



Path

System Administrator Guide



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Corporate

6475 Camden Avenue, Suite 207
San Jose, CA 95120

(408) 997-5525
www.pathsoftware.com

Support and Sales

3500 Maple Avenue, Suite 500
Dallas, TX 75219

(866) 268-4201
support@pathsoftware.com
(866) 302-2599
sales@pathsoftware.com

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Preface

PathSoftware™ is a new generation, web-based loan origination system (LOS) that can be used by lenders of all types to originate loans. Being highly flexible, you can configure Path® to function the way your business operates.

The information covered in this guide explains the administration side of Path, including its configuration, settings and functions.

If you are new to Path, this information will get you started and help you to become more comfortable with the product.

If you are an experienced Path user, this information can serve as a reference guide for details about more advanced functions.

In this chapter

- *Document conventions*
- *Product assistance*

This information is intended for system administrators of Path LOS.

Document conventions

The document conventions used in this information are described in this topic.

Typographical conventions

The following conventions are used in this information to identify different types of controls and screen characteristics:

Format	Example
Activity	Access the loan that you need from the Roles activity in Configuration .
Button	Click the Save button at the bottom of the screen.
checkbox	Select the FHA loan type checkbox.
Dropdown list Dropdown list option	Select <i>Start Rate</i> from the Initial Pmt Rate dropdown list.
Field	Enter <i>500,000</i> in the <i>Loan Amount</i> field.
Links	For information about logging into Path, see Logging in to Path , on page 2.
Loan status/substatus	The lock status becomes <i>Lock: Confirmed</i> .
Page/Screen	Select the Pipeline screen.
Section	Scroll down the page to view the <i>Change Request</i> section.
User input	Enter <i>500,000</i> in the <i>Loan Amount</i> field.

Terminology

The following terminology is used throughout this information.

Example	Instruction
<Ctrl> + <F>	Press the <Ctrl> key on the keyboard while also pressing the <F> key.
Enter or complete	Refers to manual entry of information by the user.
Populate	Refers to values that are automatically inserted into a field.
Select	<ul style="list-style-type: none">• Select an option from a list, for example, select a checkbox or a radio button.• Highlight an item by clicking the mouse and dragging it over the item, click, or double-click the item to select it.

Product assistance

Path documentation is available in the following formats:

- Adobe Acrobat *pdf* file (optimized for double-sided printing)

The following support is available:

Support	
<ul style="list-style-type: none">• (866) 268-4201• support@pathsoftware.com	<ul style="list-style-type: none">• Configuration• Software assistance• General usage questions

User Interface

This topic describes the default screens and functions that are delivered with the base Path product. The actual screens can differ depending on the configuration at your organization.

In this chapter

- *Access*
 - *Screen components*
 - *Icon definitions*
 - *System messages*
-

The Path user interface is comprised of a collection of screens, menus, buttons, checkboxes, icons, and more. To use Path effectively, it is important that you have a clear understanding of how these components operate.

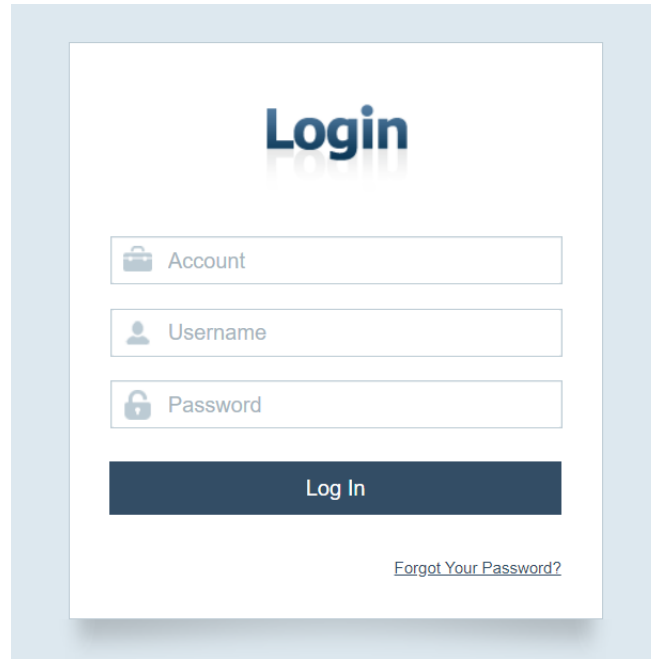
Attention

Because Path is highly configurable, the graphics in this information might differ from the actual screen you see in your application. However, the concept of each screen and different controls in Path are the same.

In addition, depending on the role you are logged in with, the screens might vary from the examples here.

Access

Access to Path is obtained by entering valid user credentials on the Path login screen. If valid credentials are not entered, an error occurs. You can either try again or reset your password.



In this topic

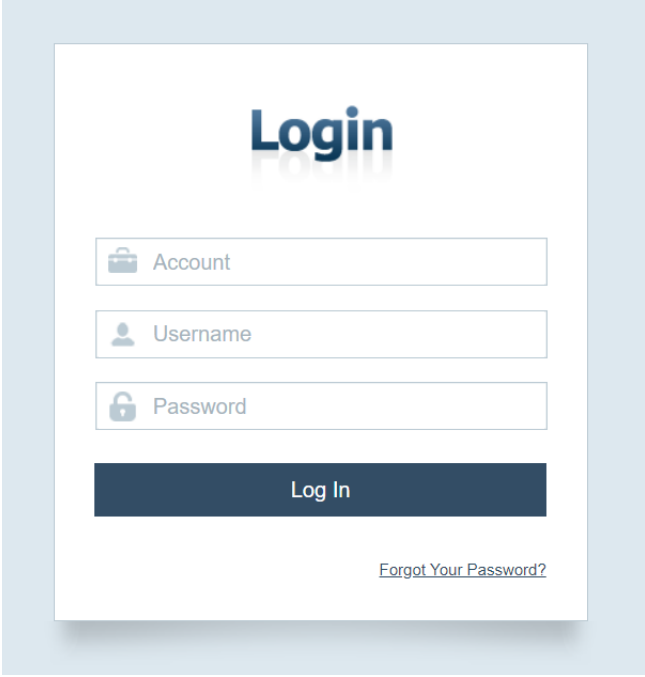
- *Logging in to Path*
 - *Changing or resetting your password*
-

Logging in to Path

To log in to Path:

- 1 Open an Internet browser and enter the URL to your Path server in the URL field.

The **Login** screen is displayed.



The screenshot shows a login interface with the following elements:

- Header: **Login**
- Input fields:
 - Account (with briefcase icon)
 - Username (with person icon)
 - Password (with lock icon)
- Button: **Log In**
- Link: [Forgot Your Password?](#)

- 2 In the first field, enter the account number of for your organization.
- 3 In the second and third fields, enter your user name and password, respectively.
- 4 Click **Sign In**.

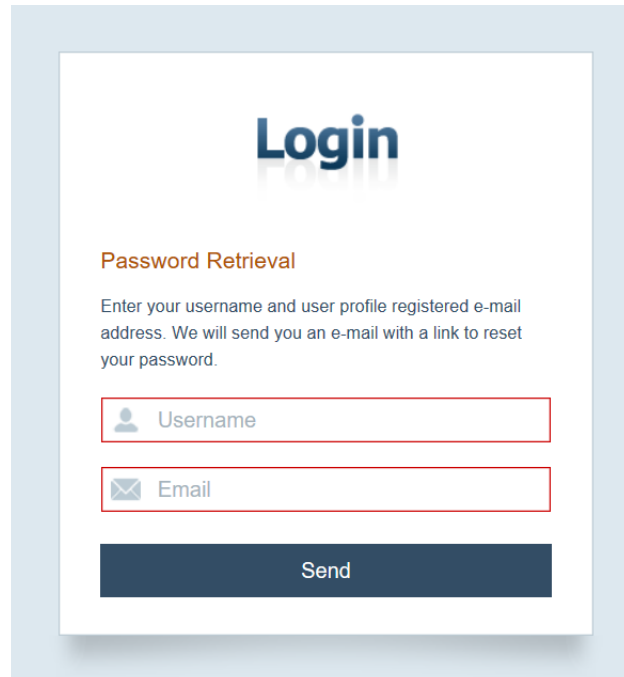
Changing or resetting your password

You can reset your password by clicking the [Forgot Your Password?](#) link on the login screen.

To retrieve your password:

- 1 Click the [Forgot Your Password?](#) link,

A new page opens, through which you can retrieve your password by providing your user name and email.



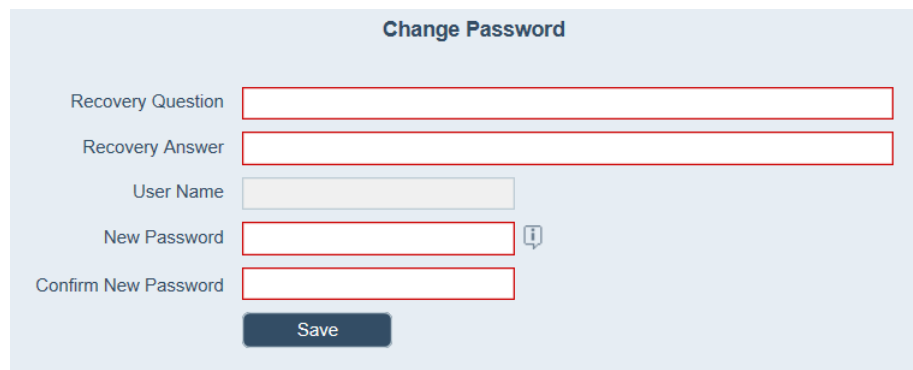
- 2 Enter your user name and email address, in the respective fields.
- 3 Click **Send**.

An email is sent to the specified email address with a link to proceed with resetting your password.

Important

The link in the email will deactivate after the time specified by your system administrator during configuration. The default setting is two hours. Therefore, if you do not reset your password within the defined time period, you must submit your reset password request again.

- 4 Click the link to open the **Recovery** lightbox.



- 5 In the *Recovery Question* field, enter the recovery question.

- 6 In the *Recovery Answer* field, enter the recovery answer.

Attention

You can configure Path to require a recovery question. The *Recovery Question* and *Recovery Answer* fields will not be displayed if your system is not configured to require them.


If you have not already defined your *Recovery Question* and *Recovery Answer* in your user profile, they are defined and added to your profile when you enter them here.

- 7 Enter your *New Password* and enter it again in the *Confirm New Password* field.
- 8 Click **Save**.

If the passwords match and meet the UI standards and the recovery question and answer are correct, the validation process is completed.

If the passwords do not match, meet the corporate requirements, or the recovery question and answer do not match your profile, a message is displayed that informs you of the error, and you have to enter the information again.

Tip

To view password requirements for your organization, click  next to the *New Password* field to display the password requirements.

If you exceed the maximum of three attempts to set your password, the **Save** button is disabled. You must contact your system administrator to reset your account.

Related information

For information about your user profile, changing passwords, or creating a recovery question and answer, see [Resetting a user recovery question](#), on page 229.

Screen components

The components described here are used throughout Path and will vary from screen to screen. Their typical functions are described in this topic.

In this topic

- [System administrator view](#)
- [Lightbox view](#)

System administrator view

When you log into Path with a system administrator role, use the **Navigation** menu, to select *Settings* or *Configuration*. Shown below is the system administrator's view of *Settings*.

Navigation menu

Activity menu

User

Role

Role selection

Search

Dropdown arrow

Screen menu

Table

Add icon

Action buttons

Category	Company	Address	Primary Contact
<input type="checkbox"/> Settlement Agent*	A Settlement Agent	2400 Front Street, Milipitas, CA	Susan Underwood
<input type="checkbox"/> Servicer*	Santa Clara Bank Service	8744 Coleman, Santa Clara, CA 95054	Terry Gross
<input type="checkbox"/> Appraisal*	Blessings	540 North, Toms River, CA 95054	Paul Dano
<input type="checkbox"/> Builder	RG Builders	Los Gatos, CA	
<input type="checkbox"/> Attorney	John Fargo Rowell	1234 Dominion Way, San Antonio, TX 58102	John

Navigation menu

Indicates the navigation level in the current view. The following levels are used in Path:

- Settings—Used by your system administrator to configure company-specific information such as business partners, loan program information, and fees.
- Configuration—Used by your system administrator to manage the creation and configuration of roles, business units, and users.

User

The name of the user who is currently logged in.

Dropdown arrow

When all the activities, screens or tabs cannot fit in one bar, there will be a dropdown arrow, through which you can access the rest of the activities, screens or tabs.

Role

The role the user is currently using if the user is assigned multiple roles. If a user is assigned only one role, no role is indicated.

Role selection

Used to switch between roles for users who are assigned multiple roles.

Search

Use the search function to locate items in a large table. You can further refine the search by using the filter option to search for a value in a specific field.

Activity menu

Lists the available activities in either Settings or Configuration. The current selection is highlighted in dark blue.

Screen menu

Lists the screens available in the current activity.

Add icon

Adds more items to the table.

Action buttons

Depending on the screen and the user, buttons are enabled or hidden. Certain action buttons are enabled when you select the corresponding checkbox for an item, for example, **Copy** or **Delete**.

Detailed view of screen

The following screen shot is a detailed view of a screen.

Settings ↕

Contacts Programs Fees Conditions Checklists Documents Rules ↕

Contact Contact Detail Investor Warehouse

Company Profile Contact List

Category Attorney ▾

Company John Fargo Rowell

Address1 1234 Dominion Way

Address2

City San Antonio

State TX ▾ Zip 58102

Phone (408) 555-1111

Fax

Email peggy_rogers@pathsoftware.com

Website

License Number

Account Number

Notes email good

Save

Tabs

Required fields

Close icon

Tabs

Below the screen selection are a series of tabs that are associated with the current screen. The current selection is highlighted in dark blue.

Close icon

Closes the current detailed screen view and goes back to the list view that opened the screen.

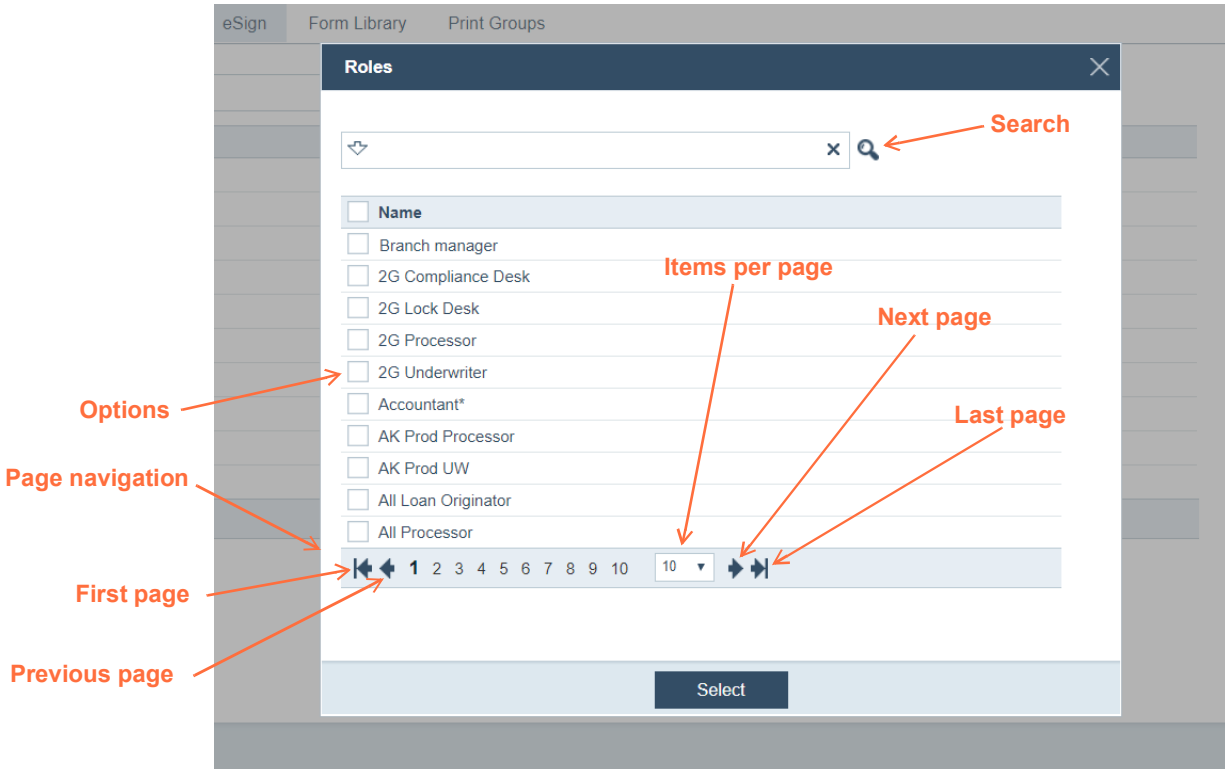
Required fields

These fields (or dropdown lists) must be completed in order for the page to be saved.

Lightbox view

Lightboxes are used to enter supplemental information on a screen, for example, an address for a vendor or effective dates for a program or a business partner, and to select options from a list to populate a screen.

The following example shows a lightbox that contains a list.



This type of lightbox has the following components:

Search

Use the search function to locate options that are not in the current view. You can further refine the search by selecting a dropdown option to filter the search by a specific value.

Options

The list of items that are available for the current function. Select the checkbox next to the item that you want to include and, in this example, click the **Select** button.

You can select as many options as you need at one time.

Page navigation

Use the page navigation controls to navigate among the pages and increase the number of items listed on a page.

When you click a page number, you are routed to that page in the list.

First page

Navigates to the first page in the list.

Previous page

Navigates to the page before the current page.

Last page

Navigates to the last page in the list.

Next page



















Navigates to the page after the current page.

Items per page

Specifies the number of items to list per page. Click the dropdown list and make a selection to change the value. The default setting is 25 items per page.

Icon definitions

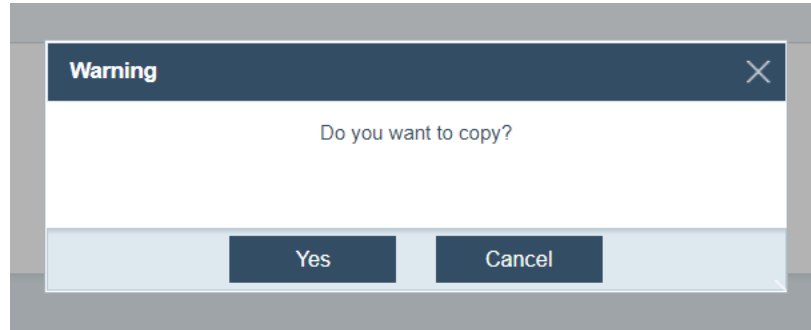
The following icons are used in Path:

Icon	Definition	Icon	Definition
Action icons			
	Add. Adds a new record to the table.		Edit. Opens a lightbox which enables adding or editing the corresponding information.
	Calendar. Displays a calendar for entering a date. Date fields are automatically populated with the current date. When an end date is entered, the association between the two parties is termination automatically. If no date is entered, the association is ongoing until a date is entered.		Select. Opens a table that contains a list of options to select.
	Clear. Returns a field or form to its previous stored state. If no stored data is present, the form is cleared.		Delete. Removes the associated record.
	Close. Closes the form view and returns to the table view.		Search. Search for a record in the table.
	Right and Left arrows. Moves the selected items from the <i>Available</i> field to the <i>Selected</i> field, and vice versa.		Right and Left double arrows. Moves all items from the <i>Available</i> field to the <i>Selected</i> field, and vice versa.
	Expand. Expands the section to reveal more fields.		Download. Downloads the file.
Informational icons			
	Information. Opens a lightbox that contains additional information associated with the field. Some informational lightboxes have editable fields.		Read/Write access.
	Mixed Access. Authorized for different levels of access.		Read-only access.
	No Access. Not authorized to access.		

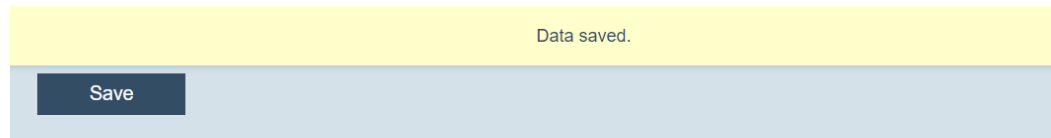
System messages

System messages are presented in two different ways.

- If an action is required of the user, the message is displayed in the form of a lightbox that contains buttons which require the user to respond, as shown below.



- If no action is required and the message is informational only, it is displayed at the bottom of the screen above the action buttons, as shown below.



Settings

In Path Settings, you configure the activities to define your business associates, programs, fees, loan conditions, checklists, documents, rules, notifications, reports, templates, general settings, loan statuses, dashboards, and custom forms. Only users who are assigned administrator roles can change the settings in Path. This information assumes you are logged in with administrator credentials and have the *Settings* option selected from the **Navigation** menu.

In this chapter

- *Contacts*
 - *Programs*
 - *Fees*
 - *Conditions*
 - *Checklists*
 - *Documents*
 - *Rules*
 - *Notifications*
 - *Reports*
 - *Templates*
 - *General Settings*
 - *Loan Statuses*
 - *Dashboards*
 - *Custom*
-

Contacts

Through the **Contacts** activity, you can add companies with whom you do business, such as investors, appraisers, real estate agents, title companies, and warehouse companies. This information is used when users select business partners in Path LOS.

In this topic



- [Adding contacts](#)
- [Adding investors](#)
- [Adding warehouse lenders](#)


Adding contacts

To add a contact:





- 1 Select the **Contacts** activity.

The following view is displayed, which lists your business contacts.





Settings  Path User (System Administrator)  | Log out

Contacts Programs Fees Conditions Checklists Documents Rules 

Contact Investor Warehouse

<input type="checkbox"/> Category	Company	Address	Primary Contact
<input type="checkbox"/> Attorney	John Rowell	1234 Dominion Way, San Antonio, TX 58102	John
<input type="checkbox"/> Servicer*	Santa Clara Bank Service	8744 Coleman, Santa Clara, CA 95054	Terry Gross
<input type="checkbox"/> Flood*	Jack Whiteside Inc.	3251 123, San Jose, CO 95120	Brooke Mitchell
<input type="checkbox"/> Attorney	Michael Enright	56 Sampson Avenue Suite 500, San Francisco, CA 95111	Paul Dano

  1 5  

Edit Categories Delete

- 2 Click .

The **Contact Detail** screen appears, in which the **Company Profile** tab is shown first.

The screenshot shows the 'Contact Detail' screen with the 'Company Profile' tab selected. The form contains the following fields:

- Category (dropdown menu)
- Company (text input)
- Address (text input)
- Unit Type (dropdown menu)
- Unit Number (text input)
- City (text input)
- State (dropdown menu) and ZIP (text input)
- Phone (text input)
- Toll Free Phone (text input)
- Fax (text input)
- Email (text input)
- Website (text input)
- License Number (text input)
- Account Number (text input)
- Company Code (text input)

A 'Notes' text area is located to the right of the form. A 'Save' button is positioned at the bottom of the form.

- From the **Category** dropdown list, select the category of the contact. There is a list of preconfigured categories, which are denoted with an asterisk (*).

The screenshot shows the 'Category' dropdown menu open, displaying the following options:

- Appraisal*
- Broker*
- Flood*
- Mortgage Insurance*
- Servicer*
- Settlement Agent*
- Title Company*

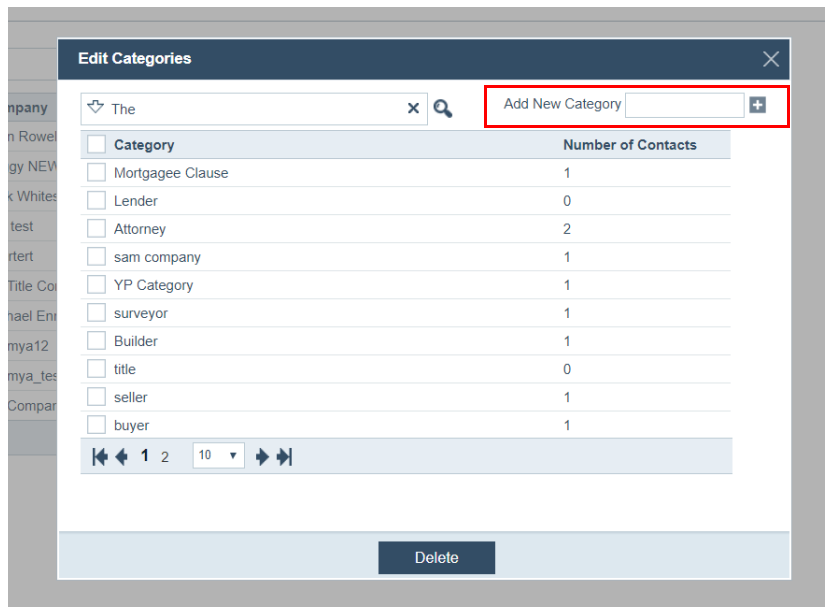
- In the **Company** field, enter the name of the company.
- Complete the contact information fields and other relevant information.
- Click **Save**.

Adding contact categories

To add a category:

- Select the **Contacts** activity.
- Click the **Edit Categories** button.

The **Edit Categories** lightbox appears.



A Enter the category name in the *Add New Category* field.

B Click **+**.

The category has been added, and it will appear in the *Category* dropdown list when you add a new contact on the **Contact Profile** tab.

3 To delete a category, select its checkbox.

4 Click the **Delete**.

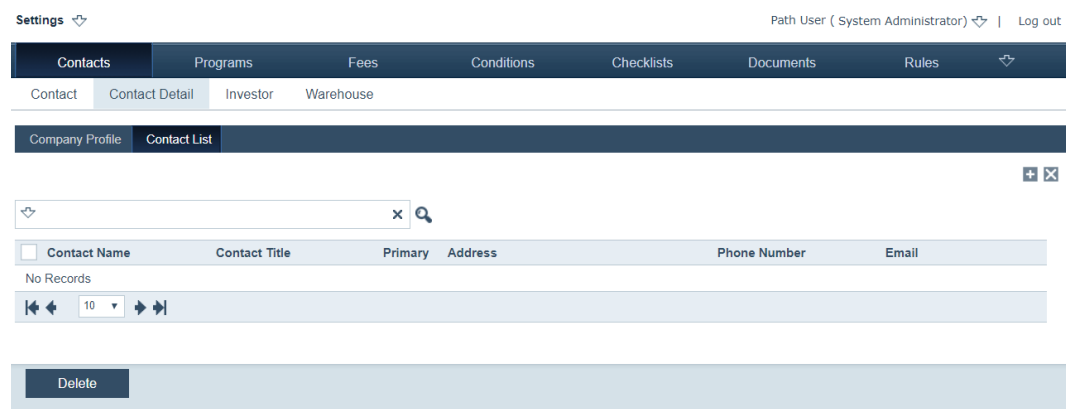
Adding individual contacts

To add a individual contact within a contact company:

1 Select the **Contacts** activity.

2 Select the contact.

3 Click the **Contact List** tab.



4 Click **+**.

The **Contact** lightbox appears.

The screenshot shows a 'Contact' lightbox with the following fields:

- Set as Primary:
- Prefix:
- First Name:
- Middle Name:
- Last Name:
- Suffix:
- Title:
- Same as Company Address:
- Address:
- Unit Type:
- Unit Number:
- City:
- State: ZIP:
- Phone:
- Fax:
- Email:
- License Number:
- License Expiration Date:
- License State:
- Appraiser Code:

At the bottom of the lightbox is a dark blue button labeled 'Save'.

- A Select the **Set as Primary** checkbox, if this is the primary contact within the contact company.
- B Enter the contact name in the *Contact Name* field.
- C Complete the address information fields and other relevant information.
- D Click **Save**.

The contact is added to the table.

Editing and deleting contacts

To delete a contact:

- 1 Select the **Contacts** activity.
- 2 Select the contact.
- 3 Click the **Contact List** tab.
- 4 Click the contact you want to edit.

The **Contact** lightbox appears.

- A Edit the settings.
 - B Click **Save**.
- 5 To delete an contact, select its checkbox.



6 Click **Delete**.

Adding investors

To add an investor:






- 1 Select the **Contacts** activity.
- 2 Click the **Investor** screen.

The following view is displayed, which lists the investors associated with your company.

Settings  Path User (System Administrator)  | Log out

Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Contact	Investor	Warehouse				

<input type="checkbox"/> Company	Category	Start	End
<input type="checkbox"/> Best Business Mortgage	Investor	07/30/2014	
<input type="checkbox"/> Investor Inc	Investor	08/18/2013	
<input type="checkbox"/> Sam company	Investor	04/13/2016	
<input type="checkbox"/> Wells Fargo Banking Services	Investor	11/20/2013	
<input type="checkbox"/> YP Investor	Investor	02/05/2016	





Navigation:   1  5  



- 3 Click .

The **Profile** tab of the **Investor Detail** screen is displayed.

Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Contact	Investor	Investor Detail	Warehouse			

Company:

Profile	Address Information	Note Endorsement
Company: <input type="text"/> Address1: <input type="text"/> Address2: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip: <input type="text"/> Phone: <input type="text"/> Fax: <input type="text"/> Cell: <input type="text"/> Email: <input type="text"/> Website: <input type="text"/> Notes: <input type="text"/>	Start Date: 11/16/2020  End Date: <input type="text"/>  Contract Date: <input type="text"/>  Contract Expiration Date: <input type="text"/>  Purchaser Type: <input type="text"/> Interest Basis: <input type="text"/> Loan Seller ID: <input type="text"/> FHA ID: <input type="text"/> VA ID: <input type="text"/> MERS ID: <input type="text"/> Subservicer MERS ID: <input type="text"/> Document Custodian ID: <input type="text"/> Payee ID: <input type="text"/> Servicer ID: <input type="text"/>	Primary Contact First Name: <input type="text"/> Middle Name: <input type="text"/> Last Name: <input type="text"/> Suffix: <input type="text"/> Title: <input type="text"/> Phone: <input type="text"/> Fax: <input type="text"/> Cell: <input type="text"/> Email: <input type="text"/>

Save

- 4 Enter the company name, address, and contact information in the mandatory fields outlined in red.
- 5 Complete the rest of the applicable fields.
- 6 Click **Save**.

Adding investor address information

To add address information of an investor:

- 1 Select the **Contacts** activity.
- 2 Click the **Investor** screen.
- 3 Select the investor.
- 4 Click the **Address Information** tab to specify multiple addresses and contacts for this investor.

Settings ↕ Path User (System Administrator) ↕ | Log out

Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Contact	Investor	Investor Detail	Warehouse			

Company: Wells Fargo Banking Services

Profile	Address Information	Note Endorsement	
Type	Company	Primary Contact	Primary Contact Phone
Assignment	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Final Document	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Insurance	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Loan Delivery	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Loss Payee	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Mortgage Insurance	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Note Delivery	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Payment	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Servicing	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959
Tax Notice	Wells Fargo Banking Services	Usman Mohammad	(408) 797-4959

- 5 Click the type name.

The **Address Information** lightbox appears.

Address Information	
Type	Assignment
Company	Wells Fargo Banking Services
Address 1	112 Main Street
Address 2	
City	Milpitas
State	CA
Zip	95035-3686
Phone	(408) 997-5525
Fax	(408) 963-2587
Cell	(408) 797-4959
Email	Inquire@wf.com
WebSite	www.wellsfargo.com
Primary Contact	
First Name	Usman
Middle Name	
Last Name	Mohammad
Suffix	
Title	Investor Banker
Phone	(408) 797-4959
Fax	(408) 963-3258
Cell	(408) 979-4954
Email	usman@wf.com

- 6 Enter or edit the address, primary contact details, and other pertinent information for the office that handles that type of service.
- 7 Click **Save**.

Adding note endorsements

To add a note endorsement:

- 1 Select the **Contacts** activity.
- 2 Click the **Investor** screen.
- 3 Select the investor.
- 4 Click the **Note Endorsement** tab.

Settings Path User (System Administrator) Log out

Contacts Programs Fees Conditions Checklists Documents Rules

Contact Contact Detail Investor Investor Detail Warehouse

Company: YP Investor

Profile Address Information **Note Endorsement**

Search: [] x

Name/Tag	State
No records	

Navigation: [] 10 []

Bottom right: +

- 5 Click **+**.

The **Note Endorsement** lightbox is displayed.

- A Enter a name or tag in the *Name/Tag* field.
- B Select a state from the *State* dropdown list.
- C Click **Save**.

Editing or deleting an investor

To edit or delete an investor:

- 1 Select the **Contacts** activity.
- 1 Click the **Investor** screen.
- 2 To edit an investor, click the investor name and edit the values on the **Profile**, **Address Information**, and **Note Endorsement** tabs.
- 3 To delete an investor, select its checkbox, which enables the **Delete** button, and click **Delete**.

Adding warehouse lenders

To add a warehouse lender:

- 1 Select the **Contacts** activity.
- 2 Click the **Warehouse** screen.

Settings ▾ Path User (System Administrator) ▾ | Log out

Contacts Programs Fees Conditions Checklists Documents Rules ▾

Contact Investor Warehouse



✕ 🔍 +


<input type="checkbox"/> Company	Category	Start	End
<input type="checkbox"/> RJ Warehouse Bank	Warehouse	08/21/2013	
<input type="checkbox"/> SV warehouse	Warehouse	04/13/2016	

⏪ ⏩ 1 10 ▾ ⏪ ⏩

- 3 Click **+**.



The **Warehouse Detail** screen is displayed, in which the **Profile** tab appears first.





Settings  Path User (System Administrator)  | Log out

Contacts Programs Fees Conditions Checklists Documents Rules 

Contact Investor Warehouse Warehouse Detail

Company:

Profile Wiring Instructions Investors  

Company	<input type="text"/>	Start Date	<input type="text" value="11/17/2020"/> 	Margin 1	<input type="text"/> % for <input type="text"/> to <input type="text"/> days
Address 1	<input type="text"/>	End Date	<input type="text"/> 	Margin 2	<input type="text"/> % for <input type="text"/> to <input type="text"/> days
Address 2	<input type="text"/>	Contract Date	<input type="text"/> 	Margin 3	<input type="text"/> % for <input type="text"/> to <input type="text"/> days
City	<input type="text"/>	Contract Expiration Date	<input type="text"/> 	Margin 4	<input type="text"/> % for <input type="text"/> to <input type="text"/> days
State	<input type="text"/> <input type="text" value="Zip"/> <input type="text"/>	Account Number	<input type="text"/>	Primary Contact	
Phone	<input type="text"/>	Type	<input type="text"/>	First Name	<input type="text"/>
Fax	<input type="text"/>	Gestation MERS ID	<input type="text"/>	Middle Name	<input type="text"/>
Cell	<input type="text"/>	Interim Funder MERS ID	<input type="text"/>	Last Name	<input type="text"/>
Email	<input type="text"/>	Maximum Line Amount	<input type="text" value="\$"/>	Suffix	<input type="text"/>
Website	<input type="text"/>	Rate Calculation	<input type="text"/>	Title	<input type="text"/>
Notes	<input type="text"/>	Advance Rate	<input type="text" value=""/>	Phone	<input type="text"/>
		Index Type	<input type="text"/>	Fax	<input type="text"/>
				Cell	<input type="text"/>
				Email	<input type="text"/>

Save



- 4 Enter the required information in the mandatory fields outlined in red.
- 5 Complete the rest of the fields with the relevant information.
- 6 Click **Save**.


Adding wiring Instructions

To add writing instructions:

- 1 Select the **Contacts** activity.
- 2 Click the **Warehouse** screen.
- 3 Select a warehouse lender.

4 Select the **Wiring Instructions** tab to enter the wiring information.



Settings  Path User (System Administrator)  | Log out

Contacts Programs Fees Conditions Checklists Documents Rules 

Contact Investor Warehouse Warehouse Detail

Company:

Profile Wiring Instructions Investors

Bank Name	<input type="text"/>	Further Credit Bank Name	<input type="text"/>
Credit to	<input type="text"/>	Credit to	<input type="text"/>
City	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/> <input type="text"/>	State	<input type="text"/> <input type="text"/>
ABA Number	<input type="text"/>	ABA Number	<input type="text"/>
Account Name	<input type="text"/>	Account Name	<input type="text"/>
Account Number	<input type="text"/>	Account Number	<input type="text"/>
Authorized Signer		Attention Of	
First Name	<input type="text"/>	First Name	<input type="text"/>
Middle Name	<input type="text"/>	Middle Name	<input type="text"/>
Last Name	<input type="text"/>	Last Name	<input type="text"/>
Suffix	<input type="text"/>	Suffix	<input type="text"/>

Save

- 5 Enter the required information in the mandatory fields outlined in red.
- 6 Complete the rest of the fields with the relevant information.
- 7 Click **Save**.

Associating investors with the warehouse

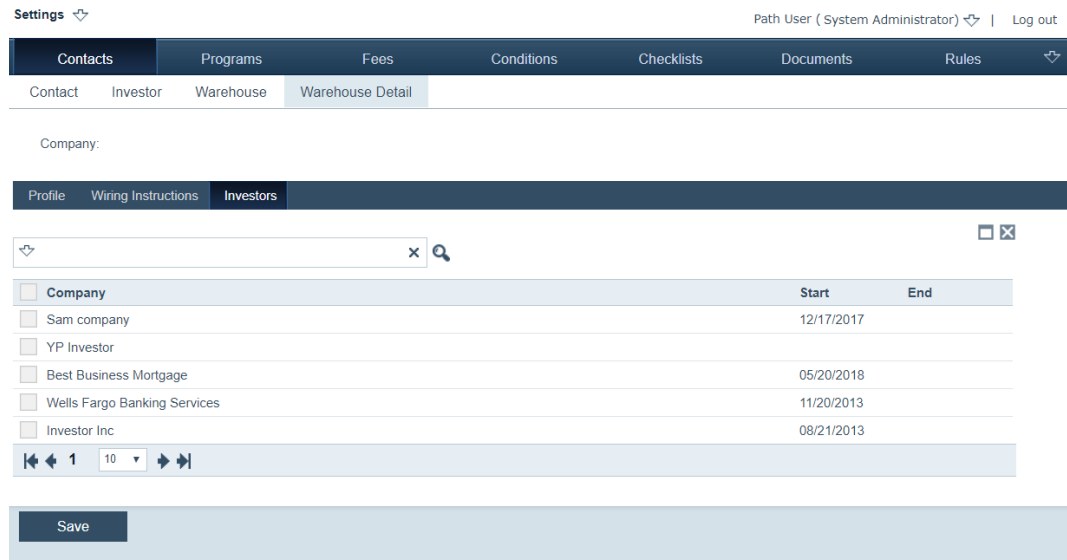
To associate investors with a warehouse lender:

- 1 Select the **Contacts** activity.
- 2 Click the **Warehouse** screen.

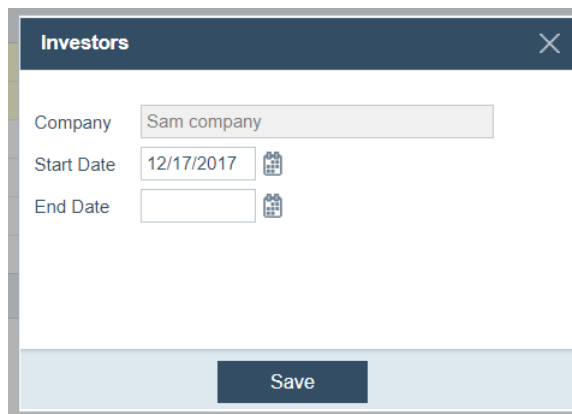
- 3 Select a warehouse lender.
- 4 Select the **Investors** tab.
A table that contains your investors is displayed.

Prerequisite

You must have already added at least one investor for any options to display in the table.



- 5 To associate an investor with this warehouse, click an investor name.
The **Investors** lightbox is displayed.



- A Enter a start date of the association.
- B Enter an end date of the association, if applicable.
- C Click **Save**.
The dates are displayed on the table.
- 6 Click **Save** to save the record.
The new warehouse record is populated in the *Warehouse* table.

Editing and deleting a warehouse lender

To edit and delete a warehouse lender:

- 1 Select the **Contacts** activity.
- 2 Click the **Warehouse** screen.
- 3 To edit a warehouse lender, click the lender name and edit the values on the **Profile**, **Wiring Instructions**, and **Investors** tabs.
- 4 To delete a warehouse lender from the table, select its checkbox, which enables the **Delete** button, and click **Delete**.

Programs

Through the **Program** activity, you can create loan programs that are selected by LOS users and you can configure the product and pricing engine used in the LOS to search for loan products. Loan programs specify the options that are associated with one or more of your business units.

Many loan fields in the LOS are associated with loan programs. Those fields are automatically populated when a loan program is selected. Because the data are pre-determined by the loan program, these fields are read-only in the LOS.

You can also create ARM and mortgage insurance plans and associate them with your existing loan programs. The product and pricing engine (PPE) is used in lieu of the loan programs that are configured in this activity.

Prerequisite

*Before you can build a loan program you must add the individual components. For example, before you can add an MI plan to a loan program, you must create it in the **Program** activity.*

In this topic



- *Creating programs*
- *Creating ARM plans*
- *Creating MI plans*
- *Creating trailing documents*
- *Importing PPE*


Creating programs

To set up a new program:




- 1 Select the **Program** activity.

The **Program List** screen is displayed.





Settings  Path User (System Administrator)  | Log out

Contacts Programs Fees Conditions Checklists Documents Rules 

Program List ARM Plan MI Plan Trailing Docs PPE


  

<input type="checkbox"/>	Name	Loan Type	Amortization	Start	End
<input type="checkbox"/>	CORR 129: FNMA 30 Yr HomeReady	Conventional	Fixed	06/29/2017	
<input type="checkbox"/>	Conventional 30 Year Fixed Rate	Conventional	Fixed	03/23/2015	
<input type="checkbox"/>	PSR Program	Conventional	Fixed	09/24/2014	

  1  

2 Click .

The **Program List Detail** screen is displayed.

Contacts Programs Fees Conditions Checklists Documents Rules 

Program List Program List Detail ARM Plan MI Plan Trailing Docs PPE

Name: Loan Type: Amortization:

Profile AUS MI Plan Investors Trailing Docs Business Units

Name	<input type="text"/>	Interest Only	<input type="checkbox"/>	Jumbo	<input type="checkbox"/>
Code	<input type="text"/>	Interest Only Term	<input type="text" value="0"/>	Non-Prime	<input type="checkbox"/>
Loan Type	<input type="text"/>	Balloon	<input type="checkbox"/>	Non-Conforming	<input type="checkbox"/>
Loan Term	<input type="text"/>	Balloon Period	<input type="text" value="0"/>	Refundable Finance Charge	<input type="checkbox"/>
Due In	<input type="text" value="0"/>	Buydown	<input type="checkbox"/>	Hedge	<input type="checkbox"/>
Amortization	<input type="text"/>	Buydown Type	<input type="text"/>	Assumable	<input type="checkbox"/>
Lien Position	<input type="text"/>	Buydown Paid By	<input type="text"/>	HELOC	<input type="checkbox"/>
Late Charge	<input type="text"/>	Prepayment Penalty	<input type="checkbox"/>	Start Date	<input type="text"/>
Interest Calculation	<input type="text" value="days"/>	Mortgage Insurance	<input type="checkbox"/>	End Date	<input type="text"/>
Max Loan Amt	<input type="text" value="\$ 0.00"/>	AUS	<input type="checkbox"/>		
Interest Rate	<input type="text" value="0.000%"/>				
Lock Price	<input type="text" value="0.000"/>				
Amount Available	<input type="text" value="Unlimited"/>				

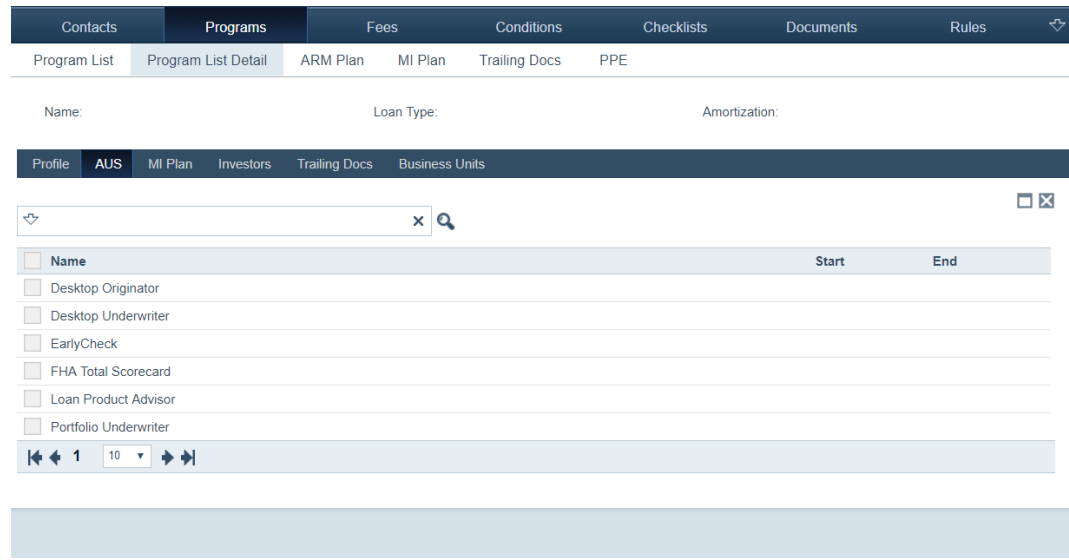
- 3 Enter the required information in the mandatory fields outlined in red.
- 4 Enter the relevant information for the rest of the fields and select the applicable checkboxes.
- 5 Click **Save**.

Adding an AUS provider

To add an AUS provider:

- 1 Select the **Program** activity.
- 2 Select a program.
- 3 Click the **AUS** tab.

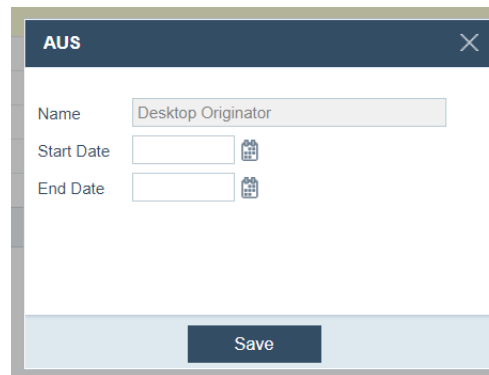
The list of AUS providers that you can associate with your loan programs is displayed.



Important

The AUS options are predefined. It is not necessary to add them prior to making your selection. However, if you don't select one, no AUS providers will display in the loan on the AUS screen for this program.

- 4 Select a provider that you want to include in this program, by clicking its name. The **AUS** lightbox is displayed.



- 5 Enter a start date.
- 6 Enter an end date, if applicable.
- 7 Click **Save**.
- 8 Repeat the process for each AUS that you want available for this program.

Adding an MI plan

To add an MI plan:

- 1 Select the **Program** activity.
- 2 Select a program.
- 3 Click the **MI Plan** tab.

The mortgage insurance plans are displayed. You can associate these plans with your loan programs.

Contacts Programs Fees Conditions Checklists Documents Notifications

Program List Program List Detail ARM Plan MI Plan Trailing Docs PPE

Name: BWZ Loan Type: Conventional Amortization: Fixed

Profile AUS MI Plan Investors Trailing Docs Business Units

Search: [x] [Q]

<input type="checkbox"/>	Mortgage Insurance Plan	Start	End
<input type="checkbox"/>	Bailey Plan		
<input type="checkbox"/>	All MI Plans		
<input type="checkbox"/>	UM-MI		

Navigation: [Left Arrow] [1] [10] [Right Arrow]

Prerequisite

Before you can select an MI plan from the list, you must first create the MI plan.

Related information

For more information on creating an MI plan, see [Creating MI plans](#), on page 32.

- 4 Select the MI plan that applies to this program, by clicking its name. The **MI Plan** lightbox is displayed.

MI Plan [X]

Name: Bailey Plan

Start Date: [Calendar Icon]

End Date: [Calendar Icon]

Save

- A Enter a start date.
- B Enter an end date, if applicable.
- C Click **Save**.

Adding an investor to a program

To add an investor to a program:

- 1 Select the **Program** activity.
- 2 Select a program.
- 3 Click the **Investors** tab.

The investors are displayed. You can associate these investors with your loan programs.

The screenshot shows the 'Programs' section of a software interface. The top navigation bar has 'Programs' selected. Below it, a sub-navigation bar has 'Program List Detail' selected. The main content area shows a search bar and a table of investors. The table has columns for 'Name', 'Start', and 'End'. The investors listed are 'Sam company', 'YP Investor', 'Best Business Mortgage', 'Wells Fargo Banking Services', and 'Investor Inc'. A pagination bar at the bottom of the table shows '1' of '10' items.

Prerequisite

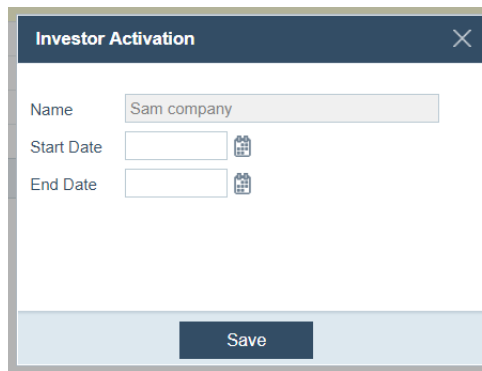
Before you can select an investor from the list, you must first add the investor.

Related information

For more information on creating an MI plan, see [Adding investors](#), on page 16.

- 4 Select the investor that applies to this program, by clicking its name.

The **Investor Activation** lightbox is displayed.



The image shows a lightbox titled "Investor Activation" with a close button (X) in the top right corner. It contains three input fields: "Name" with the text "Sam company", "Start Date" with a calendar icon, and "End Date" with a calendar icon. At the bottom center, there is a dark blue button labeled "Save".

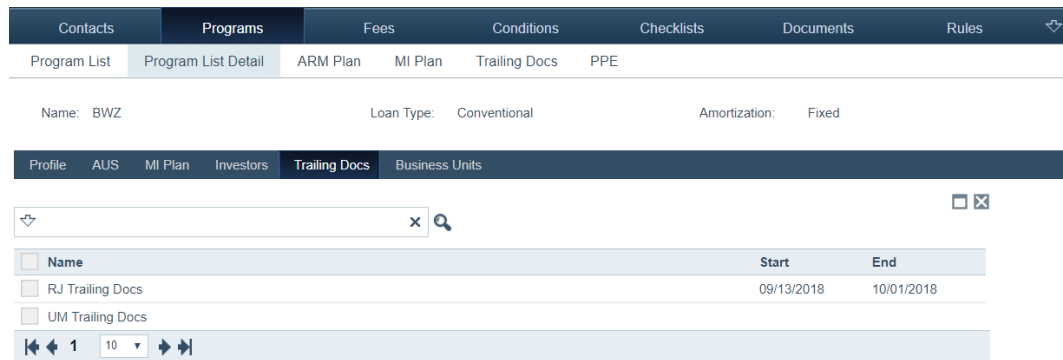
- A Enter a start date.
- B Enter an end date, if applicable.
- C Click **Save**.

Adding trailing docs

To add trailing docs:

- 1 Select the **Program** activity.
- 2 Select a program.
- 3 Click the **Trailing Docs** tab.

The trailing docs are displayed. You can specify a set group of trailing docs for a specific loan program.



The screenshot shows a software interface with a top navigation bar containing "Contacts", "Programs", "Fees", "Conditions", "Checklists", "Documents", and "Rules". Below this is a sub-navigation bar with "Program List", "Program List Detail", "ARM Plan", "MI Plan", "Trailing Docs", and "PPE". The "Trailing Docs" tab is active. Below the sub-navigation bar, there are fields for "Name: BWZ", "Loan Type: Conventional", and "Amortization: Fixed". A secondary navigation bar includes "Profile", "AUS", "MI Plan", "Investors", "Trailing Docs", and "Business Units". Below this is a search bar with a magnifying glass icon. A table displays the following data:

Name	Start	End
<input type="checkbox"/> RJ Trailing Docs	09/13/2018	10/01/2018
<input type="checkbox"/> UM Trailing Docs		

At the bottom of the table, there is a pagination control showing "1" of "10" items.

Prerequisite

Before you can select a trailing doc from the list, you must first add the trailing doc.

Related information

For more information on creating an MI plan, see [Creating trailing documents](#), on page 34.

- 4 Select the trailing doc that applies to this program, bu clicking its name.
The **Trailing Docs** lightbox is displayed.

- A Enter a start date.
- B Enter an end date, if applicable.
- C Click **Save**.

Adding business units to a program

- 1 Select the **Program** activity.
- 2 Select a program.
- 3 Click the **Business Units** tab.

The business units are displayed. You can make this loan program available for the business units that you specify here.

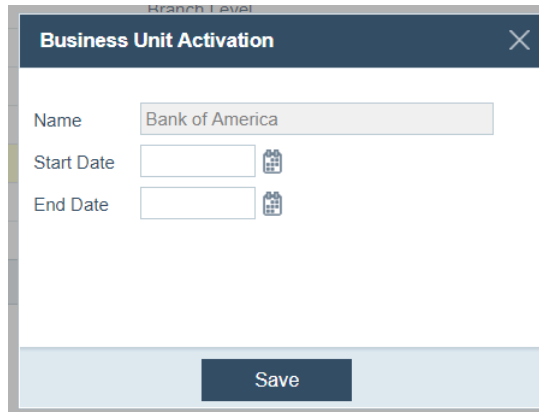
Prerequisite

Before you can select an business unit from the list, you must first add the business unit.

Related information

For more information on creating an MI plan, see [Creating business units](#), on page 205.

- Click the business unit that can access this program.
The **Business Unit Activation** lightbox is displayed.

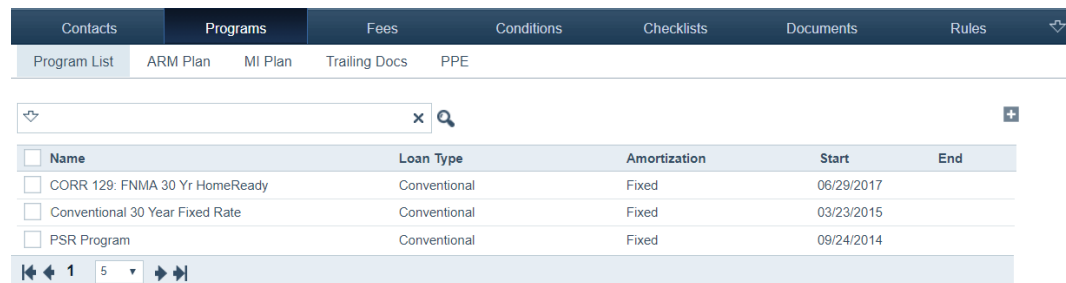


The image shows a lightbox titled "Business Unit Activation" with a close button (X) in the top right corner. It contains three input fields: "Name" with the value "Bank of America", "Start Date" with a calendar icon, and "End Date" with a calendar icon. A "Save" button is located at the bottom center of the lightbox.

- Enter a start date.
- Enter an end date, if applicable.
- Click Save.

Editing and deleting a program

- Select the **Program** activity.
The **Program List** screen is displayed.



The image shows the "Program List" screen with a navigation bar at the top containing "Contacts", "Programs", "Fees", "Conditions", "Checklists", "Documents", and "Rules". Below the navigation bar are tabs for "Program List", "ARM Plan", "MI Plan", "Trailing Docs", and "PPE". A search bar is located above a table of programs. The table has columns for "Name", "Loan Type", "Amortization", "Start", and "End".

<input type="checkbox"/>	Name	Loan Type	Amortization	Start	End
<input type="checkbox"/>	CORR 129: FNMA 30 Yr HomeReady	Conventional	Fixed	06/29/2017	
<input type="checkbox"/>	Conventional 30 Year Fixed Rate	Conventional	Fixed	03/23/2015	
<input type="checkbox"/>	PSR Program	Conventional	Fixed	09/24/2014	

- To edit a loan program, click the program name, which brings you to the **Program List Detail** screen.
- Edit the values in the **Profile**, **AUS**, **MI Plan**, **Investors**, **Trailing Docs**, and **Business Units** tabs.
- To delete a program, select its checkbox, which enables the **Delete** button, and click **Delete**.

Creating ARM plans

ARM plans control loan-level adjustable rate calculations and field values.

To create an ARM plan:

- 1 Select the **Program** activity.
- 2 Click the **ARM Plan** screen.

