S) in YOUR COMPANY inventory and BORROWER(S) first and last name do not match.

**QM Results**  
 Issued: 01/08/2024 03:18 PM  
 Result: Non-QM

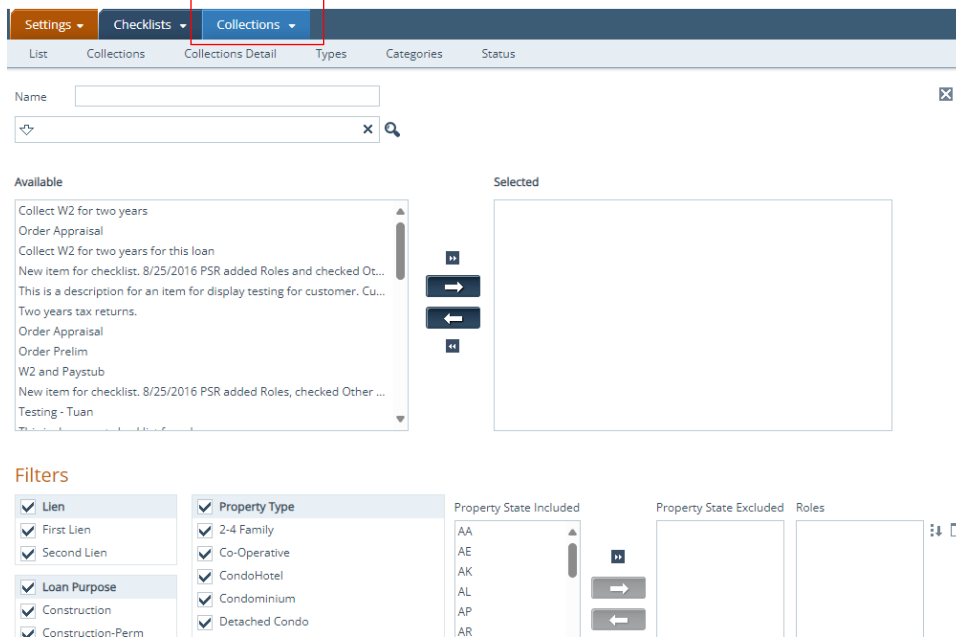
## Checklist

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*.

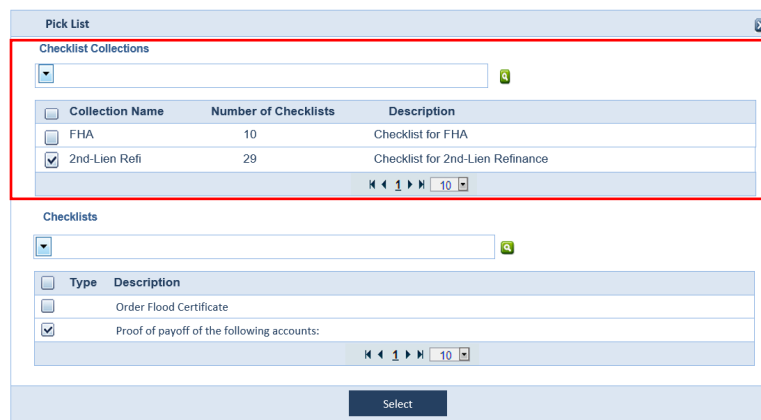
Figure 30: Settings > Checklists > Collections (UPDATED)



## 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.

## 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)

Report Name: MCR Report 2024

Start\_ReportDate: 10/01/2023  
End\_ReportDate: 03/21/2024

EXPLANATORY NOTES

NOTE (Free Text)

State-specific RMLA for CA

CA	APPLICATION DATA	RMLA SECTION I			RECEIVED FROM 3 <sup>rd</sup> PARTY		
		Amount (\$)	Count (#)	Average (\$)	Amount (\$)	Count (#)	Average (\$)
AC010	Applications In Process at the Beginning of the Period	40477110	149	271658	600000	2	300000
AC020	Applications Received	825000	3	275000	666666	1	666666
AC030	Applications Approved but not Accepted	0	0	0	0	0	0
AC040	Applications Denied	700000	1	700000	0	0	0
AC050	Applications Withdrawn	0	0	0	0	0	0
AC060	File Closed for Incompleteness	0	0	0	0	0	0
AC065	Net Changes in Application Amount (increases should be reflected as negative)	0	0	0	0	0	0
AC063	Net Application Changes (increases should be reflected as negative)	0	0	0	0	0	0
AC066	Total Application Pipeline	40602110	151	268888	1266666	3	422222
Application Pipeline Results							
AC070	Loans Closed and Funded	0	0	0	666666	1	666666
AC080	Applications in Process at the End of the Period	40602110	151	268888	600000	2	300000
AC090	Total Application Pipeline Results	40602110	151	268888	1266666	3	422222

Figure 33: MCR Report Details (NEW)

### MCR Report 2024 - Closed Loans in Details

Time period: 10/01/2023 - 03/21/2024, 2023  
Report ran at: 3/21/2024 8:20:52 PM

#### Itemized Mortgage Loan Origination Data

Loan Number	Application Date	Action Date	Action Taken	Total Loan Amount	AC070 - Closed Loans		AC190 - Loan Type		
					Brokered Out	3 <sup>rd</sup> -Party Origination	Brokered	Closed-Retail	Closed-Whole
CA									
STAG3080300040	12/01/2023	12/01/02023	Loan Originated	666666	No	Yes			Conve
<b>Total for CA:</b>					<b>0</b>	<b>666666</b>	<b>0</b>	<b>0</b>	<b>66</b>
					<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	

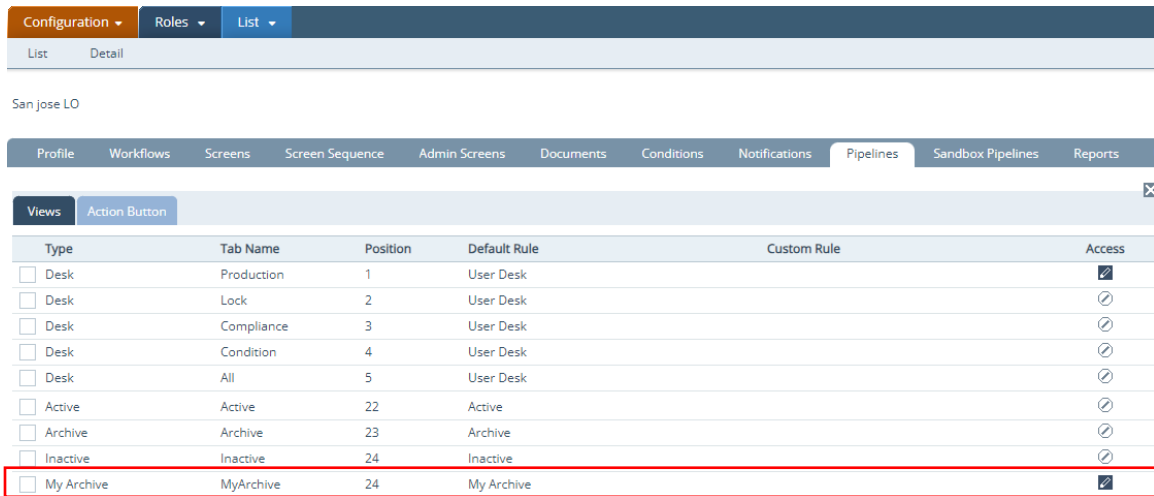
## Pipeline

### 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)

- 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)

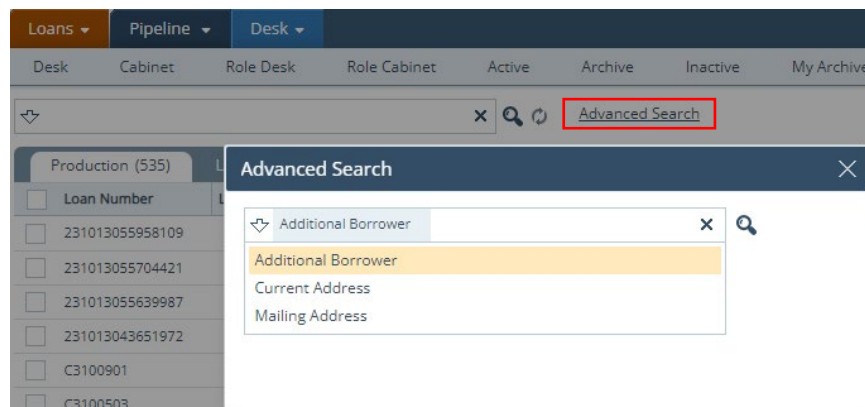


Type	Tab Name	Position	Default Rule	Custom Rule	Access
<input type="checkbox"/> Desk	Production	1	User Desk		✎
<input type="checkbox"/> Desk	Lock	2	User Desk		✎
<input type="checkbox"/> Desk	Compliance	3	User Desk		✎
<input type="checkbox"/> Desk	Condition	4	User Desk		✎
<input type="checkbox"/> Desk	All	5	User Desk		✎
<input type="checkbox"/> Active	Active	22	Active		✎
<input type="checkbox"/> Archive	Archive	23	Archive		✎
<input type="checkbox"/> Inactive	Inactive	24	Inactive		✎
<input type="checkbox"/> My Archive	MyArchive	24	My Archive		✎

