



# 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.

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
<input type="checkbox"/> Installment Loan	Chase		\$ 2,000.00	\$ 50.00	40	No	No
<input type="checkbox"/> Revolving	Wells Fargo		\$ 13,000.00	\$ 225.00	58	No	No
<input type="checkbox"/> Installment Loan	Sallie Mae		\$ 5,000.00	\$ 25.00	200	No	No
<input type="checkbox"/> Revolving	CITI		\$ 6,500.00	\$ 100.00	65	No	No

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

**Credit Cards, Other Debts and Leases**

Type:

Creditor:

Address:

Unit Type:

Unit Number:

City:

State:  ZIP:

Account Number:

Monthly Payment:

Months Remaining:

Unpaid Balance:

Pay at Closing:  Not Paid from Loan Amount

Payoff Amount:

Remaining Unpaid Balance:

New Monthly Payment:

Omit:

Notes:

Request Verification:

**Save & Close**

Once "Pay at Closing" box is checked, this box will open up- **DO NOT CHECK**. If checked, PAC acct will not appear on Summary of Transaction screen.

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

**Liabilities**

Total Liabilities \$ 187,115.00      Total Assets \$ 346,200.00      Net Worth \$ 159,085.00

Total Monthly Payment \$ 350.00

Balance Subtotal \$ 26,500.00

Payment Subtotal \$ 350.00

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
<input type="checkbox"/> Installment Loan	Chase	1234	\$ 2,000.00	\$ (50.00)	40	Yes	No
<input type="checkbox"/> Revolving	Wells Fargo		\$ 13,000.00	\$ 225.00	58	No	No
<input type="checkbox"/> Installment Loan	Sallie Mae		\$ 5,000.00	\$ 25.00	200	No	No
<input type="checkbox"/> Revolving	CITI		\$ 6,500.00	\$ 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	Lock	Compliance	Documents	Interfaces	Messages				
Send/Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts
Fees	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Information	Escrows	
<input type="checkbox"/> To	Adjustment Type	Subject Property	Type	Paid By	Paid By Type	Amount	Prepay Penalty		
No records									
K. Total Payoffs and Payments						\$	0.00		

**Copy Liabilities**    **Save**

5. Click **Copy Liabilities**.

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

To	Adjustment Type	Subject Property	Type	Paid By	Paid By Type	Amount	Prepay Penalty
<input type="checkbox"/> Chase						\$ 2,000.00	\$
<b>K. Total Payoffs and Payments</b>						<b>\$ 2,000.00</b>	

Liabilities to be paid off have been imported.

[Copy Liabilities](#) [Save](#)

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

Borrower's Transaction		Seller's Transaction	
<b>K. Due from Borrower at Closing</b>		<b>M. Due to Seller at Closing</b>	
01	Sale Price of Property \$	01	Sale Price of Property \$
02	Sale Price of Any Personal Property Included in Sale \$	02	Sale Price of Any Personal Property Included in Sale POC \$
03	Closing Costs Paid at Closing (J) POC \$ 8,180.00	03	\$
04	<input type="checkbox"/> \$	04	Adjustment Type <input type="text"/> \$
	Liability Type <input type="text"/>	05	Adjustment Type <input type="text"/> \$
	Name <input type="text"/>	06	Adjustment Type <input type="text"/> \$
<b>Adjustment</b>		07	Adjustment Type <input type="text"/> \$
05	<input type="checkbox"/> \$	08	Adjustment Type <input type="text"/> \$
	Adjustment Type <input type="text"/>	<b>Adjustments for Items Paid by Seller in Advance</b>	
06	<input type="checkbox"/> \$	09	City/Town Taxes <input type="text"/> to <input type="text"/> \$
	Adjustment Type <input type="text"/>	10	County Taxes <input type="text"/> to <input type="text"/> \$
07	<input type="checkbox"/> \$	11	Assessments <input type="text"/> to <input type="text"/> \$
	Adjustment Type <input type="text"/>	12	<input type="text"/> \$
<b>Additional Adjustments</b> \$ 0.00		Adjustment Type <input type="text"/>	
<b>Adjustments for Items Paid by Seller in Advance</b>			
08	City/Town Taxes <input type="text"/> to <input type="text"/> \$		
09	County Taxes <input type="text"/> to <input type="text"/> \$		
10	Assessments <input type="text"/> to <input type="text"/> \$		
11	<input type="text"/> \$		
12	Adjustment Type <input type="text"/>		

[Copy from Application](#) [Save](#)

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

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.