The following view is displayed.

- 3 Click **+**.

The **ARM Plan Detail** screen is displayed.

- 4 Enter the required information in the mandatory fields outlined in red.
- 5 Enter other relevant information in the rest of the fields.
- 6 Click **Save**.

7 Select the **Disclosure** tab.

The screenshot shows the 'Disclosure' tab of the 'ARM Plan Detail' screen. The top navigation bar includes 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists', 'Documents', and 'Rules'. Below this, there are sub-tabs: 'Program List', 'ARM Plan', 'ARM Plan Detail', 'MI Plan', 'Trailing Docs', and 'PPE'. The main content area shows 'Name: BWZ' and 'Index Type: Bank Prime Loan'. The 'Disclosure' tab is active, showing various fields for configuration. Fields for 'Rate Calculation', 'Index Source', 'Rate Changes', 'Increase In Rate Will Cause', 'Discount/Premium Feature', 'ARM Conversion', 'Conditions', 'Fixed Rate Will Be Determined By', 'Negative Amortization', 'Interest Rate Carryover', 'Rate Change Notification Days', 'Start Date', and 'End Date' are visible. A 'Save' button is located at the bottom of the form.

8 Enter the required information in the mandatory field outlined in red.

9 Enter other relevant information in the rest of the fields.

10 Click **Save**.

The new ARM plan is listed in the **ARM Plan** screen.

Editing and deleting an ARM plan

To edit and delete an ARM plan:

- 1 Select the **Program** activity.
- 2 Click the **ARM Plan** screen.
- 3 To edit an ARM plan, click the plan name, which takes you to the **ARM Plan Detail** screen.
- 4 Edit the values in the **Profile** and **Disclosure** tabs.
- 5 To delete an ARM plan from the table, select the checkbox of the plan name, which enables the **Delete** button.
- 6 Click **Delete**.



Creating MI plans


Mortgage insurance plans control loan-level mortgage insurance calculations, field values, and available mortgage insurance vendors for the particular program.

To create an MI plan:




- 1 Select the **Program** activity.
- 2 Click the **MI Plan** screen.

The following view is displayed.








Settings  Path User (System Administrator)  | Log out

Contacts Programs Fees Conditions Checklists Documents Rules 

Program List ARM Plan MI Plan Trailing Docs PPE


 x  

<input type="checkbox"/>	Name	Start	End
<input type="checkbox"/>	Bailey Plan	03/20/2017	
<input type="checkbox"/>	All MI Plans	03/20/2017	
<input type="checkbox"/>	MI	10/29/2013	
<input type="checkbox"/>	UM-MI	08/20/2013	

  1    10  


3 Click .

The **MI Plan Detail** screen is displayed.

Contacts Programs Fees Conditions Checklists Documents Rules 

Program List ARM Plan MI Plan MI Plan Detail Trailing Docs

Name:

Profile Vendor 

Name

Refundable


Calculation Type

Requested MI Termination %


Amortization Type

Required MI Termination LTV %

Loan Type

Start Date 11/20/2020 

Premium Paid By

End Date 

Save

4 Enter the required information in the fields outlined in red.

5 Enter the end date, if applicable.

The *Start Date* field is automatically populated with the current date.

6 Click **Save**.

7 Select **Vendor** to specify the vendor who will provide the insurance for this type of plan.

The screenshot shows the 'MI Plan Detail' screen with the 'Vendor' dropdown menu open. The dropdown lists three options: 'SV MI', 'Unit Mortgage Insurance Co.', and 'RJ Calyx Mortgage Ins.'. The 'Save' button is visible at the bottom of the screen.

8 Select the vendor.

Prerequisite

Before you can select a mortgage insurance vendor from the list, you must first add the mortgage insurance company.

9 Click **Save**.

The new MI plan is populated in the *MI Plan* table.

10 To edit an MI plan, click the name, which takes you to the **MI Plan Detail** screen, where you can edit.

11 To delete an MI plan, select its checkbox and click **Delete**.

Creating trailing documents

Trailing docs provides an associated list of trailing documents that will populate the final documents screen of the LOS based on the selected program.

To create trailing documents:

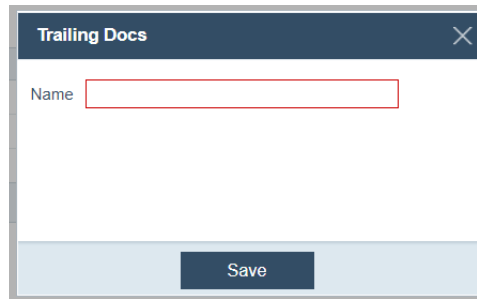
1 Select the **Program** activity.

2 Click the **Trailing Docs** screen.

The following view is displayed.

The screenshot shows the 'Trailing Docs' screen with a list of two items: 'UM Trailing Docs' and 'RJ Trailing Docs'. The 'Settings' dropdown is visible at the top left, and the user information 'Path User (System Administrator)' is at the top right.

- 3 Click **+**.
The **Trailing Docs** lightbox is displayed.



- 4 Enter the name of the document that you want to add for this program.
- 5 Click **Save**.
- 6 Repeat to add additional documents.
The document is populated in the *Trailing Documents* table.
- 7 To delete a document, select its checkbox and click **Delete**.

Importing PPE

To import the product and pricing engine:

- 1 Select the **Program** activity.
- 2 Click the **PPE** screen.

Settings

Contacts	Programs	Fees	Conditions	Checklists	Documents
Program List	ARM Plan	MI Plan	Trailing Docs	PPE	

Custom Fields

Account

<input type="checkbox"/> Pricing Group ID (Channel)	Description	BU
<input type="checkbox"/> 5923	Calyx Demo	Ronaldo OU, HoanPro VongG2, Lee Demo OU, Petlu...
<input type="checkbox"/> 97350	Retail Manual	SV QAG2 Origin, Gen2 Peggy, hoang2b vong, Sung ...
<input type="checkbox"/> 33487	Calyx Demo Retail	
<input type="checkbox"/> 117811	SA Calyx Demo	
<input type="checkbox"/> 117812	SA Retail Auto Accept	
<input type="checkbox"/> 117813	SA Retail Manual	
<input type="checkbox"/> 118566	Prod Calyx Demo	Benny's Big Bank (West)
<input type="checkbox"/> 118567	Prod Calyx Demo Auto Accept	Lock Management OB, Lock Management - OB Auto...
<input type="checkbox"/> 118569	Prod Calyx Demo Manual	

Import **Delete**

- 3 Select the *Pricing Group ID (Channel)*.
- 4 Click **Import**.

Fees

Through the **Fees** activity, you can set up the allowable fees that are selected in Path LOS. The fees are filtered by the various elements of the fee profile, and all fee characteristics can be configured. You can also flag fees as conventional, FHA, VA, and USDA.

To save loan originators and processors time by not having to enter every fee individually, closing costs templates are created and used to apply a set of fees based on various loan parameters such as loan type and loan purpose. For example, certain fees apply only to purchase loans, not refinance loans. Therefore, you would include only those fees in a purchase loan fees template and create a separate fees template for refinance loans.

Path is delivered with a set of predefined fees and fee names that you can modify to accommodate your business requirements. You can also add custom fees as needed.

In this topic

- [Adding fee names](#)
- [Adding fees](#)
- [Creating fees templates](#)
- [Adding construction fees](#)



Adding fee names


Fee names are separated based on the fee section where they are listed on the Loan Estimate. They are used to further specify a fee in a particular fee section on the GFE.

To add a fee name:



- 1 Select the **Fees** activity.
- 2 Click the **Fee Names** screen.

The following view is displayed, which lists the fee names.





Settings  Path User (System Administrator)  | Log out

Contacts Programs **Fees** Conditions Checklists Documents Rules 

Fee List Late Charge Fees Templates **Fee Names** Construction Fees

<input type="checkbox"/> Block/Section	Block/Section Name	Fee Name
<input type="checkbox"/> H	Other	Real Estate Commission Seller's Broker
<input type="checkbox"/> H	Other	Real Estate Commission Buyer's Broker
<input type="checkbox"/> H	Other	Home Warranty Fee
<input type="checkbox"/> H	Other	Home Inspection Fee
<input type="checkbox"/> H	Other	HOA Special Assessment
<input type="checkbox"/> E	Taxes and Other Government Fees	Mortgage Recording Fee

  1  

3 Click **Add**.

- A Select the section where the fee belongs, from the **Block/Section** dropdown list.
- B Enter the name of the fee in the **Fee Name** field.
- C Select the fee type from the **Fee Type** dropdown list.
- D Click **Save**.

The fee name is added to the list.

4 To edit a fee name, click its name to open its lightbox, and make the desired changes.

Adding fees

To add and configure a fee, which will be used in the LOS.

1 Select the **Fees** activity.

The **Fee List** screen is displayed.

Settings ▾ Path User (System Administrator) ▾ | Log out

Contacts Programs **Fees** Conditions Checklists Documents Rules ▾

Fee List Late Charge Fees Templates Fee Names

✕ 🔍 Enable Custom Fee +

<input type="checkbox"/> Name	Section	Start	End
<input type="checkbox"/> Title - Lender's Title Insurance	Services Borrower Can Shop For	09/06/2018	
<input type="checkbox"/> 203K Supplemental Origination Fee	Our Origination Charge	07/29/2018	
<input type="checkbox"/> Debt Cancellation Fee	Other	03/25/2018	
<input type="checkbox"/> Daily Interest Charges	Prepays	11/08/2017	
<input type="checkbox"/> Real Estate Commission Seller's Broker	Other	09/06/2017	
<input type="checkbox"/> Real Estate Commission Buyer's Broker	Other	09/06/2017	

⏪ ⏩ 1 10 ▾ ⏪ ⏩

Save Import Export

- 2 Select the **Enable Custom Fee** checkbox, to give LOS users the flexibility to edit the fee name specifically for the current loan.
- 3 Click +.

The **Fees List Detail** page is displayed.

- 4 Select from the **Section** and **Fee Name** dropdown lists.

Important

*In order to add a new fee, first you must create its fee name through the **Fee Names** screen.*

The **Section** dropdown lists contains categories of fees.

The **Fee Name** dropdown list contains specific fees within the selected category.

If you select a fee that is included in the impound account, the **Impound Type** dropdown list is enabled. If you select *Homeowner's Insurance*, the **Insurance Type** dropdown list is enabled.

- 5 Select from the **Fee Type** dropdown list.
- 6 Enter the name of the company that will provide the service in the **Company** field, if applicable.
- 7 Specify the fee amount.

Restriction

*The **Percent** field, **Additional Amount** field, and **Based On** dropdown list are not applicable to all fees. If they are not enabled, they do not apply to the fee being entered.*

- 8 In the **Percent** field, enter the percentage of the loan amount, appraisal, or purchase price on which the fee is calculated.

- 9 Select an option from the *Based On* dropdown list to calculate the fee percentage.
- 10 Enter a value in the *Additional Amount* field, to add a flat dollar amount to the calculated fee amount,
- 11 Fill out the *Maximum Amount* field.

Note

If a maximum amount is specified, the Total Amount field cannot exceed that value.

- 12 Fill out the *G/L Number* field, if applicable.
- 13 Select the line number from the *HUD 1 Line Number* dropdown list, to associate the fee with a HUD line number.
- 14 From the *Paid To* dropdown list, select the entity the fee is paid to.
- 15 From the *Paid By* dropdown list, select the entity that pays the fee.
- 16 The following list of checkboxes allow you to set the fee to certain default characteristics, according to which checkboxes are selected.
 - **Shoppable**
 - **APR**
 - **POC**
 - **Financed**
 - **FHA Allowable**
 - **Federal Bona Fide**
 - **GSE Bona Fide**
 - **State Bona Fide**
 - **Excludable**
 - **QM**
 - **Optional**
 - **Exclude from Mortgage/Deed**
 - **Withhold from Wire**
 - **Conventional**
 - **FHA**
 - **VA**
 - **USDA**
 - **Other Loan Type**

Shown below, from the user's perspective, is an example of some of the checkboxes that would have defaulted to selected, if you select the checkboxes from the list above.

- 17 If this is an escrow fee, select from the *Month Cushion* dropdown list.
- 18 In the *Start Date* and *End Date* fields, enter the start and end dates that are applicable to the fee.
- 19 Click **Save**.

Editing and deleting fees

To edit and delete a fee:

- 1 Select the **Fees** activity.
The **Fee List** screen is displayed.
- 2 To edit the fee information, click its name, which takes you to the **Fee Profile Detail** screen, and make the desired changes.
- 3 To delete a fee, select its checkbox, which enables the **Delete** button, and click **Delete**.

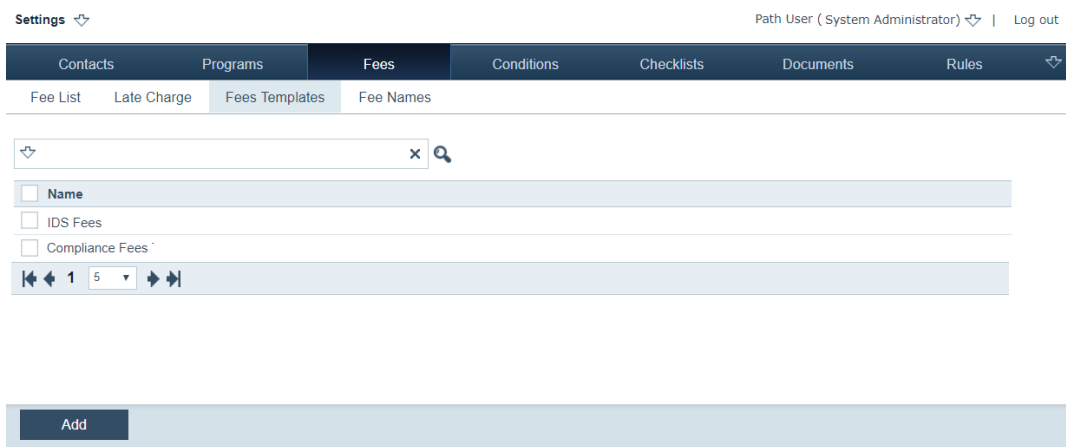
Creating fees templates

Through the **Fees Templates** screen, you can use fees templates, to apply a set of predefined fees to loans with certain attributes in Path LOS. Here you create a new template or copy an existing template and modify as needed.

To create a fees template:

- 1 Select the **Fees** activity.
- 2 Click the **Fees Templates** screen.

The templates are displayed.



3 Click **Add**.

The **Fees Templates Detail** screen is displayed, which contains the following collapsible sections where fees templates are configured:


- *A. Origination Charges*
- *B. Services Borrower Cannot Shop For*
- *C. Services Borrower Can Shop For*
- *E. Taxes and Other Government Fees*
- *F. Prepays*
- *G. Initial Escrow Payment at Closing*
- *H. Other*

Filters is the last section and used to filter the fees template to the appropriate loans.

Contacts Programs **Fees** Conditions Checklists Documents Rules

Fee List Late Charge Fees Templates **Fees Templates Detail** Fee Names

Profile

Template Name 

A. Origination Charges

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes \$	0.00
Total					\$ 0.00

B. Services Borrower Cannot Shop For

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	Yes \$	0.00
<input type="checkbox"/> VA Funding Fee			Borrower	Yes \$	0.00
Total					\$ 0.00

C. Services Borrower Can Shop For

Charge	Paid To	Company	Paid By	APR	Amount
No records					
Total					\$ 0.00

E. Taxes and Other Government Fees

Charge	Paid To	Company	Paid By	APR	Amount
No records					
Total					\$ 0.00

F. Prepaids

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Homeowner's Insurance Premium			Borrower	No \$	0.00

Delete Close Save

Note

The entire page is too long to be fully displayed here.

- 4 Fill out the *Template Name* field.
- 5 The quick way to configure your fees template is to click  (highlighted in red) on the top right, in the above screen shot.

The **Fee Select** lightbox appears. This features makes it easier for you to configure the fees templates, by allowing you to choose fees that are already configured,

instead of individually configuring fees for each section. You can also select multiple fees across multiple sections at once.



In the *Section Name* column, each collapsible section is represented.

- A Navigate to the section of fee that you want to add, and select the fee's checkbox. *Origination Fee* is selected.
- B Click **Save**.

The selected fee is listed under the section to which it belongs.



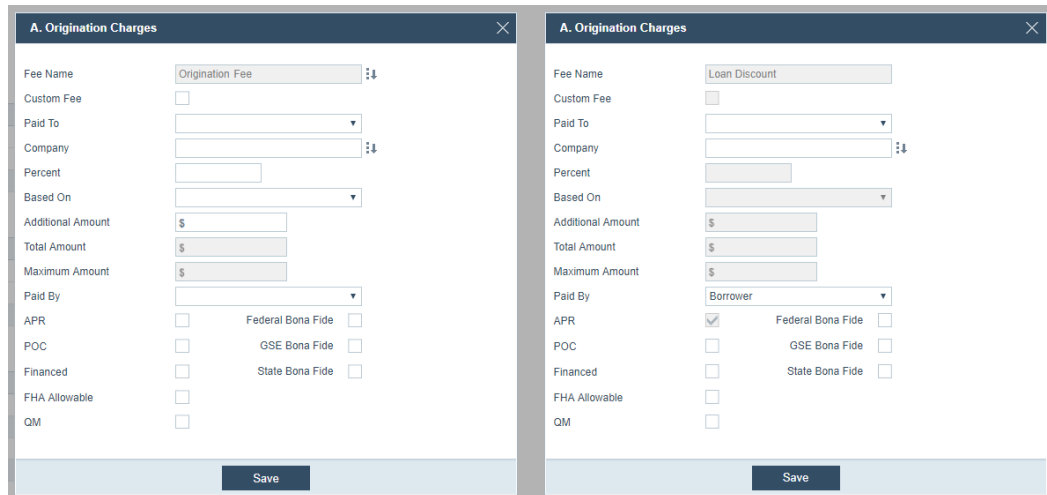
- C Continue to select fees for this section or the other sections as needed for your fees template.
- D To delete a fee, select its checkbox, which enables the **Delete** button.



- E Click **Delete**. *Origination Fee* is deleted.

Before we move on to the other way of configuring the fees template, notice the difference between the checkboxes of *Loan Discount* and *Origination Fee*; while the former checkbox is unselectable (grayed-out), the latter checkbox is selectable. If a fee has an unselectable checkbox, it is a system fee and cannot be deleted. But unless you open the lightbox of a system fee and configure it further, it will not be used in the fees template. Shown below are the lightboxes of a non-system fee (left) and a system fee (right) and, note the differences. A main difference is that there is no select icon (⚙️) next to the *Fee Name* field in the system fee lightbox, which renders it

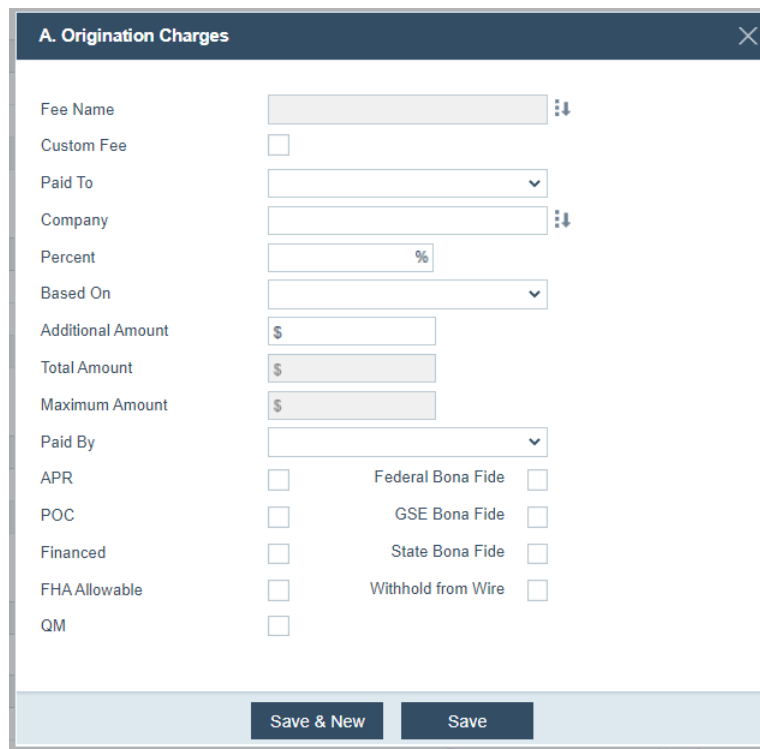
unwritable. And depending on which system fee you select, the fields and checkboxes displayed in the lightbox will vary.




- 6 The other way to configure your fees template is to configure each fee individually.
 - A Navigate to the section where you want to add a fee.
 - B Click the corresponding **+**.

The *A. Origination Charges* section is chosen.

The **A. Origination Charge** lightbox appears. Other fee lightboxes differs slightly.



C Click  of the *Fee Name* field.

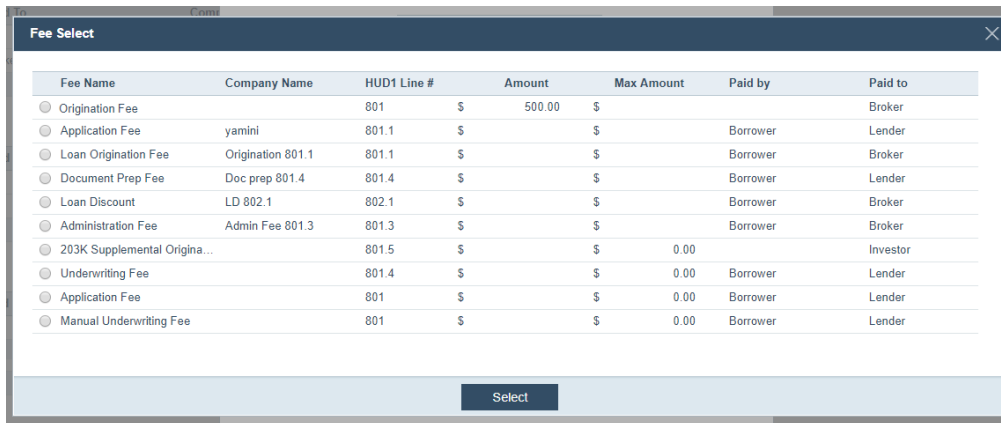
Prerequisite

Before you can add a new fee to fees template, you must create it first.

Related information

For more information on creating fees, see [Adding fee names](#), on page 36, and [Adding fees](#), on page 37.

The **Fee Select** lightbox appears. Here you see all the fees belonging to this section.



Fee Name	Company Name	HUD1 Line #	Amount	Max Amount	Paid by	Paid to
<input checked="" type="radio"/> Origination Fee		801	\$ 500.00	\$		Broker
<input type="radio"/> Application Fee	yamini	801.1	\$	\$	Borrower	Lender
<input type="radio"/> Loan Origination Fee	Origination 801.1	801.1	\$	\$	Borrower	Broker
<input type="radio"/> Document Prep Fee	Doc prep 801.4	801.4	\$	\$	Borrower	Lender
<input type="radio"/> Loan Discount	LD 802.1	802.1	\$	\$	Borrower	Broker
<input type="radio"/> Administration Fee	Admin Fee 801.3	801.3	\$	\$	Borrower	Broker
<input type="radio"/> 203K Supplemental Origina...		801.5	\$	\$ 0.00		Investor
<input type="radio"/> Underwriting Fee		801.4	\$	\$ 0.00	Borrower	Lender
<input type="radio"/> Application Fee		801	\$	\$ 0.00	Borrower	Lender
<input type="radio"/> Manual Underwriting Fee		801	\$	\$ 0.00	Borrower	Lender


- i Choose a fee by selecting its radio button.
Origination Fee is selected.
- ii Click **Select**.

The preconfigured fee data is populated in the lightbox. You can edit the data in the enabled fields, if needed.


The screenshot shows a lightbox titled "A. Origination Charges" with a close button in the top right corner. The form contains the following fields and options:

- Fee Name:** A text input field containing "Origination Fee" and a search icon (magnifying glass with a downward arrow).
- Custom Fee:** A checkbox that is currently unchecked.
- Paid To:** A dropdown menu showing "Broker".
- Company:** A text input field and a search icon.
- Percent:** A text input field.
- Based On:** A dropdown menu.
- Additional Amount:** A text input field with a dollar sign prefix.
- Total Amount:** A text input field with a dollar sign prefix and the value "500.00".
- Maximum Amount:** A text input field with a dollar sign prefix.
- Paid By:** A dropdown menu.
- APR:** A checkbox.
- Federal Bona Fide:** A checkbox.
- POC:** A checkbox.
- GSE Bona Fide:** A checkbox.
- Financed:** A checkbox.
- State Bona Fide:** A checkbox.
- FHA Allowable:** A checkbox.
- QM:** A checkbox.

At the bottom of the lightbox is a dark blue button labeled "Save".

- D** If you select the **Custom Fee** checkbox, the *Fee Name* field becomes writable. But instead of changing the fee name, you should just create a new custom fee.
- E** Select the entity that is to receive the payment from the *Paid To* dropdown list. If the selected fee has the payment receiver configured already, then this field will be populated with the receiver when the fee is selected.
- F** Enter the company name in the *Company* field, or click the corresponding  to select a company that has already been entered into the system.

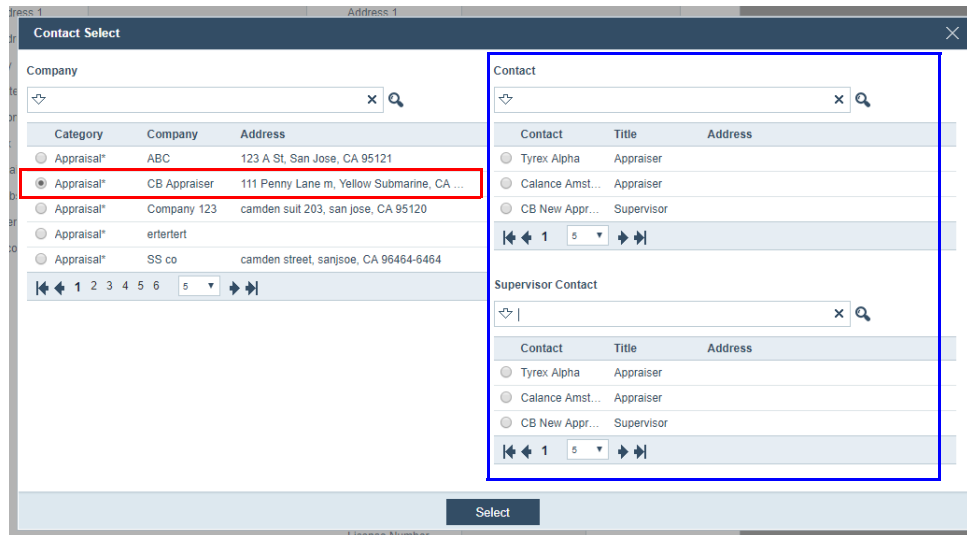
The **Contact Details** lightbox appears.

- i Click  of the *Category* field.

The **Contact Select** lightbox appears.

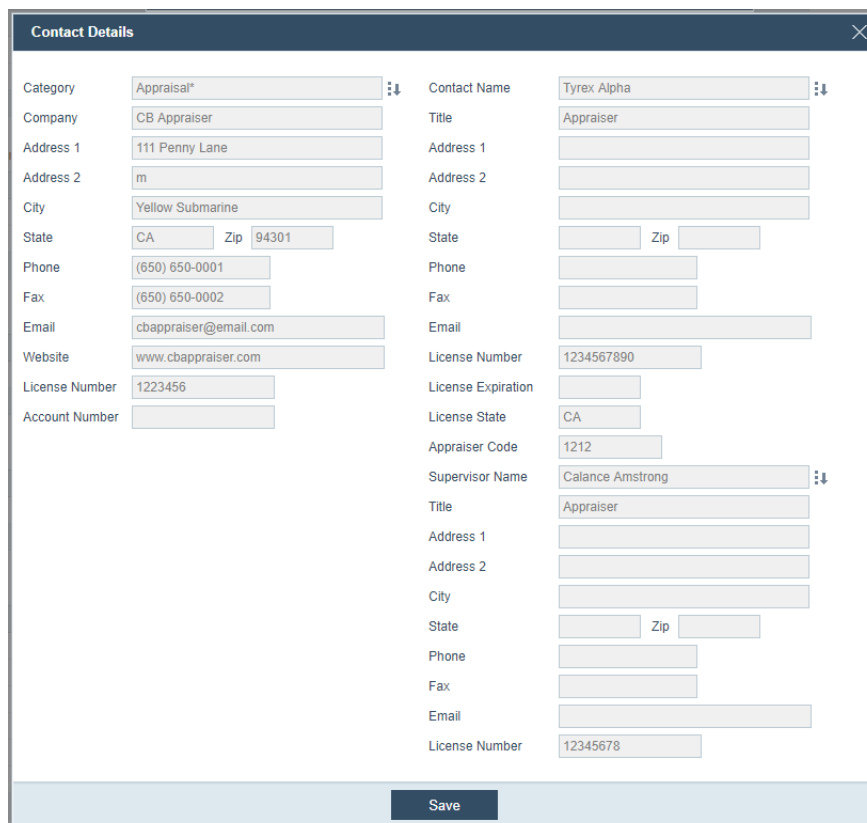
- a Select the contact from the *Company* section, by clicking its radio button.

Shown below, **CB Appraiser** is chosen. And once the contact is chosen, the *Contact* and *Supervisor Contact* sections are populated with individuals from the company.



- b Select the individuals from the company in the *Contact* and *Supervisor Contact* sections, by selecting their radio buttons.
- c Click **Select**.

The fields in the **Contact Details** lightbox are populated with the information of the company and its individuals.



- ii Click **Save**, to save and close the **Contact Details** lightbox.

- D If the fee is based on a percentage of the loan amount, appraisal, or purchase price, enter the amount in the *Percent* field.
- E Select an option from the *Based On* dropdown list to calculate the fee percentage.
- F If the fee is a flat rate, rather than percentage, or if an additional dollar amount is added to the fee, enter the amount in the *Additional Amount* field.

The total fee is calculated and populated in the *Total Amount* field.

Note

If a maximum amount is specified, the Amount Total field cannot exceed that value.

- G Select the entity that is paying the fee from the *Paid By* dropdown list.
If *Split* is chosen, additional fields will appear to specify how the fee is split between different parties.
 - i To split the fee among multiple parties associated with the loan, select *Split* from the *Paid By* dropdown list.

Maximum Amount	\$
Paid By	▼
APR	
POC	
Financed	
FHA Allowable	Borrower Seller Broker Lender Third Party Split
QM	<input type="checkbox"/>

The lightbox expands with more fields to enter the split information.

Maximum Amount	\$
Paid By	Split ▼
APR	<input type="checkbox"/> Federal Bona Fide <input type="checkbox"/>
POC	<input type="checkbox"/> GSE Bona Fide <input type="checkbox"/>
Financed	<input type="checkbox"/> State Bona Fide <input type="checkbox"/>
FHA Allowable	<input type="checkbox"/> Withhold from Wire <input type="checkbox"/>
QM	<input type="checkbox"/>
<input checked="" type="radio"/> Split by Percent <input type="radio"/> Split by Amount	
Borrower	<input type="text"/> \$ <input type="text"/> <input type="checkbox"/>
Seller	<input type="text"/> \$ <input type="text"/> <input type="checkbox"/>
Broker	<input type="text"/> \$ <input type="text"/> <input type="checkbox"/>
Lender	<input type="text"/> \$ <input type="text"/> <input type="checkbox"/>
Correspondent	<input type="text"/> \$ <input type="text"/> <input type="checkbox"/>
Third Party	<input type="text"/> \$ <input type="text"/> <input type="checkbox"/>
Total	<input type="text"/> % <input type="text"/> \$ <input type="text"/>
Save	

- ii Select the **Split by Percent** or **Split by Amount** radio button, to split the fee payment among multiple payers by percentage or by dollar amount.

The fields under **Split by Percent** and **Split by Amount** are enabled accordingly, depending on which radio button is selected.

You only need to specify either the percentage or the amount of payment. For instance, when you enter a percentage number in the *Borrower* field under **Split by Percent**, the corresponding field under **Split by Amount** will be populated automatically with the correct amount, and vice versa.

iii Enter the percentage or the amount that each payer is making in the fields under either **Split by Percent** or **Split by Amount**.

iv Click **Save**.

H The following list of checkboxes allow you to give the fee certain characteristics, according to which checkboxes are selected.

- **APR**
- **POC**
- **Financed**
- **FHA Allowable**
- **QM**
- **Federal Bona Fide**
- **GSE Bona Fide**
- **State Bona Fide**
- **Withhold from Wire**

I Click **Save**.

7 Repeat the process for additional fees in this template, if you want to add more fees.













8 Complete the *Filters* section.

Filters

<input type="checkbox"/> Lien <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Loan Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Perm <input type="checkbox"/> Other <input type="checkbox"/> Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA <input type="checkbox"/> Other	<input type="checkbox"/> Property Type <input type="checkbox"/> Detached <input type="checkbox"/> Attached <input type="checkbox"/> Condominium <input type="checkbox"/> Planned Unit Development <input type="checkbox"/> Planned Unit Development - Attached <input type="checkbox"/> Co-Operative <input type="checkbox"/> Mid Rise Condo <input type="checkbox"/> High Rise Condo <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Detached Condo <input type="checkbox"/> Manufactured Home: Condo/PUD/Co_op <input type="checkbox"/> Manufactured Home Advantage <input type="checkbox"/> Single Family Residence <input type="checkbox"/> Multifamily Residence <input type="checkbox"/> Modular <input type="checkbox"/> Condo Hotel <input type="checkbox"/> Site Condo <input type="checkbox"/> Land <input type="checkbox"/> Raw Land	Property State Include <input type="text"/> Property State excluded <input type="text"/> AA <input type="text"/> AE <input type="text"/> AK <input type="text"/> AL <input type="text"/> AP <input type="text"/> AR <input type="text"/> AS <input type="text"/> AZ <input type="text"/> CA <input type="text"/> CO <input type="text"/> CT <input type="text"/> DC <input type="text"/> DE <input type="text"/> FI	Business Unit included <input type="text"/> Business Unit excluded <input type="text"/> 01 TEST Non <input type="text"/> Origination <input type="text"/> Authorized <input type="text"/> 44 Copied <input type="text"/> Role Testing <input type="text"/> OC <input type="text"/> A Credit <input type="text"/> Union <input type="text"/> Arch MI <input type="text"/> Aug test <input type="text"/> B Credit <input type="text"/> Union <input type="text"/> Ben - Retail <input type="text"/> Benjamin <input type="text"/> Test BU	Business Channel include <input type="text"/> Business Channel excluded <input type="text"/> Broker <input type="text"/> Correspondent <input type="text"/> Mini- <input type="text"/> Correspondent <input type="text"/> Retail <input type="text"/> Wholesale	Loan Amount Range <input type="text"/> \$ -- \$
---	---	---	--	---	---

How you configure the *Filters* section determines whether a fees template can be used for a loan, that is, when options are selected from the *Lien*, *Loan Purpose*, *Loan Type*, *Property Type*, *Property State*, *Business Channel*, and *Business Unit* sections, the loan in Path LOS must match a selected attribute in each section, for the fees template to apply to the loan (excluding the *Loan Amount Range* section).

For instance, if you select all attributes in the *Filters* section for this fees template, then all loans in Path LOS (which have at least one attribute from each section) are eligible to use it. The more attributes you select, the more loans can use this fees template.

- A Select the loan attributes that apply to this fees template.
- i In the *Lien* section, select from the **First Lien** or **Second Lien** checkboxes, to indicate whether this fees template is available to first lien loans or second lien loans. If both apply, select the **Lien** checkbox.
 - ii In the *Loan Purpose* section, select the **Purchase** checkbox if the fees template is uniquely applicable to purchase loans.
If the fees template applies to multiple loan purposes, select the other applicable checkboxes, which are **Refinance**, **Construction**, **Construction-Perm**, and **Other**. If the fees template applies to all loan purposes, select the **Loan Purpose** checkbox.
 - iii In the *Loan Type* section, select the loan type(s) that can use this fees template. The types are **Conventional**, **FHA**, **VA** and **USDA**. If all types apply, select the **Loan Type** checkbox.
 - iv In the *Property Type* section, select the applicable property type(s).
If all apply, select the **Property Type** checkbox.
 - v To specify the applicable property state(s) for the fees template, click the state(s), which highlights the selected state(s), then click the left arrow () to move them from the *Property State excluded* column to the *Property State Included* column. Clicking  moves all the states to the *Property State included* column.
To remove an included state, select the state from the *Property State Included* column, then click the right arrow () to move it to the *Property State Excluded* column. Clicking  moves all included states to the *Property State excluded* column.
 - vi To specify the applicable business channel(s) for the fees template, click the business channel(s), which highlights the selected business channel(s), then click the left arrow () to move them from the *Business Channel excluded* column to the *Business Channel included* column. Clicking  moves all the business channels to the *Business Channel Included* column.
To remove an included business channel, select the business channel from the *Business Channel included* column and click the right arrow () to move it to the *Business Channel excluded* column. Clicking  moves all included business channels to the *Business Channel excluded* column.
 - vii To specify the applicable business unit(s) for the fees template, click the business channel(s), which highlights the selected business unit(s), and click the left arrow () to move them from the *Business Unit excluded* column to the *Business Unit included* column. Clicking  moves all the business units to the *Business Unit included* column.
To remove an included business unit, select the business unit from the *Business Unit included* column and click the right arrow () to move it to the *Business Unit excluded* column. Clicking  moves all the business units to the *Business Unit excluded* column.

- viii In the *Loan Amount Range* fields, specify the maximum and minimum range for the loan amount.

Note

If you do not specify a range, then loans of all ranges can use the fees template.

- 9 Click **Save**.

Editing, copying and deleting a fees template


To edit, copy and delete a fees template:

- 1 Select the **Fees** activity.
- 2 Click the **Fees Templates** screen.
- 3 Select a fees template.
Edit the values on the **Fees Template Detail** screen.
- 4 To copy an existing fees template, select the checkbox of the template, which enables the **Copy** button, and click **Copy**.
Edit the copied template as needed on the **Fees Template Detail** screen.
- 5 To remove a fees template, select the checkbox of the template, which enables the **Delete** button, and click **Delete**.

Adding construction fees

To add a construction fee:

- 1 Select the **Fees** activity.
- 2 Click the **Construction Fees** screen.

Settings  Path User (System Administrator)

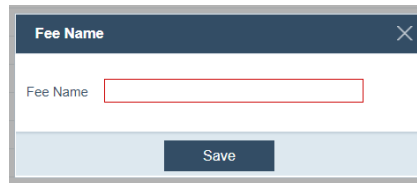
Contacts	Programs	Fees	Conditions	Checklists	Documents	Rul
Fee List	Late Charge	Fees Templates	Fees Templates Detail	Fee Names	Construction Fees	

<input type="checkbox"/> Name
<input type="checkbox"/> Statement Fee
<input type="checkbox"/> Administration Fee
<input type="checkbox"/> Investor Prepaid Interest
<input type="checkbox"/> Other Fees Paid
<input type="checkbox"/> Survey Fees Paid
<input type="checkbox"/> Inspection Fees Paid
<input type="checkbox"/> Warehouse Fee
<input type="checkbox"/> Builder Paid Buydown
<input type="checkbox"/> Overnight Fee

◀ ◀ 1 10 ▶ ▶

Add

- 3 Click the **Add** button.
The Fee Name lightbox opens.



- 4 Enter the *Fee Name*.
- 5 Click **Save**.

Conditions

Trough the **Conditions** activity, you can set conditions to establish what items or documents are required before the final loan approval. The permission for managing a condition type is granted at the role level, that is, all users with the specified role have the same permissions for managing that condition type. Condition types are divided into categories for ease of reporting.

In this topic

- [Adding condition types](#)
- [Condition categories](#)
- [Condition list](#)

Related information

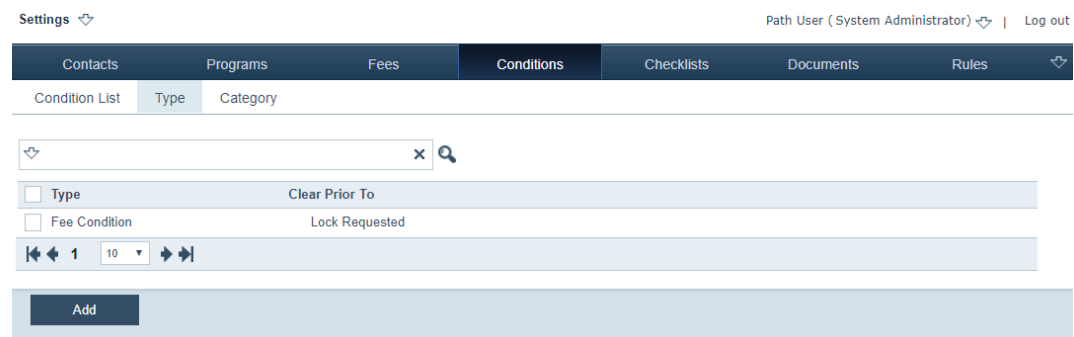
For information on configuring a role's access to conditions, see [Conditions](#), on page 185.

Adding condition types

To add a condition type:

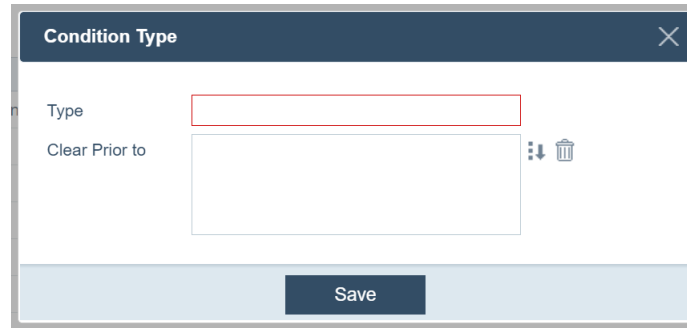
- 1 Select the **Conditions** activity.
- 2 Click the **Type** screen.


The following view is displayed, which lists the condition types. The initial list includes the default condition types and the default specification regarding when the condition must be met.



- 3 Click the **Add** button.

The **Condition Type** lightbox is displayed.

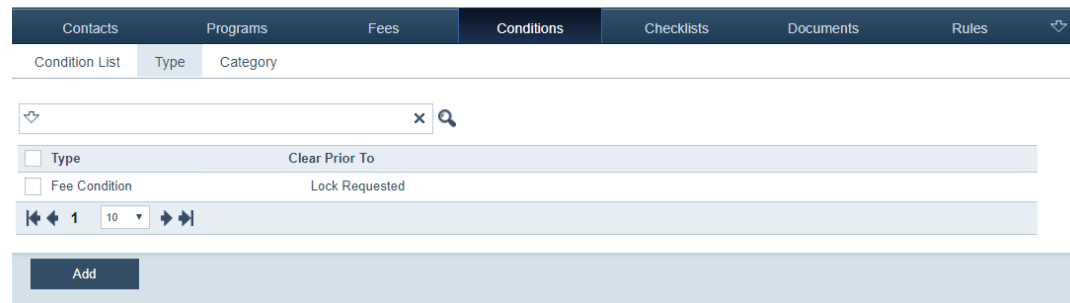


- A Enter the name of the condition type in the *Name* field.
- B Click  of the *Clear Prior to* field for further configure the condition type.
The **Status Selection** lightbox appears.
 - i Select the status.
 - ii Click **Select**.
- C Click **Save**.
The condition type is added to the list.

Editing, copying and deleting condition types

To edit, copy and delete a condition type:

- 1 Select the **Conditions** activity.
- 2 Click the **Type** screen.



- 3 Select the condition type.
In the **Condition Type** lightbox, edit the settings.
- 4 To copy a condition type, select its checkbox, which enables the **Copy** button, and click **Copy**.
- 5 To delete a condition type, select its checkbox, which enables the **Delete** button, and click **Delete**.

Condition categories

In Path LOS, condition categories group conditions together. Categories are helpful to the LOS user, typically issuers, when they assign conditions to a loan. The categories assist with locating different types of conditions without having to search through the entire list. The category is specified when the condition is created.

To create a condition category:

- 1 Select the **Conditions** activity.
- 2 Click the **Category** screen.

The conditions category list is displayed.

- 3 Click the **Add** button.

The **Condition Category** lightbox is displayed.

- 4 Enter the name of the category in the *Name* field.
- 5 Click **Save**.
The condition category is added to the list.
- 6 To rename a condition category, click the condition category name, which opens the **Condition Category** lightbox, and edit the name.
- 7 To delete a category, select the checkbox of the category, which enables the **Delete** button, and click **Delete**.

Condition list

Through the **Condition List** screen, you can add a new condition after you have configured the condition types and categories, if they were not already present in the system.

To add a condition:

- 1 Select the **Conditions** activity.

The **Condition List** screen is displayed.

Settings ▼ Path User (System Administrator) ▼ | Log out

Contacts Programs Fees **Conditions** Checklists Documents Rules ▼

Condition List Type Category

✕ 🔍

<input type="checkbox"/> Type	Description	Issued To	Cleared By	Default
<input type="checkbox"/> AUS	AUS Conditions	Hoan G2 LO v2	Hoan G2 LO v2	<input type="checkbox"/>
<input type="checkbox"/> PTD	Appraisal Report	Loan Originator - Lee,Processor ...	Underwriter - Lee	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD	Borrower Paystubs	Loan Originator - Lee,Processor ...	Underwriter - Lee	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD	Borrower W2	Loan Originator - Lee,Processor ...	Underwriter - Lee	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD	KAR COND	QA Origin Retail Processor	QA Origin Retail Under...	<input type="checkbox"/>

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Add

2 Click the **Add** button.

The **Condition List Detail** screen is displayed. The fields outlined in red are mandatory.

Contacts Programs Fees **Conditions** Checklists Documents Rules ▼

Condition List **Condition List Detail** Type Category

Profile ✕

Description

Type

Issued To 🔍 🗑️ 📄

Category

Cleared By 🔍 🗑️ 📄

Default

Start Date 📅 End Date 📅

Filters

Lien

First Lien

Second Lien

Loan Purpose

Purchase

Refinance

Construction

Construction-Perm

Other

Loan Type

Conventional

FHA

VA

USDA

Other

Property Type

Detached

Attached

Condominium

Planned Unit Development

Planned Unit Development - Attached

Co-Operative

Mid Rise Condo

High Rise Condo

Manufactured Home

Detached Condo

Manufactured Home: Condo/PUD/Co_op

Manufactured Home Advantage

Single Family Residence

Multifamily Residence

Modular

CondoHotel

Site Condo

Land

Raw Land

Property State Included

Property State excluded

➡

←

Roles

Save **Save & New**

3 Enter a description of the condition in the *Description* field.

4 Select a condition type from the *Type* dropdown list.


- 5 Select a condition category from the *Category* dropdown list.

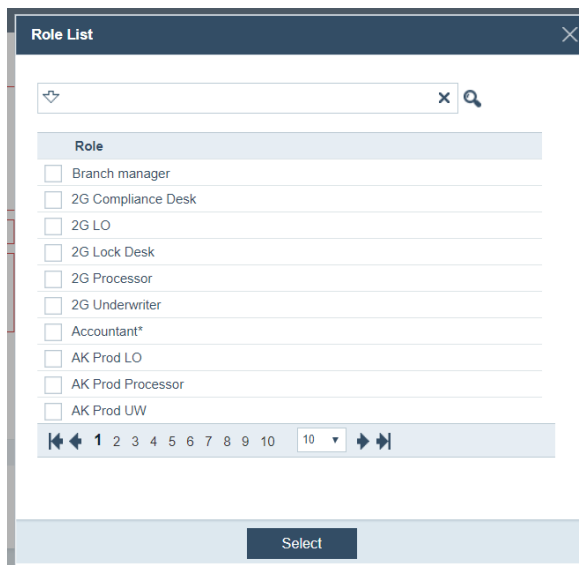
Prerequisite

Before you can select a new condition type or category, you need to create a new condition type or category.

Related information


For more information on creating new condition types and categories, see [Adding condition types](#), on page 53, and [Condition categories](#), on page 54.

- 6 Click  of the *Roles* field.
The **Role List** lightbox appears.



- A Select the role(s) to whom the condition is issued to default.
- B Click **Select**.

Clicking clears the selection(s).

- 7 Click  of the *Clear By* field.
The **Role List** lightbox appears.

- A Select the role(s) who are given access to clear the condition when it is satisfied.
- B Click **Select**.

Clicking clears the selection(s).

- 8 Select the **Default** checkbox to add the condition to your organization's default set of conditions.
- 9 In the *Start Date* and *End Date* fields, enter the start date and the end date, during which the condition is valid, if applicable.

10 Complete the *Filters* section.

Filters

<input type="checkbox"/> Lien <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien	<input type="checkbox"/> Property Type <input type="checkbox"/> Detached <input type="checkbox"/> Attached <input type="checkbox"/> Condominium <input type="checkbox"/> Planned Unit Development <input type="checkbox"/> Planned Unit Development - Attached <input type="checkbox"/> Co-Operative <input type="checkbox"/> Mid Rise Condo <input type="checkbox"/> High Rise Condo <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Detached Condo <input type="checkbox"/> Manufactured Home: Condo/PUD/Co_op <input type="checkbox"/> Manufactured Home Advantage <input type="checkbox"/> Single Family Residence <input type="checkbox"/> Multifamily Residence <input type="checkbox"/> Modular <input type="checkbox"/> CondoHotel <input type="checkbox"/> Site Condo <input type="checkbox"/> Land <input type="checkbox"/> Raw Land	Property State Included <div style="border: 1px solid gray; height: 100px;"></div>	Property State excluded <div style="border: 1px solid gray; padding: 2px;"> AZ CA CO CT DC DE FL FM GA GU HI IA ID IL IN </div>	Roles <div style="border: 1px solid gray; height: 100px;"></div>
---	--	--	---	--

Loan Purpose
 Purchase
 Refinance
 Construction
 Construction-Perm
 Other

Loan Type
 Conventional
 FHA
 VA
 USDA
 Other

How you configure the *Filters* section determines whether a condition can be used in a loan, that is, when options are selected from the *Lien*, *Loan Purpose*, *Loan Type*, *Property Type*, and *Property State* sections, the loan in Path LOS must match a selected attribute in each section, for the condition to apply to the loan (excluding the *Roles* section).

For instance, if you select all attributes in the *Filters* section for this condition, then all loans are eligible to use it. The more attributes you select, the more loans can use this condition.

A In the *Lien* section, select from the **First Lien** or **Second Lien** checkboxes, to indicate whether this condition is available to first lien loans or second lien loans. If both apply, select the **Lien** checkbox.

B In the *Loan Purpose* section, select the **Purchase** checkbox if this condition is uniquely applicable to purchase loans.

If the condition applies to multiple loan purposes, select the other applicable checkboxes, which are **Refinance**, **Construction**, **Construction-Perm**, and **Other**. If the condition applies to all loan purposes, select the **Loan Purpose** checkbox.


C In the *Loan Type* section, select the loan type(s) that can use this condition. The types are **Conventional**, **FHA**, **VA** and **USDA**. If all types apply, select the **Loan Type** checkbox.

D In the *Property Type* section, select the applicable property type(s).
If all types apply, select the **Property Type** checkbox.

E To specify the applicable property states for this condition, click the state(s), which highlights the selected state(s), and click the left arrow (←) to move them from the *Property State excluded* column to the *Property State Included* column.

Clicking ⇐ moves all the states to the *Property State included* column.

To remove an included state, select the state from the *Property State Included* column and click the right arrow (→) to move it to the *Property State Excluded* column. Clicking ⇨ moves all included states to the *Property State excluded* column.

- F To specify the roles that have access to the condition, click  of the *Roles* column.


The **Role List** lightbox appears.

- i Select the checkboxes of the roles to whom the condition is issued by default.
- ii Click **Select**.



Note

If you do not specify any roles, the condition is available to all roles.

Clicking clears the selected roles.

- 11 Click **Save** to save and add the condition to the list.
Or click **Save & New** to save the current condition and create a new condition.
- 12 Click  to close the **Profile** tab and return to the **Condition List** screen

Note

*Click  does not save the information by default. If you click  before clicking the **Save** button, the information will be lost.*

Related information

For information on configuring a role's access to conditions, see [Conditions](#), on page 185.

Editing, copying and deleting a condition

To edit, copy and delete a condition:

- 1 Select the **Conditions** activity.
The **Condition List** screen is displayed.

Contacts		Programs		Fees		Conditions		Checklists		Documents		Rules	
Condition List		Type	Category										
<input type="text" value=""/> x 🔍													
Type	Description	Issued To	Cleared By	Default									
<input type="checkbox"/>	AUS	AUS Conditions	Hoan G2 LO v2	Hoan G2 LO v2	<input type="checkbox"/>								
<input type="checkbox"/>	PTD	Appraisal Report	Loan Originator - Lee,Processor ...	Underwriter - Lee	<input checked="" type="checkbox"/>								
<input type="checkbox"/>	PTD	Borrower Paystubs	Loan Originator - Lee,Processor ...	Underwriter - Lee	<input checked="" type="checkbox"/>								
<input type="checkbox"/>	PTD	Borrower W2	Loan Originator - Lee,Processor ...	Underwriter - Lee	<input checked="" type="checkbox"/>								
<input type="checkbox"/>	PTD	KAR COND	QA Origin Retail Processor	QA Origin Retail Under...	<input type="checkbox"/>								
⏪ ⏩ 1 10 ⏪ ⏩													
Add													

- 2 Click the row of the condition you want to edit.
In the **Condition List Detail** screen, make the desired edits.

- 3 To copy a condition, select its checkbox, which enables the **Copy** button, and click **Copy**.
- 4 To delete a condition, select its checkbox, which enables the **Delete** button, and click **Delete**.

Checklists

Checklists are created for roles to ensure that a certain set of tasks is performed for each loan. Role-specific checklist items are visible on a loan to each user with a given role.

Checklist types identify the type of checklist, e.g., a Loan Originator checklist. Checklist categories identify the checklist category, e.g., Origination.

In this topic

- [Creating checklist types](#)
- [Checklist status](#)
- [Adding checklist items](#)
- [Adding checklist templates](#)

Creating checklist types

Before you can create any checklist items, you must define the checklist types at your organization.

To create a checklist type:

- 1 Select the **Checklists** activity.
- 2 Click the **Type** screen.

The screenshot shows the Path system's 'Checklists' management interface. At the top, there is a navigation bar with tabs for 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists' (which is active), 'Documents', and 'Rules'. Below the navigation bar, there are sub-tabs for 'List', 'Templates', 'Type' (selected), 'Category', and 'Status'. A search bar is located above the list. The list contains four items: 'Type', 'Appraisal', 'Custom', and 'First', each with a checkbox. A '+ Add' button is in the top right corner of the list area. At the bottom of the list, there are navigation controls including arrows and a page number '1'.

- 3 Click **+**.

The **Checklist Type** lightbox is displayed.

- 4 Enter the type of checklist in the *Type* field.
- 5 Click **Save**.
- 6 To delete a checklist type, select its checkbox, which enables the **Delete** button, and click **Delete**.

(Optional) Creating checklist categories

You can define the checklist categories at your organization.

To create a checklist category:

- 1 Select the **Checklists** activity.
- 2 Click the **Category** screen.

- 3 Click **+**.

The **Checklist Category** lightbox is displayed.

- 4 Enter the checklist category in the *Name* field.
- 5 Click **Save**.
- 6 To delete a checklist category, select its checkbox, which enables the **Delete** button, and click **Delete**.

- To move the position of a checklist category relative to other checklist categories, select its checkbox, which enables the **Move up** and **Move Down** buttons, and position the checklist category to the desired position, which will be the sequence that LOS users will see.

- To save the sequence of checklist categories, click the **Save Sequence** button.

Checklist status

To add a checklist status:

- Select the **Checklists** activity.
- Click the *Status* screen.

- Click **+**.

- Enter the checklist status in the *Status* field.
- Click **Save**.
- To delete a checklist status, select its checkbox, which enables the **Delete** button, and click **Delete**.
- To move the position of a checklist status relative to other checklist statuses, select its checkbox, which enables the **Move up** and **Move Down** buttons, and position the

checklist status to the desired position, which will be the sequence that LOS user will see.