## Advanced Search

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

Figure 35: Advanced Search (NEW)

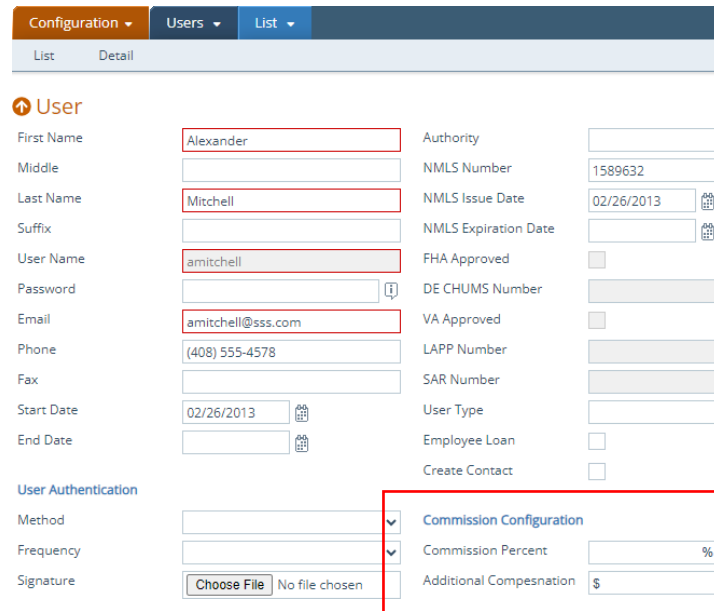


## Configuration

### 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)



The screenshot shows the 'User Detail' configuration page. The 'User' section includes fields for First Name (Alexander), Middle, Last Name (Mitchell), Suffix, User Name (amitchell), Password, Email (amitchell@sss.com), Phone ((408) 555-4578), Fax, Start Date (02/26/2013), and End Date. The 'User Authentication' section includes Method, Frequency, and Signature (Choose File). The 'Commission Configuration' section, highlighted with a red box, includes a dropdown menu for 'Commission Configuration', 'Commission Percent' (set to %), and 'Additional Compensation' (set to \$).

- 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](#).

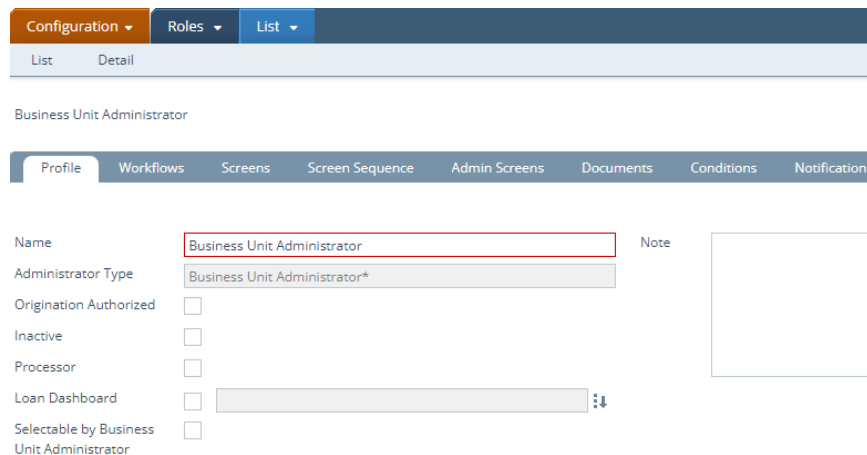
### Roles

#### 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.

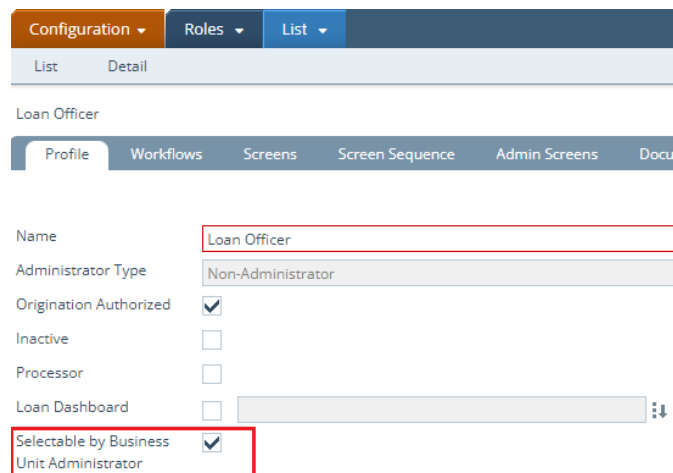
- Unlike system admins—who have full access to *Configuration* and *Settings*—BU admins are limited to *Configuration > Users* and *Business Units* (namely, the business units assigned to them by the system admin) where they can add users to and configure users for their individual business units (more 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)

<p><i>Price Adjustments (Not Subject to Price Caps)</i></p> <p><i>Price Adjustments (Subject to Price Caps)</i></p> <p>Adjustment Cap</p> <p>Max Price</p> <p>Adjusted Price</p>	<p>Add Adjustment <span style="font-size: 0.8em;">+</span></p> <p>Add Adjustment <span style="font-size: 0.8em;">+</span></p> <p><input type="text" value=""/></p> <p><input type="text" value=""/></p> <p><input type="text" value="0.00000000"/> + \$ <input type="text" value="0.00"/> = \$ <input type="text" value="0.00"/></p>	<p><input type="text" value="\$"/></p>
--	--	--

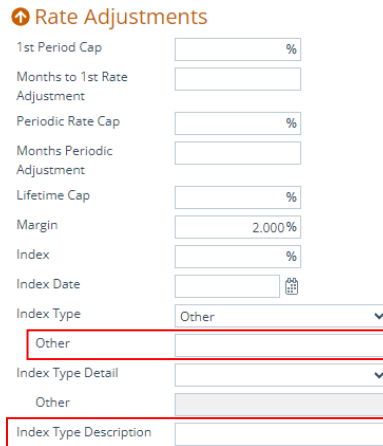
#### Product & Pricing Screen

- ✓ 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)

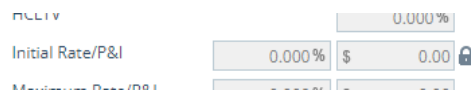
- Data entered in these fields are also printed on the *Loan Estimate* and *Closing Disclosure* forms.

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.

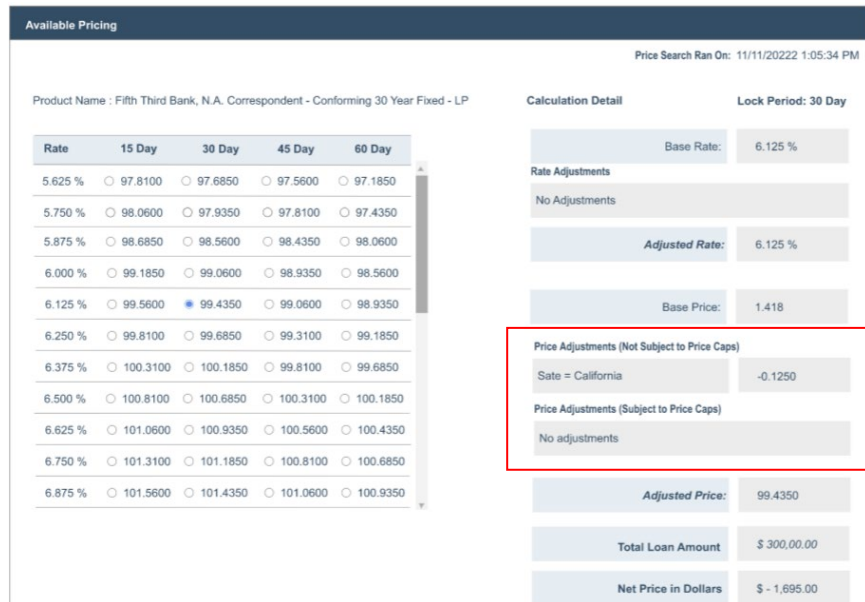
Figure 41: Initial Rate/P&I Lock Icon (NEW)



- ✓ 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)



Available Pricing

Price Search Ran On: 11/11/2022 1:05:34 PM

Product Name : Fifth Third Bank, N.A. Correspondent - Conforming 30 Year Fixed - LP

