

## Tips and Tricks to Make Path Work for You

We know that the numerous screens and functions in Path can be intimidating to beginner users, but don't worry, here are ways to perform some of the most common tasks in Path, in simple and easy-to-follow steps.

Use these tips and tricks to take advantage of the vast resources provided in Path.

## **Closing Costs - Adding Payoffs**

To add payoffs:

1. Go to Production > Borrower > Liabilities section.

Note: Notice the **PAC** (pay at closing) column has no debts selected.

Production		Lock	Compliance	Doc	uments	ম	Interfaces		Messages				
Send/Status	Summary	Application	Borrower 💌	Closing C	osts	URLA	Property	Product	& Pricing	Transactio	ns	Contacts 💠	
🕁 Liabilities													
Total Liabilities	\$	187,115.00	Total	Assets		S	346,200.00		Net Worth		\$	159,085.00	
Total Monthly Paymen	t s	400.00											
									Ba	lance Subtota	\$	26,500.00	
Credit Cards, Other	r Debts an	d Leases							Pa	yment Subtot	al \$	400.00	+
Туре		Creditor	Accou	nt Number	Unpa	id Balance	Monthly	Payment	Months Re	maining	PAC	Omit	
Installment Loan	ı	Chase			s	2,000.00	S	50.00	40		No	No	
Revolving		Wells Fargo			\$	13,000.00	S	225.00	58		No	No	
Installment Loan	ı	Sallie Mae			s	5,000.00	S	25.00	200		No	No	
Revolving		CITI			s	6,500.00	s	100.00	65		No	No	

2. Click the row of the liability to edit, which opens its lightbox.

Credit Cards, Other Debts	and Leases	Х
Туре	Installment Loan 🗸	-
Creditor	Chase	L .
Address		
Unit Type	~	
Unit Number		
City		
State	V ZIP	
Account Number	1234	
Monthly Payment	\$ 50.00	
Months Remaining	40	
Unpaid Balance	\$ 2,000.00	
Pay at Closing	Not Paid from Loan Amount	
Payoff Amount	\$ 2,000.00	
Remaining Unpaid Balance	s of	<u> </u>
New Monthly Payment	Once "Pay at Closing"     checked this box will	box is
Omit	up- DO NOT CHEC	K. If
Notes	appear on Summar	ry of
	Transaction scree	en.
		_
Request Verification		-
	Source & Classo	
	Save & Close	

3. Select the **Pay at Closing** checkbox, then click **Save & Close**, to close the lightbox.

⇔Li	abilities											
Total	Liabilities	s	187,115.00	Total Assets		\$	346,200.00		Net Worth	5	159,085.00	
Total	Monthly Payment	\$	350.00									
									Balance Subtot	tal \$	26,500.00	
Cred	it Cards, Other D	ebts an	d Leases						Payment Subto	otal \$	350.00	÷
	Туре		Creditor	Account Number	Unp	aid Balance	Monthly	Payment	Months Remaining	PAC	Omit	
	Installment Loan		Chase	1234	s	2,000.00	s	(50.00)	40	Yes	No	
	Revolving		Wells Fargo		s	13,000.00	5	225.00	58	No	No	
	Installment Loan		Sallie Mae		s	5,000.00	s	25.00	200	No	No	
	Revolving		CITI		s	6,500.00	s	100.00	65	No	No	

Note: The **PAC** column now has the debt indicated.

4. Next, go to Production > Closing Costs > Payoffs/Payments tab.

Production	Loc	k Con	npliance D	ocuments 지	Interfaces	Messages			
Send/Status	Summary A	Application Bo	rrower Closing	Costs URLA	Property	Product & Pricing	Transactions	Contacts	∻
Fees Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Tra		ffs/Payments Addition	onal Information	Escrows	
									÷
То	Adju	istment Type	Subject Prope	rty Type	Paid	By Paid By 1	lype	Amount	Prepay Penalty
No records									
K. Total Payoffs a	nd Payments						\$	0.00	

5. Click Copy Liabilities.

Copy Liabilities Save

Once imported, you will see liabilities copied over, as shown below.