The screenshot shows the 'Checklists' tab in the navigation bar. Below it, the 'Status' sub-tab is active. A search bar is present. The main content area shows a list of status options: Status, Draft, Initial, and Review. Below the list is a pagination control showing '1' of 5 items. At the bottom, there are buttons for 'Delete', 'Move Up', 'Move Down', and 'Save Sequence'.

8 To save the sequence of checklist statuses, click the **Save Sequence** button.

Adding checklist items

To add a checklist item:

- 1 Select the **Checklists** activity.
The **List** screen is displayed.

The screenshot shows the 'Checklists' tab in the navigation bar. Below it, the 'List' sub-tab is active. A search bar is present. The main content area shows a list of checklist items with columns for 'Type' and 'Description':
 Custom Custom Fields Need to be Updated
 Appraisal Order full appraisal report
 Below the list is a pagination control showing '1' of 5 items. At the bottom, there is a '+ ' button to add a new item.

- 2 Click **+**.
The **List Detail** screen is displayed. The fields outlined in red are mandatory.

The screenshot shows the 'Checklists' tab in the navigation bar. Below it, the 'List Detail' sub-tab is active. The 'Profile' section is visible. The 'Description' field is a large text area outlined in red. Below it are dropdown menus for 'Type', 'Status', and 'Category', all of which are also outlined in red. At the bottom, there are buttons for 'Save' and 'Save & New'.

- 3 In the *Description* field, enter a description of the checklist item.
- 4 From the *Type* dropdown list, select a type.
- 5 Optional, from the *Status* dropdown list, select a status.
- 6 Optional, from the *Category* dropdown list, select a category.

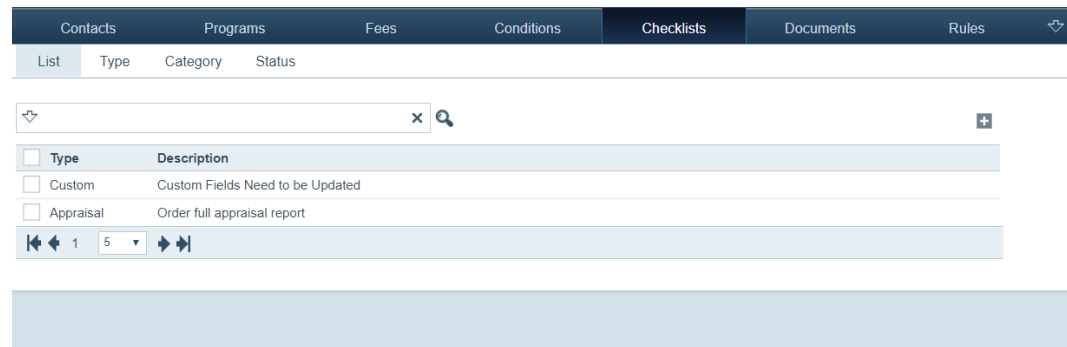
- 7 Click **Save** to add the checklist item to the list.
- 8 Or click **Save & New** to save the checklist item and create a new checklist item.

Editing, copying and deleting a checklist item

To edit, copy and delete a checklist item:

- 1 Select the **Checklists** activity.

The **List** screen is displayed.




- 2 Click the row of the checklist item to be edited.
In the checklist item's **List Detail** screen, edit the settings.
- 3 To copy a checklist item, selects it checkbox, which activate the **Copy** button, and click **Copy**.
- 4 To delete a checklist item, selects it checkbox, which activate the **Delete** button, and click **Delete**.




Adding checklist templates

To add a checklist template:

- 1 Select the **Checklists** activity.
- 2 Select the **Templates** screen.

- 3 Click **+**, to open the **Detail** screen.

- 4 Enter a *Name* for the new template.
- 5 Select *Description* from the dropdown menu, which is placed immediately below the *Name* field, and enter a description for the new template.
- 6 Select from the *Available* field by clicking an item, which highlights it, and clicking  to move the selected item to the *Selected* field.

Clicking  moves all items to the *Selected Recipient* field. Clicking  and  do the reverse actions.

- 7 Complete the *Filters* section.

How you configure the *Filters* section determines whether a checklist template can be used in a loan, that is, when options are selected from the *Lien*, *Loan Purpose*, *Loan Type*, *Property Type*, and *Property State* sections, the loan in Path LOS must match a selected attribute in each section (excluding the *Roles* and *Loan Status* sections), for the checklist template to apply to the loan.

For instance, if you select all attributes in the *Filters* section for this checklist template, then all loans (with at least one attribute from each section, excluding the *Roles* and

Loan Status sections) are eligible to use it. The more attributes you select, the more loans can use this checklist template.

A In the *Lien* section, select from the **First Lien** or **Second Lien** checkboxes, to indicate whether this checklist template is available to first lien loans or second lien loans. If both apply, select the **Lien** checkbox.



B In the *Loan Purpose* section, select the **Purchase** checkbox if this checklist template is uniquely applicable to purchase loans.



If the checklist template applies to multiple loan purposes, select the other applicable checkboxes, which are **Refinance**, **Construction**, **Construction-Perm**, and **Other**. If the checklist template applies to all loan purposes, select the **Loan Purpose** checkbox.


C In the *Loan Type* section, select the loan type(s) that can use this checklist template. The types are **Conventional**, **FHA**, **VA** and **USDA**. If all types apply, select the **Loan Type** checkbox.

D In the *Property Type* section, select the applicable property type(s).

If all types apply, select the **Property Type** checkbox.

E To specify the property state(s) where the checklist template is applicable, click the state(s), which highlights the selected state(s), and click the left arrow () to move them from the *Property State excluded* column to the *Property State Included* column. Clicking  moves all states to the *Property State included* column.


To remove an included state, select the state from the *Property State Included* column and click the right arrow () to move it to the *Property State Excluded* column. Clicking  moves all included states to the *Property State excluded* column.

F To specify the roles that have access to the checklist template, click  of the *Roles* column.

The **Role List** lightbox appears.

i Select the checkboxes of the roles.

ii Click **Select**.

Clicking  clears the selected roles.

Important

If no role is selected, the checklist template is available to all roles.

8 Click **Save** to save this template, or click **Save & New** to save this template and open a new **Detail** screen to create a new template.

9 To delete a template, return to the **Templates** screen, select the template's checkbox, and click **Delete**, which is enabled after the checkbox is selected.

Documents

You can create, configure, store, view, edit, print, and deliver documents that support the loan application through the **Documents** activity. Each document is associated with a

document type, which is associated with a document category. You can also arrange the stacking order of documents.

In this topic

- [Document types](#)
- [Document categories](#)
- [Stacking orders](#)
- [Document Requests](#)
- [Electronic document signature](#)
- [Form Library](#)
- [Print groups](#)

Document types

A document type identifies the type of document that is required as part of the loan package, such as a pay stub. Preconfigured document types are included in Path.

Creating document types

To create a document type:

- 1 Select the **Documents** activity.

The **Type** screen is displayed.

Settings ↕ Path User (System Administrator) ↕ | Log out

Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Type	Type Detail	Category	Stacking Order	Document Request	eSign	Form Library

+
x
🔍

Name	Category	Standard Form
<input type="checkbox"/> 1 To 4 Family Rider to Security Instrument	Closing	
<input type="checkbox"/> 1003	Application	
<input type="checkbox"/> 1003 Uniform Residential Loan Application - Borrower Inf...	Form	
<input type="checkbox"/> 1003 Uniform Residential Loan Application - Lender Loan ...	Form	
<input type="checkbox"/> 1003 Uniform Residential Loan Application - Unmarried A...	Form	
<input type="checkbox"/> 1003b	Hoan Package	
<input type="checkbox"/> 1008 Uniform Underwriting and Transmittal Summary	Form	
<input type="checkbox"/> 1114 test type 2	Form	
<input type="checkbox"/> 203(k) and Streamlined (k) Maximum Mortgage Worksheet2	Form	✓

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Add

Note

If the document is a standard form, it will be indicated by a checkmark in the **Standard Form** column and its checkbox will be disabled (grayed out).

Standard forms come preconfigured and cannot be deleted. However you are able to modify the configurations of standard forms.

2 Click **Add**.

The **Type Detail** screen is displayed, which is used to enter information about the new document type and to specify role access to the document type.

Name	Delete	Print	Send	Edit	Active
No records					

3 Enter the new document type name, in the *Document Type Name* field.

4 Choose a category for the document type, from the *Category* dropdown list.

Prerequisite

If the category you need is not included in the list, you can create a new one on the **Category** screen and return here to specify the category.

Note

A category selection is not required. The category name displayed on the list is *Uncategorized* if a category is not selected.

When a document type does not have a category, the document type will be available to be selected when you are creating a new category and want to select document types to be added to the new category.

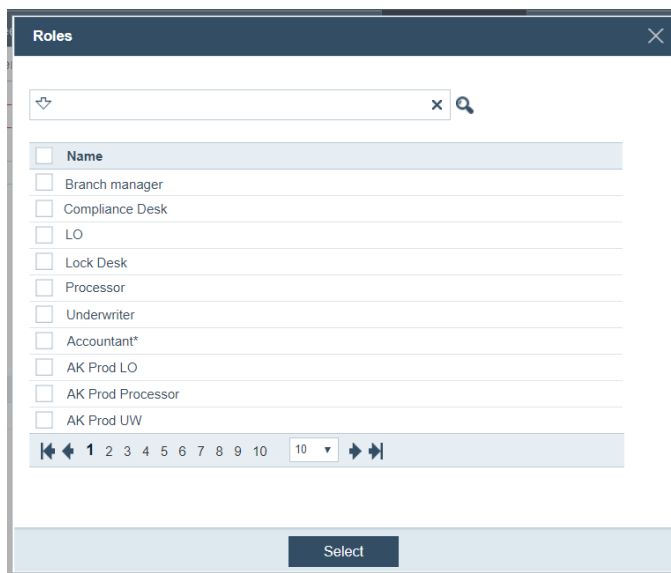
Conversely, when a document type has a category, other categories are not able to selected it, because a document type can only be added to one category. A category can have multiple document types, but a document type cannot belong to more than one category.

5 Enter a description of the document type in the *Description* field.

6 Click **Save**, which enables the *Access Rights by Role* section.

7 Click  of the *Access Rights by Role* section.

The **Roles** lightbox appears.



- A Choose the roles that can access this document type.
- B Click Select.

Related information

*You can also define the access rights of a role to a document type through the **Roles** activity, in Configuration, see [Document types](#), on page 175.*

The Loan Originator, Processor and System Administrator roles are selected and displayed in the table show below.

Access Rights by Role ⌵

Name	Delete	Print	Send	Edit	Active	
Loan Originator						
Processor						
System Administrator						

- C Specify a role’s access to each function, which are shown in the *Delete*, *Print*, *Send*, *Edit* and *Active* columns.


For instance, for the Loan Originator role (and other roles), you can grant it either edit rights () to or no access () to deleting, printing, sending, editing and activating this document type.

The functions are described in the table below.

Function	Descriptions
Delete	This allows users to delete or overwrite the document type. Users with access to the Delete button can overwrite an existing document with one of the same category and type in the LOS.
Print	This allows users to download the document type in PDF format.

Function	Descriptions
Send	This allows users to email and eSign the document type.
Edit	This allows users to extract and delete pages of this document type, in the Document Image View in the LOS.
Active	This gives users access to the Active checkbox for the type, which specifies whether the document type is active for the loan.

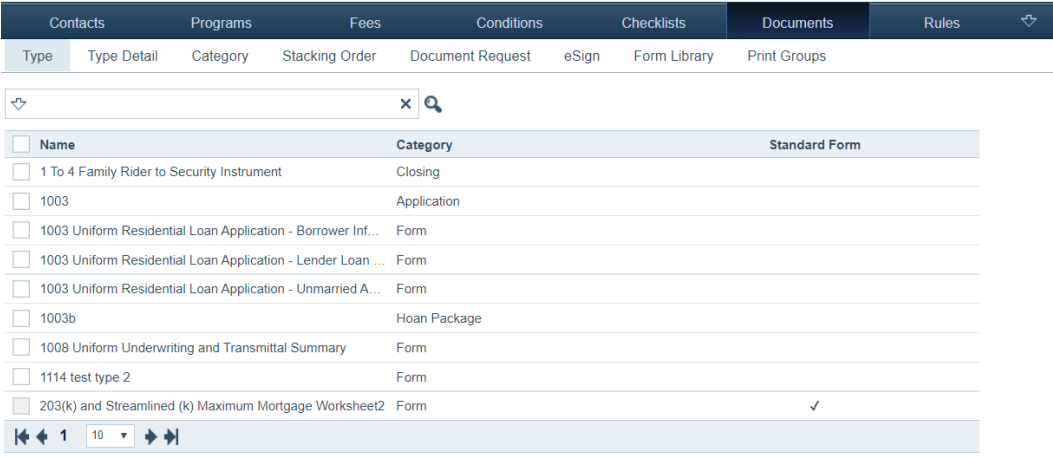
Click the icons to toggle between  and .

- D Click  to delete the role from the table.
- 8 Click **Save**.

Editing and Deleting a document type

To edit and delete a document type:

- 1 Select the Documents activity.
The **Type** screen is displayed.



The screenshot shows the 'Documents' activity screen. At the top, there are tabs for 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists', 'Documents', and 'Rules'. Below the tabs, there are sub-tabs for 'Type', 'Type Detail', 'Category', 'Stacking Order', 'Document Request', 'eSign', 'Form Library', and 'Print Groups'. The main area displays a table with columns for 'Name', 'Category', and 'Standard Form'. The table contains several rows of document types, each with a checkbox in the 'Name' column. At the bottom of the table, there are navigation controls including arrows and a page number '1'.

- 2 To edit a document type, click the document type name, which opens the **Type Detail** screen, and edit the settings.
- 3 To delete a document type, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about granting permissions to document type functions in role configuration, refer to [Document types](#), on page 175.

Document categories

Through the **Category** screen, you can group logical categories for documents. Categories can also be based on similar characteristics. For example, a pay stub and W-2

would belong in the Income category and a bank statement would belong in the Assets category.

Creating document categories

To create a document category:

- 1 Select the **Documents** activity.
- 2 Click the *Category* screen.

The following view is displayed, which lists the document categories.

Type	Category	Stacking Order	eSign	Form Library	Print Groups
<input type="checkbox"/>	Name	Document Types			
<input type="checkbox"/>	Appraisal/Valuation	Appraisal Report, Appraisal Update and/or Completion Report, Automated Value Model Fe...			
<input type="checkbox"/>	Assets	Bank Deposit Slip, Bank Statement, Bond Certificate, Financial Statement, Gift Letter, Group ...			
<input type="checkbox"/>	Borrower	Birth Certificate, Borrower Correspondence, Death Certificate, Divorce Decree, Last Will An...			
<input type="checkbox"/>	Certification	Certification of valid Resident Alien Card, Counseling Certification, Home Buyer Education ...			
<input type="checkbox"/>	Closing	1 To 4 Family Rider to Security Instrument, Abstract Notice Agreement, Acknowledgement ...			
<input type="checkbox"/>	Credit	Bankruptcy Discharge Notice, Child Support Verification, Credit Report, Satisfaction Of Jud...			
<input type="checkbox"/>	Credit Approval/Underwriting	Approval Letter, Automated Underwriting Feedback, Cover Letter, Early Check Results, Fred...			
<input type="checkbox"/>	Disclosure	Airport Noise Pollution Agreement, Amortization Schedule, Assurance Of Completion, Ballo...			



- 3 Click **Add**.

The **Category Detail** screen is displayed, which is used to enter information about the new category.

Category Name

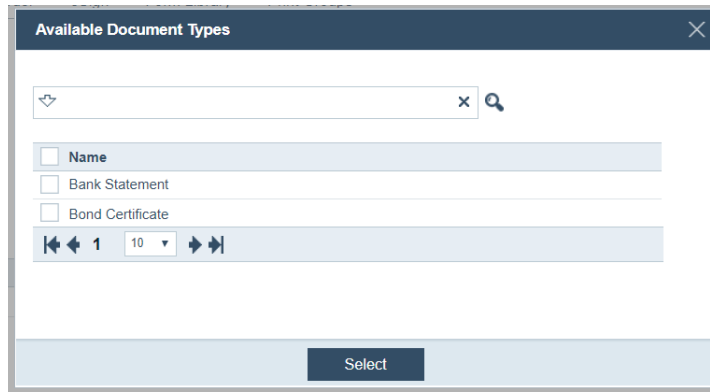
Description

Document Types

Name
No records

- 4 Enter a category name, in the *Category Name* field.
- 5 Enter a description for the document category, in the *Description* field.
- 6 Click **Save**, which enables the *Document Types* section.
- 7 Click of the *Document Types* section.

The **Available Document Types** lightbox appears, which is used to specify which document types to include in the category.



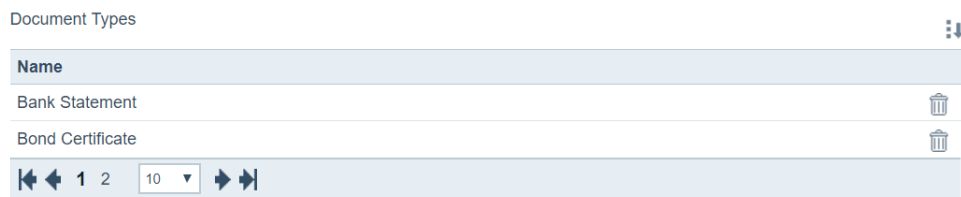
Important


Because you cannot add a document type to more than one category, only document types that are not assigned a category are listed.

A Select the checkboxes next to the document types to include in this category. The Bank Statement and Bond Certificate document types are added.

B Click **Select**.

The selected document types are listed in the *Document Types* section.



- 8 Click  to delete a document type from the list.
- 9 Click **Close** to return to the **Category** screen.

Editing and deleting categories

To edit and delete a category:

- 1 Select the **Documents** activity.
- 2 Click the *Category* screen.

The following view is displayed, which lists the document categories.

Contacts		Programs		Fees		Conditions		Checklists		Documents		Rules	
Type	Category	Stacking Order	eSign	Form Library	Print Groups								
<input type="text"/> <input type="button" value="x"/> <input type="button" value="Q"/>													
<input type="checkbox"/>	Name	Document Types											
<input type="checkbox"/>	Appraisal/Valuation	Appraisal Report,Appraisal Update and/or Completion Report,Automated Value Model Fe...											
<input type="checkbox"/>	Assets	Bank Deposit Slip,Bank Statement,Bond Certificate,Financial Statement,Gift Letter,Group ...											
<input type="checkbox"/>	Borrower	Birth Certificate,Borrower Correspondence,Death Certificate,Divorce Decree,Last Will An...											
<input type="checkbox"/>	Certification	Certification of valid Resident Alien Card,Counseling Certification,Home Buyer Education ...											
<input type="checkbox"/>	Closing	1 To 4 Family Rider to Security Instrument,Abstract Notice Agreement,Acknowledgement ...											
<input type="checkbox"/>	Credit	Bankruptcy Discharge Notice,Child Support Verification,Credit Report,Satisfaction Of Jud...											
<input type="checkbox"/>	Credit Approval/Underwriting	Approval Letter,Automated Underwriting Feedback,Cover Letter,EarlyCheck Results,Fred...											
<input type="checkbox"/>	Disclosure	Airport Noise Pollution Agreement,Amortization Schedule,Assurance Of Completion,Ballo...											
<input type="button" value="<<"/> <input type="button" value="1"/> <input type="button" value="10"/> <input type="button" value=">>"/>													

Add

- To edit a category, click the category name, which opens the **Category Detail** screen, and edit the settings.
- To delete a category, select its checkbox, which enables the **Delete** button, and click **Delete**.

Stacking orders

Stacking orders define which documents are included in a package and the sequence in which they are compiled. When you create a stacking order, you specify the document types that are included in the stack.

Creating stacking orders

To create a stacking order:

- Select the **Documents** activity.
- Click the **Stacking Order** screen.







The following view is displayed, which lists the stacking orders.

Settings		Path User (System Administrator) Log out											
Contacts		Programs		Fees		Conditions		Checklists		Documents		Rules	
Type	Category	Stacking Order	eSign	Form Library	Print Groups								
<input type="text"/> <input type="button" value="x"/> <input type="button" value="Q"/>													
<input type="checkbox"/>	Name	Document Types											
<input type="checkbox"/>	TH - Wholesale Stacking Order	Approval Letter,Automated Underwriting Feedback,Cover Letter,EarlyCheck Results,Fred...											
<input type="button" value="<<"/> <input type="button" value="1"/> <input type="button" value="10"/> <input type="button" value=">>"/>													
<input type="button" value="Add"/>													

- Click **Add**.

The **Stacking Order Detail** screen is displayed, which is used to create new stacking orders, specify document types included in the stacking order, and to specify role access to the stacking order.



- 4 Enter a stacking order name in the *Stacking Order Name* field.
- 5 Enter a description in the *Description* field.
- 6 Select a category from the *Category Name* dropdown list.
The list of document types that are included in the category are displayed in the *Available Document Types*.

- A Click the document type(s) that you want to add, in *Available Document Types*.
After being clicked, the selected document type(s) are highlighted and the arrow buttons are enabled.
- B Click , which moves the selected statuses to *Document Types in Stacking Order*.
Clicking  moves all document types to *Document Types in Stacking Order*.
Clicking  and  do the reverse actions.
- C After the document types are in *Document Types in Stacking Order*, specify the sequence by clicking a document type, which highlights it and which enables the up arrow () and down arrow ().

- i Move the document type in the desired position, by clicking the up or down arrows.
- ii Continue this for the other document types you want to position.

Tip

You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

- 7 Click **Save**, which enables the *Access Rights by Role* section.
- 8 Click  of the *Access Rights by Role* section.
The Roles lightbox appears.
 - A Select the roles that can access this stacking order.
 - B Click **Select**, which automatically saves the selected roles. No need to click **Save**.
 - C Click  to delete a role.
- 9 When finished adding document types to the stacking order, click **Close** to return to the **Stacking Order** screen.

Related information

For information about granting permissions to stacking order functions from the role configuration, refer to [Stacking orders](#), on page 179.

Editing, copying and deleting a stacking order

to edit, copy and delete a stacking order:

- 1 Select the **Documents** activity.
- 2 Click the **Stacking Order** screen.

The following view is displayed, which lists the stacking orders.

Contacts		Programs		Fees		Conditions		Checklists		Documents		Rules	
Type	Category	Stacking Order	eSign	Form Library	Print Groups								
<input type="text"/> <input type="button" value="x"/> <input type="button" value="Q"/>													
<input type="checkbox"/>	Name		Document Types										
<input type="checkbox"/>	TH - Wholesale Stacking Order		Approval Letter, Automated Underwriting Feedback, Cover Letter, EarlyCheck Results, Fred...										
<input type="button" value="←"/> <input type="button" value="1"/> <input type="button" value="10"/> <input type="button" value="→"/>													
<input type="button" value="Add"/>													



- 3 Click the row of the stacking order you want to edit.
In the **Stacking Order Detail** screen, make the desired edits.
- 4 Select the checkbox of the stacking order to be copied, which enables the **Copy** button, and click **Copy**.

- 5 Select the checkbox of the stacking order to be deleted, which enables the **Delete** button, and click **Delete**.


Document Requests

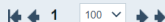
To create a document request:

- 1 Select the **Documents** activity.
- 2 Click the **Document Request** screen.

Settings  Path User (System Administrator)  | Log out

Type	Category	Stacking Order	Document Request	eSign	Form Library	Print Groups
<input type="checkbox"/>	Document					
<input type="checkbox"/>	W2 for Borrower1		Income		IRS W2	
<input type="checkbox"/>	Credit Statements		Credit		Credit Report	
<input type="checkbox"/>	kc prod		Borrower		A Borrower Type	
<input type="checkbox"/>	Document Request		Appraisal/Valuation		Appraisal Report	
<input type="checkbox"/>	doc req test		Assets		Bank Statement	



1 100 

Add

- 3 Click **Add**.
The **Document Request Detail** screen appears.

Type	Category	Stacking Order	Document Request	Document Request Detail	eSign	Form Library	Print Groups
------	----------	----------------	------------------	-------------------------	-------	--------------	--------------

Description

Document Category Document Type

Due Date (+ days)

Comments

Save & Close **Save & New** **Close**

- 4 Enter a *Description*.
- 5 Select the *Document Category* and *Document Type*.
- 6 Enter the *Due Date*.
- 7 Enter *Comments* if applicable.
- 8 Click **Save & Close** to return to the **Document Request** screen, or click **Save & New** to save this document request and create another one.

Electronic document signature



The eSign feature in Path LOS is used to send document packages to borrowers for their electronic signature. Through the **eSign** screen, you must grant or rescind access to LOS users by configuring their permissions.

This feature only works for customers who also use Zip.



To grant access permissions **eSign** in the LOS:

- 1 Select the **Documents** activity.
- 2 Click the **eSign** screen.

The following view is displayed, which lists the roles that currently have permission to access the eSign function in the LOS.

Settings  Path User (System Administrator)  | Log out

Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Type	Category	Stacking Order	eSign	Form Library	Print Groups	

<input type="checkbox"/> Name
<input type="checkbox"/> Retail LO*
<input type="checkbox"/> PR Correspondent LO
<input type="checkbox"/> Underwriter
<input type="checkbox"/> Underwriter*
<input type="checkbox"/> Wholesale LO*
<input type="checkbox"/> Correspondent LO*
<input type="checkbox"/> System Administrator*

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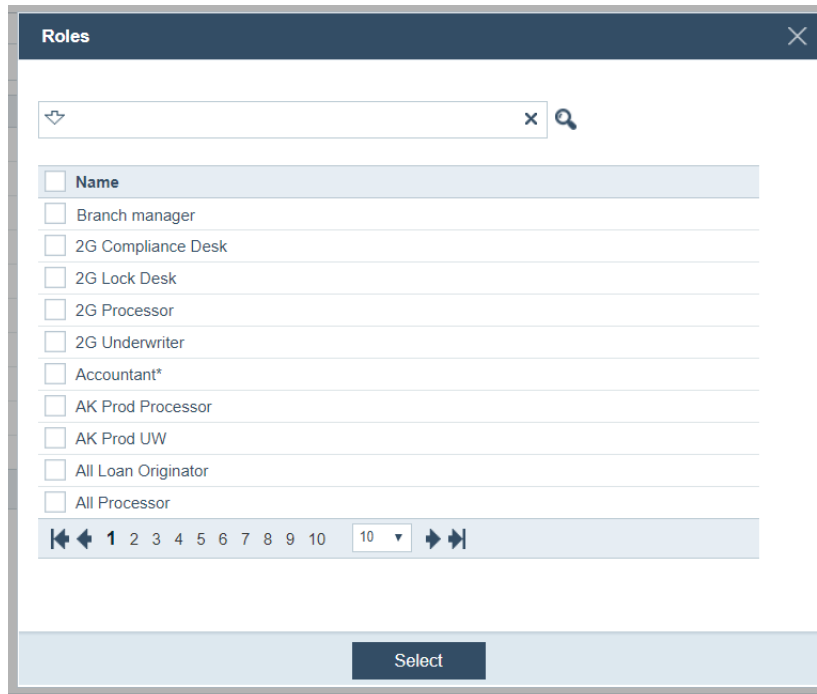
Add

Note

Roles with asterisks () indicate systems roles that are preconfigured.*

- 3 Click **Add**.

The **Roles** lightbox is displayed, which lists roles that are not currently granted access to the eSign function.



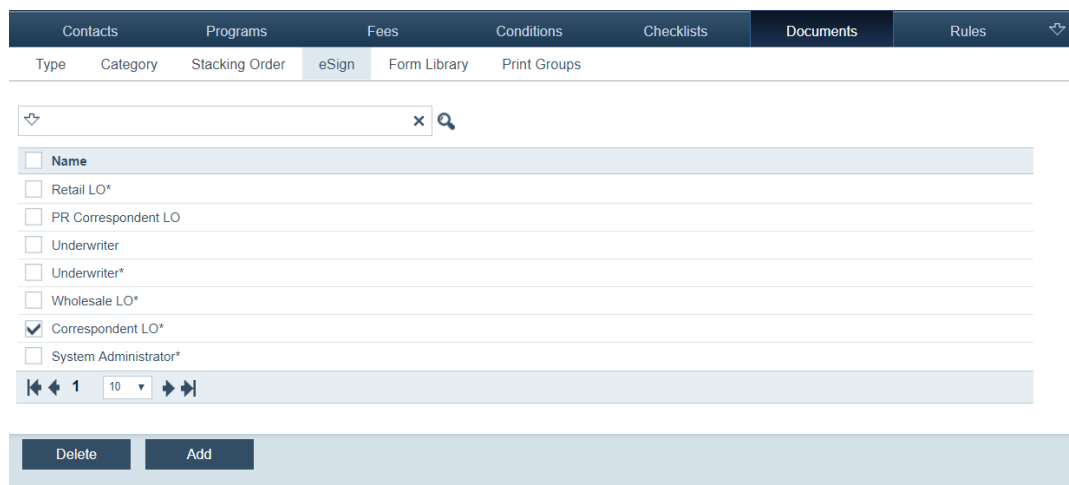
A Choose the roles.

B Click **Select**.

Related information

You can also define the access rights of a role to the eSign feature through the **Roles** activity, in Configuration, see [eSign](#), on page 182.

4 To rescind a role's access to the eSign function in the LOS, select its checkbox, which enabled the **Delete** button, and click **Delete**.



Form Library

Through the **Form Library** screen, you can manage the documents that Path LOS users can access.

Adding documents in the form library

To add, copy and delete a document in the form library:

- 1 Select the **Documents** activity.
- 2 Click the *Form Library* screen.

The following view is displayed, which lists the documents in the form library.

Settings ⌵ Path User (System Administrator) ⌵ | Log out

Contacts Programs Fees Conditions Checklists **Documents** Rules ⌵

Type Category Stacking Order eSign **Form Library** Print Groups

⌵ x 🔍

<input type="checkbox"/> Document	Type	Inactive	Pages
<input type="checkbox"/> FHA Closed Loan Checklist		<input type="checkbox"/>	2
<input type="checkbox"/> Correspondent Pre-Purchase Review		<input type="checkbox"/>	5
<input type="checkbox"/> Condo Flood Insurance Checklist		<input type="checkbox"/>	1
<input type="checkbox"/> Closing Documents Request Form		<input type="checkbox"/>	1
<input type="checkbox"/> Appraisal Checklist		<input checked="" type="checkbox"/>	4
<input type="checkbox"/> Investor Field		<input type="checkbox"/>	1
<input type="checkbox"/> Condition List Liam		<input type="checkbox"/>	1

⏪ 1 10 ⏩

Add

- 3 Click **Add**.

The **Add** lightbox appears.

Add ⌵

Form Name

Type 203(k) and Streamlined (k) Maximum Mortgage ⌵

File No file chosen For example: LoanApplication.docx

Save

- A In the *Form Name* field, enter the name for the document.
- B From the *Type* dropdown list, select the type of document.
- C Click the **Choose File** button to upload the document to the system.

Important

The uploaded file have to be in either Word or PDF format.

- D Click **Save**.

The document is added to the form library.

Copying and deleting documents in the form library

To copy and delete a document in the form library:

- 1 Select the **Documents** activity.
- 2 Click the *Form Library* screen.

The following view is displayed, which lists the documents in the form library.

The screenshot shows the 'Form Library' interface. At the top, there are navigation tabs: Contacts, Programs, Fees, Conditions, Checklists, Documents (selected), and Rules. Below these are sub-tabs: Type, Category, Stacking Order, eSign, Form Library (selected), and Print Groups. A search bar is present with a magnifying glass icon. The main area contains a table with columns: Document, Type, Inactive, and Pages. The table lists several documents, with the 'Appraisal Checklist' selected (checkbox checked). Below the table is a pagination control showing '1' of 10 items. At the bottom, there is an 'Add' button.

Document	Type	Inactive	Pages
<input type="checkbox"/> FHA Closed Loan Checklist		<input type="checkbox"/>	2
<input type="checkbox"/> Correspondent Pre-Purchase Review		<input type="checkbox"/>	5
<input type="checkbox"/> Condo Flood Insurance Checklist		<input type="checkbox"/>	1
<input type="checkbox"/> Closing Documents Request Form		<input type="checkbox"/>	1
<input checked="" type="checkbox"/> Appraisal Checklist		<input checked="" type="checkbox"/>	4
<input type="checkbox"/> Investor Field		<input type="checkbox"/>	1
<input type="checkbox"/> Condition List Liam		<input type="checkbox"/>	1

- 3 To copy a document, select its checkbox, which enables the **Copy** button, and click **Copy**.

The **Copy Form** lightbox is displayed.

The screenshot shows a 'Copy Form' lightbox dialog. The title bar says 'Copy Form' with a close button. The main content area shows 'Original Form Correspondent Pre-Purchase Review' and 'New Form' followed by an empty text input field. At the bottom, there is a 'Copy' button.

- A In the *New Form* field, enter a new name for the document.
- B Click **Copy**.

The document is copied and saved in the form library.

- 4 To delete a document, select its checkbox, which enables the **Delete** button, and click **Delete**.

The document is delete from the form library.

Modifying forms

To edit an existing form:

- 1 Select the **Documents** activity.
- 2 Click the **Form Library** screen.
- 3 Click the row of the form that you want to edit.

The **Form Library Detail** screen is displayed.

The screenshot shows the 'Form Library Detail' interface for a form titled 'Homeowners Quote Summary'. The form content includes:

- Seismic Safety Fee:** \$6.15
- TOTAL POLICY PREMIUM:** \$801.15
- DISCOUNTS:**

Policy Discounts:	Multi-Policy:	Theft Protective Devices:	Fire Protective Devices:
Loan Fees	Automobile	Dead Bolt	Fire Extinguisher
Prorated Discount			Smoke Alarm
- Installments:**

Full Pay		2 Pay		4 Pay		12 Pay (EFT Only)	
Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount
01/13/2018	\$801.15	02/13/2018	\$400.65	02/13/2018	\$200.40	03/01/2018	\$133.92
		07/01/2018	\$400.50	04/01/2018	\$200.25	04/01/2018	\$65.66
				06/01/2018	\$200.25	05/01/2018	\$65.66
				08/01/2018	\$200.25	06/01/2018	\$65.66
						07/01/2018	\$65.66
						08/01/2018	\$65.66
						09/01/2018	\$65.66
						10/01/2018	\$65.66
						11/01/2018	\$65.66
						12/01/2018	\$65.66
						01/01/2019	\$65.66

The interface also features a 'Toolbox' on the right for editing fields, including options for font, size, bold, underline, italic, and alignment. At the top left, there is an 'Inactive Form' checkbox.

- 4 If applicable, select the **Inactive Form** checkbox to hide the form from users while in development.

Important

When the form is ready to be viewed in a loan, clear the **Inactive Form** checkbox to make it accessible.

- 5 Select the document category from the **Category** dropdown list.
- 6 Select the document type from the **Type** dropdown list.
- 7 Use the form editor **Tool Box** to define the layout and add or edit fields.

The form editor **Tool Box** is used for field mapping, that is, to map the fields for your custom form. You can move the form editor **Tool Box** to another location on your screen by clicking and holding the heading bar.

- A In the **Path Field** tab:
- i Select the font type from the *Font* dropdown list.
 - ii Select size of the characters from the *Font Size* dropdown list.
 - iii Specify additional text formatting by selecting the **Bold**, **Underline**, and **Italic** checkboxes, as needed.
 - iv Search for the field you want to add by entering the full or partial field name in the *Path Field* field and click . The fields that contain the partial text are filtered in the dropdown list.
 - v Select the field from the dropdown list and click . The field name is added to the *Text Box* field.
 - If *VirtualFeeField* is selected, the *Virtual Fee Field Name* field is enabled.
 - Enter the name for the virtual fee field and click .
 - vi Enter any required text, such as a comma, space, or both after the field.
 - vii Continue to add fields for this block as needed.
 - viii Fill out the *Borrower Position* field.
 - ix The *Borrower Position* field indicates which borrower data to use to populate the specified fields on the form if there are multiple borrowers on the loan. For example, the borrower in position 1 is always the primary borrower. The borrower in position 2 is the second borrower who was added to the loan application, the borrower in position 3 is the third borrower who was added to the loan, and so on.
 - x In the *Data Sequence* field, specify the data sequence of the information to be populated.

For example, if the field being added is to contain data from an appraisal report and there are multiple appraisal reports on the loan, you need to specify which report to retrieve the data from. Data sequence 1 would retrieve data from the latest appraisal report, data sequence 2 would retrieve the second-most recent appraisal report, and so on.

- xi Click **Insert** to add the fields to the form.
- xii Click and drag the red box to move the field into position. Drag the border of the box to expand it to accommodate the field width.

Seismic Safety Fee:		\$0.15	
TOTAL POLICY PREMIUM:		\$801.15	
DISCOUNTS			
Policy Discounts:	Multi-Policy:	Theft Protective Devices:	Fire Protective Devices:
Loss Free	Automobile	Dead Bolt	Fire Extinguisher
Primetime Discount			Smoke Alarm

Installments

Full Pay		2 Pay		4 Pay		12 Pay (EFT Only)	
Due Date:	Amount:	Due Date:	Amount:	Due Date:	Amount:	Due Date:	Amount:
02/13/2018	\$801.15	02/13/2018	\$400.65	02/13/2018	\$200.40	02/13/2018	\$133.92
		07/01/2018	\$405.50	04/01/2018	\$205.25	03/01/2018	\$65.66
				06/01/2018	\$205.25	04/01/2018	\$65.66
				08/01/2018	\$205.25	05/01/2018	\$65.66
						06/01/2018	\$65.66
						07/01/2018	\$65.66
						08/01/2018	\$65.66
						09/01/2018	\$65.66
						10/01/2018	\$65.66
						11/01/2018	\$65.65
						12/01/2018	\$65.65
						01/01/2019	\$65.65

Appraisal.AppraisalCompanyName

Tips

- To copy fields or a field block, select the fields or the block to copy and hit <Ctrl> + <C>.
- To paste a field block, after copying a block, hit <Ctrl> + <V>.
- To delete a field block, click the red square in the upper left of the block and respond **OK** to the message to remove the item.

- xiii Click **Sign** to insert a field for the user’s signature.
 - xiv Click **Clear** to clear **Path Field** tab.
 - xv Click **New** to clear the existing fields and add a new set of fields.
- B** In the **eSign Information** tab:

Toolbox

Path Field **Esign Information**

ESign.LoanOriginatorFull

ESign.BorrowerFull

ESign.CoBorrowerFull

ESign.LoanOriginatorFull

ESign.BorrowerInitial

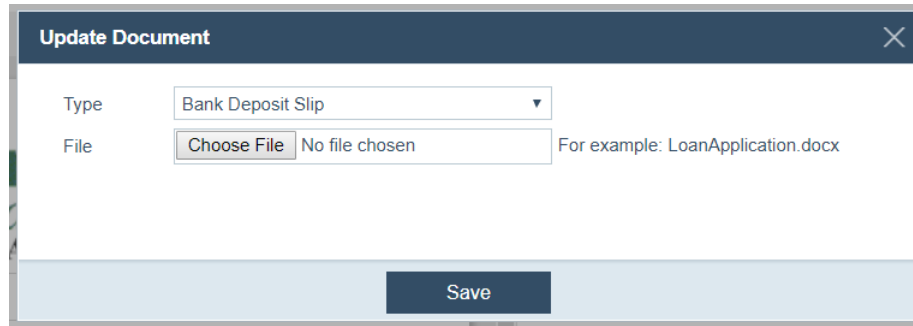
ESign.CoBorrowerInitial

ESign.LoanOriginatorInitial

Insert

- xvi Select signer and type of signature.
 - xvii Click **Insert**.
- 8** When finished adding fields click **Save**.

- 9 To replace the current document with a new one, click the **Update Document** button. The **Update Document** lightbox appears.

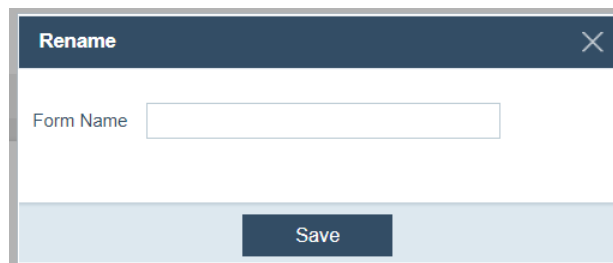


- A From the *Type* dropdown list, select the type of document.
B Click the **Choose File** button to upload the document to the system.
C Click **Save**.

Important

The uploaded file have to be in either Word or PDF format.

- 10 To rename the form, click the **Rename** button. The **Rename** lightbox appears.



- D Enter a new name in the *Form Name* field.
E Click **Save**.
- 11 To erase all the mapped fields, click the **Clear** button, and respond **OK** to the message
12 To return to the **From Library** tab, click **Close**.

Print groups



Through the **Print Groups** screen, you can group documents in Path LOS. The grouped documents are added to the document repository at one time, rather than being added individually, by the Path LOS user.

Creating print groups



To create a print group:

- 1 Select the **Documents** activity.
- 2 Click the **Print Groups** screen.





The following view is displayed, which list the print groups.

Settings  Path User (System Administrator)  | Log out

Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Type	Category	Stacking Order	eSign	Form Library	Print Groups	

<input type="checkbox"/>	Name	Form Names
<input type="checkbox"/>	AK	VOB, VOD, VOE, VOE - Telephone, VOL, VOM, VA Verification of VA Benefits (26-8937), VOR - Present, VOR...
<input type="checkbox"/>	Initial Disclosures	Loan Application (Fannie Mae 1003), Loan Estimate, Flood Hazard Notice, Anti-Steering Disclosure, Borrower...
<input type="checkbox"/>	YP Print Group	4506 Request for Copy of Tax Return, 4506-T Request for Transcript of Tax Return, 8821 Tax Information Auth...

  1 10  

Add



3 Click Add.

The **Print Groups Detail** screen is displayed, which is used to create new print groups and to specify role access to the print group.


Contacts	Programs	Fees	Conditions	Checklists	Documents	Rules
Type	Category	Stacking Order	eSign	Form Library	Print Groups	Print Groups Detail

Print Group Name

Form Category Standard Forms

Available		Selected
<div style="border: 1px solid #ccc; padding: 5px; min-height: 200px;"> _TEST 203(k) and Streamlined (k) Maximum Mortgage Worksheet 4506 Request for Copy of Tax Return 4506-T Request for Transcript of Tax Return 8821 Tax Information Authorization (Bor) 8821 Tax Information Authorization (Co-Bor) Acknowledgement of Receipt of Homeownership Counseling Notice - (Borrower) Acknowledgement of Receipt of Homeownership Counseling Notice - (Co-Borrower) AD-3030 Rep's Regarding Felony Conviction and Tax Delinquent Status for Corp. App's Addendum to the Mortgage Loan Origination Disclosure Statement </div>	<div style="background-color: #333; color: white; padding: 5px; width: 30px; margin: 5px auto;">→</div> <div style="background-color: #333; color: white; padding: 5px; width: 30px; margin: 5px auto;">←</div>	<div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div>

Access Rights by Role 

Name
No records

Close
Save

4 In the **Print Group Name** field, enter the name for the print group.

5 From the **Form Category**, select a category.

6 Select the documents to be included in the print group, by moving them from **Available** to **Selected**.

A From **Available**, click on the documents, which highlights them.

B Click , which moves the highlighted documents from **Available** to **Selected**.

- C After the documents are moved to *Selected*, use the up arrow (↑) and down arrow (↓), to specify the sequence of the documents in the print group.

Tip

You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

- D To remove documents from *Selected*, click them, which highlights them, then click



- 7 Click **Save**, which enables the *Access Rights by Role* section.

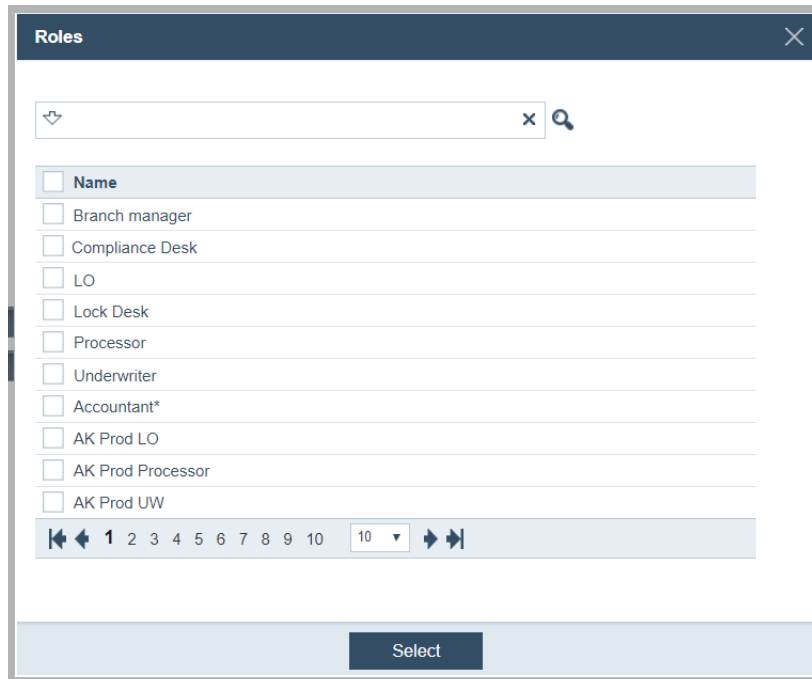
Access Rights by Role



Name
No records


- A Click .



The **Roles** lightbox appears.




- 8 Select the roles.
9 Click **Select**.

The selected roles (Loan Originator and Processor) are listed in the *Access Rights by Role* section.

Access Rights by Role 

Name	
Loan Originator	
Processor	

To delete a role, click .

- 10 Click **Close** to return to the **Print Groups** screen.

Related information

For information about a role's access to print groups, refer to [Print groups](#), on page 181.

Rules

Rules are used to enforce control throughout Path, including notifications and loan workflow. Rules allow logic to be applied to the system. Through the **Rules** activity, you can define parameters to control available fields, display messages, or require input into specific fields before the user can proceed with certain tasks. In addition, rules are used to compare dates and other numeric values against expected values and the values in field IDs.

Conditions are used to further define the rule and the circumstances under which it is applied by specifying fields and the values that must be present.

In this topic



- [Adding rules](#)


Adding rules

To add a rule:





- 1 Select the **Rules** activity.

The **List** screen is displayed.





Settings  Path User (System Administrator)  | Log out

Contacts Programs Fees Conditions Checklists Documents **Rules** 

List


   

Rule Name	Rule Type	Rule Description
<input type="checkbox"/> Hard stop on Product tab screen.	Custom Message	if Loan Purpose is Construction-Perm and Type of Refinance is null.
<input type="checkbox"/> Hard stop on Lock request screen.	Custom Message	if Loan Purpose is Refinance and Type of Refinance is null.
<input type="checkbox"/> Soft stop on Prepare/Doc Prep Summary	Custom Message	This is triggered when the loan status is doc scheduled and the sub status is req...
<input type="checkbox"/> Loan is not locked	Custom Message	Loan is not locked
<input type="checkbox"/> Hard stop on retail submission if application date is empty	Custom Message	Application date is a required field for submission.
<input type="checkbox"/> LockDesk's My Desk	Pipeline	LockDesk's My Desk
<input type="checkbox"/> Expired/Expiring Locks	Pipeline	Expired/Expiring Locks
<input type="checkbox"/> Lock Requests	Pipeline	Lock Requests
<input type="checkbox"/> QM Finding for not locked loans	Custom Message	QM Finding for not locked loans
<input type="checkbox"/> My Cabinet of Junior Underwriter who only sees conditions in	Pipeline	This is the business rule for Junior Underwriter who only sees conditions in

  1 2 3 4 5 6 7 8 9 10 10  


2 Click .



The **Detail** screen is displayed, where you can define the rule.

Contacts Programs Fees Conditions Checklists Documents **Rules** 

List **Detail**

Rule Name:

 **Rule Details**


Rule Name Custom Message If Rule Conditions Are Not Fulfilled  



Rule Type

Description Hard Stop Soft Stop

Screen -

Activity Name	Screen Name	Tab Name	Button Name
---------------	-------------	----------	-------------



 **Rule Condition** 

3 Enter the rule name in the *Rule Name* field.


- 4 Select from the **Rule Type** dropdown list.

Rule Type	<input type="text" value="Required Field"/>
Description	Required Field Custom Message General Autofill

Important

Depending on which rule type is selected, fields that are specific to the selected rule type will appear.

Required Field is chosen from the **Rule Type** dropdown list as an example.

- 5 Enter a clear description of the rule in the **Description** field.
- 6 Click  of the **Screen - Action buttons** section.

The **Screens - Action Buttons Selection** lightbox appears.

Screens - Action Buttons Selection
✕

<input type="checkbox"/>	Activity Name	Screen Name	Tab Name	Button Name
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Product	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Property	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Income	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Housing Exp.	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Liabilities	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Assets	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Fees	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		REO	Save
<input type="checkbox"/>	Sandbox (Calyx Sandbox)		Summary	Copy to Loan
<input type="checkbox"/>	Investor Purchase (Calyx I...	Additional Tracking (Additi...		Save

⏪ 1 2 3 4 5 6 7 8 9 10
10
⏩

Select

- A** Select the checkbox of the row that corresponds to the activity, screen, tab and action button, to which this rule applies.
- The **Save** button from the **Product** tab is chosen, from the top row, in this example.
- B** Click **Select**.

The selection has been added. As shown below, this rule applies to the **Save** button of the **Product** tab in the **Sandbox** activity. So when the LOS user clicks this

Save button before the required field has been filled out, the user will see a message warning that the required field has to be filled out before proceeding.

Rule Type:


Rule Type: Required Field

Description:


Hard Stop Soft Stop

Screen -

Activity Name	Screen Name	Tab Name	Button Name
Sandbox (Calyx Sandbox)		Product	Save

- C Continue to select more action buttons, tabs, screens, and activities, to which this rule applies.
- D To delete a selection, click its corresponding .
- E Select either the **Hard Stop** or **Soft Stop** radio button.

Hard stop means that the LOS user cannot proceed until the conditions are satisfied. Soft stop means that the LOS user is able proceed even though the conditions are not satisfied.


- 7 Click  of the *Rule Condition* section.
The section expands.

 Rule Condition

Validation Message : Get Result : per Loan

Condition 


Sub Condition 

- A In the *Validation Message* field, enter a validation message.
- B From the *Get Result* dropdown list, select the frequency of the validation message. The options are: *per Loan*, *per Borrower*, and *per Borrower Set*.
- C Click  of *Condition* subsection.
The subsection expands.


 Rule Condition

Validation Message : Get Result : per Loan

Condition 

Table : Field : Operator : 

Sub Condition 

- i From the *Table* dropdown list, select a table.
- ii From the *Field* dropdown list, select a field.
- iii From the *Operator* dropdown list, select a operator.
- D Optional, to add a sub-condition, click  of *Sub Condition* subsection.

The subsection expands.

☐ Rule Condition

Validation Message : Get Result : per Loan

☐ Condition

Table : Address Field : Zip Operator : In

☐ Sub Condition

And

Borrower Set : N/A Borrower : N/A Multiple record Check : N/A

☐ Condition

☐ Sub Condition

- i From the **Borrower Set** dropdown list, select *N/A*, *All*, or *Primary Only*.
- ii From the **Borrower** dropdown list, select *N/A*, *Both*, *Borrower*, or *Co-Borrower*.
- iii From the **Multiple record Check** dropdown list, select *N/A*, *One of*, or *All of*.
- iv In the **Sub Condition** sub-section, click **+** (highlighted in blue) to add the sub-condition, in the above screen shot.

The steps to add a sub-condition are the same as those of adding a condition, specified above.

- E From the dropdown list highlighted above in red, select *And* or *Or*, to specify how the sub-condition relates to the condition.
 - F Optional, if you want to add an additional sub-condition to the sub-condition, click the corresponding **+**, and repeat the steps specified above.
 - G To delete a condition, click its corresponding .
- 8 To validate the rule and its conditions, click **Save**.
- This rule is added to the **List** screen.

Editing, copying and deleting rules

To edit, copy and delete a rule:

- 1 Select the **Rules** activity.

The **List** screen is displayed.

Rule Name	Rule Type	Rule Description
<input type="checkbox"/> Hard stop on Product tab screen.	Custom Message	if Loan Purpose is Construction-Perm and Type of Refinance is null.
<input type="checkbox"/> Hard stop on Lock request screen.	Custom Message	if Loan Purpose is Refinance and Type of Refinance is null.
<input type="checkbox"/> Soft stop on Prepare/Doc Prep Summary	Custom Message	This is triggered when the loan status is doc scheduled and the sub status is req...
<input type="checkbox"/> Loan is not locked	Custom Message	Loan is not locked
<input type="checkbox"/> Hard stop on retail submission if application date is empty	Custom Message	Application date is a required field for submission.
<input type="checkbox"/> LockDesk's My Desk	Pipeline	LockDesk's My Desk
<input type="checkbox"/> Expired/Expiring Locks	Pipeline	Expired/Expiring Locks
<input type="checkbox"/> Lock Requests	Pipeline	Lock Requests
<input type="checkbox"/> QM Finding for not locked loans	Custom Message	QM Finding for not locked loans
<input type="checkbox"/> My Cabinet of Junior Underwriter who only sees conditions in	Pipeline	This is the business rule for Junior Underwriter who only sees conditions in

- 2 Click the row of the rule you want to edit.
Edit the setting in the **Detail** screen.
- 3 To delete a rule, select its checkbox, which enables the **Delete** button, and click **Delete**.
- 4 To copy a rule, select its checkbox, which enables the **Copy** button, and click **Copy**.

Notifications

Notifications inform users, as well as outside parties and borrowers, of certain events that transpire during the loan process and whether an action is required. A set of business rules is provided with Path that are used to specify when a notification is issued.

In this topic

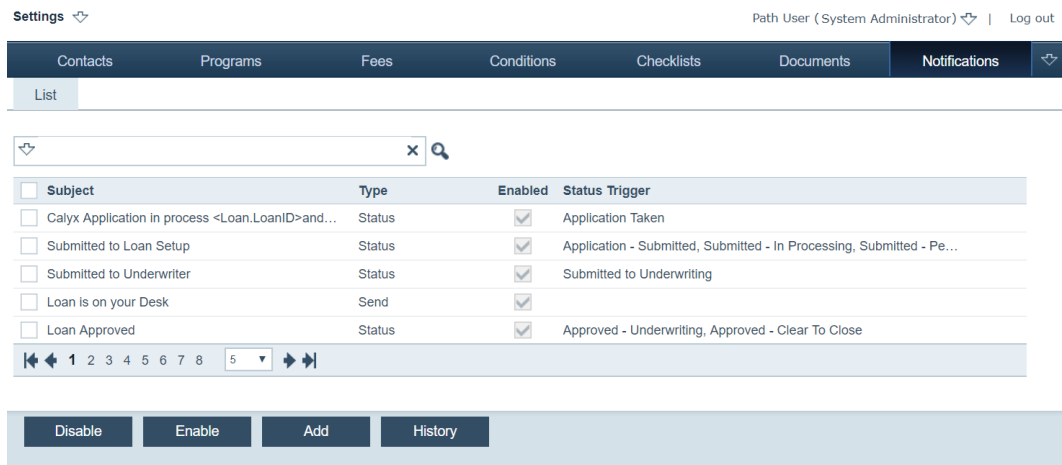
- [Adding notifications](#)
- [Modifying notifications](#)

Adding notifications

To create a notification:

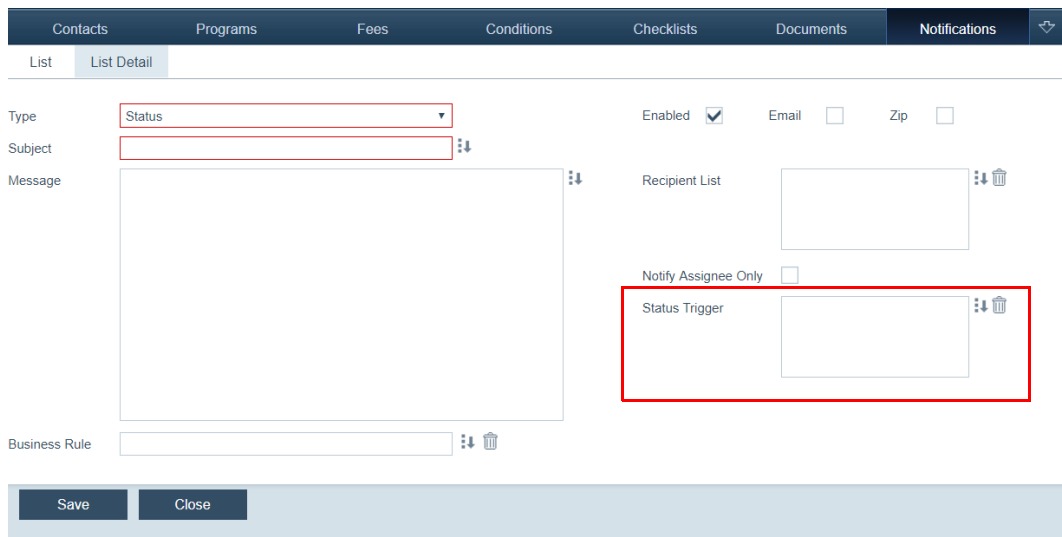
- 1 Select the **Notifications** activity.