Rate	15 Day	30 Day	45 Day	60 Day
5.625 %	<input type="radio"/> 97.8100	<input type="radio"/> 97.6850	<input type="radio"/> 97.5600	<input type="radio"/> 97.1850
5.750 %	<input type="radio"/> 98.0600	<input type="radio"/> 97.9350	<input type="radio"/> 97.8100	<input type="radio"/> 97.4350
5.875 %	<input type="radio"/> 98.6850	<input type="radio"/> 98.5600	<input type="radio"/> 98.4350	<input type="radio"/> 98.0600
6.000 %	<input type="radio"/> 99.1850	<input type="radio"/> 99.0600	<input type="radio"/> 98.9350	<input type="radio"/> 98.5600
6.125 %	<input type="radio"/> 99.5600	<input checked="" type="radio"/> 99.4350	<input type="radio"/> 99.0600	<input type="radio"/> 98.9350
6.250 %	<input type="radio"/> 99.8100	<input type="radio"/> 99.6850	<input type="radio"/> 99.3100	<input type="radio"/> 99.1850
6.375 %	<input type="radio"/> 100.3100	<input type="radio"/> 100.1850	<input type="radio"/> 99.8100	<input type="radio"/> 99.6850
6.500 %	<input type="radio"/> 100.8100	<input type="radio"/> 100.6850	<input type="radio"/> 100.3100	<input type="radio"/> 100.1850
6.625 %	<input type="radio"/> 101.0600	<input type="radio"/> 100.9350	<input type="radio"/> 100.5600	<input type="radio"/> 100.4350
6.750 %	<input type="radio"/> 101.3100	<input type="radio"/> 101.1850	<input type="radio"/> 100.8100	<input type="radio"/> 100.6850
6.875 %	<input type="radio"/> 101.5600	<input type="radio"/> 101.4350	<input type="radio"/> 101.0600	<input type="radio"/> 100.9350

Calculation Detail

Lock Period: 30 Day

Base Rate: 6.125 %

Rate Adjustments

No Adjustments

Adjusted Rate: 6.125 %

Base Price: 1.418

Price Adjustments (Not Subject to Price Caps)

State = California -0.1250

Price Adjustments (Subject to Price Caps)

No adjustments

Adjusted Price: 99.4350

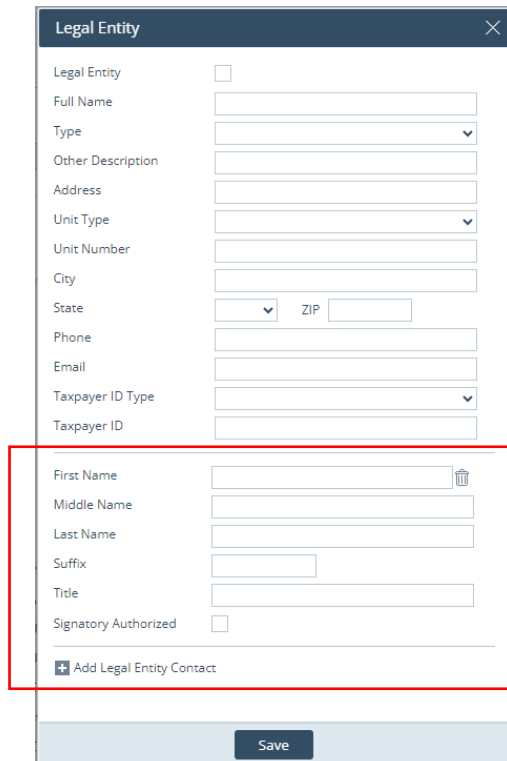
Total Loan Amount \$ 300,00.00

Net Price in Dollars \$ - 1,695.00

## 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)



Legal Entity

Legal Entity

Full Name

Type

Other Description

Address

Unit Type

Unit Number

City

State  ZIP

Phone

Email

Taxpayer ID Type

Taxpayer ID

First Name

Middle Name

Last Name

Suffix

Title

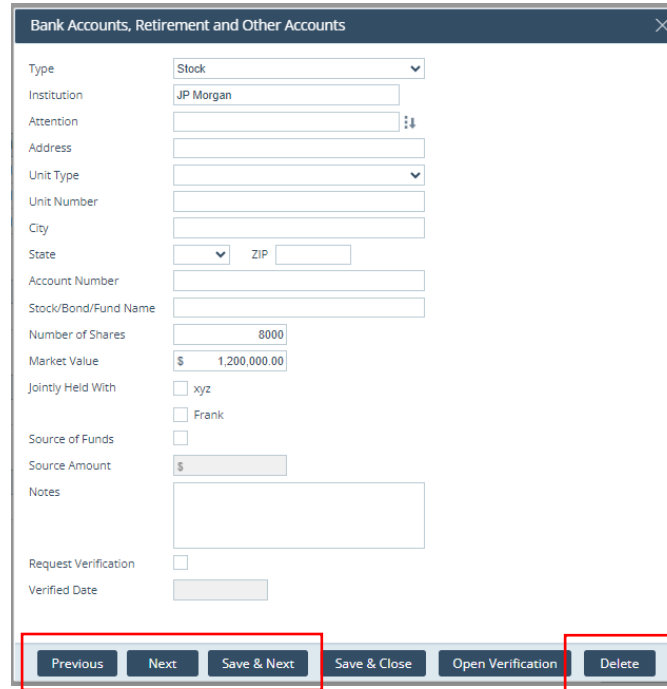
Signatory Authorized

+ Add Legal Entity Contact

Save

- ✓ 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)

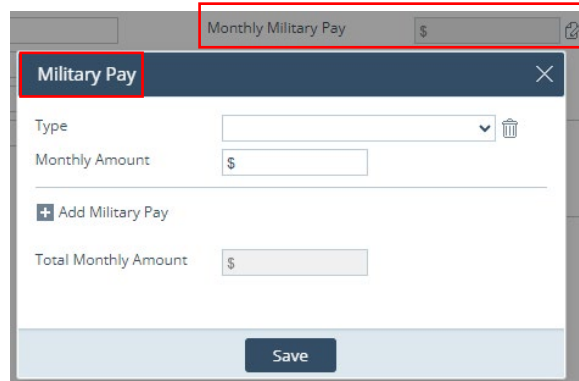
Figure 45: *Additional Context for Collected on Visual Observation or Surname* (NEW)



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

- 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

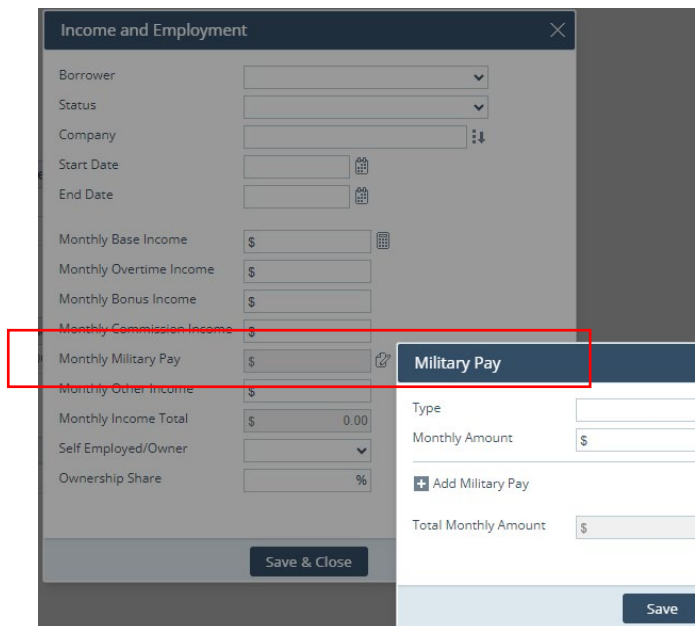
- ✓ Added the **Estimate of Value Should Be**, **Payment Method**, **Other Description**, and **Appraisal Cost** fields, which are also mapped to and printed on the *Request for Appraisal* form. (46469)

## 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)



The screenshot shows the 'Income and Employment' lightbox with the following fields:

- Borrower (dropdown)
- Status (dropdown)
- Company (dropdown)
- Start Date (calendar icon)
- End Date (calendar icon)
- Monthly Base Income (\$)
- Monthly Overtime Income (\$)
- Monthly Bonus Income (\$)
- Monthly Commission Income (\$)
- Monthly Military Pay (\$) - highlighted with a red box
- Monthly Other Income (\$)
- Monthly Income Total (\$ 0.00)
- Self Employed/Owner (dropdown)
- Ownership Share (%)

The 'Military Pay' sub-lightbox is open, showing:

- Type (input field)
- Monthly Amount (\$)
- Add Military Pay (button)
- Total Monthly Amount (\$)