	Pr	oduction		Lock	Compliance	Docum	ents 🛛	Interfaces	Mes	sages			
	Send/	Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pri	cing Transactions	Contacts	✨	
	Foor	Summany	Loop Ectim	nto Sonico Dr	uidors Closin	a Disclosuro - Su	mmariae of Tr	ancaction Da	voffe/Daumonte	Additional Information	Feeroure		
	rees	Summary	LUan Esun	ale Service Pro	viders closin	y Disclosure - Su	minanes or ma		yonsrrayments	Auduonal mornauon	LISCIOWS		
							2						Ŧ
	То		4	Adjustment Type	s	ubject Property	Туре	Paie	d By Pa	id By Type	Amount		Prepay Penalty
ſ	Ch	ase								\$	2,000.00	\$	
	K. Tota	l Payoffs a	nd Payments							\$	2,000.00		
												_	
									Liabil	ities to be paid off have t	been imported.		
	Copy Li	abilities	Save										

6. Next, go to Production > Closing Costs > Summaries of Transaction tab.

	Production		Lock	Com	pliance	Documer	nts 🏿	Interf	faces N	lessages				
Se	nd/Status	Summary	Applica	tion Bor	rower	Closing Costs	URLA	Prop	erty Product &	Pricing	Transactio	ins Co	ntacts	Ŷ
									_					
Fee	s Summary	Loan Esti	mate Serv	ice Providers	Closing	Disclosure Sum	maries of Tran	saction	Payoffs/Payment	ls Addition	al Informatio	n Escrow	/S	
Borr	ower's Trans	saction						Selle	er's Transaction	n				
K. Du	e from Borrov	ver at Clos	sing					M. D	ue to Seller and lo	sing				
01	Sale Price of Pr	roperty				\$		01	Sale Price of Prope	erty				\$
02	Sale Price of Ar	ny Personal	Property Inc	luded in Sale		S		02	Sale Price of Any P	Personal Prop	erty Include	d in Sale	POC	\$
03	Closing Costs F	Paid at Clos	sing (J)		POC	\$ 8,18	80.00	03						S
04						S			Adjustment Type			~		
	Liability Type				~			04						S
	Name								Adjustment Type			~		
Adju	ustment							05						S
05						\$			Adjustment Type			~		
	Adjustment Typ	e			~			06						\$
06						s			Adjustment Type			~		
	Adjustment Typ	e			~			07						\$
07						\$			Adjustment Type			~		
	Adjustment Typ	e			~			08						\$
	Additional Adj	ustments				\$	0.00 😰		Adjustment Type			~		
۸di	istments for It	ome Daid	by Sollar in	Advance										
08	City/Town Taxe	s	by Seller II	o	ŝ	c		Adj	Citu/Town Taxes	s Paid by S	eller in Adv	/ance	69	
09	County Taxes		@ 1	0	 (2)	с с		10	County Taxes		to to		🖽	6
10	Assessments		@	0	69	\$		11			to		1 #3	e
11						s		12	, woladdinaina					¢
6	Adjustment Typ	e			~	-			Adjustment Type			~		•
4									, ajournolit Type			~		
Cop	y from Applicati	on	Save											