The **List** screen is displayed.



2 Click **Add**.

The **List Detail** screen is displayed.




3 Select the notification type from the **Type** dropdown list.

The options are:

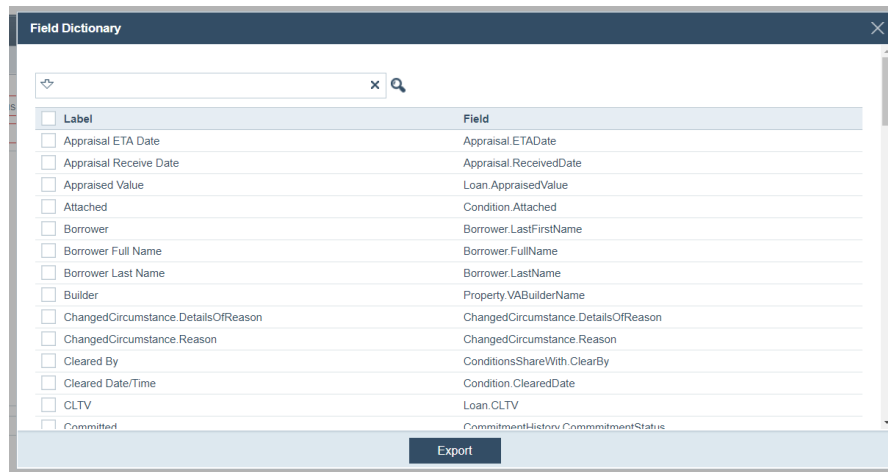
- *Status* - if selected, a notification will be sent to recipients, alerting them of a change in status in a loan.
- *Data Save* - if selected, a notification will be sent to recipients, alerting them that a save action has occurred in a loan, that is, a LOS user has clicked the **Save** action button in one of the screens of tabs in a loan.
- *Interface* - if selected, a notification will be sent to recipients, alerting them that an action has occurred in the **Interfaces** activity in a loan. For example, you can configure this notification in such a way that a notification is sent when the LOS user orders a credit report on a borrower (using the **Credit** screen of the **Interfaces** activity) in a loan, through a third party credit reporting agency.
- *Schedule* - if selected, a scheduled notification will be sent to recipients, on a daily, weekly or monthly basis.
- *Condition* - if selected, a notification will be sent to recipients, alerting them on a change in a condition's status in a loan.

- *Send* - if selected, a notification will be sent to recipients, alerting them that the loan has been sent from one role to the next, in the workflow.
- *Assign* - If selected, a notification will be sent to recipients, notifying them that a loan has been assigned to them.

Different fields will appear and disappear, in the area of the page (highlighted in red) shown in the above image, depending on which option you select.


- 4 Click  of the *Subject* field, if you want to place fields from Path into the *Subject* field of the notification.

The **Field Dictionary** lightbox appears. The left column contains the label that is associated with the field in Path. The right column contains the data type.



- A Select the field to be added to the subject.
- B Click **Export**.

Appraisal ETA Date is selected.

- 5 Click  of the *Message* field, if you want to place fields from Path into the *Message* field of the notification.

The **Field Dictionary** lightbox appears. The left column contains the label that is associated with the field in Path. The right column contains the data type.

- A Select the field to be added to the message.
- B Click **Export**.

Appraisal ETA Date is selected.


List
List Detail

Type

Status

Subject

<Appraisal.ETADate>



Message

<Appraisal.ETADate>


The field name is added to the message enclosed in brackets (<>) to indicate that the value is a variable.

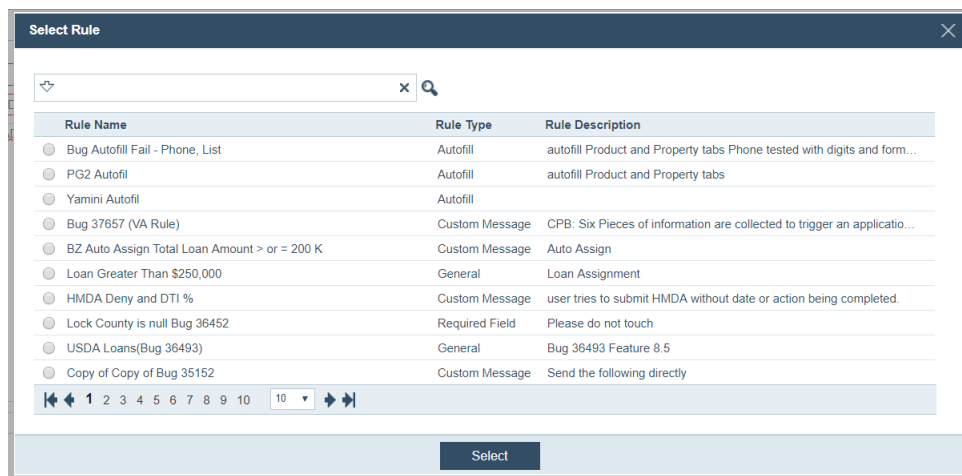
For example, to create a message that informs the user that a lock expiration date is approaching, the message would look similar to the following example:

Lock for loan number <Loan.LoanID> for <Borrower.LastName> is scheduled to expire on <Loan.LockExpirationDate>.

Tip

It is possible to insert more than one field variable at a time by selecting multiple checkboxes before you click Export. You can insert the text around the field variables or move them where needed. You can also enter the field variable directly if you know the data type.



- 6 Click  of the *Business Rule* field. The **Select Rule** lightbox appears.



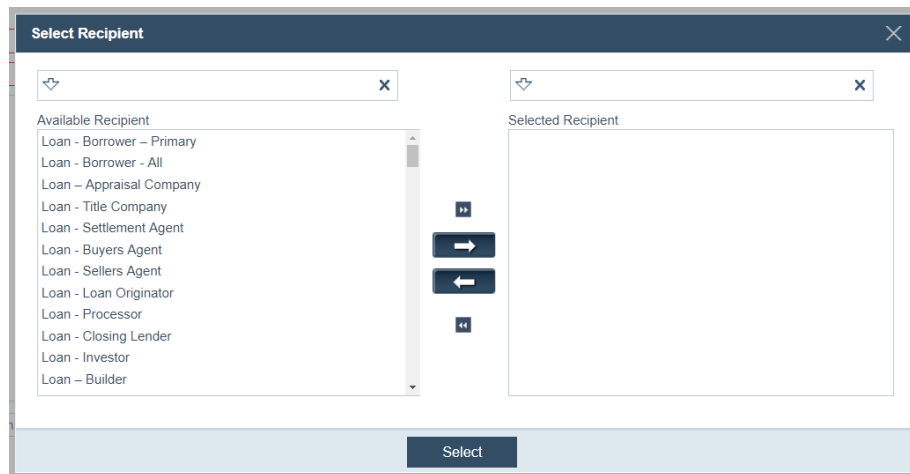
- A Select a business rule for that has to be satisfied for this notification to be sent out.
- B Click **Select**.

Related information

For more information on configuring rules, see [Rules](#), on page 87.

- C Click  to delete the business rule.
- 7 Select the **Enabled** checkbox, to enable the notification.
If you do not enable the notification, when the notification is generated, the event is stored in the log for performance analysis and is not displayed to the user.
Enabled is selected by default for all notifications. If you de-select the **Enabled** checkbox, the **Email** and **Zip** checkboxes will not be selectable.
- 8 Select the **Email** checkbox, to indicate that the option to receive the notification by email is available when the applicable users set their profile to receive notifications by email.
- 9 Click  of the *Recipient List* field.

The **Select Recipient** lightbox appears.








Note

If you select Loan-Borrower-Primary, the primary borrower would get the notification. If you select Loan-Borrower-all, all borrowers would get the notification.



All other selections that are prefixed by Loan from Available Recipient are contacts from the loan data.

The rest of the selections from Available Recipient are roles.

- A From *Available Recipient*, click the recipients, which highlights them.
 - B Click  to move the selected recipients to *Selected Recipient*.
Clicking  moves all recipients to *Selected Recipient*. Clicking  and  do the reverse actions.
 - C Click **Select**.
The selected recipients are added to the *Recipient List* field.
 - D To delete a recipient after it is already added to the *Recipient List* field, first click it (which highlights it) and then click .
- 10 Select the **Notify Assignee Only** checkbox to send this notification only to the user in the role who is assigned to the loan.
Leave the checkbox blank to send the notification to all users with the role.
- 11 Optional, if you selected *Condition* from the *Type* dropdown list, an additional field titled *Status Trigger* will also appear.

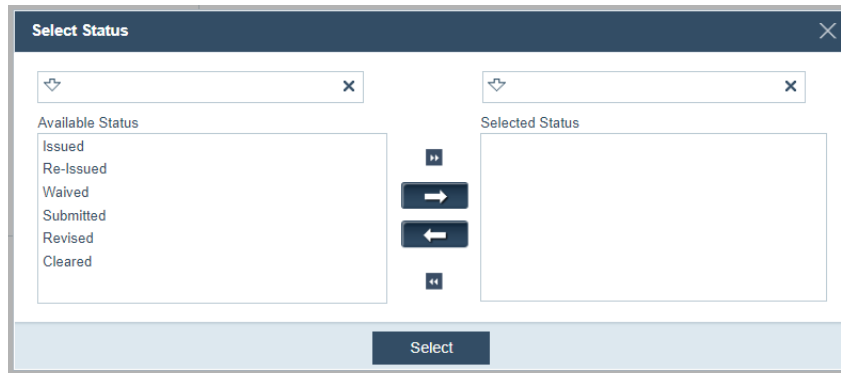
Notify Assignee Only







Status Trigger

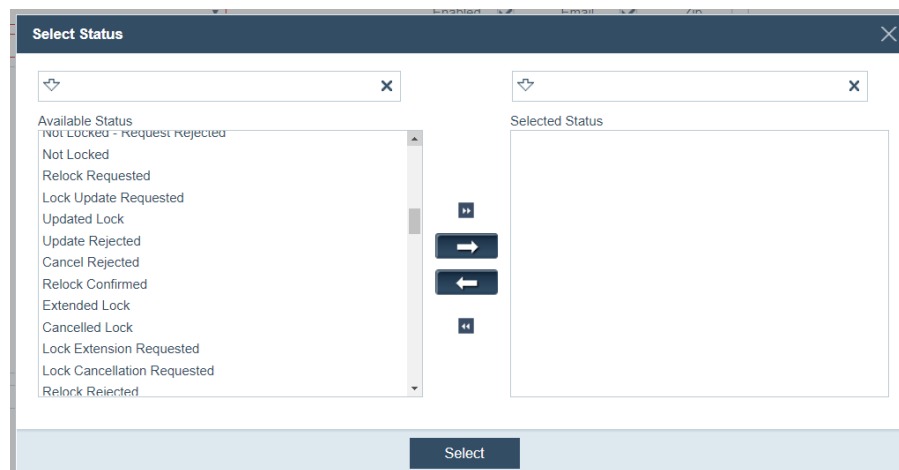
- A Click  of the *Status Trigger* field.





The **Select Status** lightbox appears. Here you select the action on a condition that triggers the sending of the notification.




- B From *Available Status*, click the status(es) that will trigger the notification, which highlights the status(es).
 - C Click  to move the selected status(es) to *Selected Status*.
Clicking  moves all statuses to *Selected Status*. Clicking  and  do the reverse actions.
 - D Click **Select**.
 - E To delete a status after it is already added to the *Status Trigger* field, first click it (which highlights it) and then click .
- 12 Optional, if you selected *Status* from the *Type* dropdown list, an additional field titled *Status Trigger* will also appear.
- A Click  of the *Status Trigger* field.

The **Select Status** lightbox appears. Here you select the statuses that triggers the sending of the notification, when the loan is in those statuses.





- B From *Available Status*, click the statuses that will trigger the notification, which highlights the statuses.
- C Click  to move the selected statuses to *Selected Status*.
Clicking  moves all statuses to *Selected Status*. Clicking  and  do the reverse actions.







- D Click **Select**.
 - E To delete a status after it is already added to the *Status Trigger* field, first click it (which highlights it) and then click .
- 13 Optional, if you selected *Interface* from the *Type* dropdown list, additional fields will appear.

Notify Assignee Only

Interface Type



Interface Provider



 

- A Select an interface type from the *Interface Type* dropdown list.
The options are *Appraisal, Audit, AUS, AVM, Credit, Disclosure, Flood, Fraud, MI, Verification* and *VOA*. These selections correspond to their screens in the **Interfaces** activity, from LOS side.
Credit is selected.
- B Click  of the *Interface Provider* field.
The **Select Provider** lightbox appears. Depending on the option you select from the *Interface Type* dropdown list, the providers will be different. Because *credit* was selected from the *Interface Type* dropdown, the **Select Provider** lightbox should be displaying a list of credit reporting agencies. Here you select the credit reporting agencies, which when selected to run a credit report on a borrower by the LOS user, will trigger the sending of the notification.
- C From *Available Provider*, click the providers, which highlights the providers.
- D Click  to move the selected providers to *Selected Provider*.
Clicking  moves all providers to *Selected Provider*. Clicking  and  do the reverse actions.
- E Click **Select**.
- F To delete a provider after it is already added to the *Interface Provider* field, first click it (which highlights it) and then click .

14 Optional, if you selected *Schedule* from the *Type* dropdown list, additional field will appear.

Notify Assignee Only








Status Trigger  

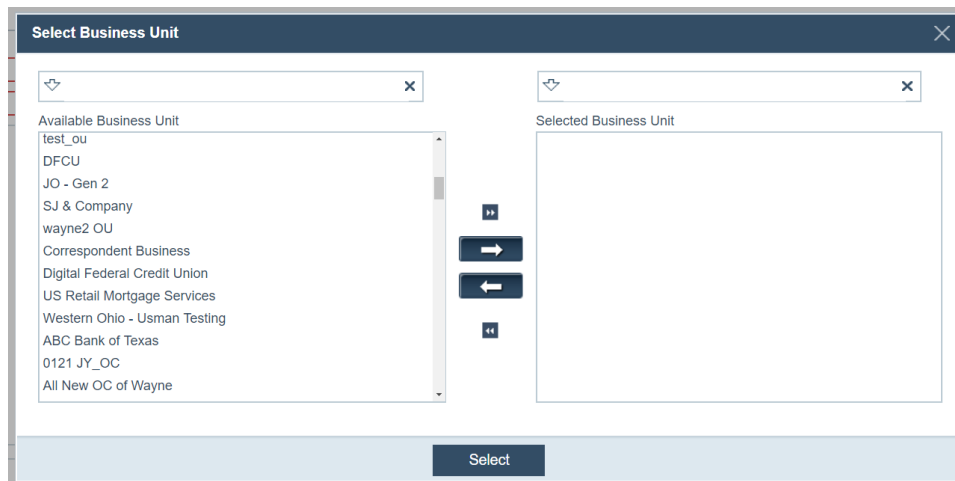
Business Unit  


Notification Period




Day

Time


- A Click  of the *Status Trigger* field.
The **Select Status** lightbox appears.
 - i From *Available Status*, click the status(es) that will trigger the notification, which highlights the status(es).
 - ii Click  to move the selected status(es) to *Selected Status*.
 - iii Clicking  moves all statuses to *Selected Status*. Clicking  and  do the reverse actions.
 - iv Click **Select**.
- B To delete a status after it is already added to the *Status Trigger* field, first click it (which highlights it) and then click .
- C Click  of the *Business Unit* field.
The **Select Business Unit** lightbox appears.



- i From *Available Business Unit*, click the business unit(s) to receive the notification, which highlights the business unit(s).
- ii Click  to move the selected business unit(s) to *Selected Business Unit*.

Clicking  moves all business units to *Selected Business Unit*. Clicking  and  do the reverse actions.

iii Click **Select**.

- D** To delete a business unit after it is already added to the *Business Unit* field, first click it (which highlights it) and then click .
- E** From the *Notification Period* dropdown list, select either *Daily*, *Weekly* or *Monthly* as the frequency with which the notification is sent out.
- The *Day* dropdown list is disabled if *Daily* is selected from the *Notification Period* dropdown list.
- i If you selected *Weekly* from the *Notification Period* dropdown list, select a day of the week from the *Day* dropdown list.
 - ii If you selected *Monthly* from the *Notification Period* dropdown list, select a day of the month from the *Day* dropdown list.
- F** From the *Time* dropdown list, select a time of the day when the notification is sent out.

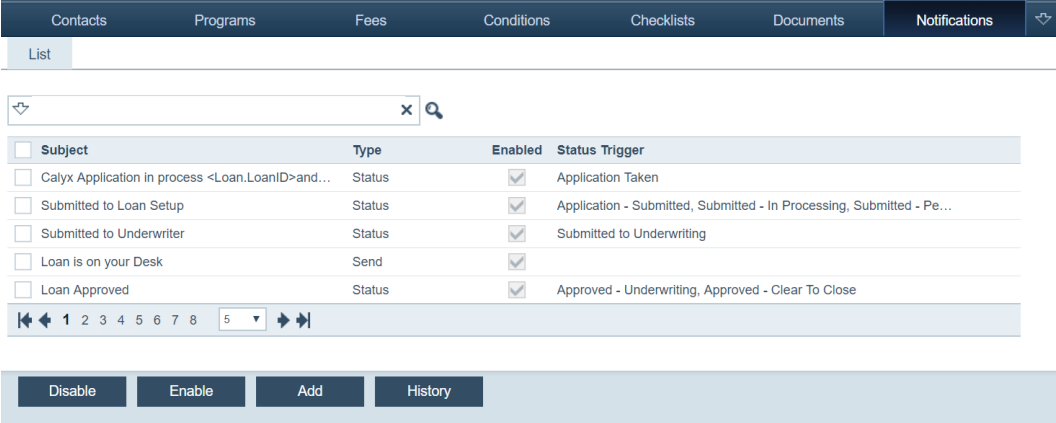
15 Click **Save** to add the notification.

To enable, disable, copy, or delete a notification, select the checkbox that corresponds to the notification and click the applicable button.

Editing, copying and deleting notifications

To edit, copy and delete a notification:

- 1** Select the **Notifications** activity.
The **List** screen is displayed.



<input type="checkbox"/>	Subject	Type	Enabled	Status Trigger
<input type="checkbox"/>	Calyx Application in process <Loan.LoanID>and...	Status	<input checked="" type="checkbox"/>	Application Taken
<input type="checkbox"/>	Submitted to Loan Setup	Status	<input checked="" type="checkbox"/>	Application - Submitted, Submitted - In Processing, Submitted - Pe...
<input type="checkbox"/>	Submitted to Underwriter	Status	<input checked="" type="checkbox"/>	Submitted to Underwriting
<input type="checkbox"/>	Loan is on your Desk	Send	<input checked="" type="checkbox"/>	
<input type="checkbox"/>	Loan Approved	Status	<input checked="" type="checkbox"/>	Approved - Underwriting, Approved - Clear To Close

- 2** Click the row of the notification you want to edit.
Edit the settings in the **List Detail** screen.
- 3** To delete a notification, select its checkbox, which enables the **Delete** button, and click **Delete**.
- 4** To copy a notification, select its checkbox, which enables the **Copy** button, and click **Copy**.

Modifying notifications

To modify an existing notification:

- 1 Select the **Notification** activity.

The **List** screen is displayed.

Settings ↕ Path User (System Administrator) ↕ | Log out

Contacts Programs Fees Conditions Checklists Documents **Notifications** ↕

List

× 🔍

<input type="checkbox"/> Subject	Type	Enabled	Status Trigger
<input type="checkbox"/> Calyx Application in process <Loan.LoanID>and...	Status	<input checked="" type="checkbox"/>	Application Taken
<input type="checkbox"/> Submitted to Loan Setup	Status	<input checked="" type="checkbox"/>	Application - Submitted, Submitted - In Processing, Submitted - Pe...
<input type="checkbox"/> Submitted to Underwriter	Status	<input checked="" type="checkbox"/>	Submitted to Underwriting
<input type="checkbox"/> Loan is on your Desk	Send	<input checked="" type="checkbox"/>	
<input type="checkbox"/> Loan Approved	Status	<input checked="" type="checkbox"/>	Approved - Underwriting, Approved - Clear To Close

⏪ ⏩ 1 2 3 4 5 6 7 8 5 ⏪ ⏩

Disable Enable Add History

- 2 Select the checkbox of the notification.

The **Copy** and **Delete** buttons become enabled.

Contacts Programs Fees Conditions Checklists Documents **Notifications** ↕

List

× 🔍

<input type="checkbox"/> Subject	Type	Enabled	Status Trigger
<input type="checkbox"/> Calyx Application in process <Loan.LoanID>and...	Status	<input checked="" type="checkbox"/>	Application Taken
<input type="checkbox"/> Submitted to Loan Setup	Status	<input checked="" type="checkbox"/>	Application - Submitted, Submitted - In Processing, Submitted - Pe...
<input type="checkbox"/> Submitted to Underwriter	Status	<input checked="" type="checkbox"/>	Submitted to Underwriting
<input type="checkbox"/> Loan is on your Desk	Send	<input checked="" type="checkbox"/>	
<input type="checkbox"/> Loan Approved	Status	<input checked="" type="checkbox"/>	Approved - Underwriting, Approved - Clear To Close

⏪ ⏩ 1 2 3 4 5 6 7 8 5 ⏪ ⏩

Disable Enable Delete Copy Add History

- 3 Select one of the following buttons:

Disable

Click **Disable** to disable an enabled notification.

Enable

Click **Enable** to enable a disabled notification.

Delete

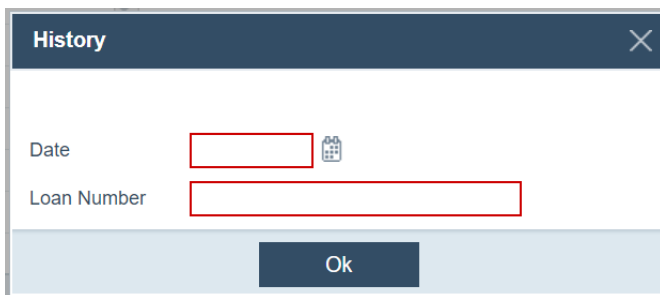
Click **Delete** to delete the selected notification.

Copy

Click **Copy** to copy the selected notification. The **Detail** screen is displayed where you can update the existing notification.

History

Click **History** to display the history of the notifications that have been sent out, which opens the **History** lightbox.



In the *Date* and *Loan Number* fields, enter the date and number of the loan, respectively, to display all notifications sent out on that date for that loan number. Then click **OK**.

Tip

Modify multiple notifications with the same action simultaneously by selecting more than one notification. You cannot copy more than one notification at a time.

Reports

Define custom reports and specify report parameters to view data for specific loans or groups of loans. Users are given permission to run certain reports based on the access defined during role configuration.

In this topic

- [Creating reports](#)

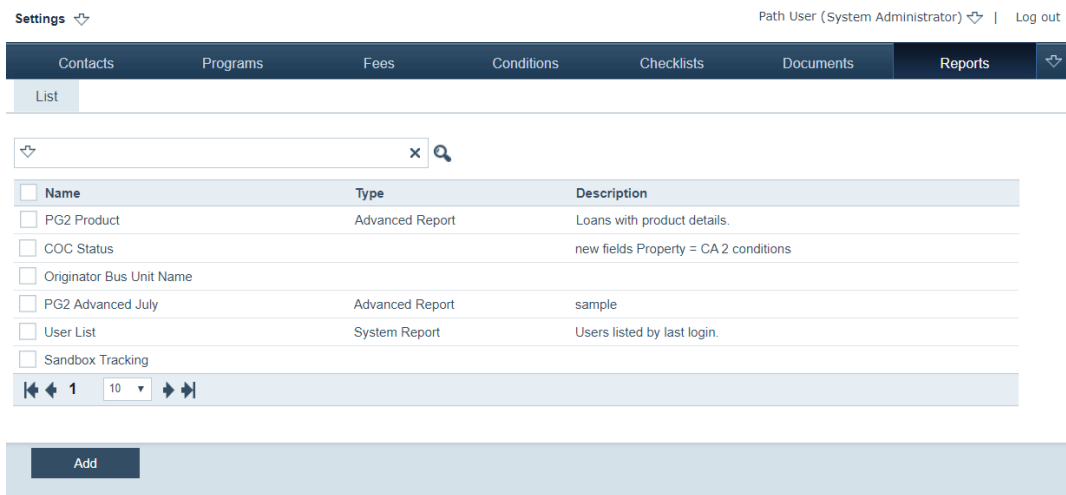
Creating reports

Report parameters are defined in Path Settings. Defining the report parameters entails specifying the borrower, data sequence, and fields that are used in the report.

To define report parameters:

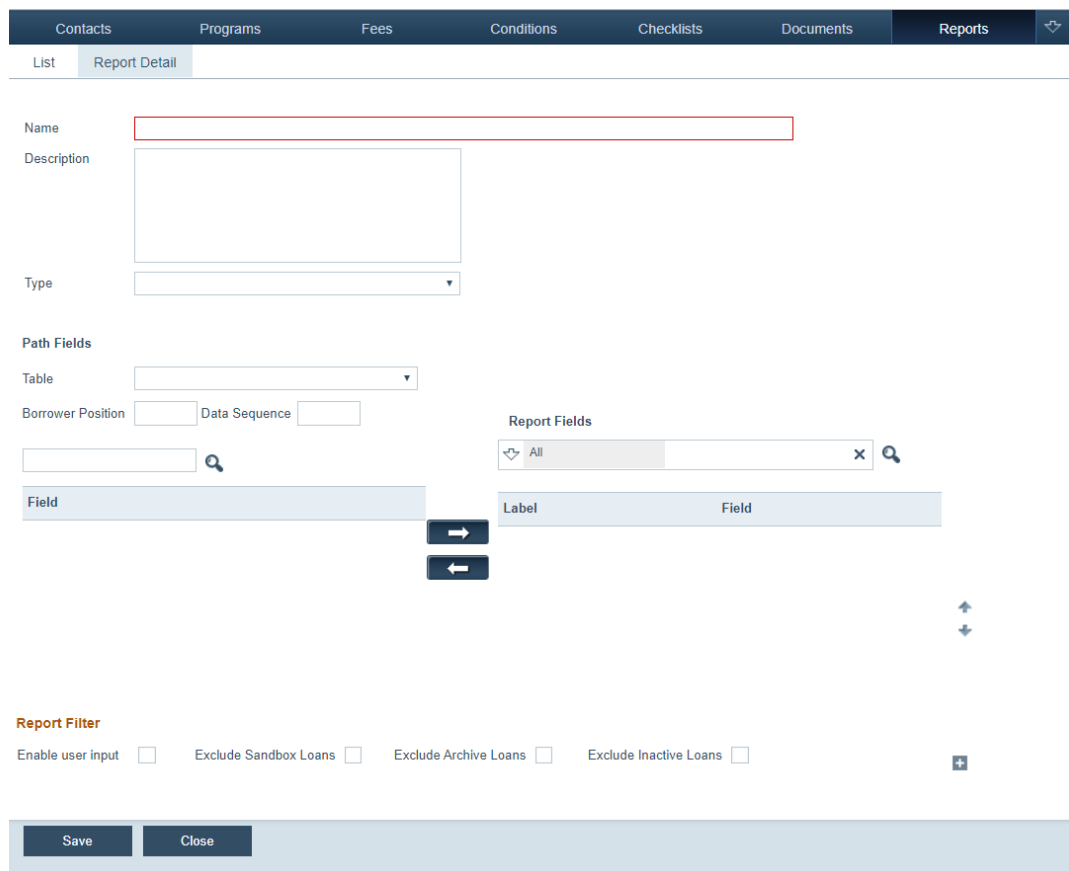
- 1 Select the **Reports** activity.

The **List** screen is displayed.



2 Click **Add**.

The **Report Detail** screen appears.



- 3 In the *Name* field, enter the name of the report.
- 4 In the *Description* field, describe the report.
- 5 From the *Type* dropdown list, select the report type.

- 6 In the *Path Fields* section, add fields to the report.
- A Select a set of fields from the *Table* dropdown list. The *Table* dropdown list contains a list of the field tables in the Path database.

The screenshot shows the 'Path Fields' section. The 'Table' dropdown menu is open, displaying a list of tables including: Address, AggregateAdjustment, AmortizationSummary, AntiSteeringARMInterestRate, AntiSteeringARMOrginationCost, AntiSteeringARMWithoutRiskyFeatures, AntiSteeringInterestRate, AntiSteeringOrginationCost, AntiSteeringWithoutRiskyFeatures, Appraisal, AppraisalAnalysis, Appraiser, ARM, Asset, AssetTotal, AUS, AuditLog, Borrower, and BorrowerDeclaration. The 'Borrower Position' field is empty. The 'Field' list is also empty. On the right, there are 'Rep' and 'Label' dropdowns and two arrow buttons.

When a selection is made, the list of fields in that table are displayed.

The screenshot shows the 'Path Fields' section with 'Address' selected in the 'Table' dropdown. The 'Borrower Position' field is empty, and the 'Data Sequence' field is also empty. The 'Field' list is populated with fields from the Address table: Address.AddressID, Address.AddressIndicator, Address.City, Address.Country, Address.CountryCD, Address.LoanID, Address.MonthsAtAddress, Address.OwnRent, and Address.Seq. On the right, the 'Report Fields' section shows 'All' selected in the dropdown, and the 'Label' and 'Field' columns are visible.

- B In the *Borrower Position* field only applies when you selected a option that starts with *Borrower* from the Table dropdown list.

The screenshot shows the 'Path Fields' section with 'AmortizationSummary' selected in the 'Table' dropdown. The 'Borrower Position' dropdown menu is open, and a red box highlights the options: AUS, Borrower, BorrowerDeclaration, BorrowerMailingAddress, BorrowerPresentAddress, BorrowerPreviousAddress, and BorrowerPreviousAddressOnLastTaxReturn. The 'Field' list is empty. The 'AmortizationSummary' table name is visible at the bottom of the field list.

The *Borrower Position* field specifies which borrower data to be returned for the selected fields. To collect data for the selected fields for the primary borrower, enter *1*. To collect data for the co-borrower or any subsequent borrowers, enter *2*, *3*, or whatever number corresponds to the borrower position.

After you input in the *Borrower Position* field, click any field, to implement your input.

C In the *Data Sequence* field, enter the data sequence.

Only use this feature when there is more than one of these data fields within a single loan.

The data sequence specifies the data to be collected for the selected fields. For example, if you were adding present address fields for borrower 2 (the co-borrower), you would enter *1* because you want the report to include the first set of address data for borrower 2. When the street address field is selected, the field name changes to *Borrower[2].Address[1].StreetAddress*.

D Another example is if you want to compare two separate appraisal reports.

Select *Appraisal* from the *Table* dropdown list and enter *1* in the *Data Sequence* field to return data for the most recent appraisal. Select the fields that you want to

include in the report. If you selected the *AppraisedValue* field, the field name changes to *Appraisal[1].AppraisedValue*.

Table: Appraisal

Borrower Position: Data Sequence:

Report File:

Field List:

- Appraisal.ActiveIndicator
- Appraisal.AppraisalCompanyName
- Appraisal.AppraisalForm
- Appraisal.AppraisalFormCD
- Appraisal.AppraisalID
- Appraisal[1].AppraisedValue
- Appraisal.AppraiserCode
- Appraisal.AppraiserFullName

Label:

To retrieve data from the second most recent appraisal, enter a *2* in the *Data Sequence* field and repeat the field selection. In this case, the field name changes to *Appraisal[2].AppraisedValue*.

The report will include data from the most recent appraisal and the second most recent appraisal.

- E Click the fields you want to include in the report for the associated borrower position and data sequence, by clicking the fields, which highlights them.

Use the search field to locate specific fields.

- F Click the right arrow () to add the selected fields to the report.

When fields are initially added, they are highlighted to distinguish them from existing fields.

Path Fields

Table: Address

Borrower Position: Data Sequence:

Report Fields

Label	Field		
Appraisal[1].AppraisalFormCD	Appraisal[1].AppraisalFormCD	<input type="button" value="🗑️"/>	<input type="button" value="🔗"/>
Appraisal[1].AppraisalID	Appraisal[1].AppraisalID	<input type="button" value="🗑️"/>	<input type="button" value="🔗"/>
Appraisal[1].AppraisedValue	Appraisal[1].AppraisedValue	<input type="button" value="🗑️"/>	<input type="button" value="🔗"/>
Borrower[1].Address[1].AddressID	Borrower[1].Address[1].AddressID	<input type="button" value="🗑️"/>	<input type="button" value="🔗"/>
Borrower[1].Address[1].AddressIn...	Borrower[1].Address[1].AddressIndicator	<input type="button" value="🗑️"/>	<input type="button" value="🔗"/>
Borrower[1].Address[1].City	Borrower[1].Address[1].City	<input type="button" value="🗑️"/>	<input type="button" value="🔗"/>

- G Use up arrow () and down arrow () to move a field in the desired position relative to other fields.

- i Click the field you like to move, which highlights it.
- ii Click the up or down arrows to move the field to the desired position.

iii Continue this for the other fields you want to position.


Tip

You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

H Click  to delete a field.













I Click **Save** to save the fields and clear the highlight.

7 To edit the fields:

A Click  of the field you want to edit.

Report Fields

All x 🔍

Label	Field			
Appraisal[1].AppraisalFormCD	Appraisal[1].AppraisalFormCD			
Appraisal[1].AppraisalID	Appraisal[1].AppraisalID			
Appraisal[1].AppraisedValue	Appraisal[1].AppraisedValue			↑
Borrower[1].Address[1].AddressID	Borrower[1].Address[1].AddressID			↓
Borrower[1].Address[1].AddressIn...	Borrower[1].Address[1].AddressIndicator			
Borrower[1].Address[1].City	Borrower[1].Address[1].City			

The **Report Fields** appears.

Report Fields
✕

Label

Borrower Position(Starts with 1)

Data Sequence(Starts with 1)

Field

Select

B Change the text in the *Label* field to the text you want as the column title on the generated report.

C Edit the *Borrower Position* and *Data Sequence* fields as needed.

D Click **Select**.

8 After the fields are added and edited, adjust the field sequence by selecting a field (or fields) and clicking the up and down arrows to move them up or down in the table, or drag and drop a field to the desired position.

9 Click **Save**.

10 Complete the *Report Filter* section.

The *Report Filter* section is used to filter the report output to loans with specific parameters, such as, to include only loans for a certain amount or specific loan type.

Report Filter

Enable user input Exclude Sandbox Loans Exclude Archive Loans Exclude Inactive Loans

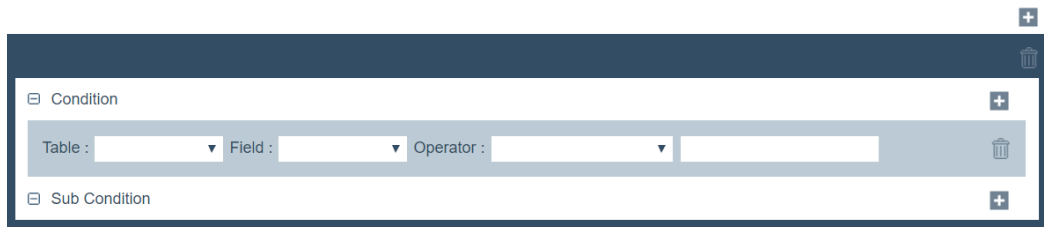


- A Select the **Enable User Input** checkbox, to allow the LOS users to enter the filters when they run the report. A condition must be added for this to work.
- B As applicable, select **Exclude Sandbox Loans**, **Exclude Archive Loans**, and/or **Exclude Inactive Loans**, if you want the report to exclude any or all of these types of loans.
- C Click

The *Report Filter* section expands.



- D Click the of the *Condition* subsection to add a condition.




- i From the **Table** dropdown list, select the table where the field is located from the dropdown list.
- ii From the **Field** dropdown list, select the field where this condition applies.
- iii From the **Operator** dropdown list, specify the value for this field where this condition applies.
- iv Enter the value next to the dropdown list.
- v Click to delete a condition.

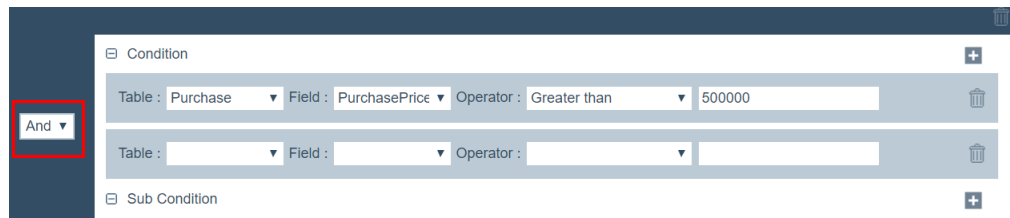
- vi Click **Save**.


Example

To include only loans with a purchase price of more than \$500,000 in the report:

- 1 Select **Purchase** from the **Table** dropdown list.
- 2 Select **PurchasePrice** from the **Field** dropdown list.
- 3 Select **Greater than** from the **Operator** dropdown list.
Note: to include loans with the value specified, you would select **Greater than or equal to** from the **Operator** dropdown list.
- 4 Enter **500000** in the field.
- 5 Click **Save**.

- E To further refine the report parameters, click  in the *Condition* subsection to add more filters.



- i Select from the dropdown list (**highlighted in red**) to indicate whether both conditions must be present (*And*) or if either condition must be present (*or*).
- ii From the **Table** dropdown list, select the table where the field is located from the dropdown list.
- iii From the **Field** dropdown list, select the field where this condition applies.
- iv From the **Operator** dropdown list, specify the value for this field where this condition applies.
- v Enter the value next to the dropdown list.
- vi Click  to delete a condition.
- vii Click **Save**.

Example

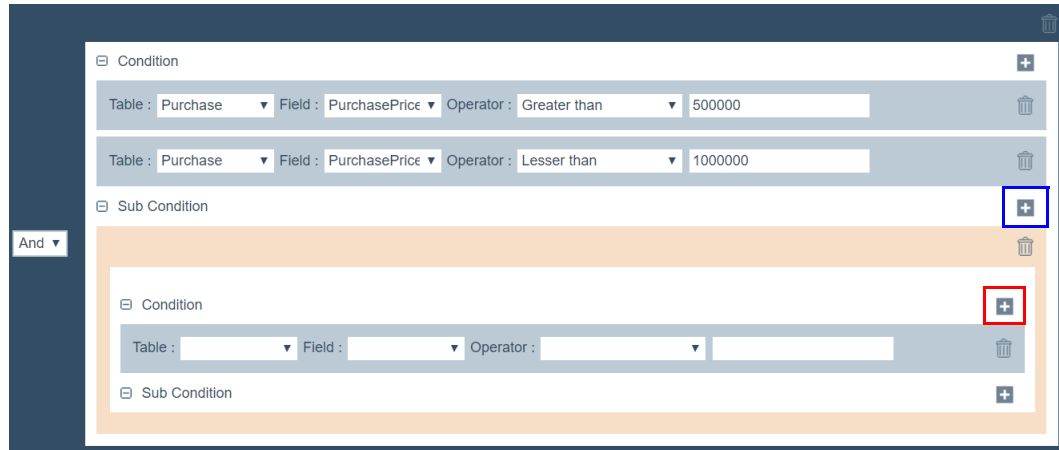
To include only loans with a purchase price between \$500,000 and \$1,000,000 in the report:

- 1 Select **And** from the operand dropdown list.
- 2 Select **Purchase** from the **Table** dropdown list.
- 3 Select **PurchasePrice** from the **Field** dropdown list.
- 4 Select **Less than** from the **Operator** dropdown list.
Note: to include loans with the value specified, you would select **Less than or equal to** from the **Operator** dropdown list.
- 5 Enter **1000000** in the field.
- 6 Click **Save**.

F To further refine the report results and create a multi-level condition, click **+** (highlighted in blue) in *Sub Condition*, shown in the below screen shot.

i Click **+** (highlighted in red) in the *Condition* subsection, shown in the below screen shot.

The fields are expanded.



ii From the **Table** dropdown list, select the table where the field is located from the dropdown list.

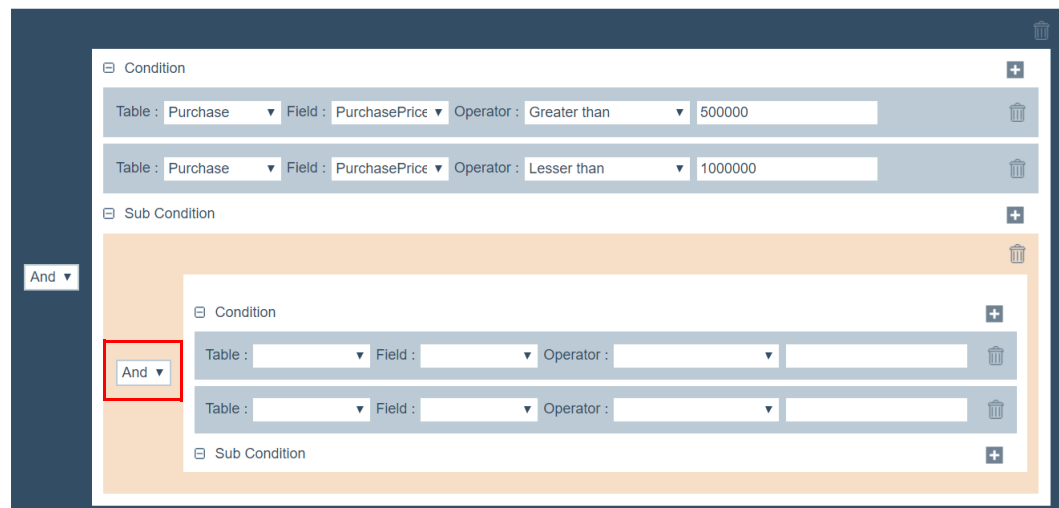
iii From the **Field** dropdown list, select the field where this condition applies.

iv From the **Operator** dropdown list, specify the value for this field where this condition applies.

v Enter the value next to the dropdown list.


vi Click  to delete a condition.

vii Click **+** again to expand a second set of fields.



viii Specify the operand from the dropdown list (highlighted in red) to indicate whether both conditions must be present (*And*) to include the loan in the report or if either condition must be present (*or*) to include the loan in the report.

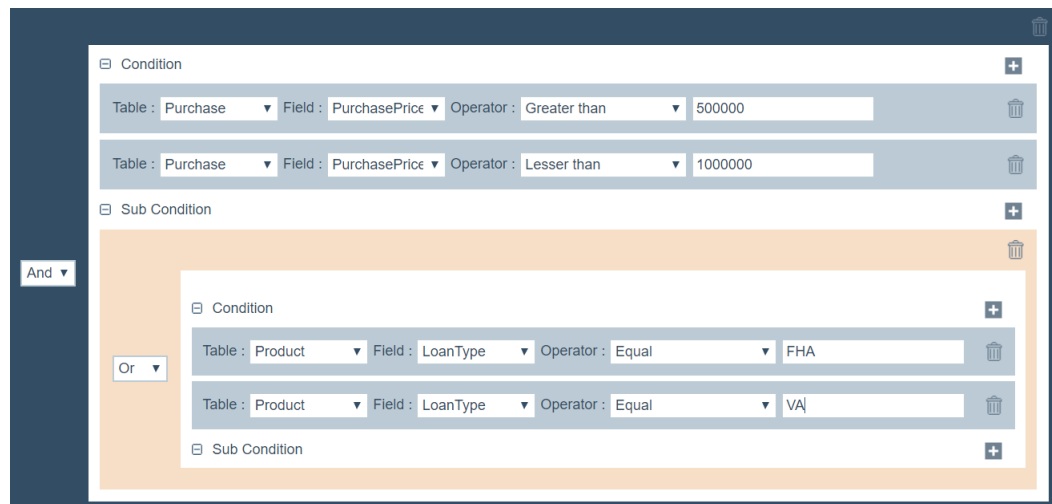
ix From the **Table** dropdown list, select the table where the field is located from the dropdown list.

- x From the **Field** dropdown list, select the field where this condition applies.
- xi From the **Operator** dropdown list, specify the value for this field where this condition applies.
- xii Enter the value next to the dropdown list.
- xiii Click  to delete a condition.
- xiv Click **Save**.

Example

To include only loans with a purchase price between \$500,000 and \$1,000,000 that are FHA or VA in the report:

- 1 Select **Product** from the **Table** dropdown list.
- 2 Select **LoanType** from the **Field** dropdown list.
- 3 Select **Equal to** from the **Operator** dropdown list.
- 4 Enter **FHA** in the field.
- 5 Click **+** again to expand a second set of fields.
- 6 Select **Or** from the operand dropdown list.
- 7 Select **Product** from the **Table** dropdown list.
- 8 Select **LoanType** from the **Field** dropdown list.
- 9 Select **Equal to** from the **Operator** dropdown list.
- 10 Enter **VA** in the field.
- 11 Click **Save**.



This report is represented as: Loans >\$500,000 & loans <\$1,000,000 & (FHA or VA).

- G Enter more conditions to apply to this report as needed.
- 11 Click **Save** to retain your report parameters.
- 12 Click **Close** to return to the **List** screen.
- 13 To delete a report, select its checkbox, which enables the **Delete** button, and click **Delete**.
The report is deleted.

14 To copy a report, select its checkbox, which enables the **Copy** button.

The screenshot shows a navigation bar with tabs: Contacts, Programs, Fees, Conditions, Checklists, Documents, and Reports. Below the navigation bar is a 'List' tab. A search bar is present. The main content area contains a table with the following data:

Name	Type	Description
<input type="checkbox"/> PG2 Product	Advanced Report	Loans with product details.
<input type="checkbox"/> COC Status		new fields Property = CA 2 conditions
<input checked="" type="checkbox"/> Originator Bus Unit Name		
<input type="checkbox"/> PG2 Advanced July	Advanced Report	sample
<input type="checkbox"/> User List	System Report	Users listed by last login.
<input type="checkbox"/> Copy of Sandbox Tracking		
<input type="checkbox"/> Sandbox Tracking		

At the bottom of the table are navigation controls: a set of arrows and a dropdown menu showing '10'. Below the table is a bar with three buttons: 'Add', 'Delete', and 'Copy'.

A Click Copy.

The Report Detail screen is displayed, where you can proceed to make further configuration to the copied report.

The screenshot shows the 'Report Detail' configuration screen. The 'Name' field is highlighted with a red box and contains the text 'Copy of Originator Bus Unit Name'. The 'Description' field is empty. The 'Type' field is a dropdown menu. The 'Path Fields' section includes a 'Table' dropdown, 'Borrower Position' and 'Data Sequence' input fields, and a search bar. The 'Report Fields' section has a search bar and a table:

Label	Field	
Originator.OuName	Originator.OuName	

Below the table are navigation arrows. At the bottom, there is a 'Report Filter' section with an 'Enable user input' checkbox. A yellow banner at the bottom of the screen displays the message 'Data copied.'. Below the banner are 'Save' and 'Close' buttons.

Related information

For information on configuring a role's access to reports, see [Reports](#), on page 200.

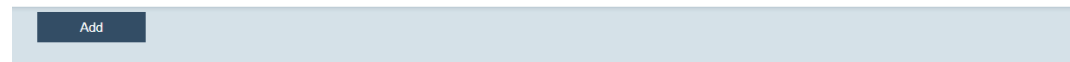
Editing, copying and deleting reports

To edit, copy and delete a report:

- 1 Select the **Reports** activity.

The **List** screen is displayed.

<input type="checkbox"/>	Name	Type	Description
<input type="checkbox"/>	PG2 Product	Advanced Report	Loans with product details.
<input type="checkbox"/>	COC Status		new fields Property = CA 2 conditions
<input type="checkbox"/>	Originator Bus Unit Name		
<input type="checkbox"/>	PG2 Advanced July	Advanced Report	sample
<input type="checkbox"/>	User List	System Report	Users listed by last login.
<input type="checkbox"/>	Sandbox Tracking		



- 2 Click the row of the report you want to edit.
Edit the field settings in the **Report Detail** screen.
- 3 To delete a report, select its checkbox, which enables the **Delete** button, and click **Delete**.
- 4 To copy a report, select its checkbox, which enables the **Copy** button, and click **Copy**.

Templates

Templates are used to automatically insert default values for certain fields in new and existing loans, so the LOS user is not required to enter them manually.

In this topic

- [Creating templates](#)
- [Copying templates](#)

Creating templates

To create a template:

1 Select the **Template** activity.

The screenshot shows the Path User interface. At the top right, it says "Path User (System Administrator)" and "Log out". The navigation bar includes "Contacts", "Programs", "Fees", "Conditions", "Checklists", "Documents", and "Templates". The "Templates" menu is active, and the "List" screen is displayed. Below the navigation bar, there is a search bar and a list of templates. The first template is "Description" with a checkbox. Below it is "FHA Loan Template" with a checkbox. At the bottom of the list, there is an "Add" button.

2 Click **Add**

The **Template Detail** screen appears.


The screenshot shows the Path User interface with the "Template Detail" screen. The navigation bar is the same as in the previous screenshot. Below the navigation bar, there is a "List" tab and a "Template Detail" tab. The "Description" field is highlighted with a red border. Below the "Description" field, there is a table with columns "Label", "Field", and "Value". The table is empty and shows "No records". Below the table, there is a "Filters" section with two columns: "Business Unit included" and "Business Unit excluded". The "Business Unit excluded" column contains a list of business units: AG, Anitha Unit, Bank of America, Bank of Texas, B Production, CB-Operating Unit, Calyx Technology, Cascade Bank, Cascade OU, Copy of Cascade for Tuan, Correspondent Business, DFCU, Daniel Lin, Digital Federal Credit Union, and DocMagic. At the bottom of the screen, there is a "Save" button.

3 Enter the template name or a description in the *Description* field.


Tip

If the description text exceeds the available space on the List screen, hover the cursor over the field to display the complete description.

4 Define the field default values for the template.

A Click  of the *Description* field.

B The **Add Field Value** lightbox appears.

C Click  of the *Label* field
The **Field Dictionary** lightbox appears.

Label	Field
<input type="radio"/> 1st Period Cap Decrease	ARM.FirstPeriodCapDecrease
<input type="radio"/> 1st Period Cap Increase	ARM.FirstPeriodCapIncrease
<input type="radio"/> All Dates and Numerical Disclosures except the late payment disclosures are estimates.	TIL.AllDatesAndNumericalIndicator
<input type="radio"/> All Insurance	GFE.EscrowDepositInsurance
<input type="radio"/> All Property Taxes	GFE.EscrowDepositPropertyTaxes
<input type="radio"/> Amortization Type	ProductAmortizationType
<input type="radio"/> Application Taken By	Borrower[1].ApplicationTakenBy
<input type="radio"/> Appraisal Method	Appraisal.Method
<input type="radio"/> Appraisal Type	Appraisal.Type
<input type="radio"/> Balloon	Product.BalloonIndicator

- i Select the field to define the default value.
- ii Click Select.

D The **Add Field Value** lightbox is displayed with the *Label* and *Field* information populated for the selected field.

E Specify the default *Value* for this field for all loans that use this template.
In this example, you would select the option to use from *Value* dropdown list.

Note

The Value field depends on the type of field selected.

F Continue to add fields to the template as needed.

5 Specify the business units that can access the template in the *Filters* section.

Filters


Business Unit included



Business Unit excluded



- AG
- Anitha Unit
- Bank of America
- Bank of Texas
- B Production
- CB-Operating Unit
- Calyx Technology
- Cascade Bank
- Cascade OU
- Copy of Cascade for Tuan
- Correspondent Business
- DFCU
- Daniel Lin
- Digital Federal Credit Union
- DoclMagic

»»
→
←
««

Save

A From *Business Unit Excluded*, click the business unit(s) that can access this template, which highlights the business unit(s), and enables the left arrow (.

B Click  to add the selected business unit(s) to *Business Unit Included*. Click  to add all business units to *Business Unit Included*.



Clicking  and  moves the business unit(s) back to *Business Unit Excluded*.


6 Click **Save**.

Copying templates



To copy a template:

1 Select the **Template** activity.

Settings  Path User (System Administrator)  | Log out

ContactsProgramsFeesConditionsChecklistsDocumentsTemplates

List

Description

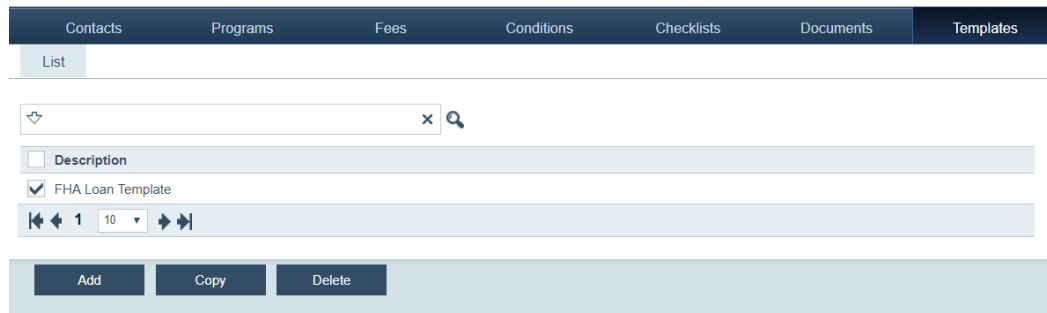
FHA Loan Template

« « 1 » »» 10 »»

Add

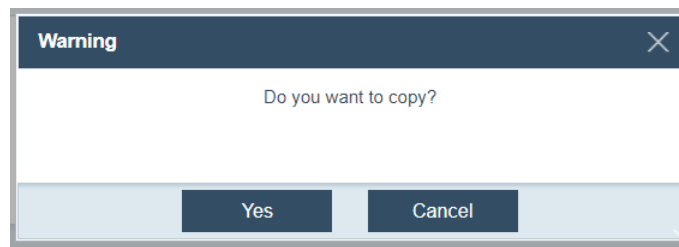
2 Select the checkbox of the template that you want to copy.

The **Copy** and **Delete** buttons are enabled.



- 3 Click the **Copy** button.

The **Warning** lightbox appears.



- 4 Click **Yes**.

The template is copied and added to the list with “Copy of” preceding the description.

- 5 Edit the template detail, by clicking the template row.

The **Template Detail** screen appears.

The screenshot shows the 'Template Detail' screen with a navigation bar at the top containing 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists', 'Documents', and 'Templates'. Below the navigation bar, there are tabs for 'List' and 'Template Detail'. The main content area has a 'Description' field with the text 'Copy of FHA Loan Template'. Below this is a table with columns 'Label', 'Field', and 'Value'. The table contains the following rows:

<input type="checkbox"/> Label	Field	Value
<input type="checkbox"/> FHA Lender Identifier	FNMA.GOVFHALenderIdentifier	67892345
<input type="checkbox"/> Note Rate	InterestRate.NoteRate	3.5
<input type="checkbox"/> Loan Purpose	Loan.LoanPurpose	Purchase
<input type="checkbox"/> Occupancy	Loan.Occupancy	Primary Residence
<input type="checkbox"/> Amortization Type	Product.AmortizationType	Fixed
<input type="checkbox"/> Lien Position	Product.LienPosition	First
<input type="checkbox"/> Loan Term	Product.LoanTerm	360
<input type="checkbox"/> Loan Type	Product.LoanType	FHA

Below the table is a 'Filters' section with two lists: 'Business Unit included' (empty) and 'Business Unit excluded' (containing a list of business units). Between the lists are three buttons: a right-pointing arrow, a left-pointing arrow, and a double arrow button.

At the bottom of the screen is a 'Save' button.

A In the *Description* field, edit the template description as needed.

B To change a field value, click the field row.

The **Edit Field Value** lightbox appears.