## 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)

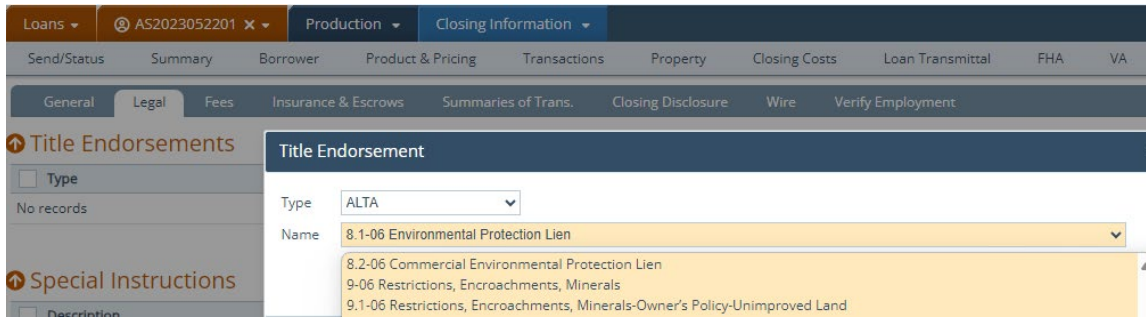
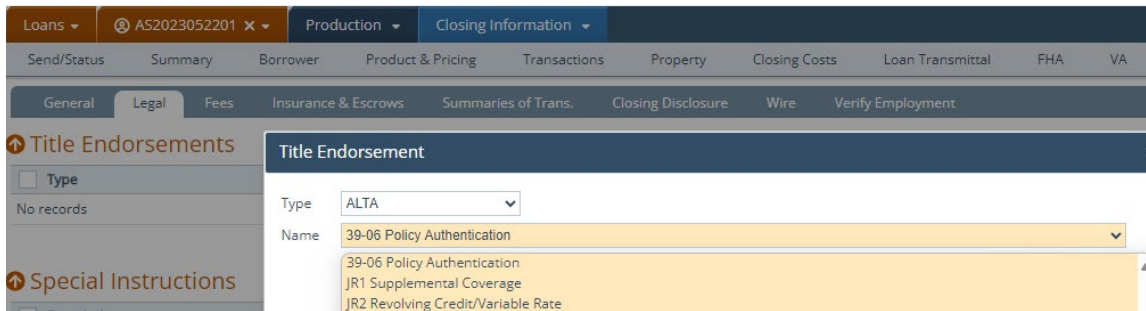


Figure 49: 39-06 Policy Authentication (NEW)



## Quote > Loan Comparison Tab

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

## Closing Instructions and Wire Calculations Screen (REMOVED)

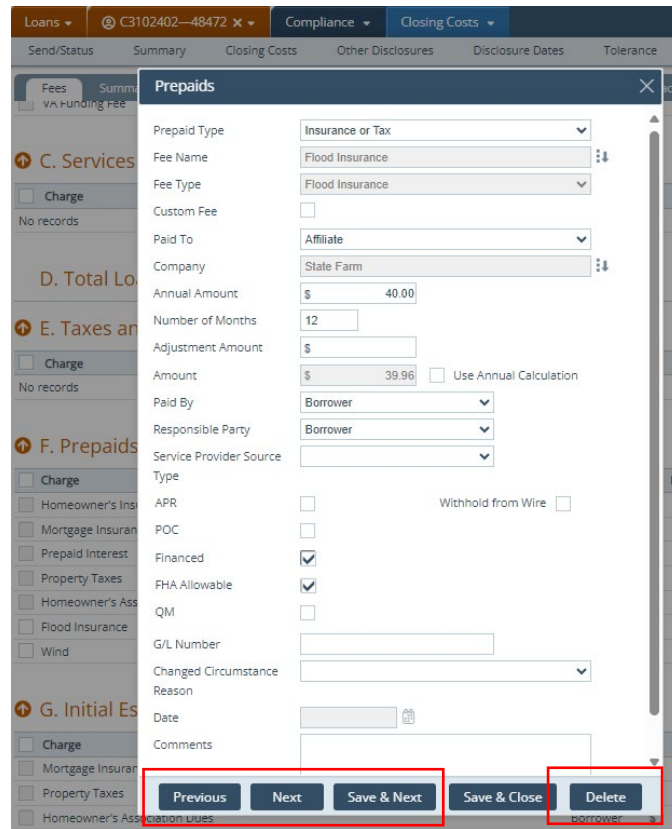
- ✓ Removed the *Closing Instructions* and *Wire Calculations* screens, as they are now redundant, and their function and features are already incorporated into the tabs of *Closing Information* screen. (48935)
  - *Closing Instructions* correspond to the *Closing Information > Legal* tab.
  - *Wire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



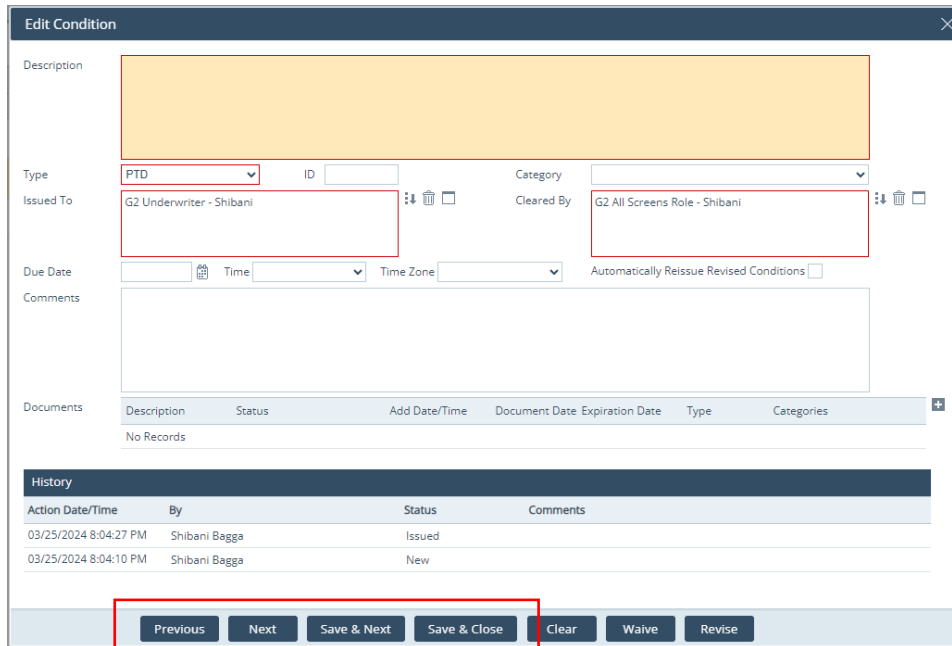
- Use the **Previous** and **Next** buttons to move up and down when reviewing each fee listed in a table.
    - These buttons do not save the changes made.
  - Use the **Save & Next** button when modifying fees, without the need to close the current fee lightbox and opening the next one listed below 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)

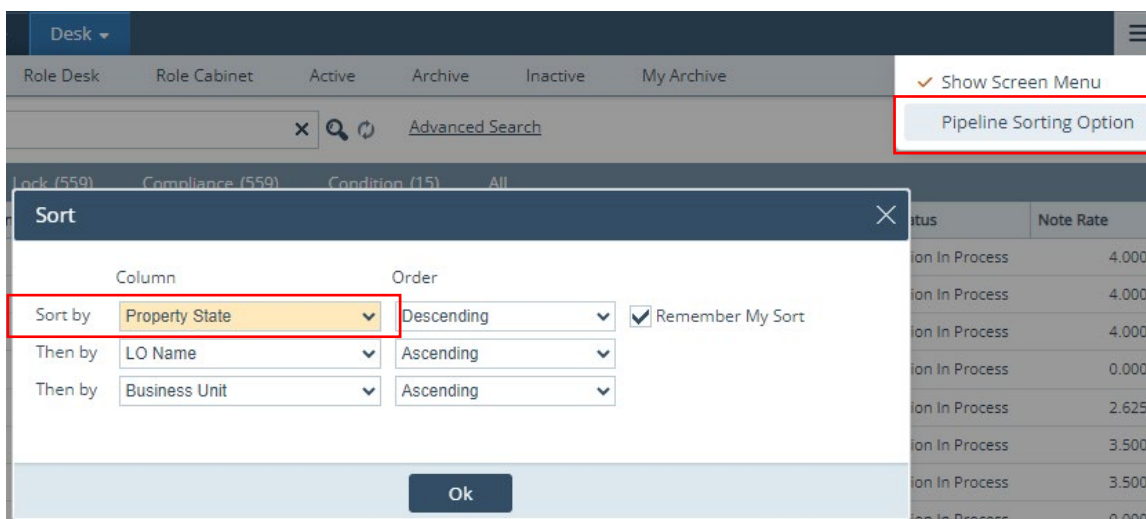


- Use the **Previous** and **Next** buttons to move up and down when reviewing each condition listed in a table.
  - These buttons do not save the changes made.
- Use the **Save & Next** button when modifying conditions, without the need to close the current condition lightbox and opening the next one listed below in the table.
- Use the **Save & Close** button to save the changes made and close the lightbox.