7. Click **Copy from Application** to copy over the data.

	Production		Lock		Compli	lance	Do	ocuments	M	Inter	aces Me	essages		
Se	end/Status	Summa	ary Ap	oplication	Borro	wer	Closing C	Costs	URLA	Prop	erty Product & F	Pricing	Transactions	
Fee	s Summary	Loan	Estimate	Service P	Providers	Closing	Disclosure	Summar	ries of Tra	nsaction	Payoffs/Payments	Additic	onal Information	E
Bor	rower's Trar	sactio	n							Sell	er's Transaction			
(. D	ue from Borro	wer at (	Closing							M. D	ue to Seller at Closi	ing		
01	Sale Price of P	Property					\$			01	Sale Price of Propert	ty		
02	Sale Price of /	Any Pers	onal Proper	rty Included	d in Sale		\$			02	Sale Price of Any Pe	ersonal Pro	operty Included in	Sa
03	Closing Costs	Paid at (	Closing (J)			POC	\$	8,180.0	00	03				
04	Total Debts to	be Paid	Off				\$	2,000.0	00		Adjustment Type			
	Liability Type				~					04				
	Name													
Adj	ustment							Once	data is	transf	erred, Liability			
Adj 05	ustment						S	Once Type	data is will be	transt a field	erred, Liability that will need			
Adj 05	Adjustment Ty	pe			~		5	Once Type te	data is will be o be m	transt a field anually	erred, Liability I that will need v entered.			
<b>Adj</b> 05 06	Adjustment Ty	ре			~		\$ \$	Once Type te	data is will be o be m	transt a field anually	erred, Liability I that will need / entered.			
<b>Adj</b> 05 06	Adjustment Ty Adjustment Ty Adjustment Ty	pe			~		\$ \$	Once Type te	data is will be o be m	transf a field anually 07	erred, Liability that will need entered.			
<b>Adj</b> 05 06 07	Adjustment Ty Adjustment Ty Adjustment Ty	pe			*		\$ \$ \$	Once Type to	data is will be o be m	transt a field anually 07	erred, Liability that will need rentered.			
<b>Adj</b> 05 06 07	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty	pe pe			~		\$ \$	Once Type te	data is will be o be m	transt a field anually 07 08	erred, Liability that will need entered.			
Adj 05 06 07	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad	pe pe justmer	Its		~		\$ \$ \$	Once Type to	data is will be o be m	transf a field anually 07 08	erred, Liability that will need of entered.			
Adj 05 06 07	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad	pe pe justmer	ts		~		\$ \$ \$	Once Type to	data is will be o be m	transf a fielc anually 07 08	erred, Liability that will need of entered.			
<b>Adj</b> 05 06 07 <b>Adj</b>	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad	pe pe justmer	its	ler in Adv	~ ~ /ance		\$ \$ \$	Once Type tr	data is will be o be m	transt a field anually 07 08 Adj	erred, Liability that will need of entered. Adjustment Type Adjustment Type ustments for Items	Paid by	Seller in Advan	ce
Adj 05 06 07 Adj 08	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ac ustments for City/Town Tax	pe pe justmer	nts aid by Sel	ller in Adv ∰ to	× × /ance		\$ \$ \$ \$	Once Type tr	data is will be o be m	transt a fielo anually 07 08 08 Adj 09	erred, Liability that will need of entered. Adjustment Type Adjustment Type ustments for Items City/Town Taxes	Paid by	Seller in Advan	ICE
Adj 05 06 07 Adj 08 09	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for City/Town Tax County Taxes	pe pe ijustmer ltems P.	its aid by Sel	ler in Adv	v v /ance		\$ \$ \$ \$ \$ \$	Once Type tr	data is will be o be m	transt a fielc anually 07 08 Adj 09 10	erred, Liability that will need of entered. Adjustment Type Adjustment Type ustments for Items City/Town Taxes County Taxes	Paid by	Seller in Advan	ice
Adj 05 06 07 Adj 08 09 10	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for City/Town Tax County Taxes Assessments	pe pe ljustmer ltems P	its aid by Sel	ler in Adv to to to to to to	✓ ✓ /ance		\$ \$ \$ \$ \$ \$ \$ \$ \$	Once Type to	data is will be o be m	transf a field anually 07 08 Adj 09 10 11	erred, Liability that will need of entered. Adjustment Type Adjustment Type ustments for Items City/Town Taxes County Taxes Assessments	Paid by	Seller in Advan	iCe
Adj 05 06 07 Adj 08 09 10	Adjustment Ty Adjustment Ty Adjustment Ty Adjustment Ty Additional Ad ustments for City/Town Tax County Taxes Assessments	pe pe jjustmer ltems P	nts aid by Sel	ler in Adv ∰ to ∰ to ∰ to	v v /ance		\$ \$ \$ \$ \$ \$ \$ \$ \$	Once Type t	data is will be o be m	transt a field anually 07 08 Adj 09 10 11 12	erred, Liability that will need , entered. Adjustment Type Adjustment Type ustments for Items City/Town Taxes County Taxes Assessments	Paid by	Seller in Advan	ICe

- 8. Select from the Liability Type dropdown menu and click Save.
- 9. Finally, go to **Production** > **Transactions** screen to review/confirm that all data has been copied over.

Production	Lo	ock	Compliance	Documents		Interfaces	Messages		
Send/Status Su	mmary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts
↔ Minimum Required	Funds or	Cash Back							
Due from Borrower(s)	)			Total Mortgage L	oans			Calculation	
A. Sales Contract Price		\$		I. Loan Amount		\$	300,000.00	Total Due from B	orrower(s) (H
B. Improvements, Renov	ations, and	\$		J. Other New Mortg	age Loans	\$	0.00	Less Total Mortga	ige Loans an
Repairs				on the Property the Buying or Refinanci	Borrower Is na			Total Credits (K a	nd N)
C. Land (if acquired Sepa	rately)	S		K. Total Mortgage I	oane (Land	D =	000.000.00	Cash from/to Bor	rower
D. Refinance: Balance of	Mortgage	\$	0.00 🔒	K. Total Mongage L	uans (Lanu	5) \$	300,000.00		
Loans on the Property to	Be Faid Oil			Total Credits					
E. Credit Cards and Othe Paid Off	er Debts	\$ 2	2,000.00	L. Seller Credits		5	0.00		
F. Borrower Closing Cost	s	s i	3 180 00	M. Other Credits		s	64.200.00		
G. Discount Points		s	0.00	N. Total Credits (L a	nd M)	s	64,200.00		
H. Total Due from Borrow (A through G)	/er	\$ 10	),180.00						