The screenshot shows the 'Edit Field Value' lightbox with a close button in the top right corner. It contains three input fields: 'Label' with the value 'Note Rate', 'Field' with the value 'InterestRate.NoteRate', and 'Value' with the value '3.5'. A 'Save' button is located at the bottom of the lightbox.

C Change the value to the new default and click **Save**.

D Repeat to change additional fields.

E To delete fields from the template, select their checkboxes, which enables the **Delete** button, and click **Delete**.

6 Specify the business units that can access the template in the *Filters* section.

Filters

Business Unit included

»»

→

←

««

Business Unit excluded

ABC Bank of Texas

AG

All New OC of Wayne

Anitha Unit

Bank of America

B Production

CB-Operating Unit

Calyx Technology

Cascade Bank

Cascade OU

Copy of Cascade for Tuan

Correspondent Business






DFCU

Daniel Lin

Digital Federal Credit Union

DocMagic

Save

- A From *Business Unit excluded*, click the business unit(s) that can access this template, which highlights the business unit(s), and enables the left arrow ().
 - B Click  to add the selected business unit(s) to *Business Unit included*. Click  to add all business units to *Business Unit included*.
- Clicking  and  moves the business unit(s) back to *Business Unit excluded*.

7 Click **Save**.

Deleting templates

To delete a template:

1 Select the **Template** activity.

Contacts Programs Fees Conditions Checklists Documents Templates

List

Description

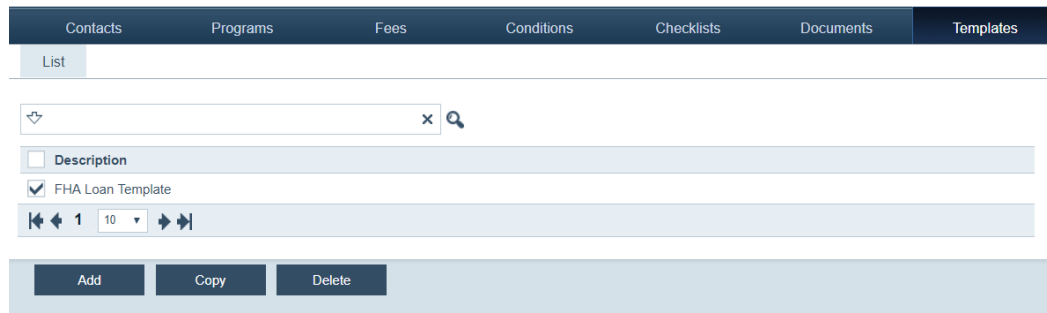
FHA Loan Template

« 1 » 10 »»

Add

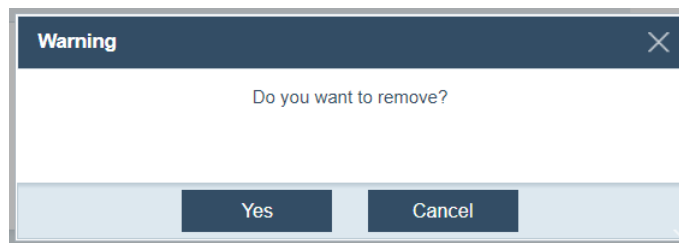
2 Select the checkbox of the template that you want to delete.

The **Copy** and **Delete** buttons are enabled.



3 Click the **Delete** button.

The **Warning** lightbox appears.



4 Click **Yes**.

The template is removed from the template list.

General Settings

Through the **General Settings** activity, you can configure your company's branding, logo, business calendar, email, and other account level configurations.

In this topic

- [Branding](#)
- [Adding logos](#)
- [Business calendar](#)
- [Reason codes](#)
- [Security](#)
- [Secondary marketing](#)
- [Draw Template](#)
- [API Access](#)



Branding


The **Branding** screen is used to change the Path color details on the login page.

To change the color options:

1 Select the **General Settings** activity.

2 Select the **Branding** screen.

Settings  Path User (System Administrator)  | Log out

Contacts	Programs	Fees	Conditions	Checklists	Documents	General Settings 
Export	Branding	Logo	Email	Business Calendar	Reason Codes	Security
		Secondary Marketing				Draw Template

Web Address

Main Color

Highlight Color

Border Color

Text Color

Reset Defaults

Save

3 In the *Web Address* field, enter the URL where this Path account is to be routed to.

Note

If you do not yet have your domain name, you must request your preferred site name from Path support. Your domain name will consist of your site name and the calyxpath.com domain, i.e., yoursitename.calyxpath.com.

4 Enter the HEX color code for the areas of the screen you want to customize.

These color changes apply only to the **Login** page and are made as follows:

Field	Change
Main Color	Changes the background color on the Login page.
Highlight Color	Changes the highlight color on the Login page.
Border Color	Changes the border color on the Login page.
Text Color	Changes the text color on the Login page.

5 To restore the default colors and clear the *Web Address* field, select the **Reset Defaults** checkbox.

6 Click **Save**.

Adding logos

You can set up your company logo to display on the entire site, on the login page, or both.

Recommendation

For optimum resolution, your image height should not exceed 50 pixels. Path automatically adjusts the image to 50 pixels high (width is adjusted accordingly to a maximum of 1000 pixels). Therefore, if the height your image is larger or smaller than 50 pixels, the quality of the image can diminish when Path adjusts the size to fit the 50 pixel space.

To add a logo or other graphic to Path:

- 1 Select the **General Settings** activity.
- 2 Select the **Logo** screen.


Settings ↩

Contacts	Programs	Fees	Conditions	Checklists	Documents	General Settings	
Branding	Logo	Business Calendar	Reason Codes	Security	Secondary Marketing	Draw Template	API Access

Display Logo


Site Logo File

Site Placement Left Center Right

Current Site Logo 


Pop Up Logo File

Pop Up Placement Left Center Right

Current Pop Up Logo 

Login Image File

Recommended image size: 360 x 390 pixels

Current Site Image 

- 3 Select the **Display Logo** checkbox to set the logo to display on the Path web site.

Requirements

Graphic files cannot exceed 1 MB and must be in one of the following formats: bmp, gif, jpe, jpeg, jpg, jfif, png, tiff, or tif.

- 4 In the **Site Logo File** field, click the **Choose File** button to locate the logo file on your computer. Navigate to the file location and click **Open**.
 - In the **Site Placement** field, specify the placement of the logo on the web page by selecting **Left**, **Center**, or **Right**.
- 5 In the **Pop Up Logo File** field, click the **Choose File** button to add a logo to the **Login** and **Password** pop-up lightboxes. Navigate to the file location and click **Open**.
 - In the **Pop Up Placement** field, specify the placement of the logo by selecting **Left**, **Center**, or **Right**.
- 6 In the **Login Image File** field, click the **Choose File** button to add an image to the **Login** page. Navigate to the file location and click **Open**.

7 Click **Save**.

Restriction

*There is not a way to remove a logo after it is uploaded. Therefore, to leave the logo area blank, clear the **Display Logo** checkbox or upload a blank image file.*

Business calendar

A calendar is available that is used to specify which days your office is closed and other non-business days for calculating document disclosure dates for compliance purposes. Federal holidays are already included in the calendar.

To specify the days of the week your office is closed:

- 1 Select the **General Settings** activity.
- 2 Select the **Business Calendar** screen.

Settings
Path User (System Administrator)
Log out

Contacts		Programs		Fees	Conditions	Checklists	Documents	General Settings	
Export	Branding	Logo	Email	Business Calendar	Reason Codes	Security	Secondary Marketing	Draw Template	

DAYS OFFICE IS CLOSED

Sunday	<input checked="" type="checkbox"/>
Monday	<input type="checkbox"/>
Tuesday	<input type="checkbox"/>
Wednesday	<input type="checkbox"/>
Thursday	<input type="checkbox"/>
Friday	<input type="checkbox"/>
Saturday	<input checked="" type="checkbox"/>
All Federal Holidays	<input checked="" type="checkbox"/>
Additional Holidays	<input checked="" type="checkbox"/>
No records	

FEDERAL HOLIDAYS

Year	2018	2019	2020	2021	2022	2023	2024	2025
New Year's Day	Mon, 1/1	Tue, 1/1	Wed, 1/1	Fri, 1/1	Fri, 12/31	Mon, 1/2	Mon, 1/1	Wed, 1/1
Martin Luther King Day	Mon, 1/15	Mon, 1/21	Mon, 1/20	Mon, 1/18	Mon, 1/17	Mon, 1/16	Mon, 1/15	Mon, 1/20
Washington's Birthday	Mon, 2/19	Mon, 2/18	Mon, 2/17	Mon, 2/15	Mon, 2/21	Mon, 2/20	Mon, 2/19	Mon, 2/17
Memorial Day	Mon, 5/28	Mon, 5/27	Mon, 5/25	Mon, 5/24	Mon, 5/23	Mon, 5/22	Mon, 5/27	Mon, 5/26
Independence Day	Wed, 7/4	Thu, 7/4	Fri, 7/3	Mon, 7/5	Mon, 7/4	Tue, 7/4	Thu, 7/4	Fri, 7/4
Labor Day	Mon, 9/3	Mon, 9/2	Mon, 9/7	Mon, 9/6	Mon, 9/5	Mon, 9/4	Mon, 9/2	Mon, 9/1
Columbs Day	Mon, 10/8	Mon, 10/14	Mon, 10/12	Mon, 10/11	Mon, 10/10	Mon, 10/9	Mon, 10/14	Mon, 10/13
Veterans Day	Mon, 11/12	Mon, 11/11	Wed, 11/11	Thu, 11/11	Fri, 11/11	Fri, 11/10	Mon, 11/11	Tue, 11/11
Thanksgiving Day	Thu, 11/22	Thu, 11/28	Thu, 11/26	Thu, 11/25	Thu, 11/24	Thu, 11/23	Thu, 11/28	Thu, 11/27
Christmas Day	Tue, 12/25	Wed, 12/25	Fri, 12/25	Fri, 12/24	Mon, 12/26	Mon, 12/25	Wed, 12/25	Thu, 12/25

ADDITIONAL HOLIDAYS

Year	2018	2019	2020	2021	2022	2023	2024	2025

2018 2025

Save

- 3 In the *Days Office Is Closed* section, select the checkboxes that correspond to the days that your office is closed.
- 4 Click of *Additional Holidays*, to add more holidays.

The **Additional Holiday** lightbox appears.

The screenshot shows a lightbox titled "Additional Holiday" with a close button in the top right corner. Inside the lightbox, there is a "Name" field with a red border. Below it is the "Frequency" section, which has two radio buttons. The first radio button is selected and is labeled "Month and Day", followed by two dropdown menus. The second radio button is unselected and is followed by three dropdown menus separated by "of". At the bottom of the lightbox is a "Save" button.

- A In the *Name* field, enter the name of the holiday.
 - B In the *Frequency* field, select either the upper radio button (to specify a holiday that falls on an actual date every year) or the lower radio button (to specify a holiday that occurs on a specific day of the week on a certain week of the month).
 - i Select the upper radio button, then select the month and date from the dropdown list (e.g., *March and 11*).
 - ii Or select the lower radio button, then select the ordinal number of the weekday (i.e., the *First* Monday of March) from the first dropdown list, select the day of the week from the second dropdown list, and select the month from the third dropdown list.
 - C Click **Save**, to save and close the lightbox.
- 5 Use the year dropdown lists to set the year range to display the Federal holiday dates.
 - 6 Click **Save**.

Reason codes

Reason codes are used throughout Path in various areas. This is where it is configured. If an adjustment in a fee is needed because the borrower's circumstances have changed, or the documents requires a redraw, or an underwriting decision needs to be made, a reason code is needed to track the change and remain in compliance.

Here you can create reason codes to populate the reason code options for underwriting decisions (**Underwriting** screen > **Decision** button) and document redraws (**Doc Redraw** screen > **Reason Code** lightbox) in Path LOS.

To create a reason code:

- 1 Select the **General Settings** activity.

2 Select the **Reason Codes** screen.

Settings ▾

Contacts	Programs	Fees	Conditions	Checklists	Documents	General Settings	
Branding	Logo	Business Calendar	Reason Codes	Security	Secondary Marketing	Draw Template	API Access

▾ × 🔍

Type ▾	Name
<input type="checkbox"/> Redraw	Employment - 2 days furlough each month has reduced income.
<input type="checkbox"/> Redraw	Fed released lower interest rates
<input type="checkbox"/> Decision	Approved
<input type="checkbox"/> Decision	Withdraw
<input type="checkbox"/> Decision	Denied
<input type="checkbox"/> Decision	Cancelled
<input type="checkbox"/> Decision	Clear to Close ready for Docs
<input type="checkbox"/> Decision	Approved with Conditions
<input type="checkbox"/> Changed Circumstance	Delayed Settlement Date On A Construction Loan
<input type="checkbox"/> Changed Circumstance	Expiration Of Initial Loan Estimate
<input type="checkbox"/> Changed Circumstance	Interest Rate Dependent Charges Change
<input type="checkbox"/> Changed Circumstance	Revisions Requested By Consumer
<input type="checkbox"/> Changed Circumstance	Affecting Eligibility
<input type="checkbox"/> Changed Circumstance	Affecting Settlement Charges

Add

3 Click **Add**.

The **Reason Code** lightbox appears.

Reason Code
×

Type

Name

4 From the **Type** dropdown list, select *Redraw* or *Decision*.

5 Enter a name for the reason code in the **Name** field.

6 Click **Save**.

The reason code is added to the dropdown list when documents are redrawn or when underwriting decisions affect the loan.

7 To edit a reason code, click the row of the reason code, and editing the settings in its **Reason Code** lightbox.

8 To delete an existing reason code, select the checkbox of the reason code, which enables the **Delete** button and click **Delete**.

Security

Through the **Security** screen, you can configure Path to provide access only to specific IP addresses, define user password parameters, and create watermark text that users are required to acknowledge before they can access Path.

Providing IP address access

To authorize access by IP address in Path:

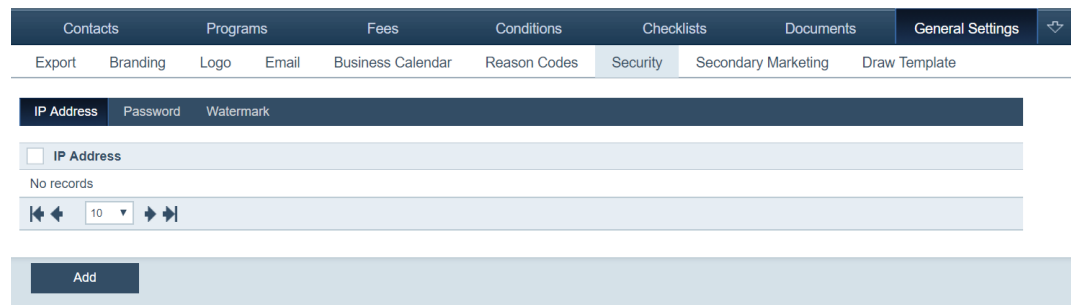
Caution

Only devices that are associated with the IP addresses that are added have access to Path. Therefore, if any IP addresses for valid devices are omitted from the list, access is denied to users of those devices.

If you do not specify any IP addresses, Path is potentially accessible from any IP address.

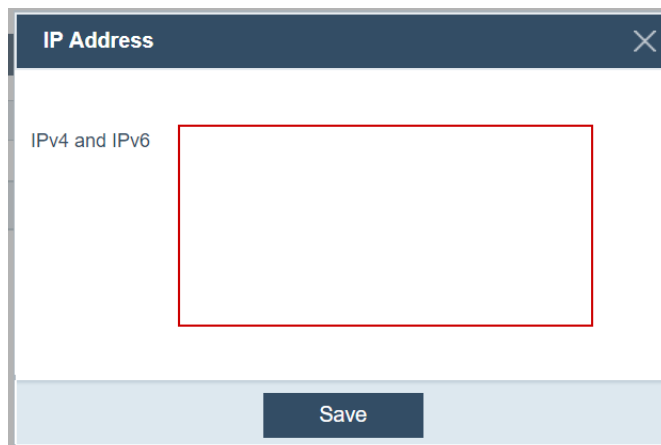
- 1 Select the **General Settings** activity.
- 2 Select the **Security**.

The **IP Address** tab is displayed.



- 3 Click **Add**.

The **IP Address** lightbox is displayed.



Attention

Path supports both 32-bit (IPv4) and 128-bit (IPv6) IP versions.

- 4 Enter the IP addresses in the *IPv4 and IPv6* field.

Tip

*To enter multiple IP addresses at one time, up to a maximum of 510 characters total, enter each address on a separate line (press <Enter> between each address) in the **IP Address** lightbox.*

- 5 Click **Save**.

Passwords

Through the **Password** tab, you can define the password requirements, such as length, character types required, and expiration rules.

To set the password parameters:

- 1 Select the **General Settings** activity.
- 2 Click the **Security** screen.
- 3 Select the **Password** activity.

The current password settings are displayed.

Contacts	Programs	Fees	Conditions	Checklists	Documents	General Settings
Export	Branding	Logo	Email	Business Calendar	Reason Codes	Security
						Secondary Marketing
						Draw Template

IP Address	Password	Watermark
<p>Password Details □ ×</p> <p>Password minimum length <input type="text" value="4"/> characters and maximum length <input type="text" value="10"/> characters</p> <p><input type="checkbox"/> Must include letters and numbers</p> <p><input type="checkbox"/> Differentiate upper and lower case</p> <p><input type="checkbox"/> Must include special characters</p> <p>Password Expiration Rules</p> <p>Temporary link to reset the password will be valid for <input type="text" value="1"/> hours</p> <p><input checked="" type="checkbox"/> Verify user identity prior to reset password with a question</p> <p>Password expires every <input type="text" value="360"/> day(s)</p> <p>Retain last <input type="text" value="0"/> used password(s)</p> <p>Lock out after <input type="text" value="20"/> minute(s) of inactivity time.</p>		
<p>Save Reset Defaults</p>		

- 4 In the *Password Details* section:
 - A Enter the minimum length (default is 4) and maximum length (default is 10) for password characters.
 - B Select the **Must include letters and numbers** checkbox to require at least one alphanumeric character in the password.
 - C Select the **Differentiate upper and lower case** checkbox to indicate that passwords are case-sensitive.

- D Select the **Must include special characters** checkbox to require at least one special character in the password.

Attention

The following characters are considered special characters:

~!@#\$\$%^&()_+={}|[]\:'<>?.,/*

- 5 In the *Password Expiration Rules* section:
 - A Specify the number of hours that the password reset link to the user remains valid. The link recipient must use this link within the specified time to reset the password.
 - B Select the **Verify user identity prior to reset password with a question** checkbox, to require the user to answer a security question. This setting requires the user to create a security question and answer, when they set up their user profile and before they can reset their password.

Important

*When this checkbox is selected, the **Reset Recovery Question** button is visible on the action bar on the **User Detail Profile** screen for existing users. Use this button when a user is unable to remember their recovery answer.*

- C Enter the length of time (in days) the password remains valid before it automatically expires.
- D Specify the number of passwords that the system is to retain.

Note

This function prevents users from reusing recently-used passwords when they change their password.

- E Specify the length of idle time (in minutes) before a user is locked out of Path and must log back in.
- 6 Click **Save**.
 - 7 Click **Reset Default** to return to the default settings.

Watermarks

To require users to agree to or acknowledge the terms and policies set forth by your company before they can use Path for the first time, you can create text, hereinafter referred to as a watermark, that is displayed upon log in. When a user logs in to Path for the first time, or after the watermark is modified, it is displayed for acceptance by the user before proceeding forward.

To create and publish a watermark:

- 1 Select the **General Settings** activity.
- 2 Click the **Security** screen.

3 Select the **Watermark** activity.

The screenshot shows the 'General Settings' page with the 'Watermark' tab selected. The interface includes a top navigation bar with tabs for 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists', 'Documents', and 'General Settings'. Below this is a sub-navigation bar with options: 'Export', 'Branding', 'Logo', 'Email', 'Business Calendar', 'Reason Codes', 'Security', 'Secondary Marketing', and 'Draw Template'. The 'Watermark' tab is highlighted in the sub-navigation bar. Below the sub-navigation bar is a large empty text input field. At the bottom of the page, there are three buttons: 'View Published', 'Publish', and 'Save'.

- 4 Enter the watermark text in the field, for the user to view before they can access Path.
- 5 Click **Save** to save the text.
- 6 To specify that the watermark is displayed when a user logs in for the first time, click **Publish**.

After clicking the **Publish** button, it is replaced with the **Unpublish** button.

Important

*You must click **Publish** to present the watermark upon user log in. If you do not publish the text, the watermark is not displayed. In addition, you must click **Publish** when the text is modified to overwrite the existing published watermark and require existing users to acknowledge the updated information.*

- 7 Click **View Published** to preview the watermark.
- 8 To unpublish a watermark, click **Unpublish**.
The watermark will no longer be displayed to Path users until it is published again.
- 9 You can always come back to the **Watermark** tab to edit the watermark.

Secondary marketing

Through the **Secondary Marketing** screen, you can specify the options in the LOS for the lock period, lock extension period, and adjustments.

In addition, you can suspend lock activity when the lock desk is unavailable to process locks. Suspending the activity prevents LOS users from requesting locks, lock extensions, relocks, and updates, until the suspension is lifted.

Specifying secondary marketing options

To specify the secondary marketing options:

- 1 Select the **General Settings** activity.
- 2 Click the **Secondary Marketing** screen.

The **Adjustments** tab is displayed. The screen is divided into five sections, each representing a dropdown list in the LOS.

The screenshot displays the 'Secondary Marketing' screen with the 'Adjustments' tab selected. The interface includes a top navigation bar with tabs for Contacts, Programs, Fees, Conditions, Checklists, Documents, and General Settings. Below this is a sub-navigation bar with options like Export, Branding, Logo, Email, Business Calendar, Reason Codes, Security, Secondary Marketing, and Draw Template. The main content area is titled 'Adjustments' and 'Suspend Pricing'. It contains several sections:

- Auto Lock Confirmation**: A checkbox.
- Lock Request Date**: A checkbox.
- Look Expiration Date - Next BusinessDayAuto Adjustment**: A checkbox.
- Search by Type**: A dropdown menu set to 'Price'.
- Minimum Price**: A text input field containing '0.5469'.
- Lock Period**: A dropdown menu with options: Days, 15, 30, 45, 60, 120, 20, 90.
- Extension Period**: A dropdown menu with options: Days, 5, 15, 30.
- Non Correspondent Buy Side Adjustments**: A list of checkboxes for various adjustment types: Name, Cash-Out Refinance, Credit Score, Doc Type, DTI Ratio, Escrows Waived, Interest Only, Loan Amount, Loan Exception, Lock Extension, LTV/CLTV, Non-Owner Occupied, Second Home, State, Service Release Premium, and Other.
- Sell Side Adjustments**: A similar list of checkboxes for adjustment types.
- Correspondent Buy Side Adjustments**: A list of checkboxes for adjustment types: Name, Cash-Out Refinance, Credit Score, Doc Type, and DTI Ratio.

At the bottom of the screen, there is a 'Save' button.

- 3 Select the **Auto Lock Confirmation** checkbox, to automatically confirm the lock without changes.
- 4 Select the **Lock Request Date** checkbox, to calculate the lock date based on the *Lock Request Date*.

If the box is unchecked, the lock expiration date is calculated based on the *Lock Confirmation Date*.

- 5 Select the **Lock Expirations Date - Next BusinessDayAuto Adjustment** checkbox, for situations in which the lock expiration date lands on a non-business day. Selecting this checkbox will roll the date to the next available business date.
- 6 If applicable, select from the *Search by Type* dropdown list and enter the *Minimum Price*.
- 7 In each section select the checkboxes that correspond to the values to be excluded from the options in the LOS.
Once a checkbox is selected, the **Delete** button is enabled.
- 8 Click **Delete**.

Restriction

*There are some system adjustments that are not selectable, such as **Service Release Premium**, therefore you cannot delete them.*

- 9 To add a value to the list of options, click **+** next to the section label. All these sections are used to configure the **Lock** dropdown values for the lock and extension periods, and to configure all adjustments.

The **Add Adjustment** lightbox for the corresponding section is displayed.

- A Enter the new value in the *Name* field.
 - B Click **Save**.
- 10 Click **Save** to save your updates.

Setting the PPE timer

Use the PPE timer to specify the length of time before the pricing results expire, when using the product and pricing engine in the LOS.

To set the PPE timer:

- 1 Select the **General Settings** activity.
- 2 Click the **Secondary Marketing** screen.

3 Select the **Suspend Pricing** tab.

The screenshot shows the 'Suspend Pricing' tab selected in the 'General Settings' menu. The 'Suspend Pricing' dropdown is set to 'Suspend'. The 'Suspend Pricing Message' field is empty. The 'Lock Desk Hours' section shows 'Pacific Time' selected for the time zone, with a checked box for 'Automatically adjust for Daylight Saving Time'. The 'PPE Pricing Result Timer' is set to 0 seconds. The 'Monday' row is checked for 'Open From' 8:00AM to 8:30AM. A 'Save' button is visible at the bottom.

4 Enter the number of seconds for the timer in the *PPE Pricing Result Timer* field.

5 Click **Save**.

Lock suspend

Use the **Suspend Pricing** tab to suspend pricing immediately or to schedule pricing availability on specific days and at specific times.

Suspending lock pricing manually

To suspend lock pricing manually:

- 1 Select the **General Settings** activity.
- 2 Click the **Secondary Marketing** screen.
- 3 Select the **Suspend Pricing** tab.
- 4 Select *Suspend* from the *Suspend Pricing* dropdown list.

The screenshot shows the 'Suspend Pricing' tab with 'Suspend' selected in the dropdown, which is highlighted with a red box. The 'Suspend Pricing Message' field contains the text 'Pricing is temporarily Unavailable'. The 'Lock Desk Hours' section shows 'Pacific Time' selected for the time zone, with a checked box for 'Automatically adjust for Daylight Saving Time'. The 'PPE Pricing Result Timer' is set to 20 seconds. The 'Monday' through 'Sunday' rows are checked for 'Open From' times: Monday (8:00AM to 8:30AM), Tuesday (8:00AM to 11:30AM), Wednesday (8:00AM to 9:00AM), Thursday (8:00AM to 5:00PM), Friday (8:30AM to 2:00PM), Saturday (12:00AM to 12:30AM), and Sunday (12:00AM to 12:30AM). A '+ Add Extra Hours' link is visible. A 'Save' button is visible at the bottom.

- 5 Enter a message in the *Suspend Pricing Message* field that will be displayed to LOS users when they attempt a lock activity when pricing is suspended.
- 6 Click **Save**.

Important

*When **Suspend Pricing** is turned on, LOS users are unable to request locks, lock extensions, relocks, and updates. Lock activity can resume when **Suspend Pricing** is turned off.*

Resuming lock activities

To resume lock activities:

- 1 Select the **General Settings** activity.
- 2 Click the **Secondary Marketing** screen.
- 3 Select the **Suspend Pricing** tab.
- 4 Select the null option (i.e., blank) from the *Suspend Pricing* dropdown list.
- 5 Click **Save**.

Scheduling lock pricing suspension


Use the *Lock Desk Hours* section, in the **Suspend Pricing** tab, to schedule the times that lock pricing is available in the LOS.

To schedule lock pricing suspension:


- 1 Select the **General Settings** activity.
- 2 Click the **Secondary Marketing** screen.
- 3 Select the **Suspend Pricing** tab.
- 4 Select *Schedule* from the *Suspend Pricing* dropdown list.

The fields in the *Lock Desk Hours* section are enabled.

The screenshot shows the 'Suspend Pricing' configuration page. The 'Lock Desk Hours' section is highlighted in orange. It includes a 'Time Zone Hours' dropdown set to 'Pacific Time', an 'Automatically adjust for Daylight Saving Time' checkbox checked, and a 'PPE Pricing Result Timer' set to 20 seconds. Below, a table shows open/close times for each day of the week, with checkboxes for each day. A '+ Add Extra Hours' button is visible at the bottom of the table.

- 5 Enter a message in the *Suspend Pricing Message* field that will be displayed to LOS users when they attempt a lock activity when pricing is suspended.
- 6 Select the time zone where the scheduling is effective from the *Time Zone Hours* dropdown list.
- 7 Select the **Automatically adjust for Daylight Saving Time** checkbox to adjust the lock desk hours when daylight savings time occurs.
- 8 Select the checkboxes that correspond to the days of the week when pricing is available.
- 9 Select the times from the open and close lists to specify the time period that pricing is available on that day.
- 10 To add multiple blocks of time when the lock desk is open on any given day, click  of *Add Extra Hours* to enable additional open and close dropdown lists.

The screenshot shows the 'Suspend Pricing' configuration page with the 'Add Extra Hours' feature enabled. The 'Lock Desk Hours' section is highlighted in orange. It includes a 'Time Zone Hours' dropdown set to 'Pacific Time', an 'Automatically adjust for Daylight Saving Time' checkbox checked, and a 'PPE Pricing Result Timer' set to 20 seconds. Below, a table shows open/close times for each day of the week, with checkboxes for each day. A '+ Add Extra Hours' button is visible at the bottom of the table. The table now includes an 'And' column with additional dropdowns for a second time frame.

- 11 Select the times in the new set of dropdown lists to specify a second time frame that the lock desk is open.
- 12 Click  of *Add Extra Hours* to add as many scheduling windows as needed.

13 Click **Save** when finished setting the lock desk hours.

Pricing is available only during the times specified and is suspended at all other times.

Draw Template

To create a draw template:

- 1 Select the **General Settings** activity.
- 2 Click the **Draw Template** screen.

Type	Description
<input type="checkbox"/> Construction Draw	Construction Draw
<input type="checkbox"/> Final Payoff Draw	Final Payoff Draw
<input type="checkbox"/> Initial Draw	Initial Draw
<input type="checkbox"/> Initial Setup	Initial Setup
<input type="checkbox"/> Interest Draw	Interest Draw
<input type="checkbox"/> Initial Draw	Title Draw

1 10

Add

- 3 Click **Add**.
The **Draw Template Detail** screen appears.

Settings Path User (System Administrator) | Log out

Transaction Information
Type <input type="text"/>
Description <input type="text"/>

Save

- 4 Enter the *Type* and *Description*.
- 5 Click **Save**.
- 6 To delete a draw template, select its checkbox and click **Delete**.

Type	Description
<input checked="" type="checkbox"/> Construction Draw	Construction Draw
<input type="checkbox"/> Final Payoff Draw	Final Payoff Draw
<input type="checkbox"/> Initial Draw	Initial Draw
<input type="checkbox"/> Initial Setup	Initial Setup
<input type="checkbox"/> Interest Draw	Interest Draw
<input type="checkbox"/> Initial Draw	Title Draw

1 100

Add Delete

API Access

Use the API Access screen to enhance security for vendors when accessing customer data through integrations.

To setup API access:

- 1 Select the **General Settings** activity.
- 2 Click the **API Access** screen.

API Account Security Key

API Transaction Log

Vendor	Date/Time	Loan Numbers	Method	Vendor URL	Status
ZIP	02/04/2020 9:53:06 PM	8175550378	SetLoanDataByToken	https://www.calyxsoftware.com	Error
ZIP	02/04/2020 9:53:14 PM	8175550378	SetLoanDataByToken	https://www.calyxsoftware.com	Success
ZIP	02/05/2020 4:14:36 PM	RM20200206001	AddDocumentFile	https://www.calyxsoftware.com	Success
ZIP	02/05/2020 4:18:27 PM	RM20200206002	AddDocumentFile	https://www.calyxsoftware.com	Success
ZIP	02/05/2020 4:21:08 PM	RM20200206003	AddDocumentFile	https://www.calyxsoftware.com	Success
ZIP	02/05/2020 4:21:10 PM	RM20200206003	AddDocumentFile	https://www.calyxsoftware.com	Success
ZIP	02/05/2020 4:35:11 PM	8175550384	SetLoanDataByToken	https://www.calyxsoftware.com	Error
ZIP	02/05/2020 4:40:22 PM	8175550385	SetLoanDataByToken	https://www.calyxsoftware.com	Error
ZIP	02/05/2020 5:05:33 PM	YP8175550124	AddDocumentFile	https://www.calyxsoftware.com	Success
ZIP	02/05/2020 5:05:35 PM	YP8175550124	AddDocumentFile	https://www.calyxsoftware.com	Success

IP Restriction

Vendor	IP Addresses
No records	

Delete Save

- 3 Enter the *API Account Security Key*.
- 4 The *API Transaction Log* section lists the API transactions and their statuses among other information.

- 5 To restrict access to only certain IP addresses, click **+** of the *IP Restriction* section. The **IP Restriction** lightbox appears.

Note

Only IP address(es) you enter here will be able to have API access.

- A Select the *Vendor*.
- B Enter the IP addresses.
- C Click **Save**.
The IP address has been added to the table.

↕ IP Restriction +

<input type="checkbox"/> Vendor	IP Addresses
<input type="checkbox"/> ZIP	192.88.99.0

Delete Save

- 6 To delete an IP address, select its checkbox and click **Delete**.

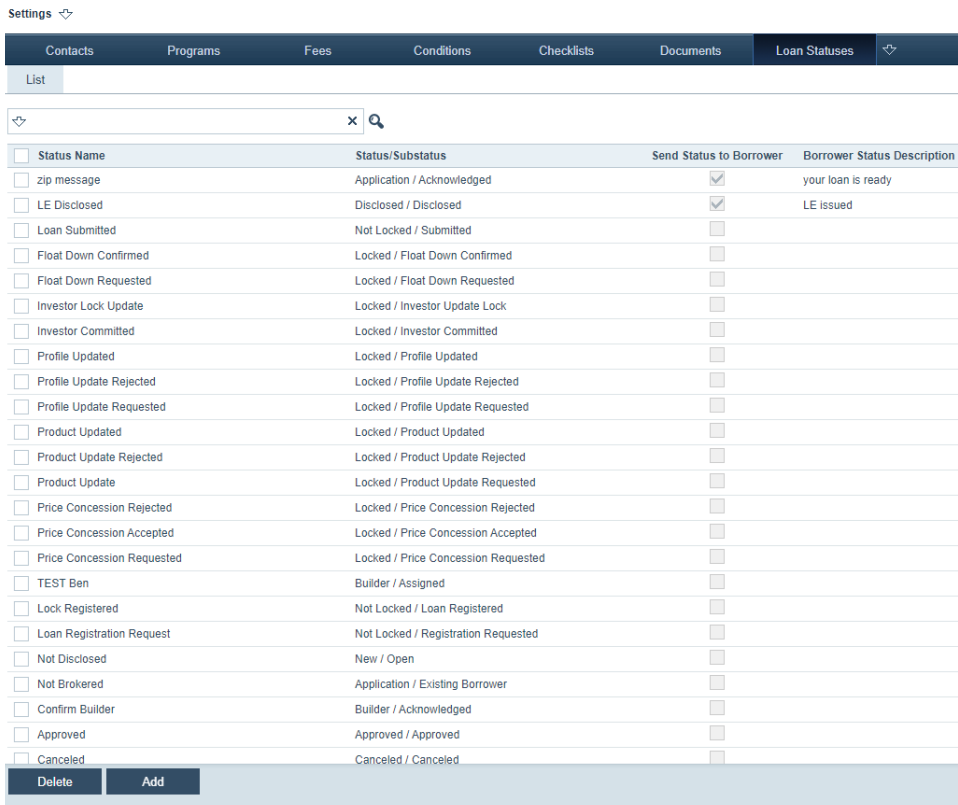
Loan Statuses

Through the **Loan Statuses** activity, you can add and configure loan statuses, which are used to assign statuses to loans, which are crucial for progress of the loan as it travels through the workflow.

To add a loan status:

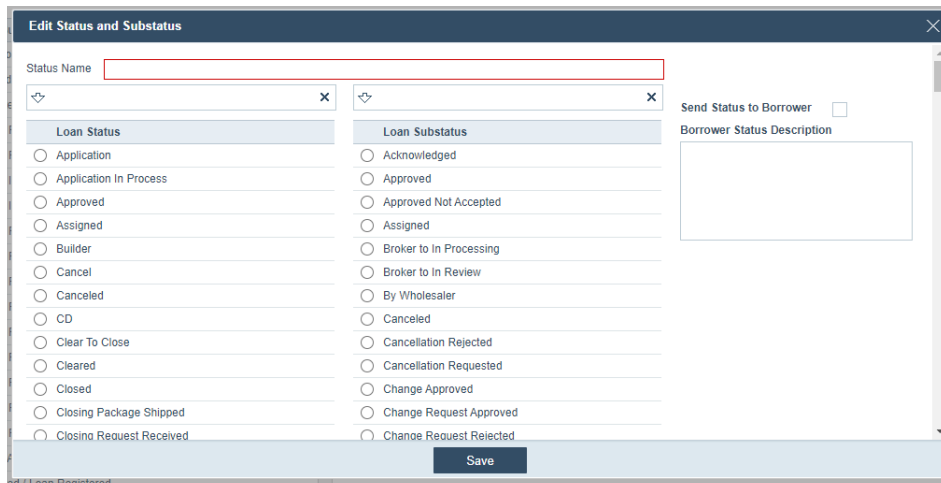
- 1 Select the **Loan statuses** activity.

The **List** screen is displayed.



2 Click **Add**.

The **Edit Status and Substatus** lightbox appears.



Note

The Status and substatus should be different from one another.

3 Enter a name for the loan status in the *Status Name* field.

4 Select the loan statuses and substatuses.

- 5 If applicable, select the **Send Status to Borrower** checkbox, which will notify the borrower when there is a change in the loan status.
 - Then enter description in the *Borrower Status Description* field.
- 6 Click **Save**.
- 7 To delete a loan status, select its checkbox, and click **Delete**.

Dashboards

Through the **Dashboard** activity, you can configure a dashboard that LOS user can access as a quick and convenient way to view critical information on a loan.

In this topic

- [Adding dashboards](#)

Adding dashboards

To add a dashboard:

- 1 Select the Dashboards activity.

The **List** screen is displayed.

The screenshot shows the 'Dashboards' section of a system administrator interface. At the top, there is a navigation bar with tabs for 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists', 'Documents', and 'Dashboards'. The 'Dashboards' tab is selected. Below the navigation bar, there is a search bar and a list of dashboards. The list contains two entries: 'YP Dashboard' and 'Loan Terms Dashboard', both with checkboxes. Below the list, there are navigation controls including a page number '1' and a dropdown menu showing '10'. At the bottom of the screen, there are three buttons: 'Add', 'Delete', and 'Copy'.

2 Click Add.

Contacts Programs Fees Conditions Checklists Documents Dashboards

List Detail

Path Fields






Label	Field
Amortization Type	Product.AmortizationType
Application Date	HMDA.ApplicationDate
Appraised Value	Loan.AppraisedValue
CD Date Issued	ClosingDisclosure.DateIssued
CD Initial Disclosed Date	DisclosureDates.InitialCDDisclosedDate
Closing Date	Closing.ClosingDate
CLTV	Loan.TotalCLTV
Compliance Status	CurrentStatus.ComplianceStatus
Compliance Status Date	CurrentStatus.ComplianceStatusDate
Credit Score	CreditProfileMaster.RepresentativeCreditScore
Due In	Product.BalloonTerm
Estimated Closing Date	Loan.EstimatedClosingDate
First Payment Date	Loan.FirstPaymentDate
HCLTV	Loan.HCLTV
HMDA Action Date	HMDA.ActionDate
HMDA Action Taken	HMDA.ActionTaken
Intent to Proceed Date	HMDA.IntentToProceedDate
LE Date Issued	LoanEstimate.DateIssued
LE Initial Disclosed Date	DisclosureDates.InitialLEDisclosedDate

Name

Selected Fields (0)

Label	Field	Position
-------	-------	----------

Preview Save Close

- 3 Enter a name for the dashboard in the *Name* field.
- 4 In the *Path Fields* section, click the fields to be included in the dashboard. (The information entered in those fields will be displayed in the dashboard. The maximum number of fields you can include is 24.)
After being clicked, the fields are highlighted.
- 5 Click  to move them to *Selected Fields*.
Use  to move a selected field back to Path fields, and clicking  moves all selected fields back.
- 6 Use the up () and down () arrows to specify the sequence of the field.
 - A Click the field.
 - B Click the up and down arrows to move the field to the desired position relative to the other fields.
 - C Continue this for the other fields you want to position.

Tip

You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

Note

The maximum number of fields that can be displayed is twelve.

- 7 Click **Save**.
- 8 Click the **Preview** button to see how the dashboard will look in Path LOS.
- 9 Click **Close** to move back to the **List** screen.

Related information

For information on a roles access to dashboards, see [Configuring roles](#), on page 150.

Deleting and copying dashboards

- 1 Select the Dashboards activity.
The **List** screen is displayed.

- 2 To delete a dashboard, select its checkbox, and click **Delete**.
- 3 To copy a dashboard, click its checkbox, and click **Copy**.
The **Detail** screen of the copied dashboard is displayed. Make the necessary edits and click **Save**.

Custom

Through the **Custom** activity, you can create custom fields and screens that best fit your business needs. For instance, you can configure fields that are automatically populated with your loan data (the custom fields are the same as those from loan data), and configure where fields are positioned on a form. You can also create a custom screen that contains date fields that you track and review in one location. Custom screens are created on through the **Custom Screens** screen by adding existing Path fields and user-defined fields to a single screen.

Before customizing screens in Path LOS, first you can create customized fields to include in the screens, or you can use existing fields as well.

In this topic

- [Adding custom fields](#)
- [Custom screens](#)

Adding custom fields

To add custom fields:

- 1 Select **Custom** activity.

The **Custom Fields** screen is displayed.

Settings ↕ Path User (System Administrator) ↕ | Log out

Contacts Programs Fees Conditions Checklists Documents Custom ↕

Custom Fields Custom Screens

× 🔍

<input type="checkbox"/> Name	Data Type
<input type="checkbox"/> Currency Field	Currency
<input type="checkbox"/> Custom Field - Currency	Currency
<input type="checkbox"/> Custom Field - Date	Date
<input type="checkbox"/> Custom Field - Dropdown List	Dropdown
<input type="checkbox"/> Custom Field - Percent	Percent

⏪ ⏩ 1 10 ⏪ ⏩

Add

- 2 Click **Add**.

The **User-Defined Field** lightbox is displayed.

User-defined Field ×

Label

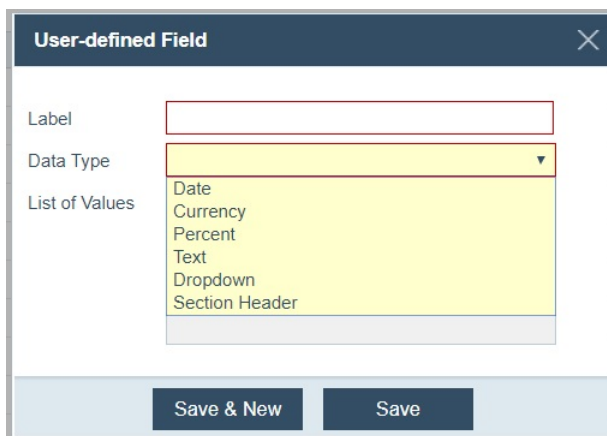
Data Type

List of Values

Save & New Save

- 3 In the *Label* field, enter name for the custom field.

- 4 From the *Data Type* dropdown list, select a data type for the new field.



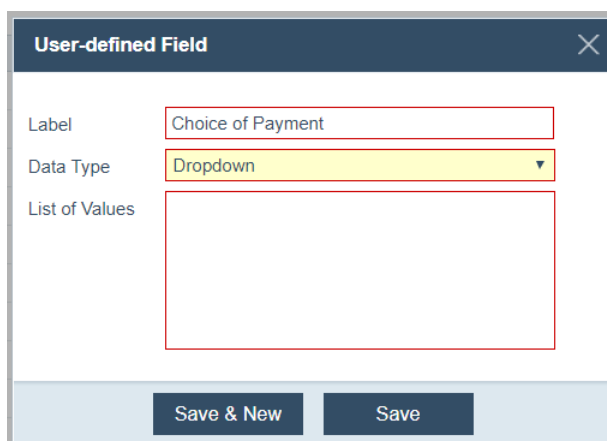
The screenshot shows a dialog box titled "User-defined Field" with a close button (X) in the top right corner. It contains three main sections: "Label" with an empty text input field; "Data Type" with a dropdown menu that is open, displaying a list of options: "Date", "Currency", "Percent", "Text", "Dropdown", and "Section Header"; and "List of Values" with an empty text area. At the bottom of the dialog, there are two buttons: "Save & New" and "Save".

The options are:

- *Date* - if selected, this will be a field in which dates are entered.
- *Currency* - if selected, this will be a field in which the amount will be entered in USD.
- *Percent* - if selected, this will be a field in which the number entered will be recognized as a percentage.
- *Text* - if selected, this will be a field in which text is entered.
- *Dropdown* - if selected, this will be a dropdown list from which options are selected.
- *Section Header* - if selected, this will serve as a section header, which is used to differentiate a section from others.

Dropdown is selected in this example.

- 5 To enable the *List of Values* field, select *Dropdown* from the *Data Type* dropdown list.



The screenshot shows the same "User-defined Field" dialog box. The "Label" field now contains the text "Choice of Payment". The "Data Type" dropdown is set to "Dropdown". The "List of Values" field is still empty. The "Save & New" and "Save" buttons are visible at the bottom.

- Now that the field is enabled, enter the list of options to appear in the dropdown list, as shown below.

Each row corresponds to one option in the dropdown list. When you are done entering one dropdown option, hit **Enter** on your keyboard and compose the next dropdown option in the next row.

- Click **Save** to add the new field.
- Click **Save & New** to save the new field and create another one.

Editing, copying and deleting custom fields

To edit, copy and delete a custom field:

- Select the **Custom** activity.
The **Custom Fields** screen is displayed.

<input type="checkbox"/>	Name	Data Type
<input type="checkbox"/>	Currency Field	Currency
<input type="checkbox"/>	Custom Field - Currency	Currency
<input type="checkbox"/>	Custom Field - Date	Date
<input type="checkbox"/>	Custom Field - Dropdown List	Dropdown
<input type="checkbox"/>	Custom Field - Percent	Percent

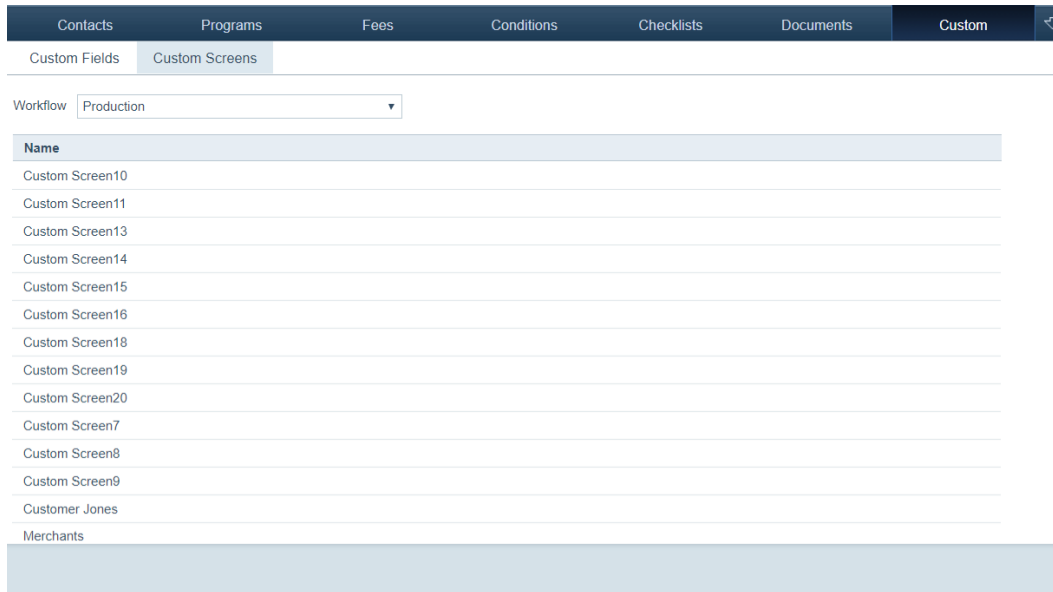
- Click the row of the field you want to edit.
Edit the field settings in the **User-Defined Field** lightbox.
- To delete a field, select its checkbox, which enables the **Delete** button, and click **Delete**.
- To copy a field, select its checkbox, which enables the **Copy** button, and click **Copy**.

Custom screens

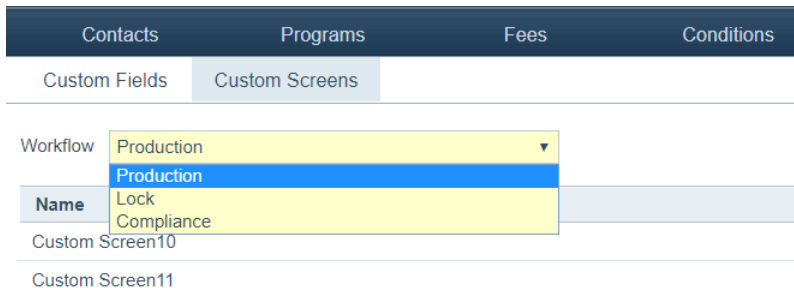
To configure a custom screen:

- Select the **Custom** activity.
- Select the **Custom Screens** screen.

The following view is displayed, where you can select the custom screen and the stage.



3 From the *Workflow* dropdown list, select the stage in which the screen appears.



The *Production* stage is selected in this example.

4 Click the screen that you want to customize.

Custom Screen10 is selected in this example. The **Detail** screen is displayed.

The screenshot shows the 'Custom Fields' screen in 'Detail' view for 'Custom Screen10'. The top navigation bar includes 'Contacts', 'Programs', 'Fees', 'Conditions', 'Checklists', 'Documents', and 'Custom'. The sub-navigation bar includes 'Custom Fields', 'Custom Screens', and 'Detail'. The main content area is divided into several sections:

- User-defined Fields:** A search bar with 'All' and a search icon. Below it is a table with columns 'Label' and 'Data Type'. The table lists several fields, with 'Choice of Payment' and 'Currency Field' highlighted.

Label	Data Type
<input type="checkbox"/> abs	Date
<input type="checkbox"/> abtest 3	Date
<input type="checkbox"/> Adding Field	Currency
<input type="checkbox"/> Adding Field 2	Percent
<input type="checkbox"/> Choice of Payment	Dropdown
<input type="checkbox"/> Copy of abs	Currency
<input type="checkbox"/> Currency Field	Currency
<input type="checkbox"/> Custom Field - Currency	Currency
- Path Fields:** A search bar with 'All' and a search icon. Below it is a table with columns 'Label' and 'Fields'. The table lists several path-related fields.

Label	Fields
Account Reconciliation Date	Closing.AccountReconciliationDate
Active Service Date Entered 1	Government.VAActiveServiceDateOfServiceEntered1
Active Service Date Entered 2	Government.VAActiveServiceDateOfServiceEntered2
Active Service Date Entered 3	Government.VAActiveServiceDateOfServiceEntered3
Active Service Date Separated 1	Government.VAActiveServiceDate
- Screen Name:** A text field containing 'Custom Screen10'.
- Selected Fields:** A section for managing the selected fields.
- Fields in Order:** A section for managing the order of fields.
- Column Layout:** A dropdown menu set to 'One'.
- Production Status History:** A checkbox.
- Lock Status History:** A checkbox.




At the bottom of the screen, there are three buttons: 'Preview', 'Close', and 'Save'.

- 5 In the *Screen Name* field, enter a new name for the screen.
- 6 From the *User-Defined Fields* section, select the fields to be added to the new screen, by selecting their checkboxes. The custom fields that are created through the **Custom Fields** screen can be selected here.

After being selected, the custom fields are highlighted. Choice of Payment and Currency Field are selected.

The *Path Fields* section works that same as the *User-Defined Fields* section.

- 7 Click  to move the selected fields to the *Selected fields* section.

Clicking  moves all custom fields to the *Selected Fields* section. Clicking  and  do the reverse actions.

- After the custom fields are moved to the *Selected Fields* section, use the up arrow (↑) or down arrow (↓) (highlighted in blue) to specify how the fields are positioned relative to each other.

Screen Name

Selected Fields

Fields in Order

Choice of Payment

Currency Field



Tip

You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

- Click **Save** to validate the new custom screen.
- Click **Preview** to see how the fields will appear in the new custom screen.
- Click **Close** to go back to the *Custom Screens* screen.

In the screen shot below, you can see how the new custom screen and fields are displayed in the Path LOS.

Production	Lock	Compliance	Conditions	Documents	Interfaces	Messages			
Application	Summary	Send/Status	Closing Costs	Loan Transmittal	HMDA	Appraisals	Profile	Originator	Custom Screen10
Choice of Payment	<input type="text" value="Check"/>								
Currency Field	<input type="text" value="\$"/>								

Configuration

Path has several configuration activities that determine how information and screens are presented to users. Through the activities listed below, administrators can configure roles, business units and users relationships to construct the desired organizational workflow.

The activities are as follows:

- **Roles**
 - Roles define a user's access permissions. Most of the configuration is done through the **Roles** activity, including configuring workflows and accessing screens. For instance, you configure what the user can see and do while working in Path.
 - There are system roles that are preconfigured, serving as role templates to be used as starting points for custom configuration.
- **Business units**
 - A business unit is an organizational unit whose members share the same access to a loan portfolio (i.e., a group of loans). The members can have different roles within the business unit, such as processors, underwriters, loan originators, etc.
 - The loan portfolio of each business unit can be configured to control which users can originate loans.
- **Business unit groups**
 - This is a higher level organizational unit than the business unit. A typical scenario for creating a business unit group is when two or more business units need to share data with each other.
- **Users**
 - Through the **Users** activity, you create users and configure their credentials, contact information, licensing information, etc.

The information in this topic assumes you are logged in with administrator credentials and have the *Configuration* option selected from the **Navigation** menu.

In this chapter

- *Roles*
 - *Business units*
 - *Business unit groups*
 - *Users*
 - *Loan and screen access*
-

Roles

The **Roles** activity is where most of the heavy lifting is done in *Configuration*. Not only is this where roles are configured, but it is also where workflows are constructed. Depending on its configuration, a role determines what a user can see and do, such as access to screens, buttons, workflows, loans, etc.

Note

Think of a role as a cluster of job duties and functions that is performed by a user. A role can be shared between multiple users, and a user can have multiple roles.

To configure a role, first you must copy a system role (i.e., preconfigured role), which is indicated by an asterisk (*), then modify the copy according to your business needs and requirements. The copies do not have asterisks. You can make as many copies of system roles and non-system roles (i.e., copied roles derived from system roles) as you need.

If you don't want to modify system roles, you can use them as they are. System roles cannot be modified. Only the copies of system roles can be modified.

In this topic

- [Configuring roles](#)
 - [Configuring workflows](#)
 - [Configuring screens](#)
 - [Configuring screen sequence](#)
 - [Admin Screens](#)
 - [Documents](#)
 - [Conditions](#)
 - [Notifications](#)
 - [Pipelines](#)
 - [Reports](#)
 - [Users](#)
-

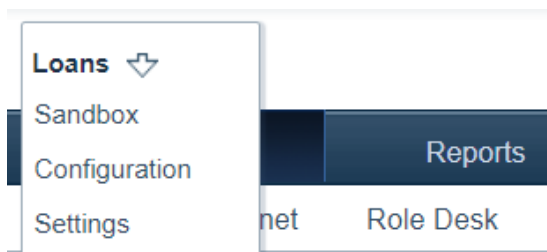
Configuring roles

In Path there is a list of system roles (i.e., preconfigured roles), which are designed to be starting points upon which you further configure according to your business requirements. You can do this by copying a system role and then modifying the parameters of the copy, resulting in a new role.

To configure a role.

- 1 Sign in to Path as a user with an administrator role.

- Click the dropdown arrow (▼), which displays the **Navigation** menu.



- Select *Configuration*.
- Select the **Roles** activity.
- Navigate to the system roles.

Note

The system roles all have asterisks ().*

*When you select a system role, only the **Copy** button will be enabled. (System roles cannot be deleted.)*

- Choose the role you want to copy, by selecting its checkbox.
After selecting the role, the **Copy** button is enabled. Shown below, the Retail LO* role is selected.