## Pipeline

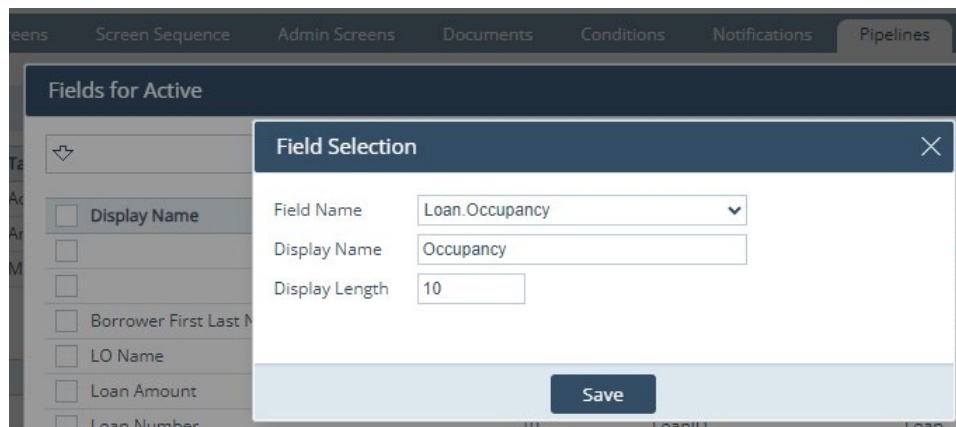
- ✓ Added **Property State** as a sorting option in the *Sort* lightbox.  
(48480)

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)*

<p><i>Price Adjustments (Not Subject to Price Caps)</i></p> <p>Add Adjustment <b>+</b></p>	
<p><i>Price Adjustments (Subject to Price Caps)</i></p> <p>Adjustment Cap</p> <p>Max Price</p> <p>Adjusted/Lock Price</p>	<p>Add Adjustment <b>+</b></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>0.00000000 + \$ 0.00 = \$ 0.00</p>

### Confirm Screen

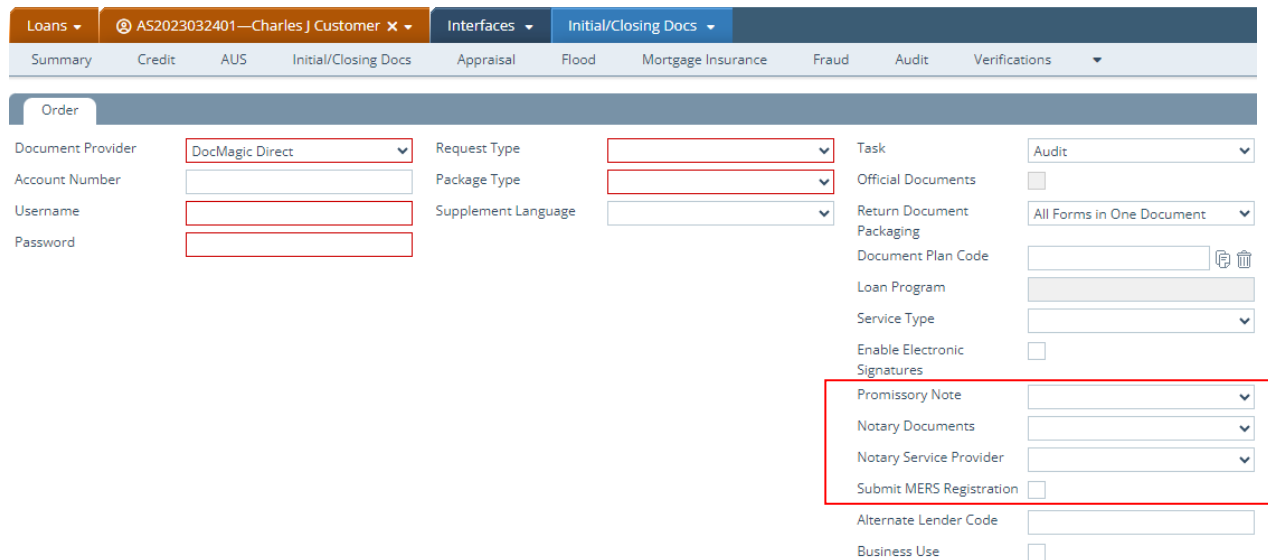
- ✓ Added the **Copy from Loan to Lock** button, which allows lock desk users to quickly sync loan data with lock date without leaving the *Lock > Confirm* screen.  
(48980)
  - For this button to be available to users, the system admin needs to enable this action button in *Configuration > Roles > Screens > 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)



The screenshot shows the Path software interface with the 'Initial/Closing Docs' tab selected. The 'Order' section contains the following fields:

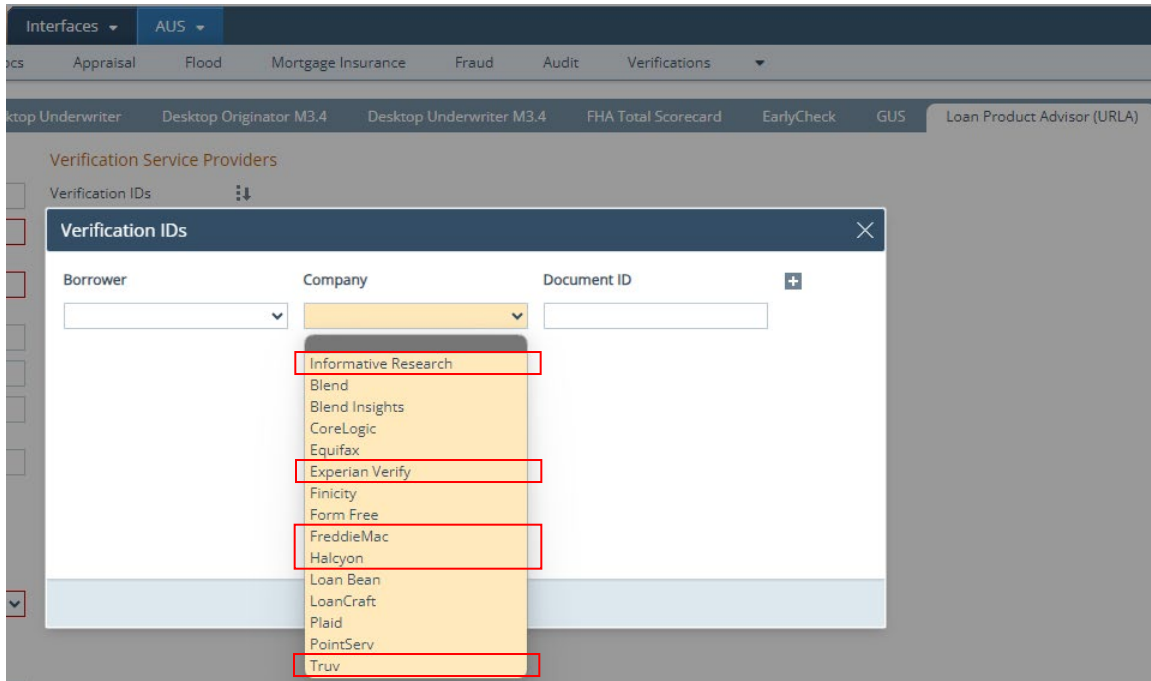
- Document Provider: DocMagic Direct (dropdown)
- Account Number: (text input)
- Username: (text input)
- Password: (text input)
- Request Type: (dropdown)
- Package Type: (dropdown)
- Supplement Language: (dropdown)
- Task: Audit (dropdown)
- Official Documents: (checkbox)
- Return Document Packaging: All Forms in One Document (dropdown)
- Document Plan Code: (text input)
- Loan Program: (dropdown)
- Service Type: (dropdown)
- Enable Electronic Signatures: (checkbox)
- Promissory Note: (dropdown)
- Notary Documents: (dropdown)
- Notary Service Provider: (dropdown)
- Submit MERS Registration: (checkbox)
- Alternate Lender Code: (text input)
- Business Use: (checkbox)

- ✓ 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)

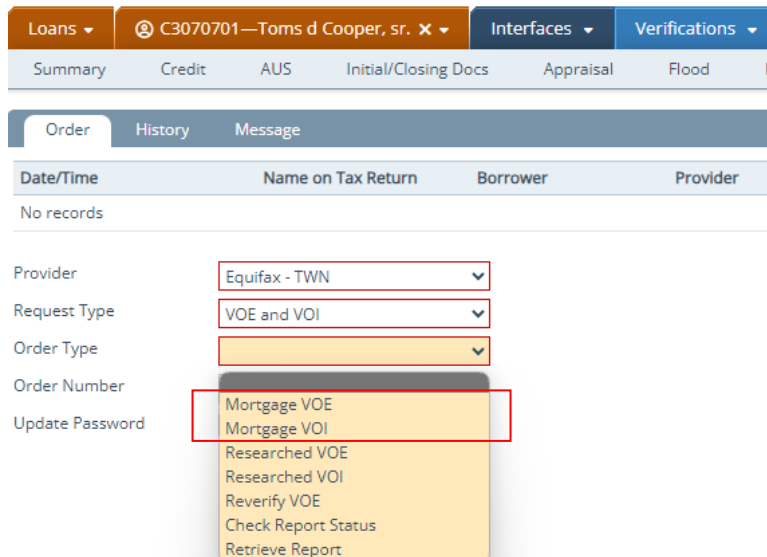
Figure 56: New Options for Verification IDs (UPDATED)



## 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)

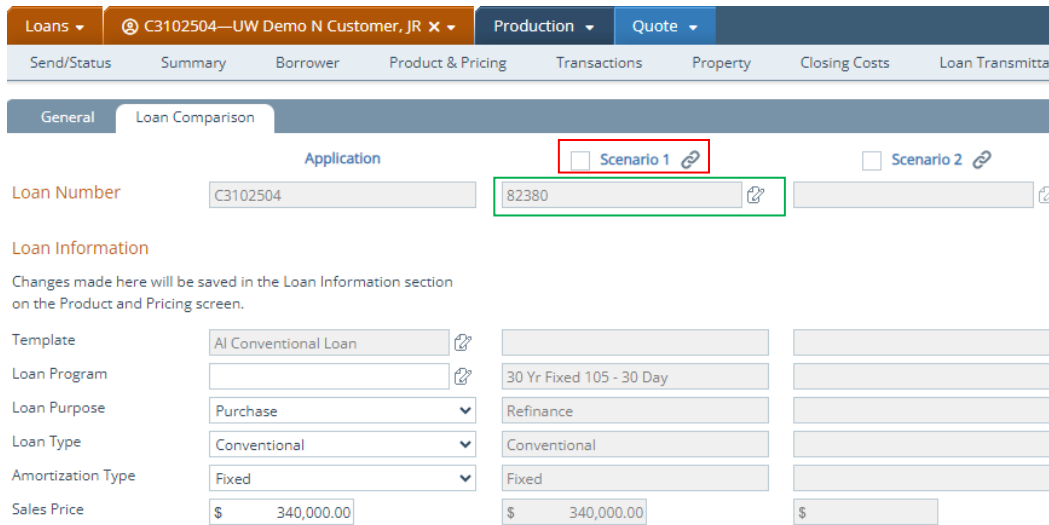


## Loans and Sandbox

### 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.

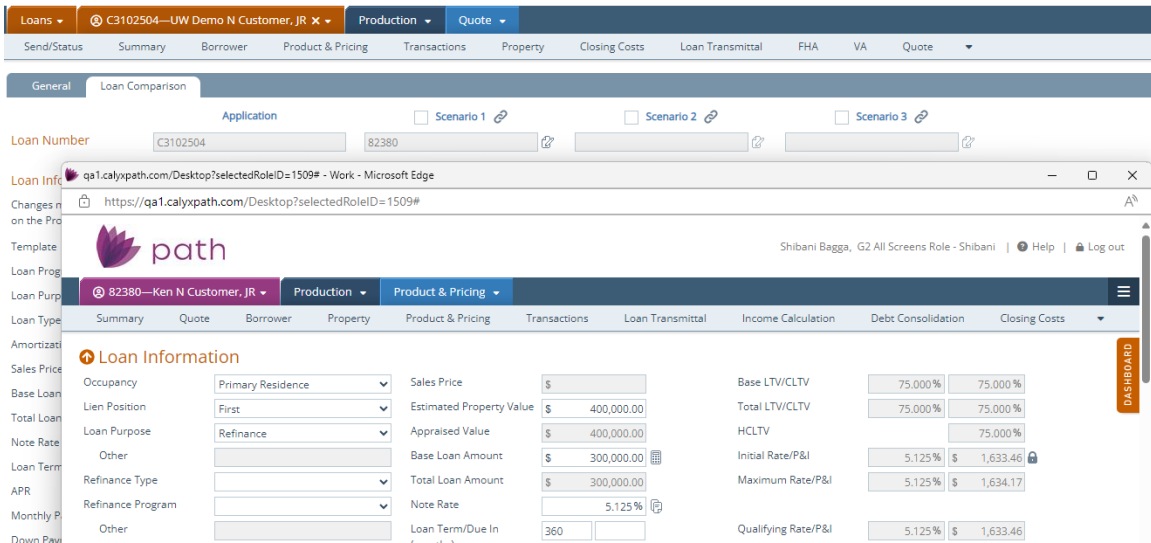
Figure 58: Edit Icon Changed to Link Icon (UPDATED)



The screenshot shows the Path software interface for the 'Quote > Loan Comparison' tab. At the top, there are navigation tabs: 'Loans', 'C3102504—UW Demo N Customer, JR', 'Production', and 'Quote'. Below these are sub-tabs: 'Send/Status', 'Summary', 'Borrower', 'Product & Pricing', 'Transactions', 'Property', 'Closing Costs', and 'Loan Transmittal'. The 'Loan Comparison' sub-tab is active. Under 'Application', there are three loan scenarios. Scenario 1 has a loan number of 82380, which is highlighted with a green box. The edit icon (✎) next to this field is highlighted with a red box. Scenario 2 is also visible. Below the application section is the 'Loan Information' section, which contains a table of fields for each scenario, including Template, Loan Program, Loan Purpose, Loan Type, Amortization Type, and Sales Price.

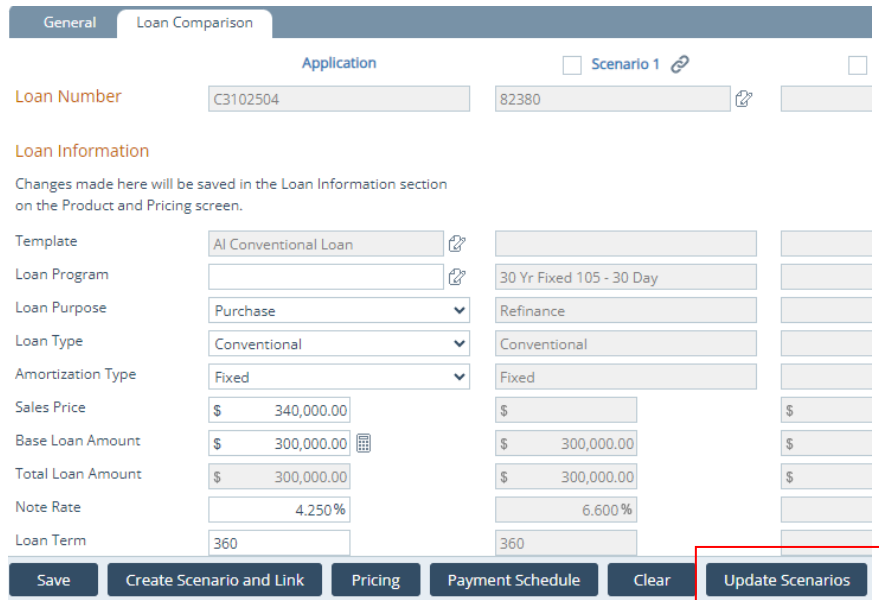
- ✓ Added the edit icon (✎) to the Loan Number field for each loan scenario (highlighted in the above figure). (48970)
  - When clicked, it opens a new window to the *Sandbox > Product & Pricing* screen, as shown in the figure below.

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



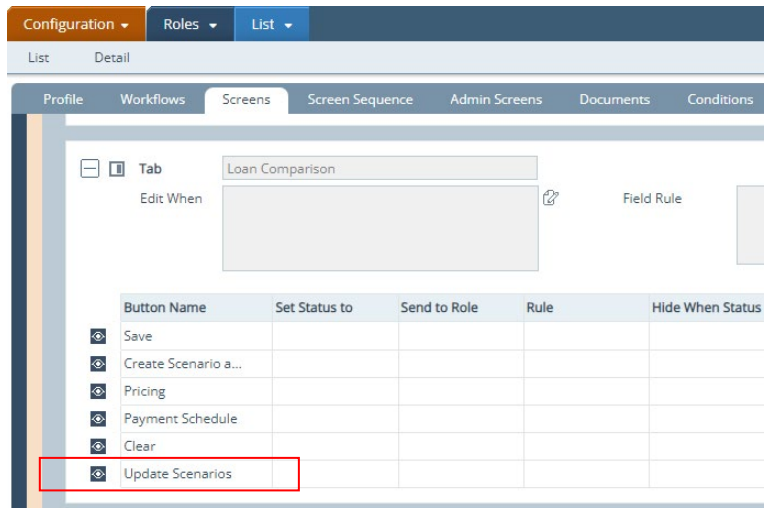
- This gives users the convenience to further examine the loan scenario in detail or make adjustments, without the hassle of leaving *Loans*, entering *Sandbox*, and searching for the linked loan scenario.
- If adjustments are made to the loan scenario, click the new **Update Scenarios** button to sync 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*.