<input type="checkbox"/> Name
<input type="checkbox"/> Retail Processor*
<input checked="" type="checkbox"/> Retail LO*
<input type="checkbox"/> Lock Desk*
<input type="checkbox"/> System Administrator*

Navigation controls: 21 22 23 24 25 26 | 10 |

Copy

Note

*When you select a non-system role (i.e., a copied role that has been modified), the **Delete** button will also appear next to the **Copy** button, which allows you to delete the copied role.*

- Click **Copy**.

The role is copied and the role's **Detail** screen is displayed.

Roles Business Units Business Unit Groups Users

List Detail

Copy of Retail LO

Profile Workflows Screens Screen Sequence Admin Screens Documents Conditions Notifications Pipelines Reports Users

Name Copy of Retail LO Note Retail LO*

Origination Authorized

Inactive

Processor

Loan Dashboard [Dropdown]

Save

You can also access this screen to edit existing roles (except for system roles) by selecting the role from the role list.

- 8 Enter a new name for the role in the *Name* field.
- 9 To authorize the role to originate loans, select the **Origination Authorized** checkbox.
- 10 If at any time the role is no longer used, you can select the **Inactive** checkbox to deactivate the role.
- 11 To identify this role as a loan processor, select the **Processor** checkbox.
- 12 Optional, select the **Loan Dashboard** checkbox to give this role an optional dashboard view, containing important information about the loan.
 - A Select the **Loan Dashboard** checkbox.
 - B Click the corresponding [Dropdown].

The **Loan Dashboard** lightbox is displayed.

Loan Dashboard

[Search Bar]

Name

YP Dashboard

Lee Dashboard

[Navigation]

Select

- C Choose the dashboard.
 - D Click **Select**.
- 13 Optional, enter any relevant notes or other information in the *Notes* field.

14 Click Save.

Related information

For information about configuring dashboards, see [Dashboards](#), on page 139.

- 15 To delete a non-system role, select its checkbox, which enables the **Delete** button, and click **Delete**.

Configuring workflows

Through the **Workflows** tab, you can set up a workflow tailored to your business needs. The important thing to understand is that a workflow is composed of roles, that is, each component of a workflow is performed by a role.

For instance, the first component is performed by the Loan Originator role, the second the Processor role, the third the Underwriter role, etc. As a loan travels through the workflow, it moves from one role to the next. When a loan applicant submits an application through Zip or when a loan originator creates a new loan, first it will go to the Loan Originator role, next the Processor role, then the Underwriter role, etc.

The screenshot displays a workflow configuration interface with three main sections: 'Receive Loan', 'Set Status', and 'Send Loan'. At the top, there are tabs for 'Production', 'Lock', and 'Compliance'. Below these, the 'Receive Loan' section includes a 'Loan Assignment Rules' table with a checkbox for 'User' and a 'Validation Rule' field, and a 'Validation Rule' dropdown menu. The 'Set Status' section, highlighted with a red border, contains a 'Statuses' list with 'Application - Submitted', a 'Hide Status' table with a checkbox for 'Current Status', and a 'Set Status Validation' table with a checkbox for 'Status'. The 'Send Loan' section, highlighted with a blue border, contains a 'Roles' list, a 'Hide Role' table with a checkbox for 'Current Status', and a 'Send Loan Validation' table with a checkbox for 'Role'. At the bottom, there are 'Save' and 'Delete' buttons.

As shown in the screen shot above, there is a crucial difference between the status of the loan and the sending of a loan, even though they depend on each other to work. Through the *Send Loan* section, you configure which role a loan is sent to next, depending on the status. Conversely, you configure the statuses that a loan can be set to, when it is with a

certain role, through the *Set Status* section. The *sending* function corresponds to moving the loan from role to role (i.e., from the Loan Originator role to the Processor role, etc.). The *status* function corresponds to which stage the loan is currently at in the mortgage process (i.e., application, approved, funded, etc.).

To configure a workflow:

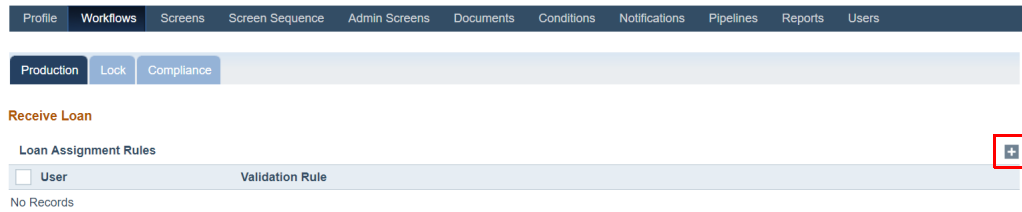
Note

The steps below show an example of the Loan Originator role being configured as the first component of the a workflow. (Typically the first role in a workflow is a role that originates loans.)

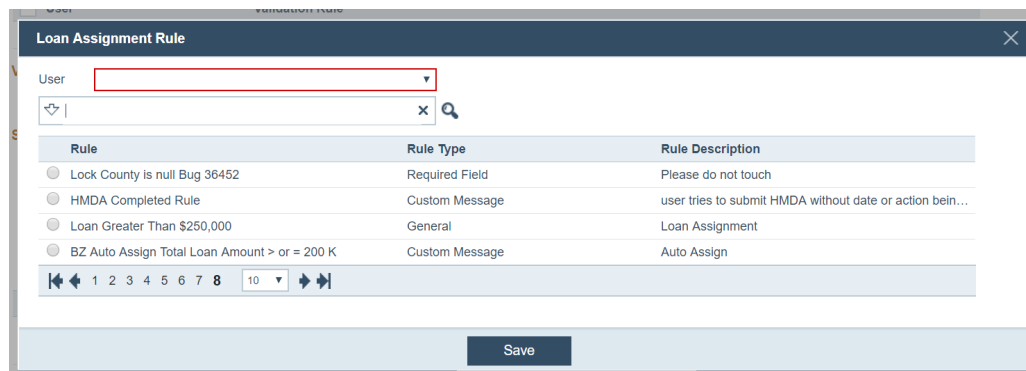
- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator as the first role in the workflow.
- 3 Click the **Workflows** tab.

The **Production** sub-tab is first displayed, which is where you configure how the workflow behaves while the loan is in production. The next two sub-tabs are **Lock** and **Compliance**, where you set up how the workflow behaves while the loan is in lock and compliance, respectively.

- 4 Click **+** corresponding to *Loan Assignment Roles*.



The **Loan Assignment Rule** lightbox appears. This feature is used when you want to automatically assign loans to specific users of a role, based on loan characteristics.



- A From the *User* dropdown list, choose the user. Only users that have the Loan Originator role are listed.

Related information

For more information on adding users to a role, see *Users*, on page 201.

- B** Select a rule that validates sending a new loan to the Loan Originator role.

For example, a rule can require the loan amount be \$250,000 or more. Once this rule is selected and saved, the next time a loan application with \$250,000 or more is submitted, it will be sent to the Loan Originator role to start the workflow.

Note

For more information on configuring rules, see [Rules](#), on page 87.

- C** The *Loan Greater Than \$250,000* rule is selected, which requires the loan amount be \$250,000 or more.

- D** Click **Save**.

- 5** If you want to include a system-generated validation rule (hard coded), select *SubmissionSummary(Channel:Retail)* from the **Validation Rule** dropdown list, under the **Validation Rule** section.

The screenshot shows a configuration interface with three tabs: 'Production', 'Lock', and 'Compliance'. Below the tabs, there is a section titled 'Receive Loan' with a sub-section 'Loan Assignment Rules' containing a table with columns 'User' and 'Validation Rule'. Below this table, there is a 'Validation Rule' section with a dropdown menu. The dropdown menu is open, showing two options: 'SubmissionSummary(Channel:Retail)' (highlighted in blue and enclosed in a red box) and 'SubmissionSummary(Channel:Other)'. Below the dropdown menu, there is a 'Statuses' section with a list of status options: 'Denied - Denial Requested', 'Submitted - In Processing', and 'Submitted - Pending'.

The purpose of this feature is to notify the user of unmet requirements, which are shown in a loan's **Send/Status** screen.

Below is the *Send/Status* screen of a loan, in which none of the requirements are met, from the Loan Originator role's perspective.

Loans **8175550096—65987** X

Production		Lock	Compliance
Application	Summary	Send/Status	Closing Costs

Production Validation

Property Zip is required.

Property State is required.

Property City is required.

Note Rate is required.

Occupancy is required.

Loan Purpose is required.

Base Loan Amount is required.

Amortization Type is required.


Lien Position is required.

Loan Term is required.

Loan Type is required.

Production Send/Assign History

Action Date/Time	By	Role
------------------	----	------

6 In the *Set Status* section, click  to select the statuses.

Set Status

Statuses

Application - Submitted	 
-------------------------	---

Hide Status 

Current Status Hide Status

No Records


Set Status Validation 




<input type="checkbox"/> Status	Validation Rule
--	-----------------


No Records

The **Select Status** lightbox is displayed.

The status(es) selected here will be the one(s) that are available when the role sets the loan status.



- A Click the status(es) that you want to add.
After being clicked, the selected status(es) are highlighted.
- B Click , which moves the selected statuses from *Available Status* to *Selected Status*.
Shown below are the statuses that are selected.


- Clicking  moves all statuses from *Available Status* to *Selected Status*. Clicking  and  moves the selected statuses back to *Available Status*.
- C Click **Save**.

7 In the *Hide Status* section, click the corresponding .

Set Status

Statuses

Application - Submitted  

Hide Status 



Current Status Hide Status



No Records

The **Hide Status** lightbox appears.



By hiding specific status options, this feature allows you to control which status(es) the role can set the loan to and in what order, based on the loan's current status.

Hide Status ✕


Current Status  

Hide Status  

Save


- A Click  of *Current Status* to open the **Select Status** lightbox and select the loan's current status(es) that, if selected, will cause other status(es) to be hidden. For example, if the role sets the loan to the *New Borrower* status (which you can set up here), the *Submitted - Underwriting* status is hidden (which you can also set up here).
- B Click  of *Hide Status* to select the status(es) that would be hidden.
- C Click **Save**.

Shown below are how current and hidden statuses relate to each other.

Hide Status 	
<input type="checkbox"/> Current Status	Hide Status
<input type="checkbox"/> Application Taken	Application In Process - Acknowledged, Denied - Denial Countered
<input type="checkbox"/> Prospect- New Borrower	Denied - Denial Countered, Submitted - In Processing, Submitted - Pending
<input type="checkbox"/> Submitted - In Processing	Denied - Denial Countered, Submitted - In Processing, Submitted - Pending
<input type="checkbox"/> Submitted - Pending	Denied - Denial Countered, Submitted - Pending

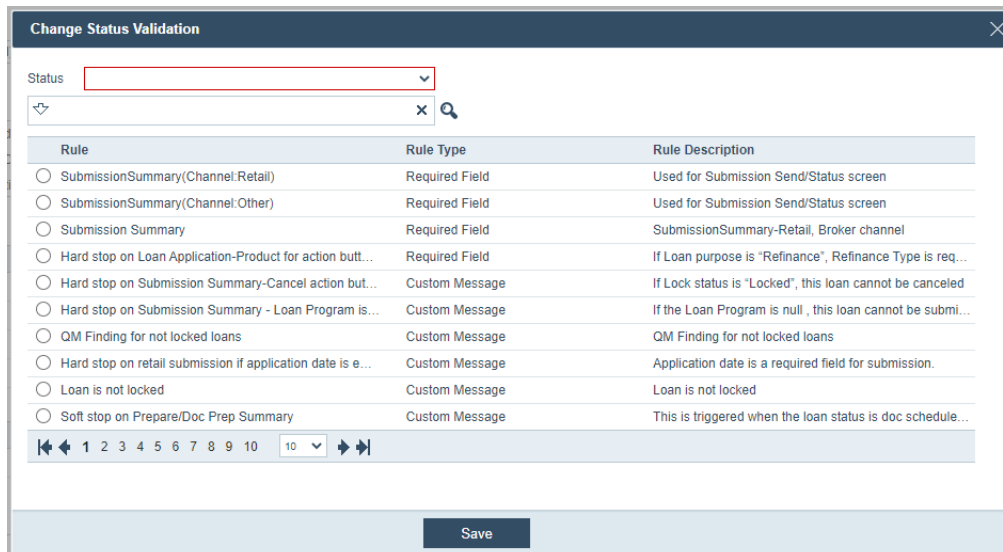
Note

Only the statuses that are previously selected for this role can be used here.


8 Optional, in the *Set Status Validation* section, click the corresponding  to open the status validation lightbox.

Via this lightbox, you can set up a validation rule, where the loan cannot go into a certain status until the rule has been satisfied. For example, if the loan is to go to the

Submitted - Pending status, and the validation rule is *Submission Summary*, then the loan cannot go into the *Submitted - Pending* status unless the satisfied the *Submission Summary* rule.

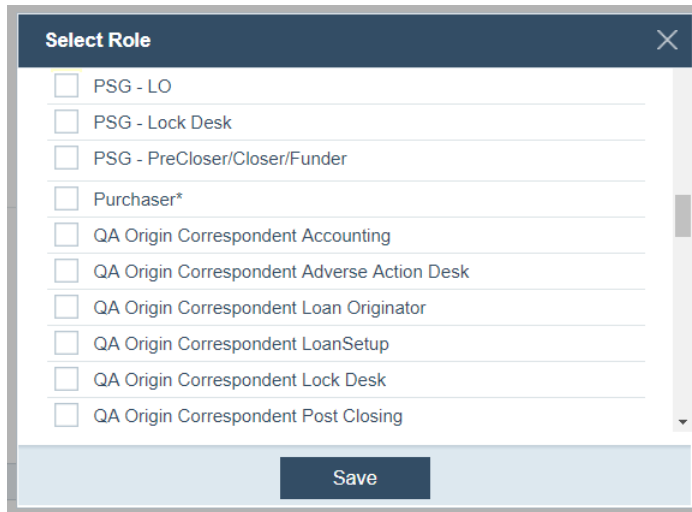


- A Select the *Status*.
- B Select the validation rule.
- C Click **Save**.


9 In the *Send Loan* section, click the corresponding .

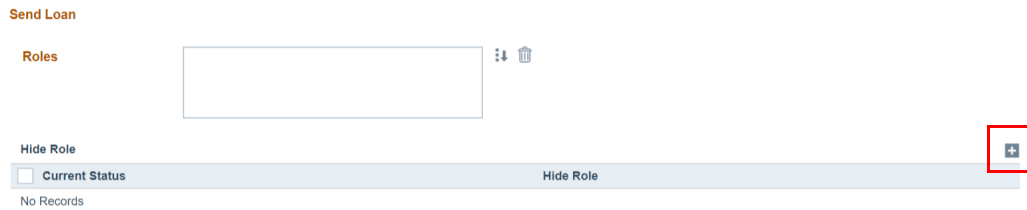


The **Select Role** lightbox appears. Here, as the administrator, you choose the possible role(s) to which the current role can send the loan, after the current role is done with the loan.

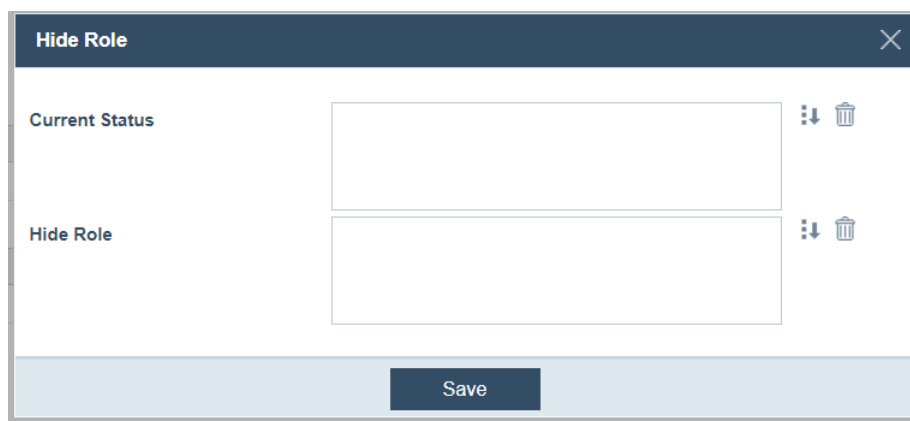




- A Select the role(s).
- B Click **Save**.


10 In the *Hide Role* section, click the corresponding .



The **Hide Role** lightbox appears. Here you choose which role(s) to which the loan cannot be sent, when the loan is in a certain status.



- A Click  of *Current Status* to select the status(es).
- B Click  of *Hide Role* to select the role(s).
- C Click **Save**.

11 Optional, in the *Send Loan Validation* section, click the corresponding  to open the role validation lightbox.

Via this lightbox, you can set up a validation rule, where the loan cannot go to a certain role until the rule has been satisfied. For example, if the loan is to go to the *Processor* role, and the validation rule is *Submission Summary*, then the loan cannot go to the *Processor* role unless the satisfied the *Submission Summary* rule.

Rule	Rule Type	Rule Description
<input type="radio"/> SubmissionSummary(Channel:Retail)	Required Field	Used for Submission Send/Status screen
<input type="radio"/> SubmissionSummary(Channel:Other)	Required Field	Used for Submission Send/Status screen
<input type="radio"/> Submission Summary	Required Field	SubmissionSummary-Retail, Broker channel
<input type="radio"/> Hard stop on Loan Application-Product for action butt...	Required Field	If Loan purpose is "Refinance", Refinance Type is req...
<input type="radio"/> Hard stop on Submission Summary -Cancel action but...	Custom Message	If Lock status is "Locked", this loan cannot be canceled
<input type="radio"/> Hard stop on Submission Summary - Loan Program is...	Custom Message	If the Loan Program is null , this loan cannot be submi...
<input type="radio"/> QM Finding for not locked loans	Custom Message	QM Finding for not locked loans
<input type="radio"/> Hard stop on retail submission if application date is e...	Custom Message	Application date is a required field for submission.
<input type="radio"/> Loan is not locked	Custom Message	Loan is not locked
<input type="radio"/> Soft stop on Prepare/Doc Prep Summary	Custom Message	This is triggered when the loan status is doc schedule...

- A Select the **Role**.
- B Select the validation rule.
- C Click **Save**.

12 Click the **Save** action button at the bottom of the page.

The above steps show how to configure one component (the Loan Originator role) of a workflow. The steps to configure other components are the same. Continue this process until the entire workflow is configured to meet your business needs.

For the **Lock** and **Compliance** tabs, repeat the above steps.

Configuring screens

Via the **Screens** tab, you can determine a role's levels of access to the various screens in Path. For example, you can determine the activities, screens, tabs, and action buttons that are available to a role.

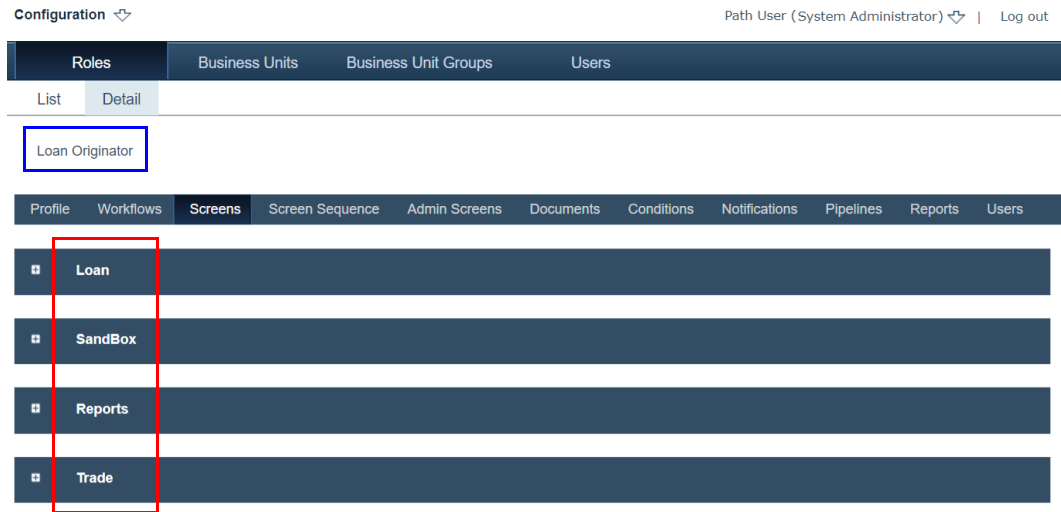
To configure screens:

Note

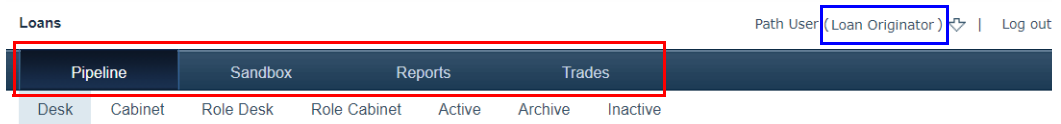
*The following steps show the configuration of the **Send/Status** screen of the Loan Originator role.*

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Screens** tab.





The following view appears.




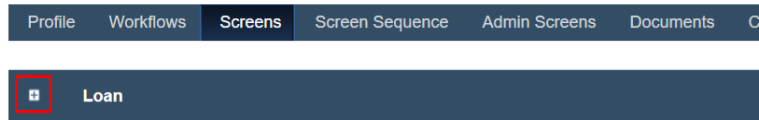
Shown above are the *Loans*, *SandBox*, *Reports* and *Trade* sections, which correspond to the **Pipeline**, **Sandbox**, **Reports** and **Trades** activities, respectively (from the Loan Originator role), shown below.



The icons in the following table indicate the level of granted access.

Icon	Descriptions
 Edit	The role has read/write permissions.
 No access	The role has no permissions. The screen component is not visible.
 Access	The role has access.
 Mixed view	The role has a mixture of access and no-access permissions. The role can access some components while unable to access others.

4 Click  of the *Loan* section.



The section expands.

The screenshot shows the 'Roles' configuration page for 'Loan Originator'. The 'Screens' tab is active, displaying a list of tasks. A red box highlights the 'Sub-Menu Display' column, which contains the following items:

Task Name	Sub-Menu Display
Calyx Loan Production	Production
Calyx Lock Workflow	Lock
Disclosure	Compliance
Calyx Underwriting Conditions	Conditions
Calyx Document Management	Documents
Calyx Services	Interfaces
Calyx Message Management	Messages

Shown above, the right column corresponds to the activities that are accessible to the role. Shown below is the view of the role when it opens a loan.

The screenshot shows the 'Loans' view for user '8175550086—Bob Gibson'. The navigation menu at the top includes: Production, Lock, Compliance, Conditions, Documents, Interfaces, and Messages. The 'Production' item is highlighted with a red box.

The screenshot shows the 'Primary Borrower' and 'Status Details' for Bob Gibson. The Primary Borrower information includes:


- Full Name: Bob Gibson
- SSN: 335-35-0350
- Date of Birth: 11/11/1969

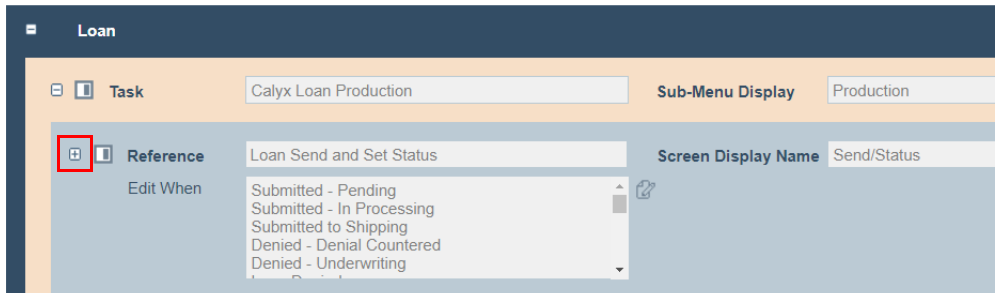
The Status Details include:

- Production Status: Application Taken
- Compliance Status: New - New Loan

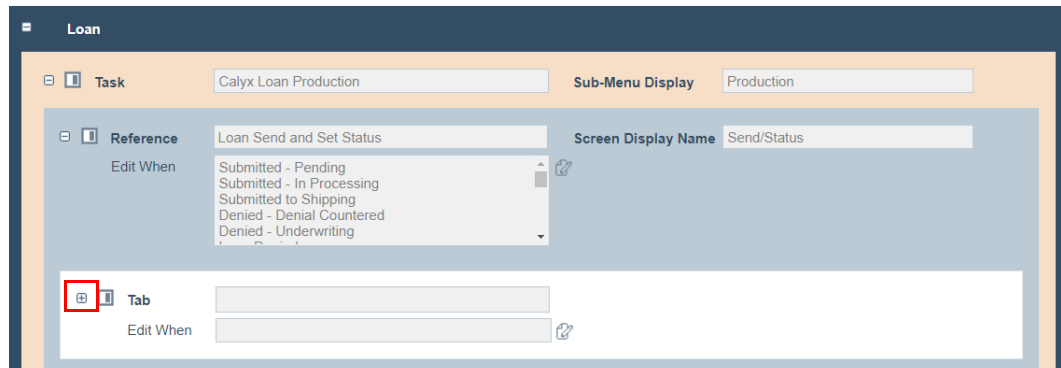
A Click corresponding to Production.

The screenshot shows the 'Loan' configuration page with the 'Production' task highlighted by a red box. The task name is 'Calyx Loan Production' and the sub-menu display is 'Production'.

B Click  corresponding to Send/Status.

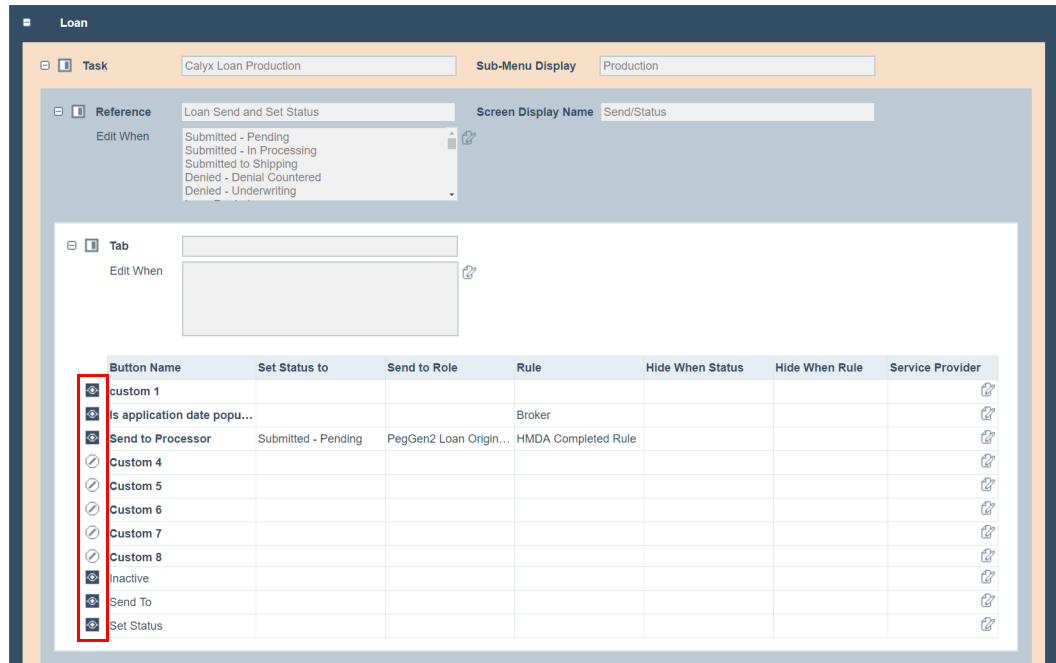




Send/Status is expanded.




C Click  (highlighted in red), shown above.

The section expands further and reveals the action buttons available to the role.




D Click the icons next to the button names in the *Button Name* column, to toggle between *access*  and *no access* , highlighted above in red. This action determines which buttons the role has access to.

E To further configure a button, click its corresponding  from the *Service Provider* column.

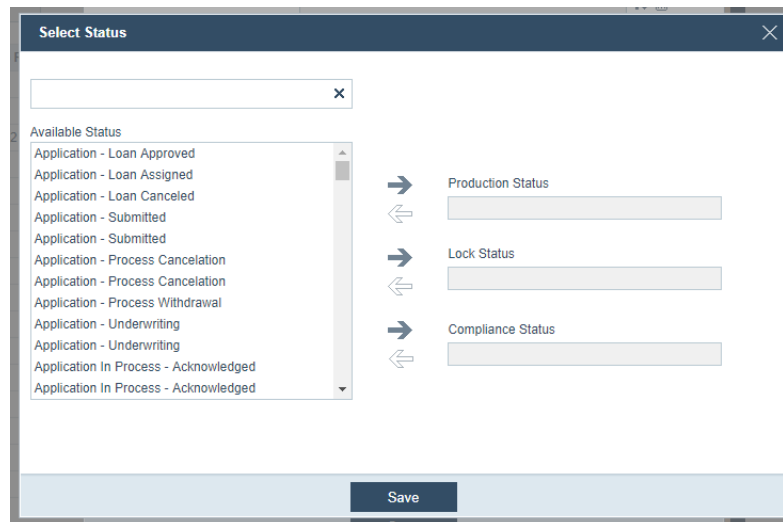
The **Button Configuration** lightbox is displayed.

The screenshot shows the 'Button Configuration' lightbox. At the top is a title bar with 'Button Configuration' and a close button. Below is a 'Button Name' field. The 'Set Status To' section is highlighted with a blue border and contains five rows: 'Production', 'Lock', 'Compliance', 'Send to Role', and 'Business Rule'. Each row has a text input field and a trash icon. Below this is a 'Hide When Status is' dropdown menu followed by three text input fields for 'Production', 'Lock', and 'Compliance'. Then there is a 'Hide When Business Rule is' dropdown menu followed by a text input field. Below that is a 'Disable Note' checkbox and a 'Service Provider' text input field. At the bottom is a 'Save' button.

Using these fields, you can further configure the behavior of the button when the loan is in certain statuses.



- i In the *Button Name* field, enter the name for the button.
- ii Using the fields in the *Set Status To* section (highlighted in blue), you can allow the role to set the loan to a particular status.
 - a Click  of the *Production* field.

The **Select Status** lightbox appears.





- b** Click a status from the *Available Status* list, which highlights the status.
- c** To allow the user to set the loan to production, click ➔ of the *Production Status* field.
- d** To allow the user to set the loan to lock, click ➔ of the *Lock Status* field.
- e** To allow the user to set the loan to compliance, click ➔ of the *Compliance Status* field.
- f** Click **Save**.

The selected status is populated in its corresponding field.

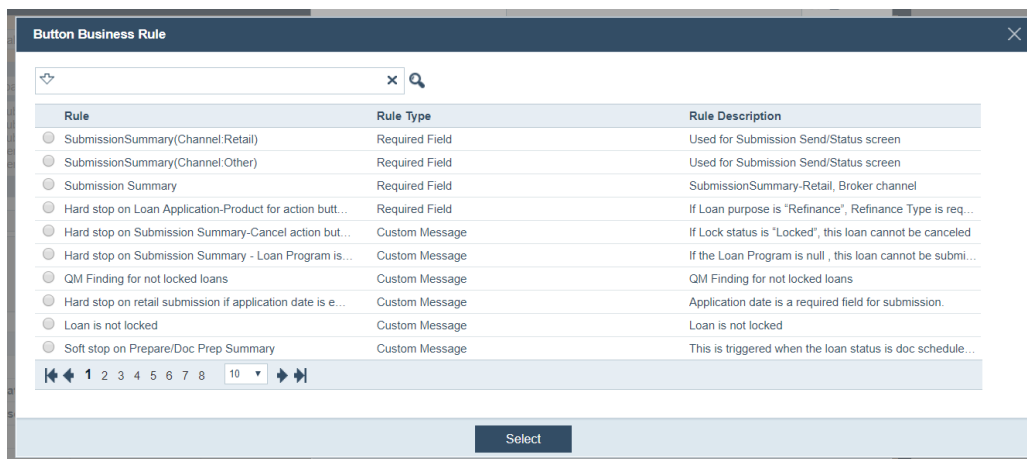
- g** To delete a status, click its corresponding .
- iii** Click  of the *Send to Role* field.

The **Role Selection** lightbox appears.

 - a** Select the next role for the loan to be sent to.
 - b** Click **Save**.

The selected role is populated in the *Send to Role* field.
 - c** To delete a role from this field, click the role, which highlights the role, and click its corresponding .
- iv** Optionally, click  of the *Business Rule* field.


The **Button Business Rule** lightbox appears.



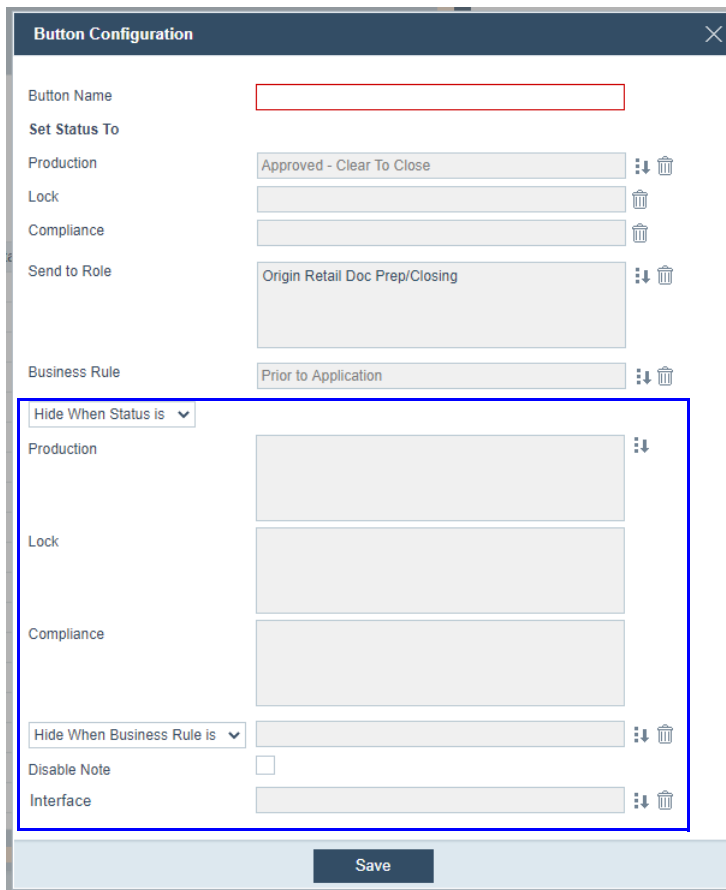
a Select the validating business rule.


b Click **Save**.

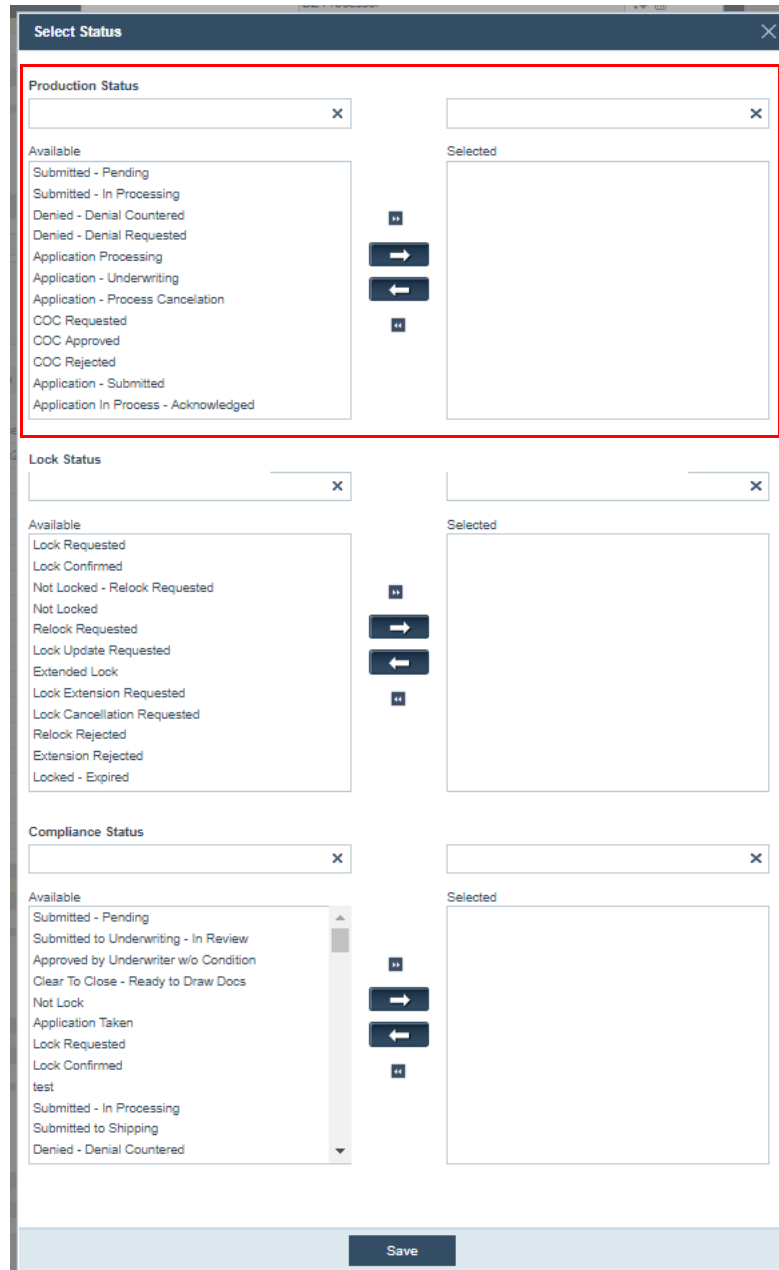
The selected business rule is populated in the *Business Rule* field.





c To delete the business rule, click the  corresponding to the *Business Rule* field.

v Through the fields in the bottom half section (**highlighted in blue**), you can configure the button to be hidden or shown when the loan is in a particular status.



- a Select *Hide When Status Is* or *Show When Status Is* from the dropdown list to determine whether the button is hidden or shown when the loan is in a certain status, respectively.
- b Click  of the *Production* field.
The **Select Status** lightbox appears.




- c In the *Production Status* section (highlighted in red), click the status(es), which become highlighted after being clicked.
- d Click  to move the selected status(es) from *Available* to *Selected*.
Clicking  moves all statuses from *Available* to *Selected*. Clicking  and  moves the selected statuses from *Selected* back to *Available*.

- e Repeat the above two steps for the *Lock Status* and *Compliance Status* sections.
- f Click **Save**.

The selected status is populated in its corresponding field.


- vi Select *Hide When Business Rule Is* or *Show When Business Rule Is* from the dropdown list to determine whether the button is hidden or shown when the loan has a condition that is unmet or met, respectively.

- a Click  of the corresponding field, after you have selected whether to hide or show.


The **Select Business Rule** lightbox appears.

- b Select the rule that hides this button if a condition is unmet, or the rule that shows this button if a condition is met.
- c Click **Save**.


The rule is populated in the corresponding field.

- d To delete the rule, click its corresponding .

- vii Optional, select the **Disable Note** checkbox, if you do not want the user to have the option of leaving a note after clicking this button.

- viii Click  of the *Interface* field.

The **Select Interface** lightbox appears. This feature allows you to choose another website's interface, which will appear in new tab, after the button is clicked.

- a Choose the interface.
- b Click **Select**.
- c To delete the interface, click its corresponding .

- ix Click the **Save** button of the **Button Configuration** lightbox.

Example of enabling and disabling a button




The following steps show a simple process in which, a button in the Loan Originator role configuration, is being changed from *access* to *no access*.

- 1 Shown below is the **Send/Status** screen of a loan, from the Loan Originator role's view, note the **custom 1** button.

The screenshot shows the 'Send/Status' screen for a loan with ID 8175550086. The user is 'Path User (Loan Originator)'. The navigation bar includes 'Production', 'Lock', 'Compliance', 'Conditions', 'Documents', 'Interfaces', and 'Messages'. The main content area has sections for 'Production Validation' (All validations are satisfied), 'Production Send/Assign History', and 'Production Status History'. At the bottom, a toolbar contains buttons: 'custom 1' (highlighted with a red box), 'Is application date populated?', 'Send to Processor', 'Inactive', 'Send To', and 'Set Status'.

- 2 The icon of **custom 1** has been changed from *access* to *no access*.

The screenshot shows the configuration screen for the 'Loan' role. It includes sections for 'Task' (Calyx Loan Production), 'Reference' (Loan Send and Set Status), and 'Tab'. At the bottom, there is a table for button configurations:

Button Name	Set Status to	Send to Role	Rule	Hide When Status
 custom 1				
 Is application date popu...			Broker	
 Send to Processor	Submitted - Pending	PegGen2 Loan Origin...	HMDA Completed Rule	

- Once the icon is changed, the system is automatically updated, and the Loan Originator role no longer has access to the **custom 1** button in the **Send/Status** screen, as shown below.

Loans 8175550086—Bob Gibson X Path User (Loan Originator) | Log out

Production	Lock	Compliance	Conditions	Documents	Interfaces	Messages			
Summary	Send/Status	Application	Closing Costs	Loan Transmittal	HMDA	Appraisals	Profile	Originator	Registration

Production Validation

All validations are satisfied.

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
08/13/2018 9:57:55 AM	Path User	Loan Originator		Path User	Assigned

Production Status History

Action Date/Time	By	Role	Status	Notes
08/13/2018 9:57:55 AM	Path User	Loan Originator	Application Taken	Imported from Zip

Is application date populated?

The above steps can be analogized to configure the *Sandbox*, *Reports* and *Trade* sections.

Configuring screen sequence

Through the **Screen Sequence** tab, you can configure the screen sequence for a particular role. For example you may want to configure that a role sees the **Summary** screen first, then the **Send/Status** screen, then the **Application** screen, and so on, when that role opens a loan.

To configure the screen sequence:

Note

The steps below show the screen sequence of the Loan Originator role being configured.

- Select the **Roles** activity.
- Choose the Loan Originator role.
- Click the **Screen Sequence** tab.

The **Production** sub-tab is displayed. the other sub-tabs are: **Lock**, **Compliance**, **Conditions**, **Documents**, **Interfaces**, and **Messages**. Through these sub-tabs, you

configure the screen sequences for the **Production, Lock, Compliance, Conditions, Documents, Interfaces, and Messages** activities for the Loan Originator role.

Configuration ↕ Path User (System Administrator) ↕ | Log out

Roles Business Units Business Unit Groups Users

List Detail

Loan Originator

Profile Workflows Screens **Screen Sequence** Admin Screens Documents Conditions Notifications Pipelines Reports Users

Production Lock Compliance Conditions Documents Interfaces Messages

Tab
1 Send/Status
2 Summary
3 Application
4 Borrower
5 Product & Pricing
6 Transactions
7 Property
8 Closing Costs
9 Loan Transmittal
10 FHA
11 VA
12 HMDA
13 USDA
14 Appraisals
15 Profile
16 Originator
17 Registration
18 Insurance

Move Up Move Down Save

The actions buttons **Move Up** and **Move Down** allow you to choose the position of a screen in the screen sequence.

As shown above, in the *Tab* column, you can see the screen sequence for the Loan Originator role (keep in mind that the image above does not show all the screens). As shown below, you can see how the screens appear to the Loan Originator role.

Loans 8175550086—Bob Gibson X Path User (Loan Originator) ↕ | Log out

Production Lock Compliance Conditions ↕ Documents ↕ Checklist ↕ Interfaces Messages

Send/Status Summary Application Borrower Product & Pricing Transactions Property Closing Costs Loan Transmittal FHA VA ↕

HMDA	USDA	Appraisals	Profile	Originator	Registration
Insurance	Contacts	Verifications	Underwriting	Closing Information	Escrow Holdback

4 Click the screen that you want to move.

As shown below, *Application* is clicked, which highlights it.

Tab
1 Send/Status
2 Summary
3 Application
4 Borrower
5 Product & Pricing
6 Transactions
7 Property
8 Closing Costs
9 Loan Transmittal
10 FHA
11 VA

Move Up Move Down Save

- 5 Click the **Move Up** or **Move Down** buttons until the screen is in the desired position.
- 6 Repeat the steps above until you have reached the desired sequence of screens.
- 7 Click **Save**.

Admin Screens

The **Admin Screens** tab allows you to configure the screen access of administrator roles.

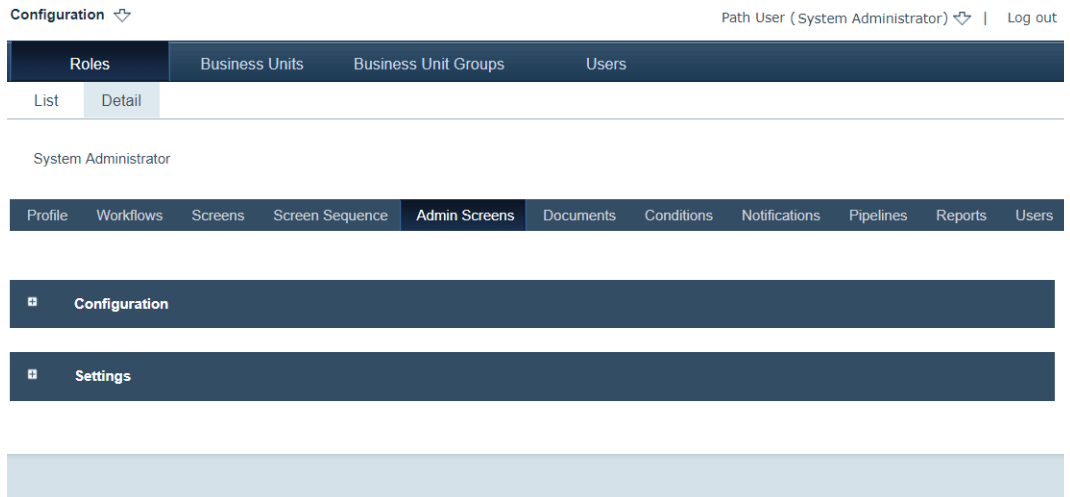
To configure the screen access of an administrator:

Note

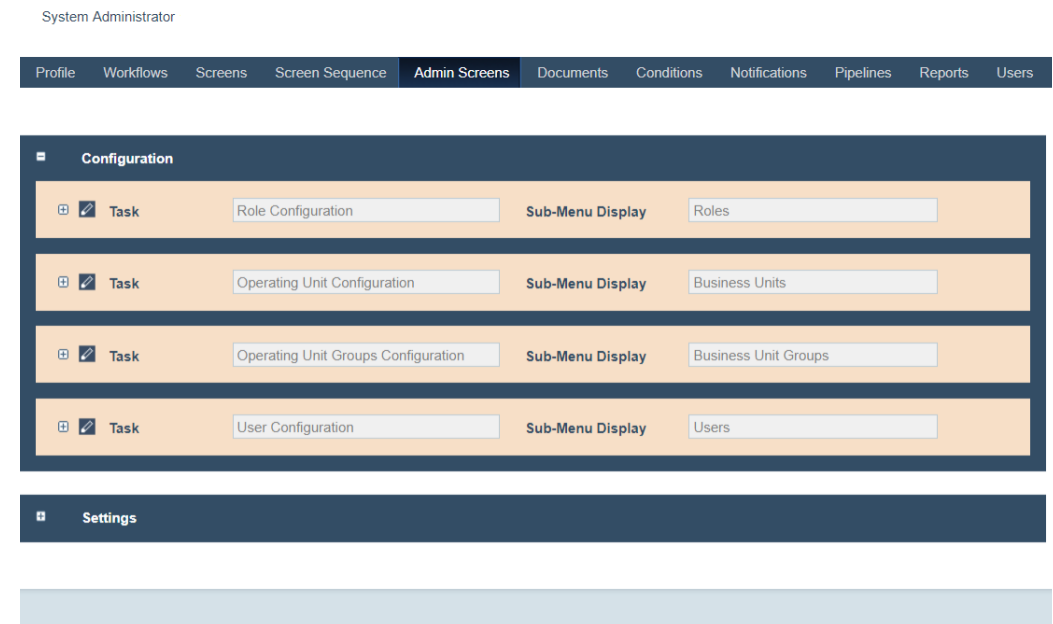
The steps below use the System Administrator role as an example.







- 1 Select the **Roles** activity.
- 2 Choose the System Administrator role.
- 3 Click the **Admin Screens** tab.

The **Detail** screen is displayed.



4 Click  of the *Configuration* section header to expand.



- Clicking the *edit* icon () changes it to *read-only access* icon (). Clicking again changes it to *no access* icon (). Clicking again changes it back to the *edit* icon ().
- 5 To stop the System Administrator role from accessing the **Roles** activity, change the icon to .
 - 6 To grant the System Administrator role *edit* rights to the **Roles** activity, change the icon to .
 - 7 Repeat these steps through the *Configuration* and *Settings* sections, until you have reached the desired level of access for the System Administrator role.

Documents

Via the **Documents** tab, you can configure the documents that a role can access as well as the level of access to those documents.

Document types



To configure document types:

Note

The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Documents** tab.

The following view is displayed. The table lists the document types that the role can access.

Configuration  Path User (System Administrator)  | Log out


Roles Business Units Business Unit Groups Users



















































List Detail





Loan Originator

Profile Workflows Screens Screen Sequence Admin Screens **Documents** Conditions Notifications Pipelines Reports Users

Types Stacking Order Print Groups eSign Forms

 Show Active Documents Only

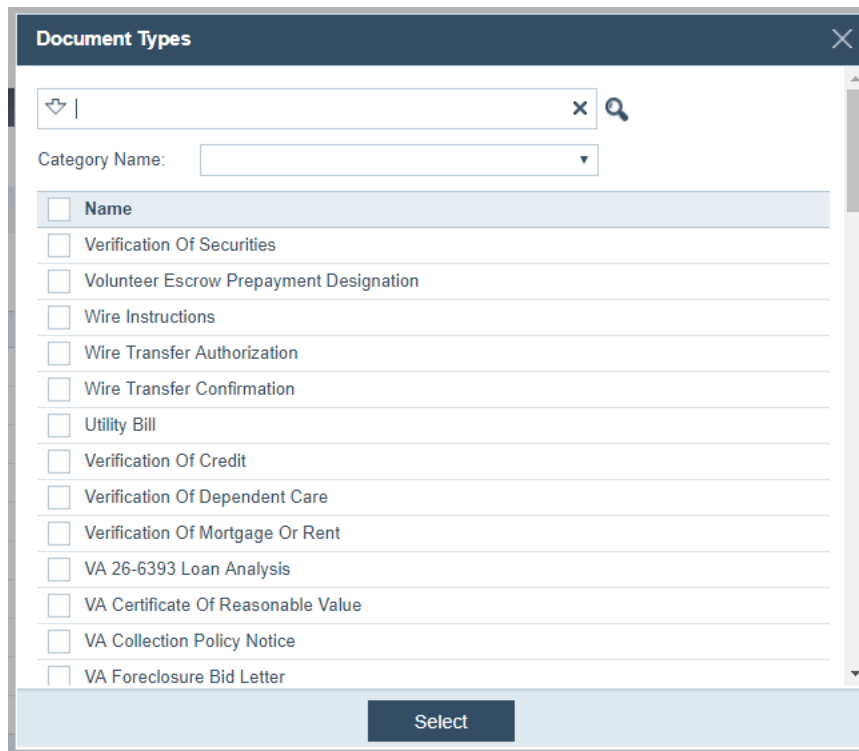
<input type="checkbox"/>	Name	Category	Delete	Print	Send	Edit	Active
<input type="checkbox"/>	1 Test2	1003 Test Category					
<input type="checkbox"/>	1 To 4 Family Rider to Security Instrument	Closing					
<input type="checkbox"/>	203(k) and Streamlined (k) Maximum Mortgage Worksheet	Form					
<input type="checkbox"/>	203K	Disclosure					
<input type="checkbox"/>	203K Consultant Report	FHA/VA					
<input type="checkbox"/>	203K Homeowner Acknowledgement	FHA/VA					
<input type="checkbox"/>	203K Initial Draw Request	FHA/VA					
<input type="checkbox"/>	203K Maximum Mortgage Worksheet	FHA/VA					
<input type="checkbox"/>	203K Rehabilitation Agreement	FHA/VA					
<input type="checkbox"/>	3 Test	Don Test Category					

  1 2 3 4 5 6 7 8 9 10 10  

Add

- 4 Optional, select the **Show Active Documents Only** checkbox to display only active documents to the role.
- 5 To add documents, click the **Add** button.

The **Document Types** lightbox appears.

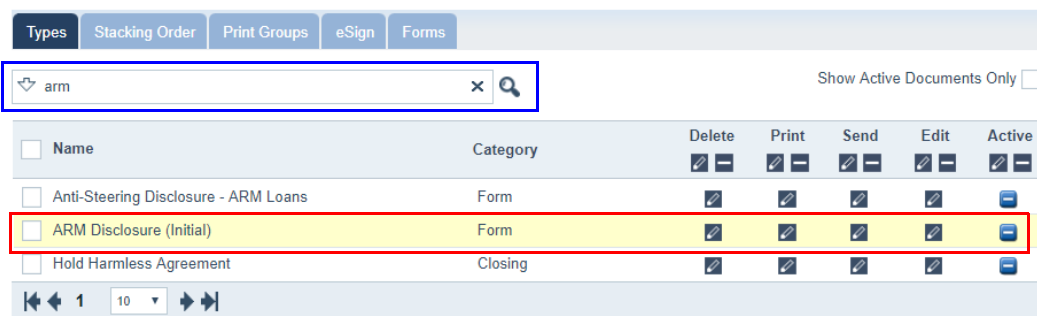


- A Choose the document(s) to be made available to the role.
- B Click **Select**.

The selected document types are added to the role and are assigned, by default, *edit* (✎) access permissions.

- 6 Choose the document to be configured.

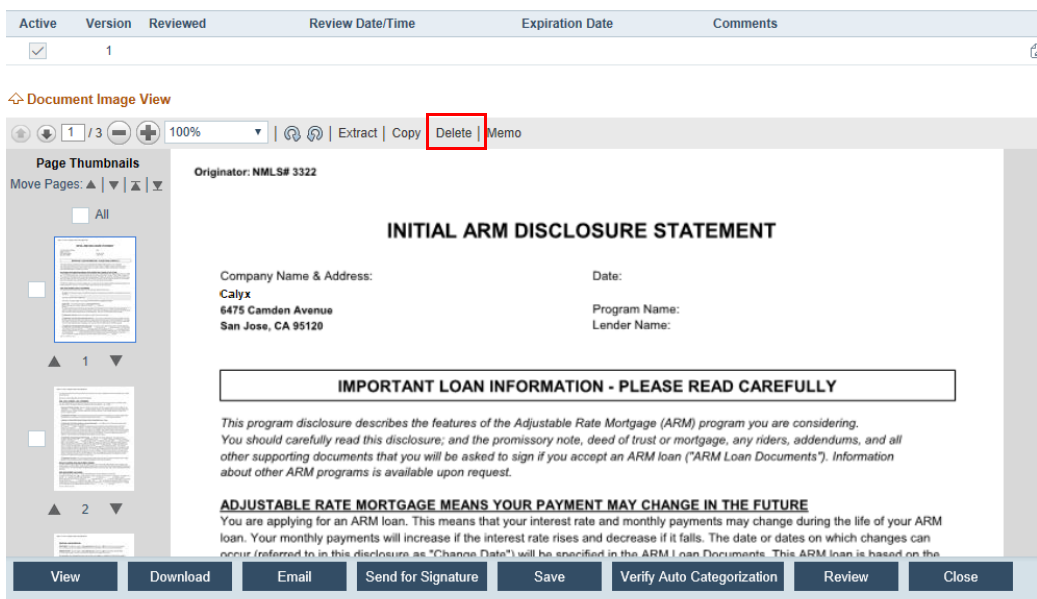
Shown below, the ARM Disclosure document is chosen. As a shortcut, you can use the search field shown below.



As seen in the above image, located in the *Delete*, *Print*, *Send*, *Edit* and *Active* columns, are the ✎ or 🚫 icons, which indicated *edit* or *no access* permissions respectively.