Figure 61: Enable Update Loan Scenarios Button (NEW)

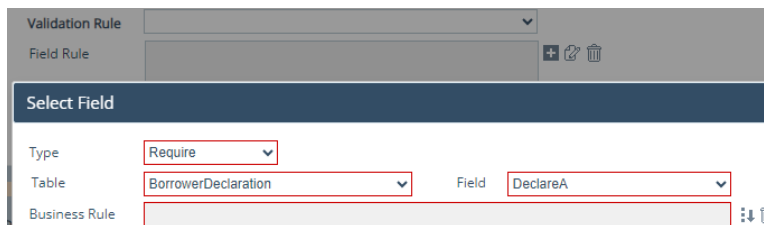


## Configuration

### 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)

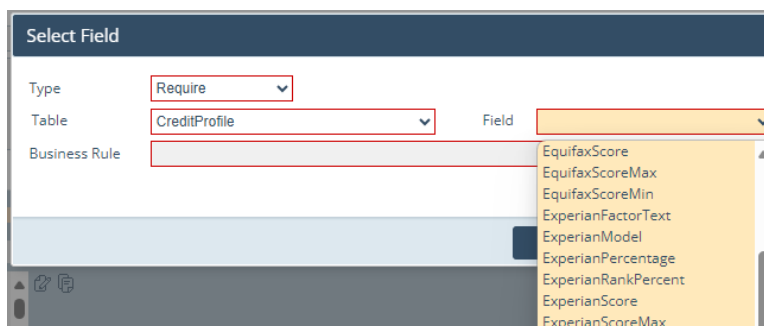
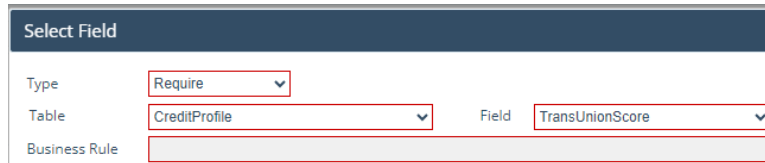


Figure 64: TransUnionScore (NEW)

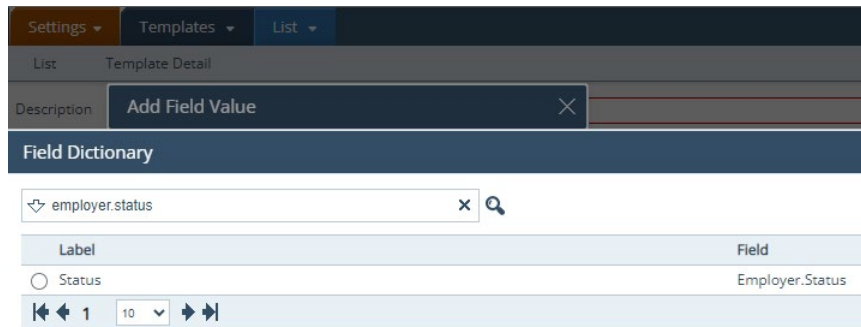


## Settings

### Templates

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

Figure 65: Employer.Status (NEW)

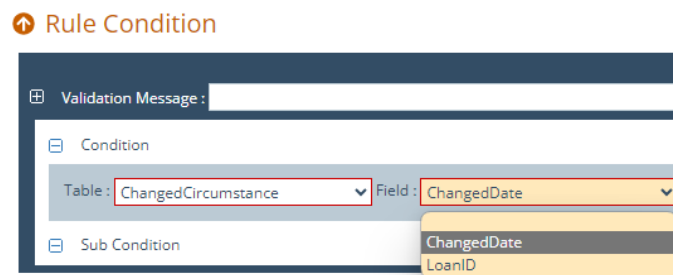


Label	Field
Status	Employer.Status

### 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)

Figure 67: New CreditProfile Options (NEW)

↑ Rule Condition

Validation Message :

Condition

Table :  Field :

And  Table :  Field :

Table :  Field :

## Reports

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

Figure 68: Borrower.CreditConsentIndicator (NEW)

Settings ▾ Reports ▾ List ▾

List Report Detail

Name

Description

Type

Path Fields

Table

Borrower Position  Data Sequence

FeeName

FeeSection

Borrower.CreditConsentIndicator

Borrower.DateOfBirth

Report Fields

Label

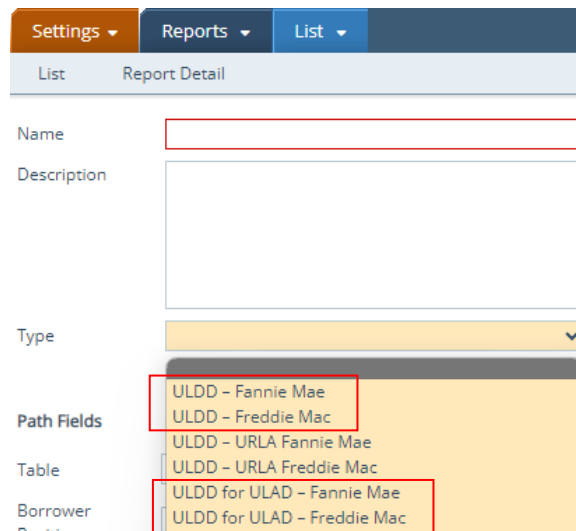
- This field corresponds to *Production > Borrower > Other Information > Credit Consent* checkbox.
- ✓ Added the following *Table* options for the audit trail reports (*Type = AuditLog*): (48184)
  - **ReqstLock**
  - **Lock**
  - **RequestLockData**
  - **LockData**



- **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)

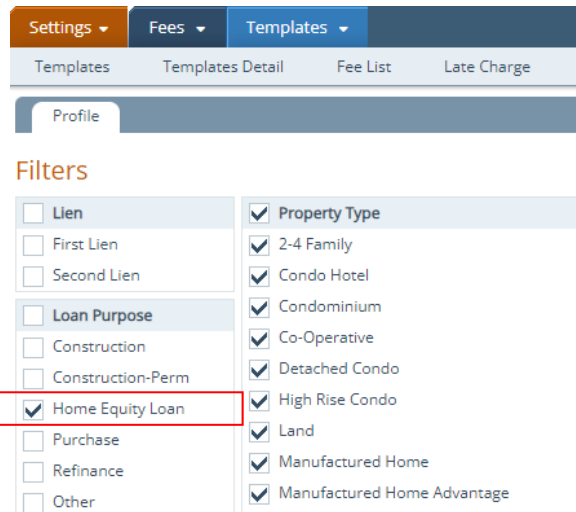


## Fees

### 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)

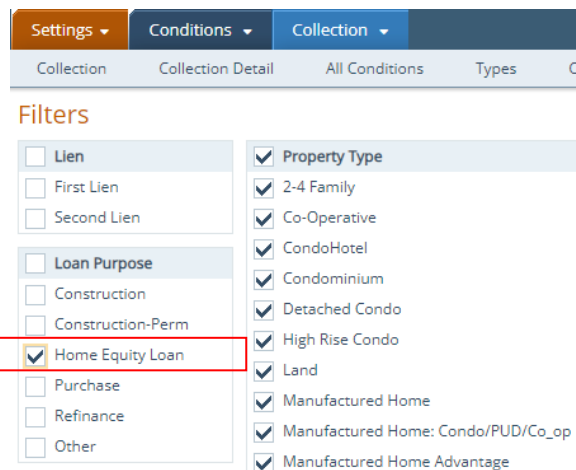


## Conditions

### Collections

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

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

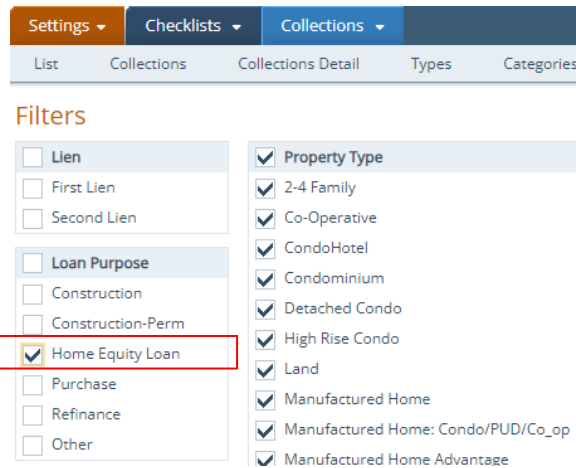


## Checklists

### Collections

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

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

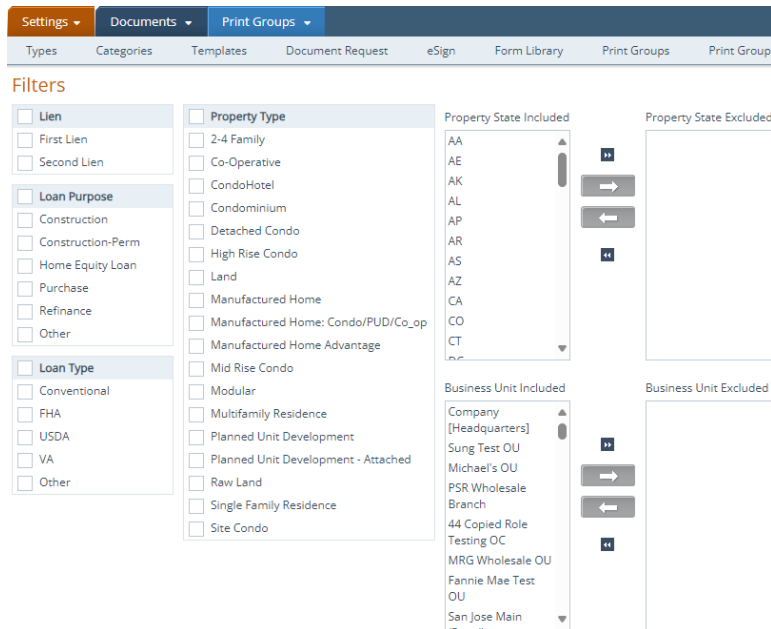


## Documents

### 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)

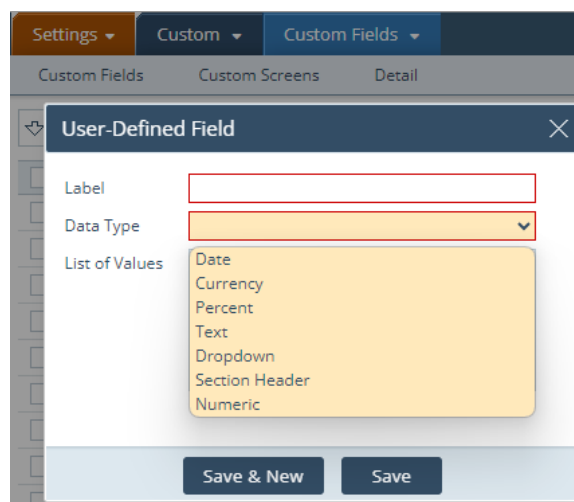


## Custom

### 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)



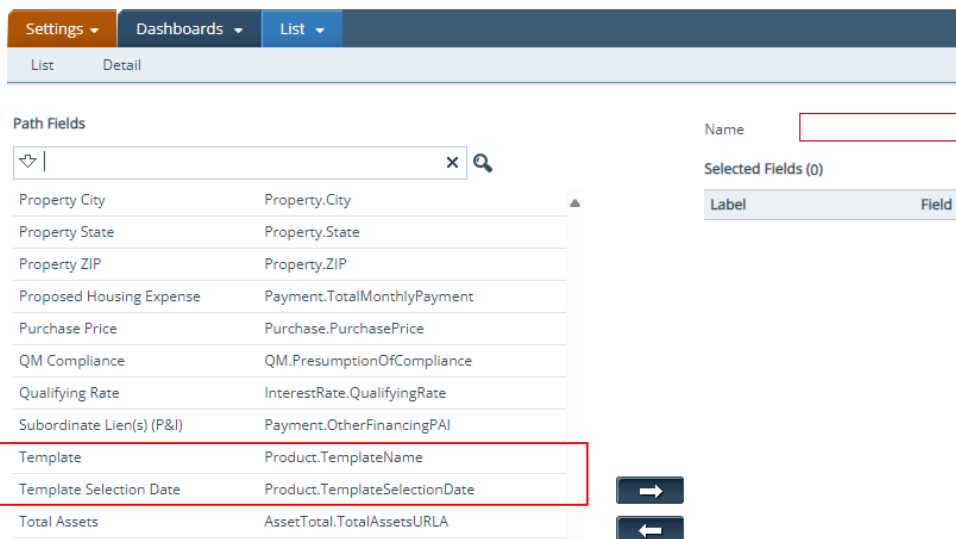
- This update allows system admins to configure fields to receive numeric-only entries by users in *Loans*.

- 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)

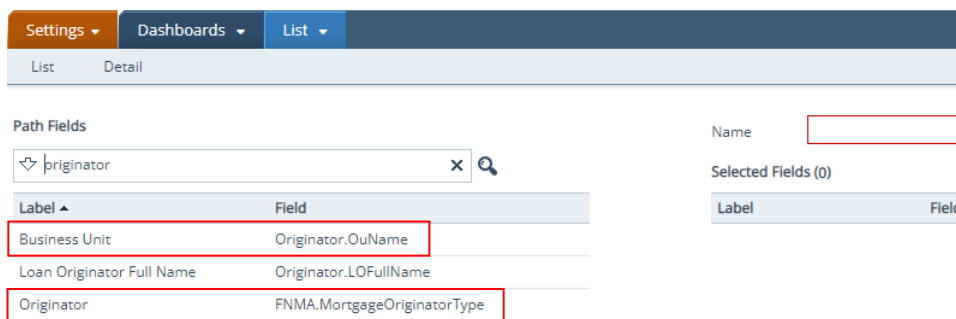


The screenshot shows the 'Path Fields' selection interface. A search bar contains the text 'originator'. Below the search bar is a list of fields with their corresponding internal names. The 'Template' and 'Template Selection Date' fields are highlighted with a red box. To the right, there is a 'Selected Fields (0)' table with columns for 'Label' and 'Field'. Below the list are two arrow buttons for navigation.

Label	Field
Property City	Property.City
Property State	Property.State
Property ZIP	Property.ZIP
Proposed Housing Expense	Payment.TotalMonthlyPayment
Purchase Price	Purchase.PurchasePrice
QM Compliance	QM.PresumptionOfCompliance
Qualifying Rate	InterestRate.QualifyingRate
Subordinate Lien(s) (P&I)	Payment.OtherFinancingPAI
Template	Product.TemplateName
Template Selection Date	Product.TemplateSelectionDate
Total Assets	AssetTotal.TotalAssetsURLA

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

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

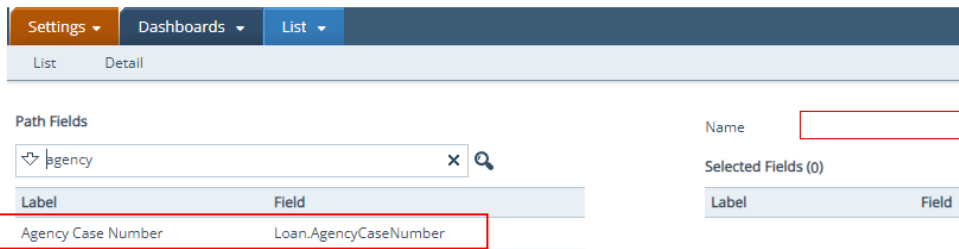


The screenshot shows the 'Path Fields' selection interface. The search bar contains the text 'originator'. Below the search bar is a list of fields with their corresponding internal names. The 'Business Unit' and 'Originator' fields are highlighted with a red box. To the right, there is a 'Selected Fields (0)' table with columns for 'Label' and 'Field'. Below the list are two arrow buttons for navigation.

Label	Field
Business Unit	Originator.OuName
Loan Originator Full Name	Originator.LOFullName
Originator	FNMA.MortgageOriginatorType

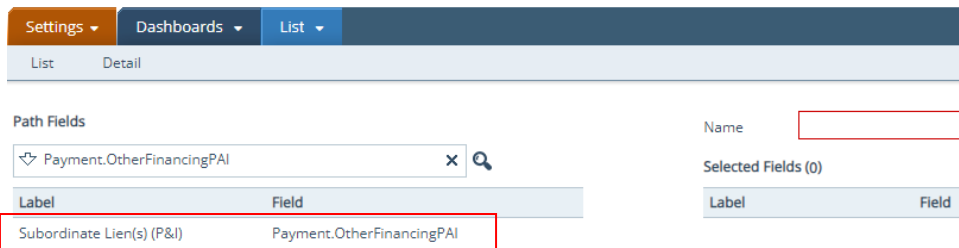
- ✓ Added **Agency Case Number** as a field that can be included in dashboards.  
(47000)

Figure 77: Agency Case Number Dashboard Field (NEW)



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

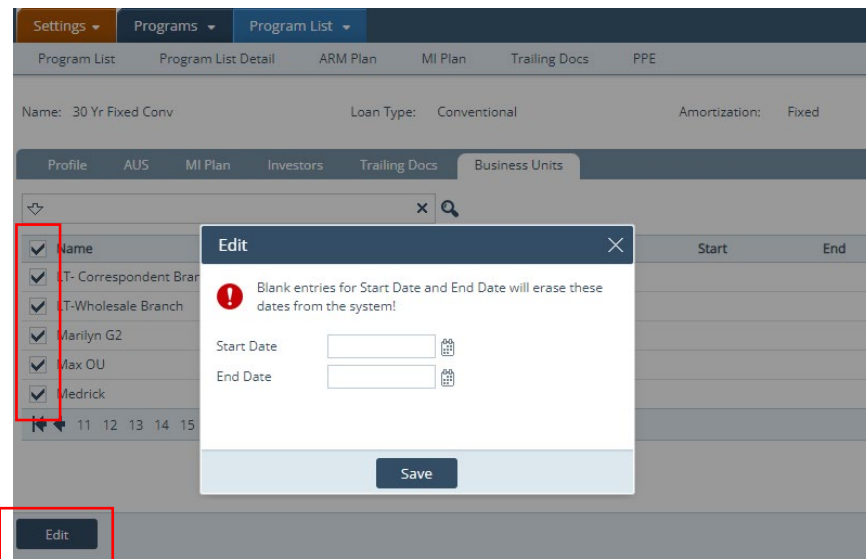
Figure 78: Subordinate Lien(s) (P&I) Dashboard Field (NEW)



## 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)