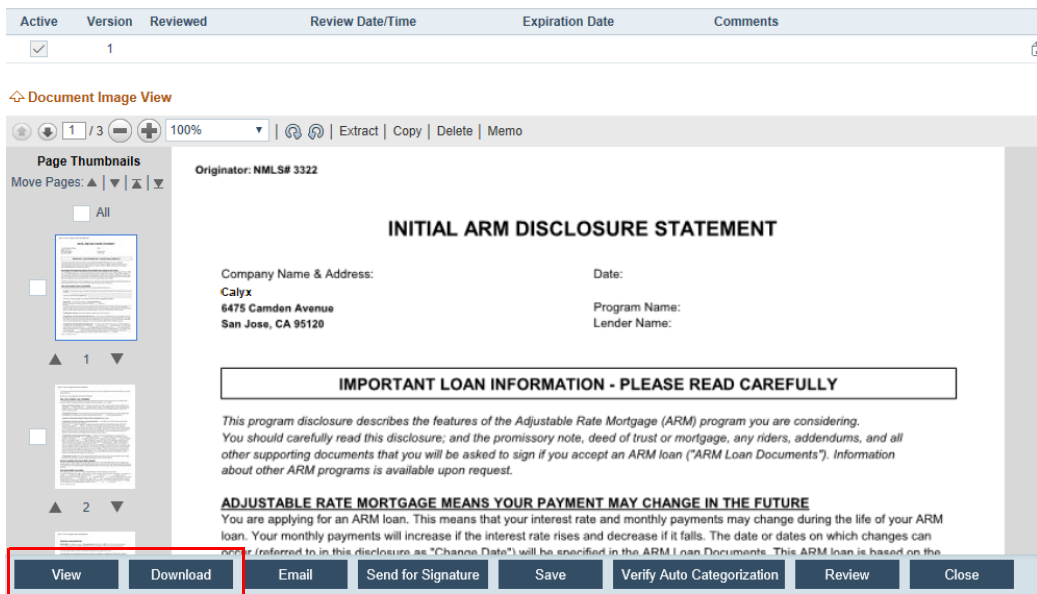
- 7 Click the icons to toggle ✎ to 🚫, or vice versa.
 - A If the role is allowed edit rights to the *Delete* function for this document, the role user will be able to delete page(s) from the document.

Highlighted below is what this function controls, from the role's view.



- B** If the role is allowed edit rights to the *Print* function for this document, the role user will be able to view and download this document as a PDF.

Highlighted below is what this function controls, from the role's view.



- C** If the role is allowed edit rights to the *Send* function for this document, the role user is able to download and email it.

Highlighted below is what this function controls, from the role's view.

Active	Version	Reviewed	Review Date/Time	Expiration Date	Comments
<input checked="" type="checkbox"/>	1				

Document Image View

1 / 3 100% Extract | Copy | Delete | Memo

Page Thumbnails

Move Pages: ▲ | ▼ | ▲ | ▼

All

Originator: NMLS# 3322

INITIAL ARM DISCLOSURE STATEMENT

Company Name & Address: Calyx
6475 Camden Avenue
San Jose, CA 95120

Date: Program Name:
Lender Name:

IMPORTANT LOAN INFORMATION - PLEASE READ CAREFULLY

This program disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. You should carefully read this disclosure; and the promissory note, deed of trust or mortgage, any riders, addendums, and all other supporting documents that you will be asked to sign if you accept an ARM loan ("ARM Loan Documents"). Information about other ARM programs is available upon request.

ADJUSTABLE RATE MORTGAGE MEANS YOUR PAYMENT MAY CHANGE IN THE FUTURE
You are applying for an ARM loan. This means that your interest rate and monthly payments may change during the life of your ARM loan. Your monthly payments will increase if the interest rate rises and decrease if it falls. The date or dates on which changes can occur (referred to in this disclosure as "Change Dates") will be specified in the ARM Loan Documents. This ARM loan is based on the

View Download Email Send for Signature Save Verify Auto Categorization Review Close

- D If the role is allowed edit rights to the *Edit* function for this document, the role user will be able to save, review, and extract pages from the document.

Highlighted below is what this function controls, from the role's view.

Active	Version	Reviewed	Review Date/Time	Expiration Date	Comments
<input checked="" type="checkbox"/>	1				

Document Image View

1 / 3 100% Extract | Copy | Delete | Memo

Page Thumbnails

Move Pages: ▲ | ▼ | ▲ | ▼

All

Originator: NMLS# 3322

INITIAL ARM DISCLOSURE STATEMENT

Company Name & Address: Calyx
6475 Camden Avenue
San Jose, CA 95120

Date: Program Name:
Lender Name:

IMPORTANT LOAN INFORMATION - PLEASE READ CAREFULLY

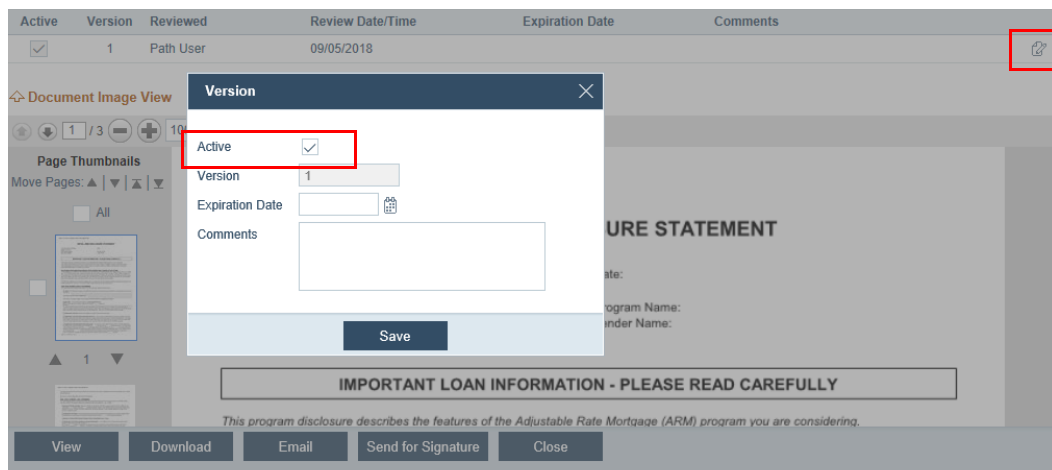
This program disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. You should carefully read this disclosure; and the promissory note, deed of trust or mortgage, any riders, addendums, and all other supporting documents that you will be asked to sign if you accept an ARM loan ("ARM Loan Documents"). Information about other ARM programs is available upon request.



ADJUSTABLE RATE MORTGAGE MEANS YOUR PAYMENT MAY CHANGE IN THE FUTURE
You are applying for an ARM loan. This means that your interest rate and monthly payments may change during the life of your ARM loan. Your monthly payments will increase if the interest rate rises and decrease if it falls. The date or dates on which changes can occur (referred to in this disclosure as "Change Dates") will be specified in the ARM Loan Documents. This ARM loan is based on the

View Download Email Send for Signature Save Verify Auto Categorization Review Close

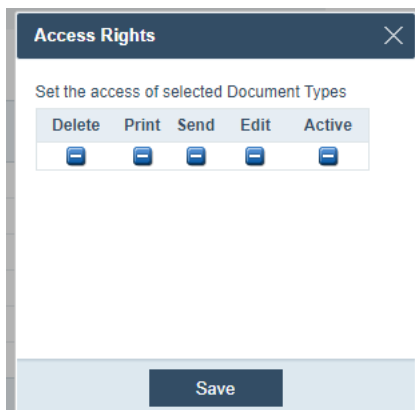
- E If the role is allowed *Active* rights for this document, the role user will be able to determine which version of the document is active, if there are multiple versions.



Highlighted below is what this function controls, from the role's view.



- 8 Optional, as a shortcut, to make an entire column  or , click the corresponding icon at the top of each column.
- 9 Optional, as another shortcut, to configure the access rights for multiple documents, select the checkboxes of the documents, which enables the **Set Access** button, and click the **Set Access** button.

The **Access Rights** lightbox is displayed.



- A Toggle between the  or  icons, to grant *edit* or *no access* permissions respectively.
 - B After you have configure the access rights for the selected documents, click **Save**.
- 10 To delete a document, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about creating document types, see [Creating document types](#), on page 67.

Stacking orders

Stacking orders define which documents are included in a package and the sequence in which they are compiled.

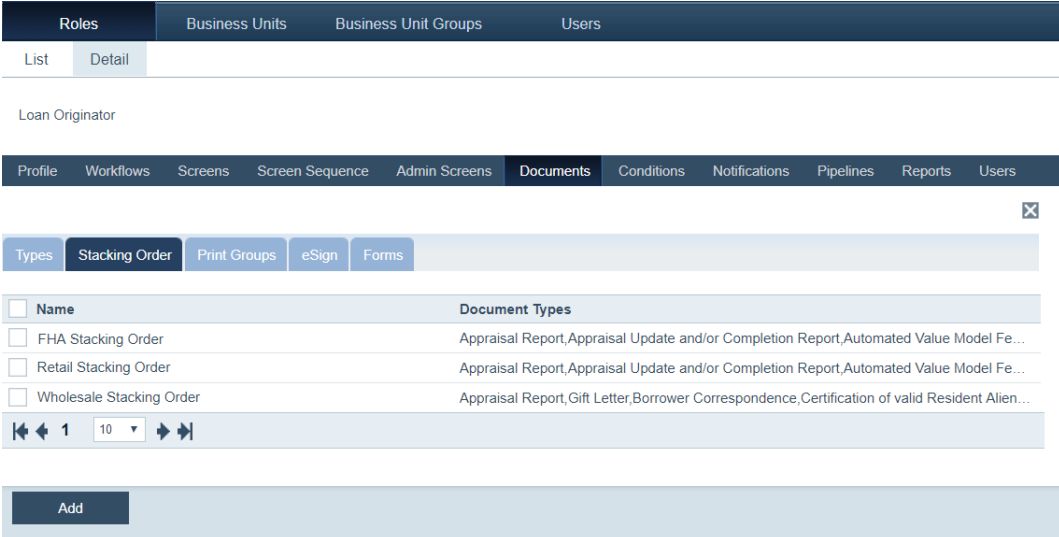
To configure stacking order permissions for a role:

Note

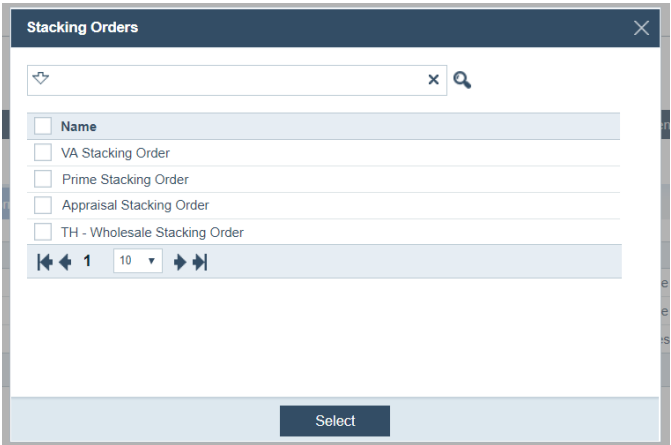
The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Documents** tab.
- 4 Select the **Stacking Order** sub-tab.

The following view is displayed, which lists the stacking orders that are available to the Loan Originator role.



- 5 Click **Add** to add stacking orders.
The **Stacking Orders** lightbox is displayed.



- 6 Select the checkboxes of the stacking orders to be added.
- 7 Click **Select**.
The selected stacking orders are added to the role.

- To delete a stacking order, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about creating stacking orders, see [Stacking orders](#), on page 73.

Print groups

Through the **Print Groups** sub-tab, you can configure the access rights that a role has to print groups, which are essentially document groups that are added to the document repository at one time, rather than added individually.

To configure print group access for a role:

Note

The steps below show an example of the Loan Originator role being configured.

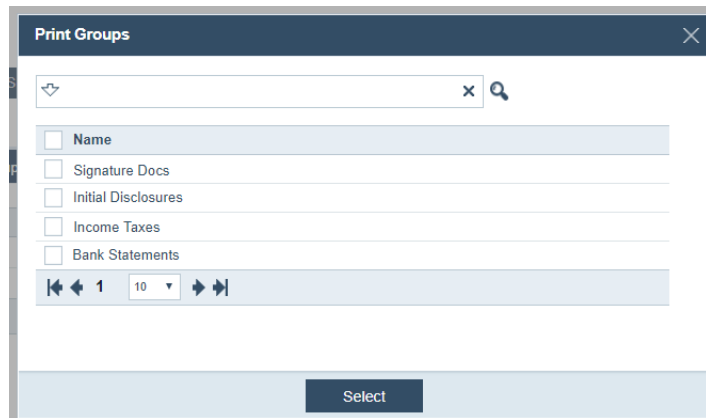
- Select the **Roles** activity.
- Choose the Loan Originator role.
- Click the **Documents** tab.
- Select the **Print Groups** sub-tab.

The following view is displayed, which lists the print groups that are available to the Loan Originator role.

The screenshot shows the configuration interface for the 'Loan Originator' role. At the top, there are tabs for 'Roles', 'Business Units', 'Business Unit Groups', and 'Users'. Below these, there are sub-tabs for 'List' and 'Detail'. The main content area has a sub-tab bar with 'Profile', 'Workflows', 'Screens', 'Screen Sequence', 'Admin Screens', 'Documents', 'Conditions', 'Notifications', 'Pipelines', 'Reports', and 'Users'. Under the 'Documents' tab, there are further sub-tabs: 'Types', 'Stacking Order', 'Print Groups', 'eSign', and 'Forms'. The 'Print Groups' sub-tab is active, displaying a table with columns 'Name' and 'Form Names'. Two rows are visible: 'YP Print Group' with form names '4506 Request for Copy of Tax Return, 4506-T Request for Transcript of Tax Return, 8821 Tax Information Autho...' and 'July' with form names '8821 Tax Information Authorization (Bor), Acknowledgement of Receipt of Homeownership Counseling Notice ...'. Below the table is a pagination control showing '1' of 10 items. At the bottom, there is an 'Add' button.

- 5 Click **Add** to give the role access to more print groups.

The **Print Groups** lightbox is displayed.



- 6 Select the checkboxes of the print groups to be added.

- 7 Click **Select**.

The selected print groups are added to the role.

- 8 To delete a print group, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about creating print groups, refer to [Creating print groups](#), on page 84.

eSign

Through the **eSign** sub-tab, you can configure a role's access rights to the eSign feature, which is used to send document packages to borrowers for their electronic signature.

To configure eSign access for a role:

Note

The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Documents** tab.
- 4 Select the **eSign** sub-tab.

The following view is displayed.

The screenshot shows the configuration page for the 'Loan Originator' role. The top navigation bar includes 'Roles', 'Business Units', 'Business Unit Groups', and 'Users'. Below this, there are tabs for 'List' and 'Detail'. The role name 'Loan Originator' is shown. A secondary navigation bar includes 'Profile', 'Workflows', 'Screens', 'Screen Sequence', 'Admin Screens', 'Documents', 'Conditions', 'Notifications', 'Pipelines', 'Reports', and 'Users'. Under the 'Documents' tab, there are sub-tabs for 'Types', 'Stacking Order', 'Print Groups', 'eSign', and 'Forms'. The 'eSign' sub-tab is selected, and a checkbox labeled 'Enable eSign for this role' is visible and highlighted with a red box. At the bottom, there is a 'Save' button.

- 5 To give this role the eSign function, select the **Enable eSign for this role** checkbox.
- 6 Click **Save**.

Related information

For information about granting access to the eSign feature to more than one role, see [Electronic document signature](#), on page 77.

Forms

To configure form access for a role:

Note

The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Documents** tab.
- 4 Select the **Forms** sub-tab.

The following view is displayed, which lists the forms the Loan Originator role can access.

The screenshot shows the 'Loan Originator' configuration page. At the top, there are tabs for 'Roles', 'Business Units', 'Business Unit Groups', and 'Users'. Below these, there are sub-tabs for 'List' and 'Detail'. A navigation bar includes 'Profile', 'Workflows', 'Screens', 'Screen Sequence', 'Admin Screens', 'Documents', 'Conditions', 'Notifications', 'Pipelines', 'Reports', and 'Users'. The 'Forms' tab is selected, showing a list of forms with columns for 'Name', 'Type', and 'Category'. A search bar and pagination controls are also visible.

<input type="checkbox"/>	Name	Type	Category
<input type="checkbox"/>	Loan Application		Processing
<input type="checkbox"/>	Loan Application (Fannie Mae 1003)		Form
<input type="checkbox"/>	Loan Application		Processing
<input type="checkbox"/>	Loan Application (Fannie Mae 1003)		Processing
<input type="checkbox"/>	Loan Application (Fannie Mae 1003)		Form
<input type="checkbox"/>	Loan Application		Processing
<input type="checkbox"/>	Loan Application (Fannie Mae 1003)		Form
<input type="checkbox"/>	Loan Application - Pg 5: Employment		Processing
<input type="checkbox"/>	Loan Application - Pg 5: Employment		Form
<input type="checkbox"/>	Loan Application - Pg 5: Employment		Processing

- To add more forms, click **Add**.
The **Forms** lightbox appears.

The screenshot shows the 'Forms' lightbox. It contains a search bar and a table of forms with columns for 'Name', 'Type', and 'Category'. A 'Select' button is located at the bottom of the lightbox.

<input type="checkbox"/>	Name	Type	Category
<input type="checkbox"/>	FHA Addendum		FHA
<input type="checkbox"/>	Loan Application		Processing
<input type="checkbox"/>	Loan Application - Pg 5: Employment		Form
<input type="checkbox"/>	Loan Application - Pg 5: Employment		Processing
<input type="checkbox"/>	Loan Application - Pg 5: Assets/Liabilities		Processing
<input type="checkbox"/>	Loan Application - Pg 5: Real Estate Owned		Form
<input type="checkbox"/>	Loan Application - Pg 5: Real Estate Owned		Processing
<input type="checkbox"/>	Good Faith Estimate		DELETED_FORM
<input type="checkbox"/>	Good Faith Estimate		Disclosure
<input type="checkbox"/>	Truth-In-Lending (Bor)		DELETED_FORM

- Select checkboxes of the forms to be added.
- Click **Select**.

- To delete a form, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about creating documents and forms, refer to [Documents](#), on page 66.

Conditions

Through the Conditions tab, you can configure a role's access permissions for managing conditions.

To configure the condition type permissions for a role:

Note

The steps below show an example of the Loan Originator role being configured.

- Select the **Roles** activity.
- Choose the Loan Originator role.
- Click the **Conditions** tab.

The following view is displayed, which list condition types available to the Loan Originator role.

Configuration ↕ Path User (System Administrator) ↕ | Log out

Roles	Business Units	Business Unit Groups	Users
List	Detail		

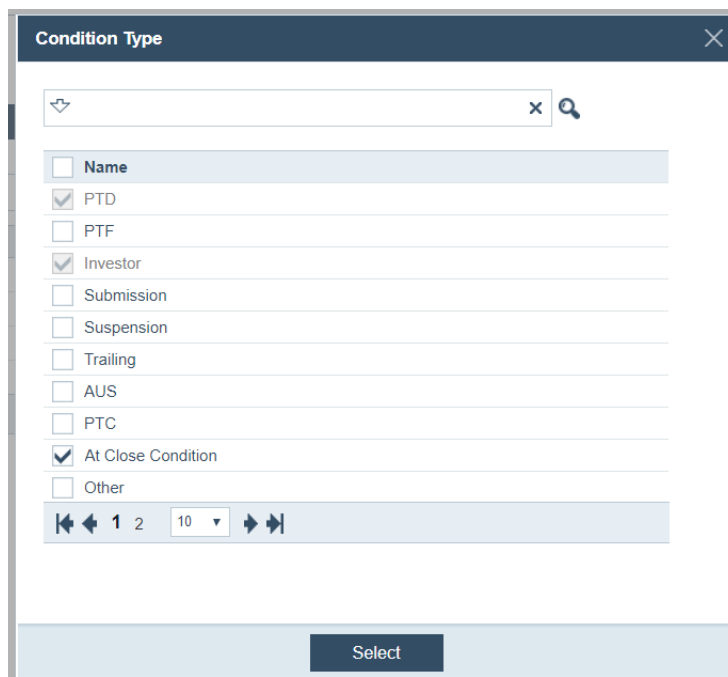
Loan Originator

Profile	Workflows	Screens	Screen Sequence	Admin Screens	Documents	Conditions	Notifications	Pipelines	Reports	Users
<input type="text"/> × 🔍 ✕										
Type	Create & Remove	Pick & Remove	Submit	Clear/Waive						
<input type="checkbox"/> PG2 Condition Test	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<input type="checkbox"/> sam test	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<input type="checkbox"/> Investor	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<input type="checkbox"/> PTD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
⏪ 1 10 ⏩										
Add										

In the *Create & Remove*, *Pick & Remove*, *Submit*, and *Clear/Waive* columns, you can see this role's access rights to each of the condition types listed.

- To add more condition types, click **Add**.

The **Condition Type** lightbox is displayed. Seen below, PTD and Investor condition types were already added to this role, therefore their checkboxes cannot be selected.

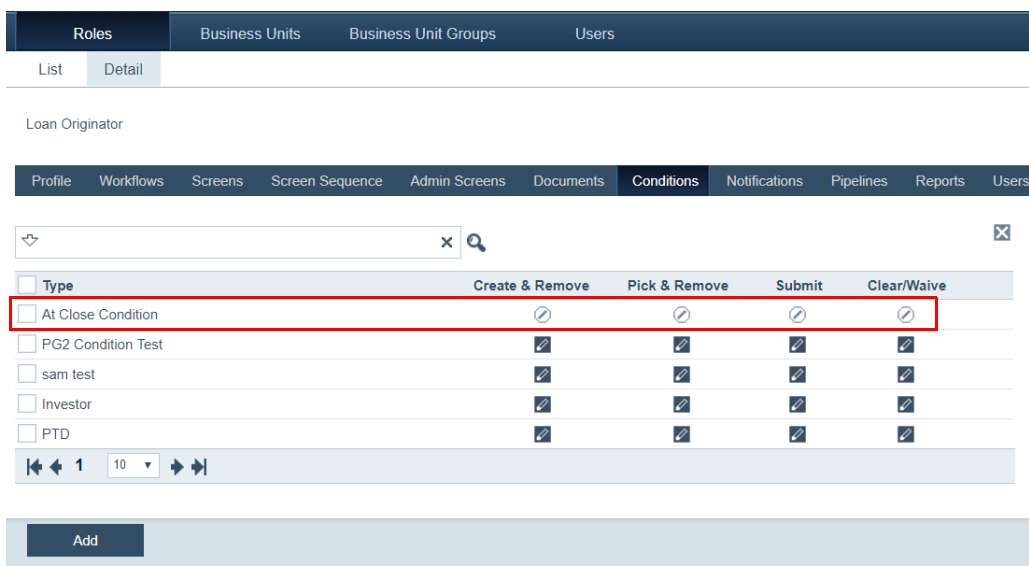


- Select the checkboxes of the condition types to be added.

Shown above, **At Close Condition** is selected.

- Click **Select**.

The selected condition type is added to the list. From the start, everything is defaulted to *no access* (🗑️).



- Specify the access permissions of the condition type for the role, by clicking the icons in the *Create & Remove*, *Pick & Remove*, *Submit*, and *Clear/Waive* columns.

Clicking the *no access* icon (🗑️) will change it into an *edit* icon (✎), and vice versa. When an icon is changed, the system is automatically updated.

- To delete a condition type, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about creating conditions, refer to [Conditions](#), on page 53.

Notifications

Via the **Notification** tab, you can manage the notifications that a role is subscribed to.

To configure the a role’s notifications:

Note

The steps below show an example of the Loan Originator role being configured.

- Select the **Roles** activity.
- Choose the Loan Originator role.
- Click the **Notification** tab.

The following view appears, which lists the notifications available to this role.

Configuration ⌵ Path User (System Administrator) ⌵ | Log out

Roles	Business Units	Business Unit Groups	Users
List	Detail		

Loan Originator

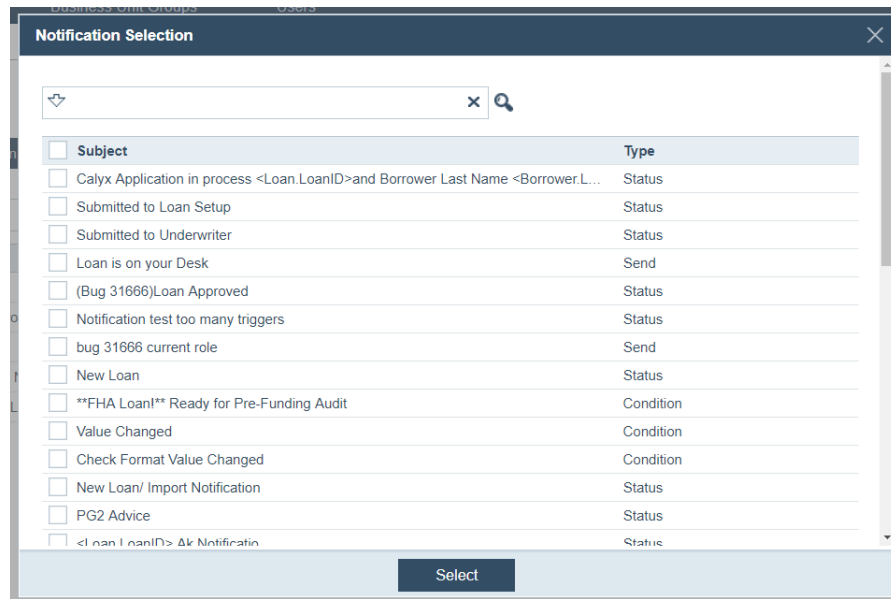
Profile	Workflows	Screens	Screen Sequence	Admin Screens	Documents	Conditions	Notifications	Pipelines	Reports	Users
---------	-----------	---------	-----------------	---------------	-----------	------------	---------------	-----------	---------	-------

x 🔍

<input type="checkbox"/>	Subject	Description	Type	Notify Loan Recipient
<input type="checkbox"/>	New Loan	You have received a new loan. Loan Number: <Loan.LoanID> ...	Status	No
<input type="checkbox"/>	Bor <Borrower.LastFirstName> Full <Borrower.F...	This is a system notice. Loan: <Loan.LoanID> Borrower.LastN...	Send	Yes
<input type="checkbox"/>	Check for New Loan application	New application receiv ed. <Borrower.FullName> , Loan Numb...	Status	No
<input type="checkbox"/>	Production account FLAG to SEND Email NEW ...	EMAIL flag = Yes Enabled flag = Yes Loan # <Loan.LoanID>	Status	No
<input type="checkbox"/>	Production account FLAG no email NEW LOAN	Enabled = Yes Email = No Loan # <Loan.LoanID> Trigger = Ap...	Status	No

Add

- 4 Click **Add** to open the **Notification Selection** lightbox.



- 5 Select the checkboxes of the notifications to be added.
- 6 Click **Select**.
- 7 To delete a notification, select its checkbox, which enables the **Delete** button, and click **Delete**.

Related information

For information about creating notifications, refer to [Adding notifications](#), on page 92.

Pipelines

Through the **Pipeline** tab, you can configure a role's access rights to pipelines and each pipeline's layout.

Configuration ↗ Path User (System Administrator) ↗ | Log out

Roles Business Units Business Unit Groups Users

List Detail

Loan Originator

Profile Workflows Screens Screen Sequence Admin Screens Documents Conditions Notifications Pipelines Reports Users

Views Action Button

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"/> Cabinet	All	6	User Cabinet		
<input type="checkbox"/> Cabinet	Production	7	User Cabinet		
<input type="checkbox"/> Cabinet	Lock	8	User Cabinet		
<input type="checkbox"/> Cabinet	Compliance	9	User Cabinet		

The screen contains the following information:

Column label	Description
Type	The pipeline type.
Tab Name	This identifies the workflow for the corresponding pipeline type.
Position	The sequence in which the tabs are displayed on the pipeline within the type.
Access	<p>The current role's access permission to the pipeline type and tab name.</p> <p> Edit The role has access to the corresponding pipeline view.</p> <p> No access The role does not have access to the corresponding pipeline view.</p> <p>Toggle between the two options by clicking the icon.</p>

Pipeline view access

To configure pipeline access for a role:

Note

The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.

3 Click the **Pipelines** tab.

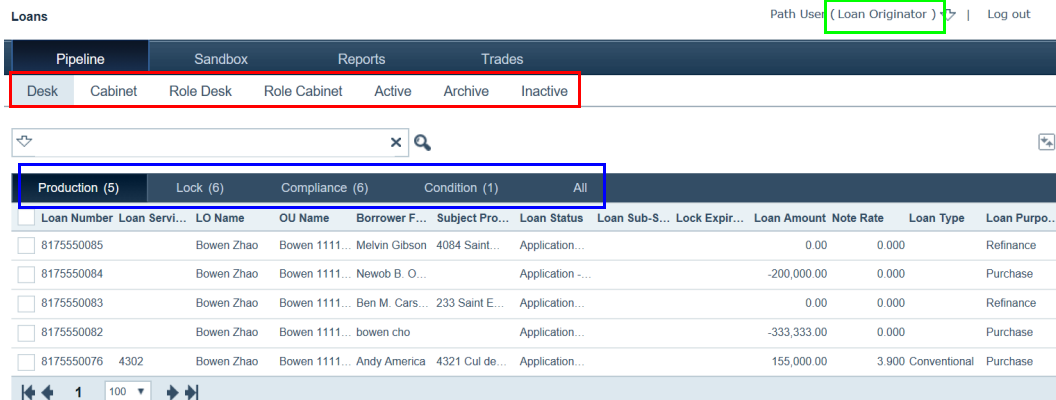
The following view is displayed.

The screenshot shows the 'Loan Originator' admin view. At the top, there are tabs for 'Roles', 'Business Units', 'Business Unit Groups', and 'Users'. Below these, there are sub-tabs for 'List' and 'Detail'. A green box highlights the 'Loan Originator' text. Below that, there are more tabs: 'Profile', 'Workflows', 'Screens', 'Screen Sequence', 'Admin Screens', 'Documents', 'Conditions', 'Notifications', 'Pipelines', 'Reports', and 'Users'. The 'Pipelines' tab is selected. Below the tabs, there are 'Views' and 'Action Button' buttons. The main content is a table with the following columns: Type, Tab Name, Position, Default Rule, Custom Rule, and Access. The 'Type' column is highlighted in red, and the 'Tab Name' column is highlighted in blue. The table contains 23 rows of data. Below the table, there is a section titled 'Manages Loan Desks of' with the text 'No records' and a 'Save' button.

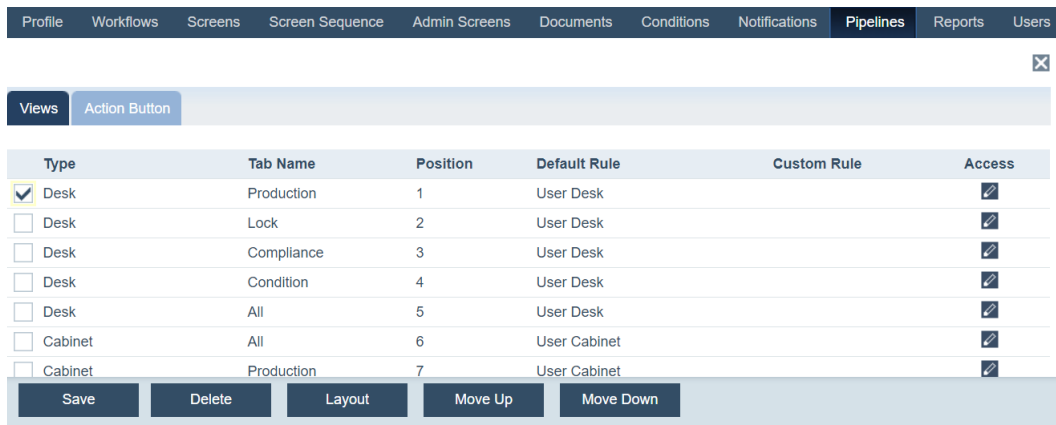
Type	Tab Name	Position	Default Rule	Custom Rule	Access
<input type="checkbox"/> Desk	Production	1	User Desk		
<input type="checkbox"/> Desk	Lock	2	User Desk		
<input type="checkbox"/> Desk	Compliance	3	User Desk		
<input type="checkbox"/> Desk	Condition	4	User Desk		
<input type="checkbox"/> Desk	All	5	User Desk		
<input type="checkbox"/> Cabinet	All	6	User Cabinet		
<input type="checkbox"/> Cabinet	Production	7	User Cabinet		
<input type="checkbox"/> Cabinet	Lock	8	User Cabinet		
<input type="checkbox"/> Cabinet	Compliance	9	User Cabinet		
<input type="checkbox"/> Cabinet	Condition	10	User Cabinet		
<input type="checkbox"/> Role Desk	All	11	Role Desk		
<input type="checkbox"/> Role Desk	Production	12	Role Desk		
<input type="checkbox"/> Role Desk	Lock	13	Role Desk		
<input type="checkbox"/> Role Desk	Compliance	14	Role Desk		
<input type="checkbox"/> Role Desk	Condition	15	Role Desk		
<input type="checkbox"/> Role Cabinet	Production	16	Role Cabinet		
<input type="checkbox"/> Role Cabinet	Lock	17	Role Cabinet		
<input type="checkbox"/> Role Cabinet	Compliance	18	Role Cabinet		
<input type="checkbox"/> Role Cabinet	Condition	19	Role Cabinet		
<input type="checkbox"/> Role Cabinet	All	20	Role Cabinet		
<input type="checkbox"/> Active	Active	21	Active		
<input type="checkbox"/> Archive	Archive	22	Archive		
<input type="checkbox"/> Inactive	Inactive	23	Inactive		

Shown in the above image (admin view), the *Type* column (highlighted in red) corresponds to the screens accessed by the role (user view), which are shown below (also highlighted in red). Also shown above, the *Tab Name* column (highlighted in

blue) corresponds to the tabs accessed by the role, which are shown below (also highlighted in blue).



- To configure a pipeline, select its checkbox, which enables the **Delete**, **Layout**, **Move Up**, and **Move Down** action buttons, as shown below.

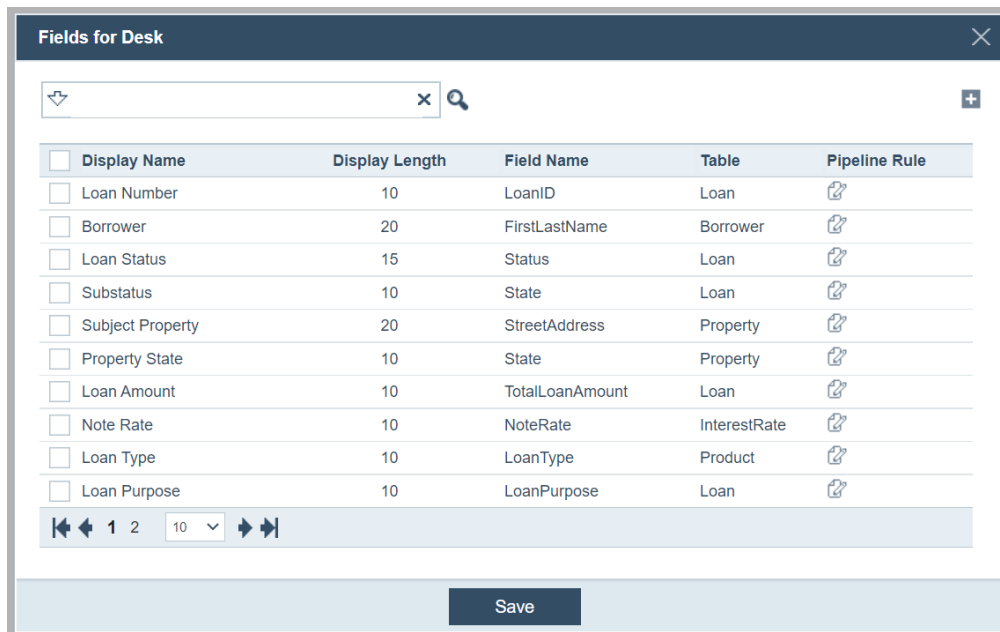


- To move the position of the pipeline, click the **Move Up** or **Move Down** buttons.
- To configure the layout of the pipeline, select its checkbox, which enables the **Layout** button, and click the **Layout** button.

Note

Only select one pipeline at a time when you are configuring its layout. Selecting multiple pipelines disables the **Layout** button.

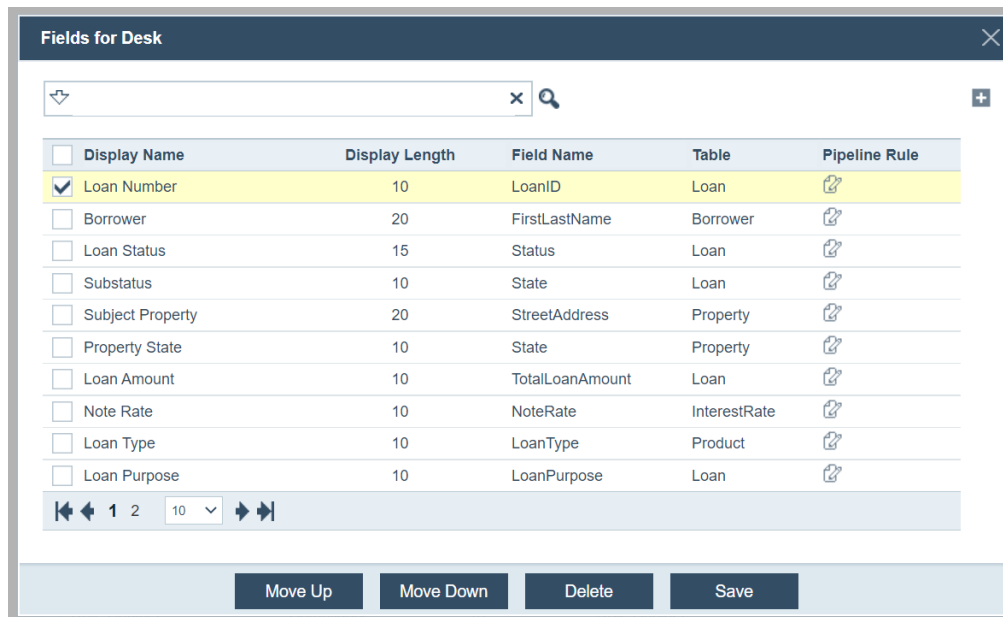
The **Fields for Role Desk** lightbox appears.




Note

The name of the lightbox depends on which type of pipeline is selected. For example, if a cabinet type pipeline is selected, then the lightbox name would be **Fields for Cabinet**.

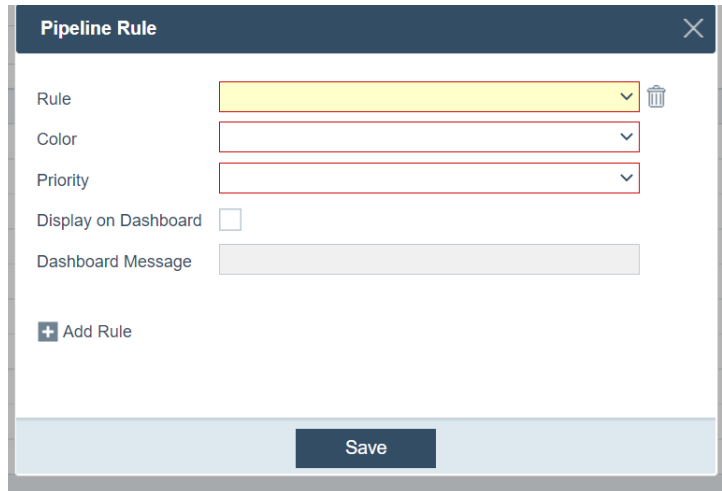
- A Select the field to be configured, which enables the **Move Up**, **Move Down**, and **Delete** buttons.





- B To move the position of the field, click the **Move Up** or **Move Down** buttons.

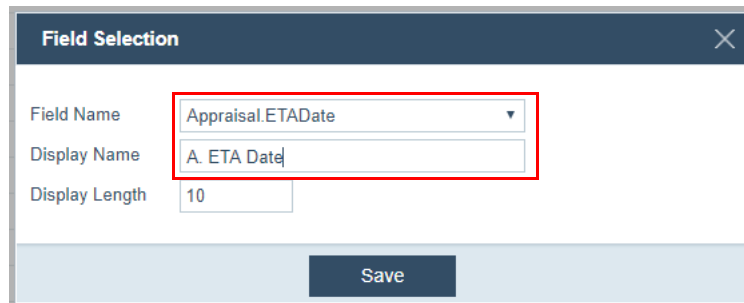
- C To configure the rules for the field, click its corresponding  in the *Pipeline Rule* column.

The **Pipeline Rule** lightbox appears.



- i Select the *Rule*, *Color* and *Priority* for this field.
 - ii To display a message on the dashboard, select the **Display on Dashboard** checkbox and enter the *Dashboard Message*.
 - iii To add another rule for this field, click , which enables more *Rule*, *Color* and *Priority* dropdown lists.
 - iv Click **Save**, to return to the **Fields for Role Desk** lightbox.
- D To add a new field, click .

The **Field Selection** lightbox is displayed.



- i In the *Field Name* drop down list, select the field name.
- ii In the *Display Name* field, enter the column heading.
- iii In the *Display Length* field, enter the length of the field (how many characters long).
- iv Click **Save**.

Shown below is how it is displayed to the role.

Production (3)		Lock (6)	Compliance (6)	Condition (1)	All			
<input type="checkbox"/>	A. ETA Date	Note Rate	Lock Expir...	Loan Type	Loan Status	Servicer Nu...	Loan Purpo...	Loan Numbe
<input type="checkbox"/>		0.000			Application -...		Purchase	8175550084
<input type="checkbox"/>		0.000			Application ...		Refinance	8175550083
<input type="checkbox"/>		3.900		Conventional	Application ...	4302	Purchase	8175550076

Navigation: 1 | 100

E Click the **Save** button of the **Fields for Role Desk** lightbox.

- Configure the Loan Originator role's access rights to each pipeline type, through the icons in the *Access* column.

Clicking the *no access* icon (🚫) will change it into the *edit* icon (✎), and vice versa.

Type	Tab Name	Position	Default Rule	Custom Rule	Access
<input checked="" 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"/> Cabinet	All	6	User Cabinet		✎
<input type="checkbox"/> Cabinet	Production	7	User Cabinet		✎

Buttons: Save, Delete, Layout, Move Up, Move Down

- Optional, click ⚙️ of *Manages Loan Desks Of*.

<input type="checkbox"/> Archive	Archive	22	Archive	✎
<input type="checkbox"/> Inactive	Inactive	23	Inactive	✎

Manages Loan Desks of

No records

Save

The **Select Loan Desk's Role** lightbox is displayed. If this feature is used for the Loan Originator role, the role will be able to assign loans to others roles (acting in a managerial capacity).

- A Select the checkboxes of the roles that the Loan Originator role can manage.

Underwriter and **Purchase Review** are selected.

Loan desk management is typically performed by users with management responsibilities in an organization. The loan desk manager is responsible for assigning loans to users with the selected roles.

Note

If only one user is assigned to a role in an business unit, Path will automatically assign the loan to that user. There is no need for a manager to manage the loan desk of that role.

B Click Save.

Loan Originator

Profile Workflows Screens Screen Sequence Admin Screens Documents Conditions Notifications Pipelines Reports Users

Views Action Button

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"/> Cabinet	All	6	User Cabinet		
<input type="checkbox"/> Cabinet	Production	7	User Cabinet		
<input type="checkbox"/> Cabinet	Lock	8	User Cabinet		
<input type="checkbox"/> Cabinet	Compliance	9	User Cabinet		
<input type="checkbox"/> Cabinet	Condition	10	User Cabinet		
<input type="checkbox"/> Role Desk	All	11	Role Desk		
<input type="checkbox"/> Role Desk	Production	12	Role Desk		
<input type="checkbox"/> Role Desk	Lock	13	Role Desk		
<input type="checkbox"/> Role Desk	Compliance	14	Role Desk		
<input type="checkbox"/> Role Desk	Condition	15	Role Desk		
<input type="checkbox"/> Role Cabinet	Production	16	Role Cabinet		
<input type="checkbox"/> Role Cabinet	Lock	17	Role Cabinet		
<input type="checkbox"/> Role Cabinet	Compliance	18	Role Cabinet		
<input type="checkbox"/> Role Cabinet	Condition	19	Role Cabinet		
<input type="checkbox"/> Role Cabinet	All	20	Role Cabinet		
<input type="checkbox"/> Active	Active	21	Active		
<input type="checkbox"/> Archive	Archive	22	Archive		
<input type="checkbox"/> Inactive	Inactive	23	Inactive		

Manages Loan Desks of

Underwriter*
 Purchase Review*

Save

As shown above, the selected roles are displayed in the *Manages Loan Desks Of* column (highlighted in red), and they are displayed as screens in the **Pipeline** activity, from the Loan Originator role, as shown below (also highlighted in red).

Loans Path User Loan Originator | Log out

Pipeline	Sandbox	Reports	Trades
Desk	Cabinet	Role Desk	Role Cabinet
		Active	Archive
		Inactive	Role Desk<Underwriter*>
			Role Desk<Purchase Review*>

C To delete a role, select its checkbox, which enables the **Delete** button, and click **Delete**.

9 Click Save.

Pipeline action button access

Through the **Pipelines** sub-tab you can configure a role's access to the action buttons in the **Pipeline** activity.

The following action buttons are configurable:

New Loan

This action gives the role permission to create new loans.

Import

This action gives the role permission to import loans.

Assign

This action gives the role permission to assign loans.

Unassign

This action gives the role permission to remove the assigned role (of a role) from the loan.

Delete

This action gives the role permission to delete loans.

Archive

This action gives the role permission to move loans to the **Archive** pipeline.

Change Loan Originator

This action gives the role permission to reassign loan ownership from one loan originator to another.

Copy to Sandbox

This action gives the role permission to copy a loan from **Pipeline** to **Sandbox**.

Unarchive

This action gives the role permission to move loans out of the **Archive** pipeline.

Copy

This action gives the role permission to copy a loan.

Inactive

This action gives the role permission to move a loan to the **Inactive** pipeline.

Active

This action gives the role permission to move a loan to the **Active** pipeline.

Export

This action gives the role permission to export the loan file (for example, as a Fannie or Freddie XML file).

To specify a role's access to action button access:

Note

The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Pipelines** tab.
- 4 Click the **Action Button** sub-tab.

The following view is displayed.

Configuration ↕ Path User (System Administrator) ↕ | Log out

Roles Business Units Business Unit Groups Users

List **Detail**

Loan Originator

Profile Workflows Screens Screen Sequence Admin Screens Documents Conditions Notifications **Pipelines** Reports Users

Views **Action Button**

Action Button	Production Status	Lock Status	Compliance Status	Business Channel	Access
New Loan	Prospect- New Borrower	Not Locked	New - New Loan	Retail	<input checked="" type="checkbox"/>
Import	Application Taken	Not Locked	New - New Loan	Retail	<input checked="" type="checkbox"/>
Assign					<input type="checkbox"/>
Unassign					<input type="checkbox"/>
Delete					<input type="checkbox"/>
Archive					<input checked="" type="checkbox"/>
Change Loan Originator					<input checked="" type="checkbox"/>
Copy to Sandbox					<input checked="" type="checkbox"/>
Unarchive					<input checked="" type="checkbox"/>
Copy	Application Taken	Not Locked	New - New Loan	Retail	<input checked="" type="checkbox"/>
Inactive					<input type="checkbox"/>
Active					<input type="checkbox"/>
Export					<input checked="" type="checkbox"/>

Save

As shown above (admin view), the action buttons are listed in the *Action Button* column (highlighted in red), which correspond to the action buttons available to the Loan Originator role (user view), shown below (also highlighted in red).

Loans Path User (**Loan Originator**) ↕ | Log out

Pipeline Sandbox Reports Trades

Desk Cabinet Role Desk Role Cabinet Active Archive Inactive

x

Production (5)	Lock (6)	Compliance (6)	Condition (1)	All								
Loan Number	Loan Servi...	LO Name	OU Name	Borrower F...	Subject Pro...	Loan Status	Loan Sub-S...	Lock Expir...	Loan Amount	Note Rate	Loan Type	Loan Purpo...
<input type="checkbox"/>	8175550085	Bowen Zhao	Bowen 1111...	Melvin Gibson	4084 Saint...	Application...			0.00	0.000		Refinance
<input type="checkbox"/>	8175550084	Bowen Zhao	Bowen 1111...	Newob B. O...		Application -...			-200,000.00	0.000		Purchase
<input type="checkbox"/>	8175550083	Bowen Zhao	Bowen 1111...	Ben M. Cars...	233 Saint E...	Application...			0.00	0.000		Refinance
<input type="checkbox"/>	8175550082	Bowen Zhao	Bowen 1111...	bowen cho		Application...			-333,333.00	0.000		Purchase
<input type="checkbox"/>	8175550076	4302 Bowen Zhao	Bowen 1111...	Andy America	4321 Cul de...	Application...			155,000.00	3.900	Conventional	Purchase



1 100

New Loan **Import** **Export** **Archive** **Change Loan Originator** **Copy to Sandbox** **Unarchive** **Copy**

- 5 Select or de-select the action buttons the Loan Originator role can access, in the Access column (highlighted above in blue).
- 6 Click Save.


- 7 It is mandatory that you configure the **New Loan**, **Import**, and **Copy** action buttons for the Loan Originator role, to specify initial loans statuses, whenever a loan is created, imported or copied by the role.


A Click  corresponding to **New Loan**.


Action Button	Production Status	Lock Status	Compliance Status	Business Channel	Access
New Loan	Prospect- New Borrower	Not Locked	New - New Loan	Retail	<input checked="" type="checkbox"/> 
Import	Application Taken	Not Locked	New - New Loan	Detail	<input checked="" type="checkbox"/> 

The **Initial Status** lightbox appears.

Initial Status ✕

Initial Production Status 

Initial Lock Status 

Initial Compliance Status 

Business Channel

B For the *Initial Production Status* field, click the corresponding .

The **Status Selection** lightbox appears.

Status Selection ✕

✕

Status

- Submitted - Pending
- Submitted to Underwriting - In Review
- Approved by Underwriter w/o Condition
- Clear To Close - Ready to Draw Docs
- Not Lock
- Application Taken
- Lock Requested
- Lock Confirmed
- Submitted - In Processing
- Submitted to Shipping
- Denied - Denial Countered
- Denied - Underwriting
- Loan Denied

- i Choose the initial production status of a new loan.
- ii Click **Select**.
- iii Repeat steps **i** through **ii** for the *Initial Lock Status*, and *Initial Compliance Status* fields.

- C To clear the *Initial Production Status*, *Initial Lock Status*, and *Initial Compliance Status* fields, click their corresponding .
 - D From the *Business Channel* dropdown menu, select the business channel.
 - E Click **Save**.
 - F Repeat steps **A** through **E** for the **Import**, and **Copy** action buttons.
- 8 Click **Save**.



Reports

Through the Reports tab, you can grant a role access to specific reports.
 To configure the report access permissions for a role:

Note


The steps below show an example of the Loan Originator role being configured.





- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Reports** tab.
- 4 The following view is displayed, which lists the reports available to this role.

Configuration  Path User (System Administrator)  | Log out

Roles	Business Units	Business Unit Groups	Users
List	Detail		

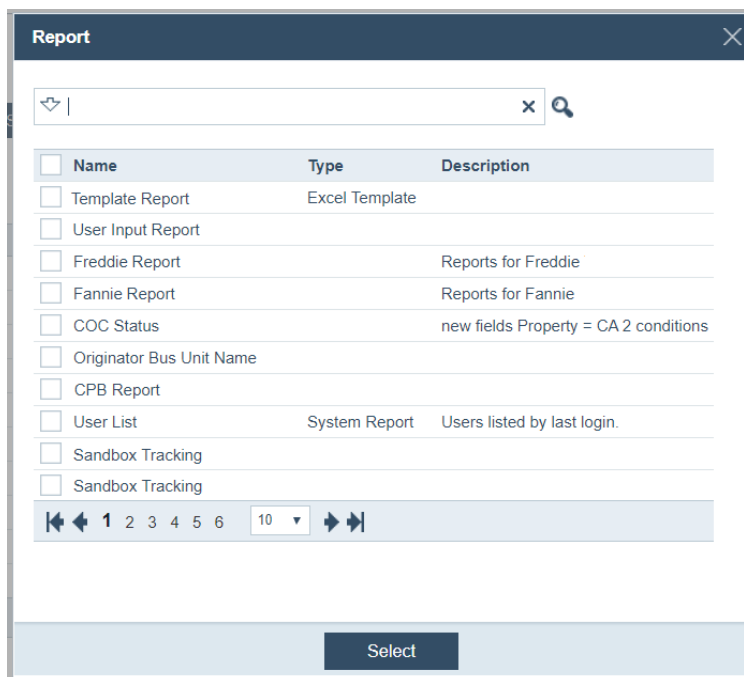
Loan Originator

Profile	Workflows	Screens	Screen Sequence	Admin Screens	Documents	Conditions	Notifications	Pipelines	Reports	Users
										

<input type="checkbox"/> Name	Type	Description
No records		
<div style="display: flex; align-items: center;">   10 ▾   </div>		
<div style="background-color: #2c3e50; color: white; padding: 5px 15px; display: inline-block;">Add</div>		

- 5 To add reports, Click **Add**.

The **Report** lightbox appears.



- 6 Select the reports to be added.
- 7 Click **Select**.
- 8 To remove a report, select its checkbox, which enables the **Remove** button, and click **Remove**.

Related information

For information about creating reports, refer to [Creating reports](#), on page 102.

Users



To assign users and business units to a role:

Note

The steps below show an example of the Loan Originator role being configured.

- 1 Select the **Roles** activity.
- 2 Choose the Loan Originator role.
- 3 Click the **Users** tab.

The following view appears, which lists the users with this role.





Configuration  Path User (System Administrator)  | Log out

Roles Business Units Business Unit Groups Users





List Detail


Loan Originator

Profile Workflows Screens Screen Sequence Admin Screens Documents Conditions Notifications Pipelines Reports **Users**


 x   





User	Business Unit	Business Unit Group
<input type="checkbox"/> ALO_SS	gg	
<input type="checkbox"/> Agent_James	gg	
<input type="checkbox"/> Automation_Michelle	gg	
<input type="checkbox"/> Bale_Gareth	gg	
<input type="checkbox"/> User_Path	Bowen Production	

  1  









- 4 To add users to this role, click .

The **User** lightbox containing users and business units is displayed.

User 

 x   x 

User	Business Unit	Business Unit Group
<input type="checkbox"/> Kim_DongJu_2	<input type="checkbox"/> Calyx X Division	
<input type="checkbox"/> Johnson_Jessaca	<input type="checkbox"/> Cascade Bank	
<input type="checkbox"/> Chang_Doug	<input type="checkbox"/> Cascade OU	
<input type="checkbox"/> Rae_David	<input type="checkbox"/> ABC Bank of Texas	
<input type="checkbox"/> Mendez_Ez	<input type="checkbox"/> AG	
<input type="checkbox"/> Compliance_Desk_YP_Gen2	<input type="checkbox"/> All New OC of Wayne	
<input type="checkbox"/> Closer Funder_YP_Gen2	<input type="checkbox"/> Anitha Unit	
<input type="checkbox"/> Doc_Prep_YP_Gen2	<input type="checkbox"/> Bank of America	
<input type="checkbox"/> Lock Desk_YP_Gen2	<input type="checkbox"/> Bowen Production	
<input type="checkbox"/> Loan Originator_YP_Gen2	<input type="checkbox"/> Calyx Technology	

  1 2 3 4 5 6 7 8 9 10     1 2 3 4 5 6 7 8 9 10  

Save

This lightbox is used to associate users and business units with the role. The association is done by selecting users and then selecting the business units where

they will have access with this role. You can select multiple users and business units at one time.

Note

The Path permission and access foundation is based on roles, users, and business units. The combination you select here determines the type of access a user has to screens and data.

- A Select the checkboxes of the users to be added.
 - B Select the checkboxes of the business units to be added.
 - C Click **Save**.
- 5 To remove a user, select its checkbox, which enables the **Remove** button, and click **Remove**.

Related information

For information about creating users see, [Creating users](#), on page 225.

Business units

The Path loan origination system (LOS) is designed so that administrators can set up access rights to specific loans and specific loan data. The basis for loan data access is through business units, which are used to group loans. Each business unit contains a group of loans called a loan portfolio. Members of a business unit has access to its loan portfolio. A user can have membership to multiple business units, therefore access to multiple loan portfolios.

Business units are used to group loans for originating and reporting purposes. Some business units are authorized to originate loans, some are authorized to close loans, and some are not authorized to do either, but they can group data for reporting and access purposes.

As administrators, you can create business units to group loans in multiple ways according to function or location.

- For example, loans can be grouped from an origination perspective, where there are several branches that originate loans, and the loan originators of each branch come together to form a business unit.
- Or you can group each branch as a separate business unit, if you do not want the different branches to have access to one another's data.

Attention

If a business unit is where your loans are originated, you would designate it as authorized to originate loans. This is an important distinction as this information is used to stamp the name, address, and license information from this business unit onto the loan.

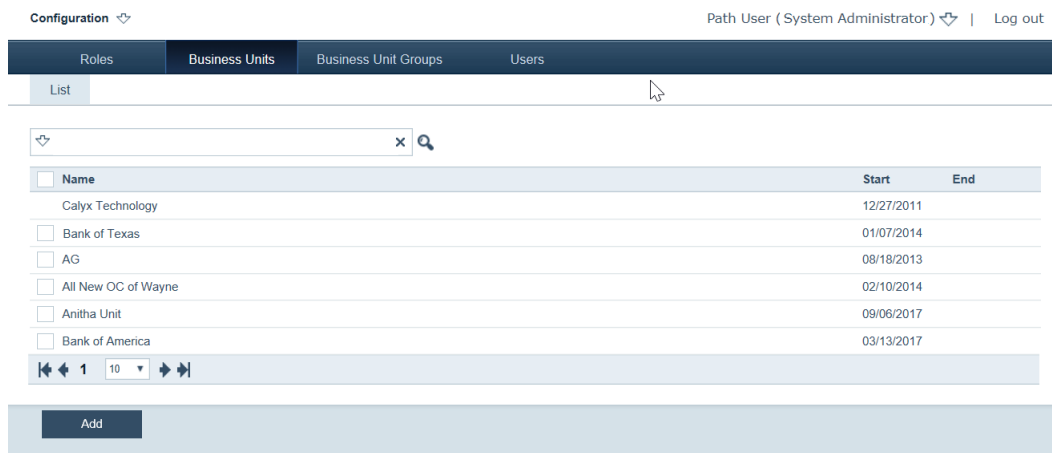
- You can create other business units (that are not authorized to originate loans) to provide access rights to loans for teams or for roles that overlap across branches, such as centralized processing or underwriting teams.

In this topic

- [Two levels of business units](#)
- [Creating business units](#)
- [Adding state licenses to a business unit](#)
- [Loan portfolios](#)
- [Adding users to a business unit](#)
- [Interfaces tab](#)
- [Settings tab](#)

Two levels of business units

Business units are used to link together entities (which have functions or traits in common) within an organization, for data sharing, grouping and reporting. There are two basic levels: the company level and the business unit level. The company level is the highest and cannot be deleted. In the image below, you can see **Calyx Technology** occupying the first row, which is at the company level and has no checkbox next to it.



The system comes with one built-in business unit at the company level. All other business units are at the business unit level and have to be configured. As seen in the image above, **Calyx Technology** is a company-level business unit and contains all company-level configuration, which can be filtered down to other business units if needed. To filter down the configuration from the company level to the business unit level, make sure to leave the **Override** checkboxes unchecked in the **Profile** tab of the business unit.

Note

Each Path account for a company has only one company level business unit.



Creating business units

To create a business unit:

- 1 Select the **Business Units** activity.
- 2 Click the **Add** button.

A new page is displayed where you can name and complete the business unit information in the **Profile** tab.

- 3 Enter the business unit name, institution name, address, and other relevant information.

Profile	State	Loan Portfolios	User	Interfaces	Settings
Business Unit	<input type="text"/>				
Institution	<input type="text"/>				
Address	<input type="text"/>				
Unit Type	<input type="text" value="v"/>				
Unit Number	<input type="text"/>				
City	<input type="text"/>				
State	<input type="text" value="v"/>	ZIP	<input type="text"/>		
Web Site URL	<input type="text"/>				
Email	<input type="text"/>				
Phone	<input type="text"/>				
Toll Free Phone	<input type="text"/>				
Fax	<input type="text"/>				
Start Date	<input type="text"/>				
End Date	<input type="text"/>				

Important

If this business unit is authorized to originate loans, verify that the business unit name, company name, address, and telephone numbers match the information on your license. This information is stamped on loans so it must match.








- 4 Enter the date the business unit officially begins operating in the *Start Date* field.

Note

You can set the start date in the future so you can configure the system before a new branch or region is online.

- 5 If applicable, enter the end date in the *End Date* field.
- 6 If not already selected, and if the business unit is authorized to originate loans, select the **Origination Authorized** checkbox.

By making the distinction that this business unit is authorized to originate loans, the loans originated here are stamped with the business unit license, address, and telephone number.

Origination Authorized	<input type="checkbox"/>
Closing Authorized	<input type="checkbox"/>
Client ID	<input type="text"/>
NMLS ID	<input type="text"/>
NMLS Issue Date	<input type="text"/> 
NMLS Expiration Date	<input type="text"/> 
LO License Required	<input type="checkbox"/>
FHA License Number	<input type="text"/>
FHA Issue Date	<input type="text"/> 
FHA Expiration Date	<input type="text"/> 
VA License Number	<input type="text"/>
VA Issue Date	<input type="text"/> 
VA Expiration Date	<input type="text"/> 
USDA Approved	<input type="checkbox"/>
LO Compensation	<input type="text"/>
Interest Base	<input type="text"/> 
Lock Desk Channel Identifier	<input type="text"/>
Pricing Group	<input type="text"/>
Investor Pricing View	<input type="checkbox"/>
OB Lock Management	<input type="checkbox"/>
Do Not Import Pricing into Fees	<input type="checkbox"/>
OB Price Concession	<input type="checkbox"/>
Import Pricing from Lock Confirmation	<input type="checkbox"/>
Legal Entity Identifier	<input type="text"/>

- 7 If the business unit is authorized to close loans, select the **Closing Authorized** checkbox.
- 8 In the *Client ID* field, enter the client identification.
- 9 Enter the *NMLS ID* number for your organization and complete the *NMLS Issue Date* and *NMLS Expiration Date* fields.
- 10 Select the **LO License Required** checkbox, to indicate that the loan originator on the loan is the loan originator of record for the loan.
- 11 If your organization is authorized to process FHA loans, enter the license number in the *FHA License Number* field and the issue and expirations dates in the *FHA Issue Date* and *FHA Expiration Date* fields.
- 12 If your organization is authorized to process VA loans, enter the license number in the *VA License Number* field and the issue and expirations dates in the *VA Issue Date* and *VA Expiration Date* fields.
- 13 If your organization is USDA approved, select the **USDA Approved** checkbox.

Note

If you do not enter either the *FHA* license number or the *VA* license number, the **USDA Approved** checkbox will not be open, rendering it uncheckable.

- 14 If applicable, in the *LO Compensation* field, enter the percentage by which the loan originator is compensated.
- 15 If applicable, in the *Interest Base* dropdown list, select either *360* or *365*. If neither is selected *365* will be the default.
- 16 If applicable, enter the *Lock Desk Channel Identifier*.
- 17 If your organization uses a product and pricing eligibility engine, enter the Pricing Group identifier into the *Pricing Group* field which will specify the pricing that is available to this business unit.

Attention

You can assign a single Pricing Group to multiple business units or branches to ensure that each business unit or branch has access to the same pricing. To provide different pricing availability, specify a different Pricing Group.

- 18 If you do not want to import pricing from the PPE into the loan fees for this business unit, then select the **Do Not Import Pricing into Fee** checkbox.
- 19 If applicable, select the **Investor Pricing View**, **OB Lock Management**, **OB Price Concession** and **Import Pricing from Lock Confirmation** checkboxes.
- 20 If applicable, enter the 20-character LEI code into the *Legal Entity Identifier* field. Only alpha numeric characters are allowed, no special characters.

Note

*To enter information into the Loan Number, Sandbox Number, Service Number, Trade Number, Date/Time, and MERS MIN Number sections, you have to select their **Override** checkboxes, which will enable the fields in those sections.*

*If **Override** is not used for these sections, by default Path will configure these sections according to how they are configured at the company level. For more information about the company level and business unit level, please see [Two levels of business units](#).*

- 21 In the *Loan Number* section, select the **Override** checkbox, to override the company level configuration, and proceed to configure the numbering scheme to generate loan numbers for loans in this business unit. The policy specified here applies to all entities within this business unit.

Loan Number

Override

Prefix

Year 1-digit 2-digit 4-digit

Month 1-digit 2-digit

Day 1-digit 2-digit

Counter Restart

Counter Behavior Random Sequential

- A In the *Prefix* field, enter a code or number that is to preface the loan number.

- B** Specify the date format.
- i** Select the **Year** checkbox and an option to specify the number of characters to represent the year.
To exclude the year, remove the check mark from the checkbox. The default values are: the checkbox is selected and **4-digit**.
 - ii** Select the **Month** checkbox and an option to specify the number of characters to represent the month.
To exclude the month, remove the check mark from the checkbox. The default values are: the checkbox is selected and **2-digit**.
 - iii** Select the **Day** checkbox and an option to specify the number of characters to represent the day.
To exclude the day, remove the check mark from the checkbox. The default values are: the checkbox is selected and **2-digit**.
- C** Select an option from the **Counter** dropdown list, to set the maximum number of digits used to increment new loans.
For instance, if your organization processes three hundred loans a month you should set the counter to accommodate three digits (assuming that you restart monthly). If you expect the number of loans to increase monthly, select a larger counter.
- D** To restart the counter, select *Now* from the **Restart** dropdown list. *Never* is the default.
Before the counter is reset, Path validates whether duplicate numbers will generate. If restarting the counter generates duplicates, change your prefix or date format to pass validation. When the counter is reset, the numbering begins at 1 and the **Restart** value resets to *Never*.
- E** For **Counter Behavior**, select the behavior of the counter, which is either the **Random** or **Sequential** radio button.
- 22** The configuration of the **Sandbox Number** section is the same as the **Loan Number** section above.
- 23** In the **Servicer Number** section, select the **Override** checkbox, to override the company level configuration, and proceed to configure the numbering scheme to generate a servicer number for loans in this business unit. The policy specified here applies to all entities within this business unit.

Servicer Number

Override

Start Loan Servicer Number

End Loan Servicer Number

Populate Servicer Number with Loan Number

- A** Enter the first number to be used in the **Start Loan Servicer Number** field.
For example, to start the counter at one, enter *1* or to start the counter at 100, enter *100*.
- B** Enter the last number to be used in the **End Loan Servicer Number** field.
To end the counter at 1,000,000, enter *1000000*.

- C If you check the **Populate Servicer Number with Loan Number** checkbox, the loan servicer number generator is stopped, and the loan number will be populated in the *Service Number* field in the application, instead of the loan servicer number. (The default is unchecked.)

Attention

When the counter reaches the last number specified in the range, you must reconfigure these fields.

- 24 In the *Trade Number* section, select the **Override** checkbox, to override the company level configuration, and proceed to configure the numbering scheme to generate trade numbers in this business unit. The policy specified here applies to all entities within this business unit.

Trade Number	
Override	<input type="checkbox"/>
Start Trade Number	<input type="text" value="11111"/>
End Trade Number	<input type="text" value="99999"/>

- A Enter the first number to be used in the *Start Trade Number* field.
For example, to start the counter at one, enter *1* or to start the counter at 100, enter *100*.
- B Enter the last number to be used in the *End Trade Number* field.
To end the counter at 1,000,000, enter *1000000*.
When the counter reaches the last number specified in the range you must reconfigure these fields.

- 25 In the *Date/Time* section, select the **Override** checkbox, to override the company level configuration, and to enable this business unit to use its own time zone.

Date/Time	
Override	<input type="checkbox"/>
Time Zone	<input type="text" value="Pacific Time"/>
Automatically adjust for Daylight Saving Time	<input checked="" type="checkbox"/>

- A In the *Time Zone* dropdown list, select the time zone of the business unit.
- B Check the **Automatically adjust for Daylight Saving Time** checkbox, if you want the business unit's date and time to automatically adjust to the change in daylight savings time.
- 26 In the *MERS MIN Number* section, select the **Override** checkbox, to override the company level configuration, and to configure the numbering system that generates

MERS MIN numbers for loans in this business unit. The policy specified here applies to all entities within this business unit.

MERS MIN Number

Override	<input type="checkbox"/>
MERS OIN	<input type="text"/>
Prefix	<input type="text"/>
Year	<input type="checkbox"/> 1-digit <input type="radio"/> 2-digit <input type="radio"/> 4-digit
Month	<input type="checkbox"/> 1-digit <input type="radio"/> 2-digit
Day	<input type="checkbox"/> 1-digit <input type="radio"/> 2-digit
Counter	<input type="text"/> -digit

- A** Enter your organization’s MERS MIN number in the *MERS OIN* field.
- B** Enter a code or number that is to preface each MERS MIN number in the *Prefix* field. For example, a code for the Path San Jose business unit could be PTHSJ. (You can create a prefix up to ten characters long.)
- C** To include a date in the number, select the checkboxes for **Year**, **Month**, and **Day** to indicate which components of the date to include in the number.
- i** To include the year in the loan number, select the **Year** checkbox and an option to specify the number of characters to represent the year.
To exclude the year, remove the check mark from the checkbox. The default values are: the checkbox is selected and **4-digit**.
 - ii** To include the month in the loan number, select the **Month** checkbox and an option to specify the number of characters to represent the month.
To exclude the month, remove the check mark from the checkbox. The default values are: the checkbox is selected and **2-digit**.
 - iii** To include the day of the month in the loan number, select the **Day** checkbox and an option to specify the number of characters to represent the day.
To exclude the day, remove the check mark from the checkbox. The default values are: the checkbox is selected and **2-digit**.
- D** Select an option from the *Counter* dropdown list to set the maximum number of digits used to increment new loans in your organization.
- An 18-digit MERS number is used. The number that you specify in the counter makes up the difference between the number of digits in the prefix and date format to form an 18-digit number.
- The middle 10 digits are configured at your discretion. So you can use any combo of prefix/date options to do this. How this is configured should be determined

based on the number of loans that a business unit may generate so that duplicate numbers are not generated.

Example

The MERS OIN is seven digits. Your prefix is three digits. Your configured date format is comprised of four digits (2-digit year, 2-digit month, no day specified).

$$7 + 3 + 4 = 14$$

$$18 - 14 = 4$$

Therefore, the counter should be set to 4 to form an 18-digit number.

Although an 18 digit number is used, the administrator would only configure this to generate 17 digits. The last digit is a check digit that is calculated based on the first 17 numbers entered.

- 27 In the *Lender Case Number* section, select the **Populate Lender Case Number with Loan Number** checkbox, which will populate the *Lender Case Number* field with the loan number, when a loan is created in this business unit.
- 28 Click **Save**.

Adding state licenses to a business unit

To add states where the business unit is licensed to originate loans:

Requirement

*The **Origination Authorized** checkbox must be selected on the business unit **Profile** tab to add state licenses.*

- 1 Select the **Business Unit** activity.
- 2 Select a business unit.

3 Select the **State** tab.

Configuration ⌵ Path User (System Administrator) ⌵ | Log out

Roles **Business Units** Business Unit Groups Users

List **Detail**

Name: Calyx Technology

Profile **State** Loan Portfolios User Loan Data Interfaces

✕ 🔍 ⌵

<input type="checkbox"/> State / Agency	License Number	Issue Date	Expiration Date
No records			

⏪ ⏩ 10 ⏪ ⏩

Close

Important

If a state is not entered for business units that are authorized to originate loans, you will be unable to associate licensed users in the business unit loan portfolio. To originate loans in a particular state for this business unit, you must select the state(s).

4 Click ⌵.

The **Select States** lightbox is displayed.

Select States ✕

Available

- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virgin Islands
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

➡

➔


➜

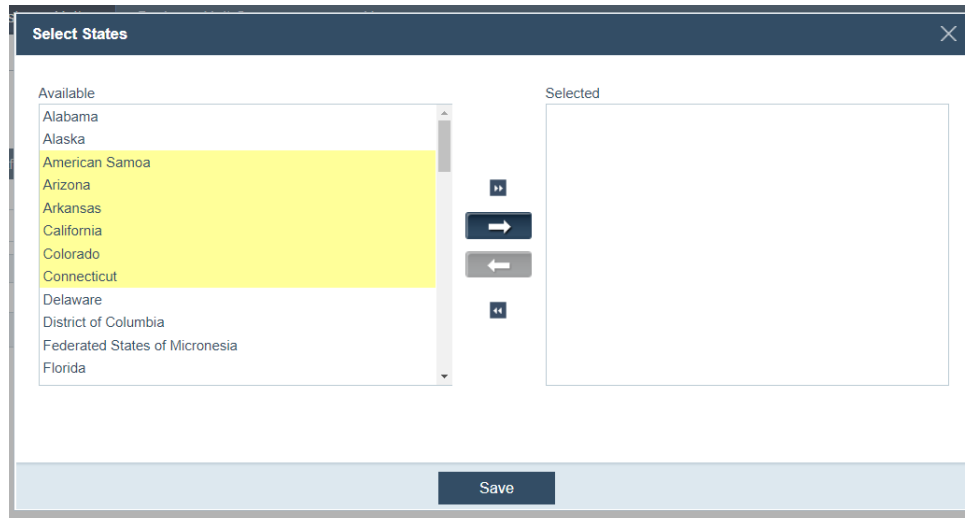
⏪

Selected


Save



5 Click the state(s) in which the business unit has been authorized to originate loans.

After being clicked, the selected states are highlighted and  changes from gray to blue, as shown in the image below, indicating that it is enabled.



- 6 Click , which moves the selected states from *Available* to *Selected*.

If your business unit is licensed to originate loans in all 50 states and American territories, then click , which moves all states and territories from *Available* to *Selected*, eliminating the need to select them individually.

 and  moves the selected states from *Selected* back to *Available*.

- 7 Click **Save**.

Prerequisite

*You cannot complete the remaining steps until you have set up users. The most efficient way to accomplish the process is to set up all of the business units, skip the **Loan Portfolios** and **User** activities, set up the users, and then return to complete the **Loan Portfolios** and **User** activities.*

Loan portfolios

Business units and loan portfolios form a one-to-one relationship with each other, that is, one loan portfolio for one business unit. A business unit's loan portfolio contains all the loans that are originated in that business unit, by users who are authorized to originate loans. All users and roles that belong to a business unit has access to that business unit's loan portfolio.

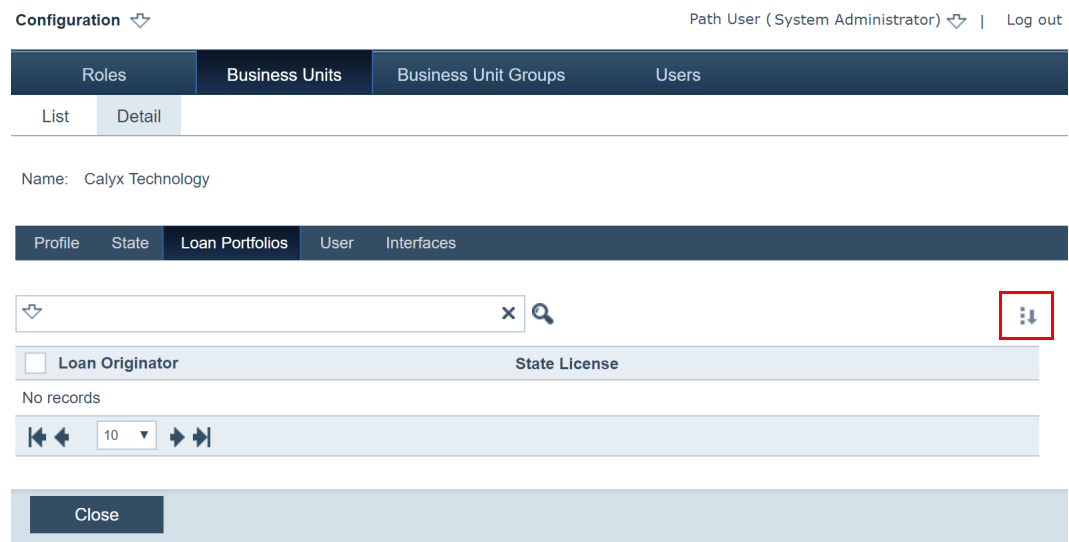
To add users to a business unit's loan portfolio:

Prerequisite

*Before you can link loan profiles, you must create users first. Go to the **Users** activity (not the **User**) to create users.*

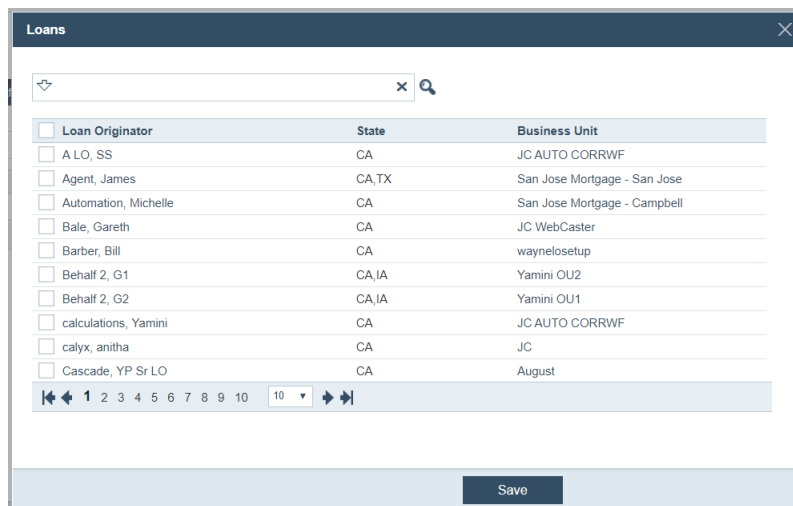
- 1 Select the **Business Unit** activity.
- 2 Select a business unit.

3 Select the **Loan Portfolios** tab of this business unit.



4 Click .

The **Loans** lightbox is displayed. Based on the states configured for this business unit, only users with matching states and who are authorized to originate loans are shown here.



5 Select the loan originators you wish to include.

6 Click **Save**.



The loan originators are added to the business unit and are able to originate loans under this business unit.

Adding users to a business unit

The **User** tab allows you to add users to a business unit.








- 1 Select the **Business Unit** activity.
- 2 Select a business unit.

3 Select the User tab.

Configuration  Path User (System Administrator)  | Log out


Roles	Business Units	Business Unit Groups	Users
List	Detail		

Name: Calyx Technology

Profile	State	Loan Portfolios	User	Interfaces
<input type="text"/>   				
User			Role	
No records				
  10  				
Close				

4 Click .

The **Access From** (business unit name) lightbox is displayed.

Access From Calyx Technology 

User	Role
<input type="checkbox"/> A LO, SS	<input type="checkbox"/> 1202 test Branch manager
<input type="checkbox"/> A Lock desk, SS	<input type="checkbox"/> 2G Compliance Desk - J
<input type="checkbox"/> Administrator, System	<input type="checkbox"/> 2G LO - J
<input type="checkbox"/> Agent, James	<input type="checkbox"/> 2G Lock Desk - J
<input type="checkbox"/> Automation, Michelle	<input type="checkbox"/> 2G Processor - J
<input type="checkbox"/> Bale, Gareth	<input type="checkbox"/> 2G Underwriter - J
<input type="checkbox"/> Barber, Bill	<input type="checkbox"/> Accountant*
<input type="checkbox"/> Behalf 1, G1	<input type="checkbox"/> AK Prod LO
<input type="checkbox"/> Behalf 1, G2	<input type="checkbox"/> AK Prod Processor
<input type="checkbox"/> Behalf 2, G1	<input type="checkbox"/> AK Prod UW

Save

5 Select the users and roles.

This lightbox is used to associate users and roles with the business unit. The association is done by selecting users and then selecting the roles they will use within this business unit. You can select multiple users and roles at one time.

Important

*User (who), business unit (to which loans), and role (to what screens) access is designated at the same time from the **Access From** (business unit name) lightbox because it is important that you always specify loan data and screen access at the same time.*

6 Click Save.

Interfaces tab


The **Interfaces** tab allows you to configure the access rights of users of a business unit, controlling which interfaces they can access.

For example, you want the users of a business unit to have access to the services provided by certain vendors. But instead of having the users manually entering the login credentials (of this business unit to that vendor's interface) each time they access that vendor's interface, you can pre-configure the system through the **Interface** tab so that the users will automatically have access to this vendor without needing to manually enter login credentials. Additionally you can choose which vendors the users have access to.

To specify vendor access permissions:

- 1 Select the **Business Unit** activity.
- 2 Select a business unit.
- 3 Select the **Interfaces** tab.

The screenshot shows a web application interface. At the top, there is a navigation bar with 'Configuration' and 'Path User (System Administrator) | Log out'. Below this is a main menu with 'Roles', 'Business Units', 'Business Unit Groups', and 'Users'. The 'Business Units' section is active, showing a 'List' and 'Detail' view. The 'Detail' view shows the name 'Calyx Technology'. Below this is a sub-menu with 'Profile', 'State', 'Loan Portfolios', 'User', and 'Interfaces'. The 'Interfaces' tab is selected, showing a search bar and a table with columns 'Category', 'Vendor', 'Username', and 'Disable Login'. The table is currently empty, displaying 'No records'. A 'Close' button is located at the bottom of the interface.

- 4 Click  to open the **Add Vendor** lightbox.

The 'Add Vendor' lightbox is a modal window with a dark header and a close button. It contains the following fields:

- Category**: A dropdown menu with a red border.
- Vendor**: A dropdown menu with a red border.
- Disable Login**: A checkbox.
- Override Company Setting**: A checkbox.
- Username**: A text input field.
- Password**: A text input field.

At the bottom, there are two buttons: 'Save & New' and 'Save'.

- A Select a category from the *Category* dropdown list.

Note

The fields in the **Add Vendor** lightbox will vary depending on the *Category* and *Vendor* selected.

- B** Select a vendor from the *Vendor* dropdown list.
 - C** To disable the login for this vendor in the current business unit, check the **Disable Login** checkbox.
 - D** If applicable, select the **Override Company Setting** checkbox to have different login credentials that were set at the company level.
 - E** Complete the *Username*, *Password* and any other fields required, depending on the category of the vendor.
 - F** Click **Save & New** to specify access for another vendor.
 - G** Click **Save** when finished to return to the **Vendor** tab.
- The accessible vendors are shown in the vendor table.

Settings tab

Use the **Settings** tab to configure user interface for your business unit, regarding email, Zip, PPE and LSC.

Email

Through the **Email** subtab, you can configure Path for outgoing email from a single email address. Path sends email messages to your SMTP server which in turn, delivers the message to the designated email address.

Path utilizes your company's SMTP settings to send out email communication from Path. All settings established by your IT department will apply to Path emails as well. This area must be configured to be able to send emails from Path.

Attention

*Because Path runs from the Microsoft Azure cloud, it does not have a static IP address. Therefore, when you configure your SMTP server, do not restrict IP accessibility to the server. Configure the server to allow connection from all IPs or restrict accessibility by URL (for example, *.calyxpath.com).*

Only one email address per account is used by all users to ensure consistency when sending information to external sources.

To set up the email profile:

- 1** Select the **Settings** tab.

2 Select the **Email** subtab.

The screenshot shows a user settings page for a user named 'jim'. The 'Settings' tab is selected, and the 'Email' subtab is active. The configuration includes:

- Override Company Setting
- SMTP Server: mail.smtp2go.com
- Port: 2525
- Username: pathtesting
- Password: [masked]
- Use secure connection (SSL/TLS)
- Sender Name: PEGGY_ROGERS
- Sender Email: PEGGY_ROGERS@CALYXSOFTWARE.COM
- Test Receiver Email: james_oh@calyxsoftware.com

Buttons for 'Save' and 'Test' are visible at the bottom of the form.

- 3 Select the **Override Company Setting** checkbox to set up email and login credentials that are different from those set at the company level.
- 4 In the *SMTP Server* field, enter the SMTP server will serve as the conduit for email messages between Path and the recipient.
- 5 In the *Port* field, enter the port number for the mail submission.

Important

Be sure you enter the correct port number if you are using a secured connection.

- 6 In the *Username* field, enter the user name, to access the SMTP server.
- 7 In the *Password* field, enter the password, to access the SMTP server.
- 8 To secure the connection, select the **Use secure connection (SSL/TLS)** checkbox.
- 9 Enter the name that is visible to recipients, in the *Sender Name* field.
- 10 Enter the sender email address that is visible to recipients, in the *Sender Email* field.
- 11 Enter the email address that will receive test emails, in the *Test Receiver Email* field.
- 12 Click **Save**.
- 13 Use the **Test** button to send a test email to the specified email address.

Zip

Use the **Zip** subtab to communicate with Zip and download data. This information is necessary to export loans from Zip to Path.

To set up Zip:

- 1 Select the **Settings** tab.
- 2 Select the **Zip** subtab.

The screenshot shows a navigation menu at the top with tabs: Profile, State, Loan Portfolios, User, Interfaces, and Settings. Below this is a sub-tab menu with Email, Zip, PPE, and Agency Address. The Zip subtab is active. Below the sub-tab menu is a checkbox labeled 'Override Company Setting'. Underneath are two input fields: 'Administrator Email' with the value 'yamini_puchalapalli@calyxsoftware.com' and 'WebSite Number' with the value '172'. At the bottom of the form are two buttons: 'Connect to Zip' and 'Launch Zip Admin'. A 'Save' button is located at the bottom of the page.

- 3 Select the **Override Company Setting** checkbox to set up email and login credentials that are different from those set at the company level.
- 4 Enter the *Administrator Email* and *Website Number*.
- 5 Click the **Connect to Zip** button, which automatically connects the Zip and Path systems.
- 6 Click the **Launch Zip Admin** button, which opens the connected Zip administrator's site in a new window.
- 7 Click **Save**.

PPE

The **PPE** subtab is used to configure the product and pricing eligibility engine global login credentials. When a PPE vendor is configured, the LOS user selects an available loan product from the returned search results, which is based on the loan parameters that were specified. The product and pricing engine interface replaces the loan program interface in the LOS when a vendor is selected. You can also use the product and pricing engine without all this configuration.

Note

A significant difference between selecting a loan program through the Path LOS and selecting one through the product and pricing eligibility engine is that fields that are populated with a PPE are editable, where as fields that are populated with a Path-defined loan program are read-only.

To configure the product and pricing engine:

- 1 Select the **Settings** tab.

2 Click **PPE** subtab.

3 Select the **Override Company Setting** checkbox to set up service providers and login credentials that are different from those set at the company level.

4 Select an option from the *PPE Service Vendor* dropdown list.

To disable the product and pricing engine, select *No PPE Vendor*. *Calyx Pricer* is selected in this example.

5 Select from the *PPE Engine Type* dropdown list.

6 To enable the global password that your entire organization will use, select the **Global Password** checkbox.

This bypasses the requirement of entering login credentials when the product and pricing engine is used in the LOS.

7 Fill out the *Lender Identifier*, *Username*, and *Password* fields.

8 To include the vendor adjustment caps with the returned data and apply them to the loan, select the **Return and apply Adjustment Caps** checkbox.

9 Click **Save**.

Agency Address

Use the **Agency Address** subtab to set up the name, address, and contact information of contacts from administrative agencies.

To configure Agency Address:

- 1 Select the **Settings** tab.
- 2 Click the **Agency Address** subtab.

Profile State Loan Portfolios User Interfaces **Settings**

Email Zip PPE **Agency Address**

Override Company Setting

Fair Lending Notice Contact

Name

Street

Unit Type

Unit ID

City

State ZIP

Phone

Email

Website

Override Company Setting

Equal Credit Opportunity Act Administrator

Name

Street

Unit Type

Unit ID

City

State ZIP

Phone

Email

Website

- 3 Select the **Override Company Setting** checkboxes of *Fair Lending Notice Contact* and *Equal Credit Opportunity Act Administrator*, to enter their information.
- 4 Click **Save**.

Business unit groups

In addition to business units, the business unit group is a higher level organizing tool, through which you can group together business units that share common traits or functionalities.

The main purpose of creating a business unit group is that the business units within this group have access to the same data. An example scenario would be: there are two business units and you want them to have access to one another's loans, therefore you groups these two business units together to form a business unit group, in which group members have access to a shared pool of loans.



In this topic

- [Creating a business unit group](#)





Creating a business unit group

To create a new business unit group:

- 1 Select the **Business Unit Groups** activity.

Configuration  Path User (System Administrator)  | Log out

Roles	Business Units	Business Unit Groups	Users
List			





Name

Group A

Group B

Group C

Processors

  1  



- 2 Click .

You are taken to the **Detail** screen of the new business unit group.

Roles	Business Units	Business Unit Groups	Users
List	Detail		

Name:

Profile	User

Business Unit Group Description  

Institution

Address Line 1

Address Line 2

City


State Zip

Web Site URL





Email

Phone

Fax

Business Units 

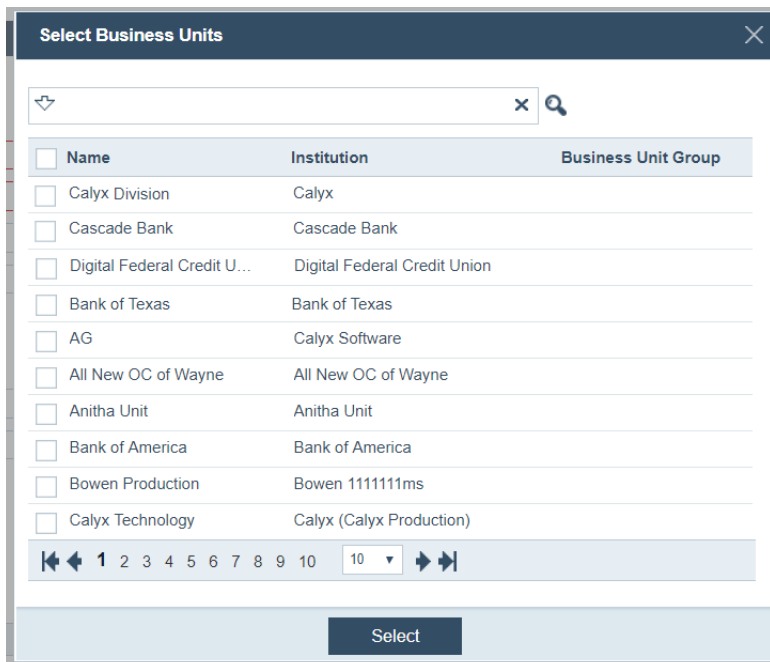
Name	Institution	Business Unit Group
No Records		

  10  

- 3 Enter the name for the new business unit group and the name of the institution it belongs to in the required fields, outlined in red.
- 4 Continue to fill out the rest of the fields with the contact information of your business unit group.

- 5 Click  (highlighted in red).

The **Select Business Units** lightbox appears.



<input type="checkbox"/>	Name	Institution	Business Unit Group
<input type="checkbox"/>	Calyx Division	Calyx	
<input type="checkbox"/>	Cascade Bank	Cascade Bank	
<input type="checkbox"/>	Digital Federal Credit U...	Digital Federal Credit Union	
<input type="checkbox"/>	Bank of Texas	Bank of Texas	
<input type="checkbox"/>	AG	Calyx Software	
<input type="checkbox"/>	All New OC of Wayne	All New OC of Wayne	
<input type="checkbox"/>	Anitha Unit	Anitha Unit	
<input type="checkbox"/>	Bank of America	Bank of America	
<input type="checkbox"/>	Bowen Production	Bowen 1111111ms	
<input type="checkbox"/>	Calyx Technology	Calyx (Calyx Production)	

- A Choose the business units you want to include in the group.

Note

The business unit group can include business units from different institutions and other business unit groups.

- B Click Select.

- 6 Click Save.

- After completing the **Profile** tab, click the **User** tab, which is used by administrators to add individual users to a business unit group so they can have the same access to the shared loan data.

- Click . The **Select User** lightbox appears.

- Choose the users and roles you want to include in the business unit group.
- Click **Save**.

Users

Through the **Users** activity, you can configure user profiles in Path, such as creating users and associating them with roles and business units.

In this topic

- [Creating users](#)
- [Resetting a user recovery question](#)
- [Adding user state license information to the user](#)
- [Adding roles and business units to the user](#)

Creating users

To create a new user:

- 1 Select the **Users** activity.

Configuration Path User (System Administrator) | [Log out](#)

Roles	Business Units	Business Unit Groups	Users
-------	----------------	----------------------	-------

List

<input type="checkbox"/>	Name	Role	Start	End
<input type="checkbox"/>	DongJu_2 Kim	Completed Loans Administrator* at DongJu_2 Correspondent LO* at DongJu_2 Loan Setup* at DongJu_2 Lock Desk* at DongJu_2 Purchase Review* at DongJu_2 Purchaser* at DongJu_2 System Administrator* at DongJu_2 Underwriter* at DongJu_2 Shipper* at DongJu_2	12/03/2014	
<input type="checkbox"/>	Jessaca Johnson	G2 Guest at DocMagic	10/13/2016	
<input type="checkbox"/>	Doug Chang	System Administrator-G2* at Doug Test OU Sung G2 LO at Doug Test OU	04/14/2017	
<input type="checkbox"/>	David Rae	Essent MI G2 Support at Essent MI	11/15/2017	
<input type="checkbox"/>	Ez Mendez	Retail LO* at JavLoans	08/19/2015	

⏪ ⏩ 1 2 3 4 5 6 7 8 9 10 5 ▾ ⏪ ⏩

Import
Export

- 2 Click .

The **Profile** tab is displayed, which is used to store basic information about the user.

Configuration ↕

Roles Business Units Business Unit Groups **Users**

List Detail

Full Name:

Profile State Role

First Name

Middle

Last Name

Suffix

User Name

Password

Email

Phone

Fax

Start Date

End Date

Authority

NMLS Number

NMLS Issue Date

NMLS Expiration Date

FHA Approved

DE CHUMS Number

VA Approved

LAPP Number

SAR Number

User Type

Employee Loan

User Authentication

Method

Frequency

Signature

Email Signature

Lock Pricing Configuration

Lock Desk Group

Lock Desk Username

Lock Desk User ID

Pricing Group

Pricing Username

Pricing ID

Zip Configuration

Zip Delivery

Zip Business Unit

Zip Role

Override Company Setting

Zip User Email

Zip WebSite Number

- 3 Enter the required information in the fields outlined in red.
- 4 Enter other relevant information in the remaining fields.
- 5 In the *User Authentication* section, you can set up a two-factor authentication for this user. It will ask the user to enter a verification code, which is sent to the user's email address, when the user tries to log into Path.
 - A From the *Method* dropdown list, select the method (*email*) through which the verification code is sent.
 - B From the *Frequency* dropdown list, select the frequency (*Every time, Every 30 days, Every 60 day, Every 90 days, or Every 180 days*) with which the user is asked to enter the verification code when logging in.
 - C In the *Signature* field, click **Choose File** to upload an image of the user's signature.

Once the signature is uploaded, the user can paste the signature within a document, where the user's signature is required, via the **MySign** button in the **Documents** activity, as shown below (highlighted in green).

Production Lock Compliance Conditions Documents Checklist Interfaces Messages

List FHA/VA Addendum Deleted

Document Image View

3 / 4 100% Extract Copy Delete Memo Edit eSign Details

Page Thumbnails
Move Pages: All

Shibani Test BU, NMLS# 6478276 | Originator: Shibani Bagga, NMLS# 4186334
Direct Endorsement Approval for a HUD/FHA-Insured Mortgage U.S. Department of Housing and Urban Development

1. Borrower's Name & Present Address (include zip code)
Nancy System Wong Sr.
280 Tradewinds Drive
Beverly Hills, CA 90210

2. Property Address
222 BBB
San Francisco, CA 94188

3. Agency Case No. (include any suffix)

Approved:
Date Mortgage Approved _____ Date Approval Expires _____

Modified & approved as follows:

Loan Amount (include UPMP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly P
\$	%	Yrs. Mos.	\$	\$	\$	Mos.

Owner Occupancy NOT required

All conditions of Approval have been satisfied

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgage certifies that the mortgage reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision (TOTAL requirements for approval. The undersigned representative of the mortgage also certifies that all information entered into TOTAL Mortgage Scorecard complete and accurately represents information obtained by the mortgagee, that the information was obtained by the mortgagee, pursuant to FHA requirements, and that there was no defect in connection with the approval of this mortgage such that the result reached in TOTAL should not have relied upon and the mortgage should not have been approved in accordance with FHA requirements.

Mortgage Representative: Shibani Printed Name/Title: _____

Signature: _____

Finalize

And if applicable:

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.


Direct Endorsement Underwriter Signature _____ DE's CHUMS ID Number _____

OR

This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal report (if applicable), credit application, and all associated documents used in underwriting this mortgage. I further certify that:

- I have approved this loan and my Final Underwriting Decision was made having exercised the required level of Care and Due Diligence and in performing my underwriting review.
- I have performed all Specific Underwriter Responsibilities for Underwriters and my underwriting of the borrower's Credit and Debt, Income, Qualify Ratios and Compensating Factors, if any, and the borrower's DTI with Compensating Factors, if any, are within the parameters established by FH the borrower has assets to satisfy any required down payment and closing costs of this mortgage; and
- I have verified the Mortgage Insurance Premium and Mortgage Amount are accurate and this loan is in an amount that is permitted by FHA for this

View Download Email eSign Save Review MySign Close

- D Click the  of the *Email Signature* field to set up an email signature for the user. The **Email Signature Editor** lightbox appears.

Email Signature Editor

Paragraph B I A¹ A1

Save Close

- i Set up the user's email signature.
 - ii Click Save.
- 6 Optional, from the **Authority** dropdown list, select *Originator* or *Underwriting*. Only use this feature if the user has the authority to either originate loans or underwrite loans, otherwise leave it blank.

The enabled fields depend on the selected option.

Originator

By designating a user as an *Originator* from the **Authority** dropdown list, you are confirming that loans can be created under this user's profile.

Attention

The information for the originator of record is permanently stored with each loan when it is created. However this information can be changed via configuration by a user with the appropriate role.

Underwriting

By designating that a user has *Underwriting* authority from the **Authority** dropdown list, you are confirming that loans can be underwritten under this user's profile.

Complete the applicable fields for the user.

- 7 Select the user type from the *User Type* dropdown list.
- 8 Select the **Employee Loan** checkbox if you want give this user access to employee loans and the information contained therein.
- 9 Complete the applicable fields in the *Lock Pricing Configuration* section.

Note

The Pricing ID field is used only with the PPE, to configure the user with a specific pricing model.

- 10 Complete the applicable fields in the *Zip Configuration* section.
 - A In the **Zip Delivery** dropdown list, choose how the user receives loan applications submitted through Zip, either through the **Pipeline** or **Sandbox** activity.
 - B In the **Zip Business Unit** dropdown list, select a business unit for the user. Only the business units that the user is assigned to will appear on the list.
 - C In the **Zip Role** dropdown list, select a role for the user. Only the roles that the user is assigned to will appear on the list.
 - D Optional, select the **Override Company Setting** checkbox.

When this box is checked, the user's Zip email and website fields are enabled, which allows the user to receive lead invite notifications, document requests, and eSgin requests, for scenarios such as when the user uses a different Zip website and email from the Zip admin.

 - i Enter the user's email and website number.
 - ii Click the **Connect to Zip** button, which automatically connects the Zip and Path systems.
 - iii Click the **Launch Zip Admin** button, which opens the connected Zip administrator's site in a new window.
- 11 Click **Save**.

After a user is added, they can change their profile information and update their password as needed from the Path LOS.

Related Information

For more information about individual user profiles and changing profiles, refer to User Configuration in Path Online Help.

For more information about changing originator information and the **originator** screen, refer to Loan Application in the Path User Guide.

Resetting a user recovery question

In the scenario where a user cannot log into Path and cannot remember the recovery question and answer, you, as the administrator, can reset it from the user's profile page.

To reset a recovery question:

- 1 Select the **Users** activity.
- 2 Select a user.

The **Profile** tab for that user is displayed.

Roles	Business Units	Business Unit Groups	Users
List	Detail		
Full Name: Justin Peggy			
Profile	State	Role	
First Name	Justin	Authority	Underwriting
Middle		NMLS Number	7887
Last Name	Peggy	NMLS Issue Date	03/18/2016
Suffix		NMLS Expiration Date	01/20/2017
User Name	Justin	FHA Approved	<input checked="" type="checkbox"/>
Password		DE CHUMS Number	22334WX
Email	peggy_rogers@calyxsoftware.com	VA Approved	<input checked="" type="checkbox"/>
Phone	(408) 555-1212	LAPP Number	334322
Fax		SAR Number	990232
Start Date	03/18/2016	User Type	
End Date		Employee Loan	<input type="checkbox"/>
User Authentication			
Method		Lock Pricing Configuration	
Frequency		Lock Desk Group	
Signature	Choose File No file chosen	Lock Desk Username	
Email Signature		Lock Desk User ID	
		Pricing Group	
		Pricing Username	
		Pricing ID	
		Zip Configuration	
Save		Reset Recovery Question	

- 3 Click the **Reset Recovery Question** button. The *Recovery Question* and *Recovery Answer* fields are cleared. The user is able to complete these fields when logging in to Path again.

The next time this user attempts to log into Path, the screen below is shown.

The screenshot shows a 'Change Password' form with the following fields and controls:

- Recovery Question:
- Recovery Answer:
- User Name:
- New Password: ⓘ
- Confirm New Password:
- Save:

Important

If your organization does not require a recovery question and answer, this button is not visible.

Related Information

- For information about configuring passwords, see [Passwords](#), on page 127.
- For more information about individual user profiles, and the Recovery Question and Recovery Answer fields, refer to [User Configuration in Path Online Help](#).

Adding user state license information to the user



To add a state license to a loan owner user profile:

Note

This configuration only applies to users configured with the authority to originate loans. Other types of users are not applicable.

- 1 Select the **Users** activity.
- 2 Select the user.
The **Profile** tab for that user is displayed.

3 Click the **State** tab.


Configuration  Path User (System Administrator)  | Log out

Roles Business Units Business Unit Groups **Users**





List Detail

First Name: Path Last Name: User

Profile **State** Role



<input type="checkbox"/> State / Agency	License Number	Issue Date	Expiration Date
No records			

  10  


4 Click .


The **Select States** lightbox appears.


Select States ✕


Available

- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virgin Islands
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming








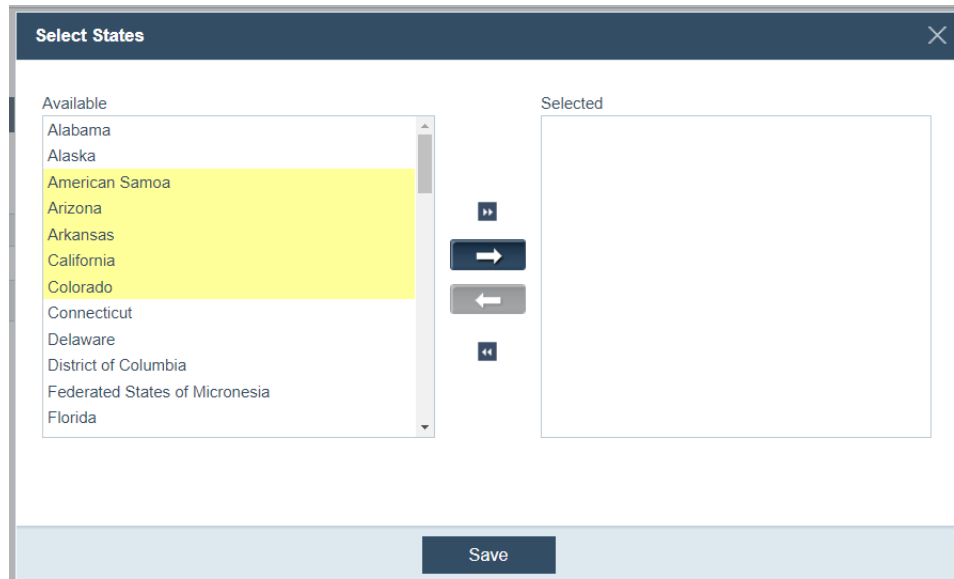



Selected


Save



A Select the state(s) that the user is licensed in.

The selected states are highlighted and  changes from gray to blue, indicating that it is enabled, as shown in the image below.



B Click , which moves the selected states from *Available* to *Selected*.

If the user is licensed in all 50 states and American territories, then click , which will move all states and territories from *Available* to *Selected*, eliminating the need to select them individually.

 and  moves the selected states from *Selected* back to *Available*.

C Click **Save**.

Note

The selected states for the user must match the selected states for the business unit. Then the user can be added to the business unit's loan portfolio with access to the selected states.

Related information

For more information about loan portfolios, refer to [Loan portfolios](#), on page 213.

Adding roles and business units to the user

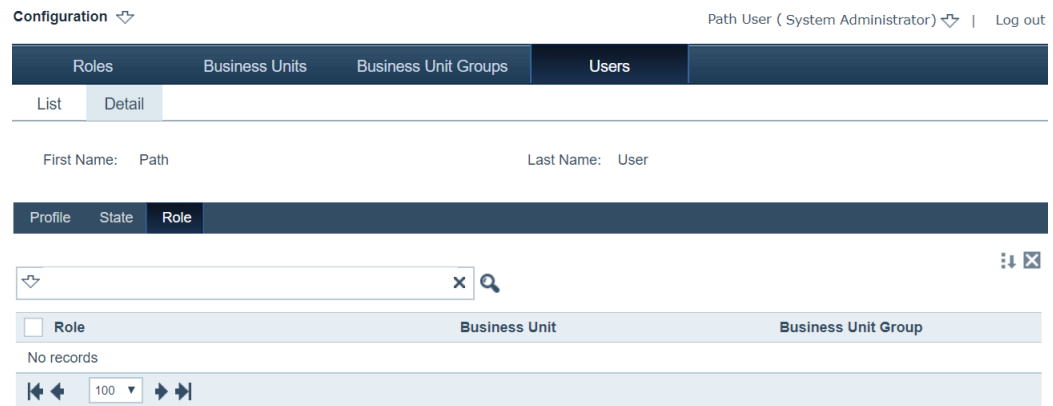
Through the **Role** tab, you can assign roles and business units to a user.


To add roles and business unit to a user:

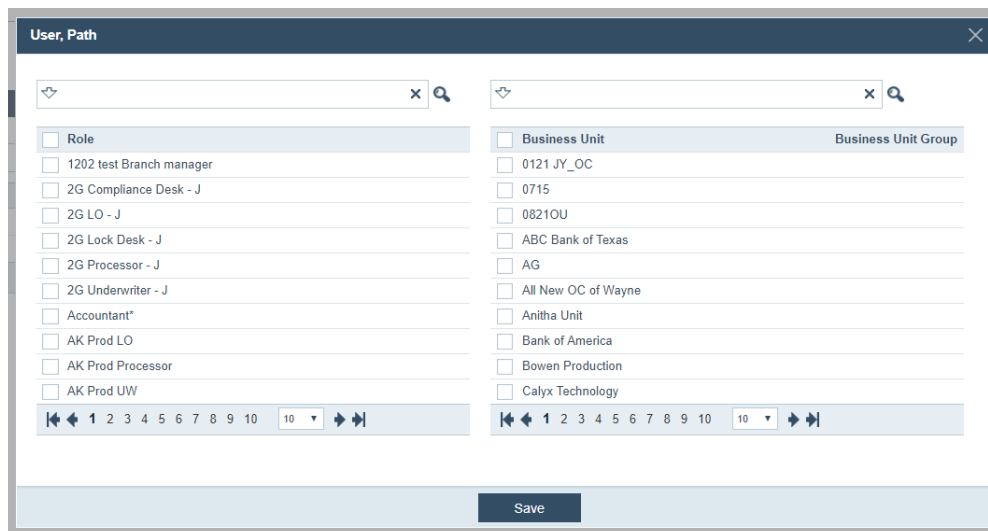
- 1 Select the **Users** activity.
- 2 Select the user.

The **Profile** tab for that user is displayed.

3 Click the **Role** tab.



4 Click . The lightbox specific to the user appears.



The purpose of this lightbox is to associate roles and business units with an individual user, which is done by selecting the user’s roles and then selecting the business units that are associated with those roles. You can select multiple roles and business units at one time.

- A Select the roles and business units for the user.
- B Click Save.

Loan and screen access

Screens are available to users based on the role they are assigned. You can assign users to roles to give them access to screens. Loans are available to users based on the business unit to which they belong. To give users access to loans, assign them to business units that contain the loan portfolios they need. The setup described in this topic establishes a relationship between roles, users, and business units. Users require access to screens and to data to perform their job duties. The screens that they can access determine which functions are available to them.

You can use any one of the following three methods to establish the relationships:

- Business units—assign user to roles for access within the business unit
- Roles—add user and business unit
- Users—assign role and business unit to user

Example

The underwriter at Path Mortgage Group, Jasmine Roth, is assigned the role of Underwriter in Path. This role gives her access to the screens and functions that are required for underwriting a loan.

Jasmine is an underwriter for the Santa Clara region business unit. The Santa Clara region business unit supervises the Los Gatos and San Jose branches.

To give her the access permissions that she requires, you can assign her to the Underwriter role in the Santa Clara region business unit or you can assign her the role separately in the Los Gatos and San Jose branches.

The best practice for this scenario is to assign her the Underwriter role for the Santa Clara region business unit. When a user is assigned a role in an business unit, they are automatically granted the same access permissions to all branches within that business unit.

Glossary

This glossary provides definitions for terms, labels, or other language that is used in Path. These definitions apply to the use of the term and how it relates to Path. They are not intended to be a general definition of the term.

Active Locks

The locked loans pipeline which currently do not need your attention.

Branding

Customizing the Path interface to include a company logo or company colors.

Business partner

A person or company with whom you do business. For example, an investor, settlement agent, title company, or mortgage insurance company. Business partners are configured in Path *Settings*, typically by the system administrator.

Conditions

Items or documentation that are required before loan approval.

Closing cost scenario

A template that simulates typical closing cost models. These scenarios are used in Path to reduce data entry time and errors that are incurred during loan creation. Closing cost scenarios are configured in Path *Settings*, typically by the system administrator.

Document management/repository

The document storage and management solution in Path. Used to import existing files and generate loan documents.

Fee

Various charges for performing loan services, such as the origination fee and title service fee. Standard fees are configured in Path *Settings*, typically by the system administrator.

Filter

Selecting parameters from a dropdown list to refine a search result.

Global password

Global passwords are established during configuration for use by an entire organization when orders are placed through Path Services. If configured for a specific vendor, a global password automatically populates the credential fields in the login lightbox when ordering services from that vendor.

Import

The process of transferring a Point borrower (*.brw*), Point prospect (*.prs*), or Fannie Mae, version 3.2 (*.fnm*), loan file into Path.

Lightbox

A pop-up box that provides a method for entering additional information to supplement the information on the current screen.

Loan portfolio

A group of loans categorized by branch or loan originator.

Level/sublevel

The grouping of operating units. Each has a level and sublevel that you can link.

Lock Desk

Loans that are pending a lock approval by the lock desk.

My Cabinet

After you have completed your activities and tasks for the loan, the loan is stored in your **My Cabinet** pipeline. Loans in **My Cabinet** do not require attention.

Loan Desk

Contains loans that have advanced through the workflow and have reached a state where they require your attention.

Notification

A message delivered by e-mail or other method to inform you that a task is needed or is completed.

Operating unit

Used to group data for reporting or access purposes, for example, by branch or broker.

Origination center

An operating unit that is licensed to originate loans.

Parallel workflows

When two people are working in the same loan at the same time. For example, someone can lock the loan while someone else is validating it.

Preconfigured workflow

The original workflow that is delivered in Path prior to company-specific customizations.

Program

The type of loans offered.

Register loan

Upload or create a new loan in Path.

Roles

Assigned to users to establish access to certain functions in Path.

Security

Methods of defining or restricting access to Path by establishing user passwords or specified IP addresses access.

Status/substatus

The state of the loan in the workflow. For example, *Not Locked: Lock Requested*. The status is *Not Locked*, which means that the loan is not yet locked. The substatus is *Lock*

Requested, which means that the lock was requested. Together they indicate that the lock was requested, but not yet approved.

Submit loan

The act of sending a loan for validation and acceptance.

Users

People who access Path.

Watermark

Text that Path users are required to acknowledge and agree to before they can access Path.

Workflow

The sequence of access to screens and information in Path. For example, the Wholesale workflow or Retail workflow.