Path

System Administrator Guide

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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 *Start Rate* from the ***Initial Pmt Rate*** dropdown list.
Field	Enter *500,000* in the *Loan Amount* field.
Links	For information about logging into Path, see *Logging in to Path*, on page 2.
Loan status/substatus	The lock status becomes *Lock: Confirmed*.
Page/Screen	Select the ***Pipeline*** screen.
Section	Scroll down the page to view the *Change Request* section.
User input	Enter *500,000* in the *Loan Amount* 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	• 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	
• (866) 268-4201	• Configuration
• support@pathsoftware.com	• 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.

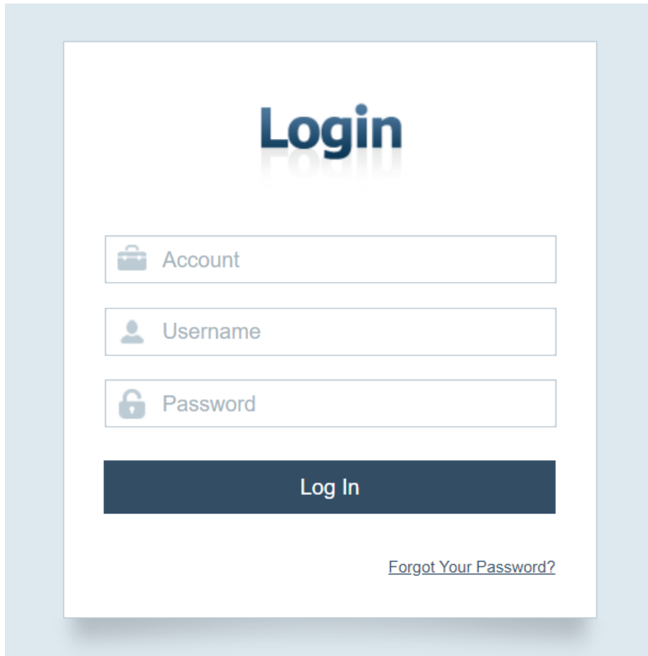
Attention

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

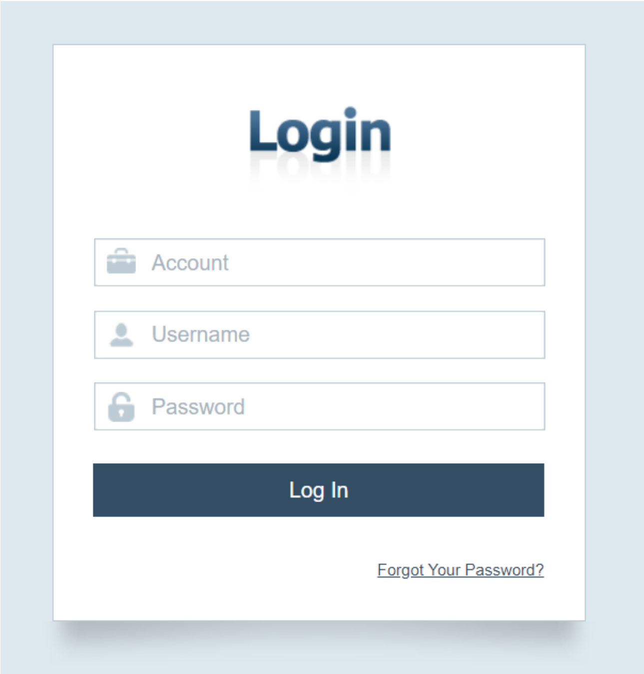
- *Logging in to Path*
- *Changing or resetting your password*

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.



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**.

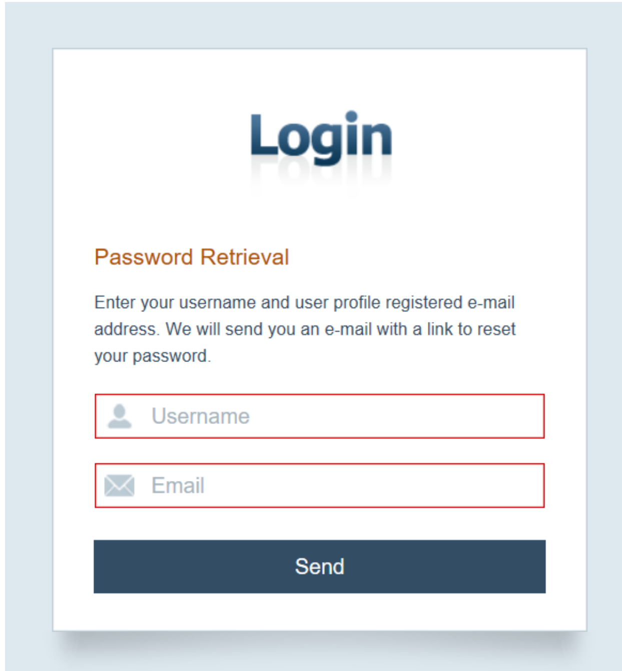
Changing or resetting your password

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.

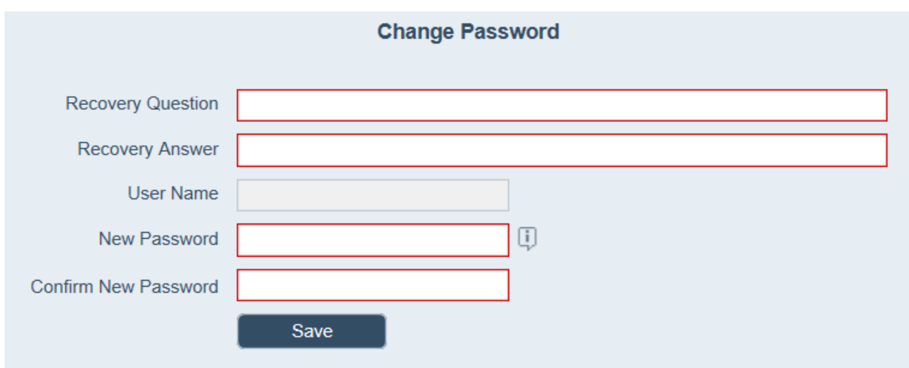
3 Click **Send**.

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

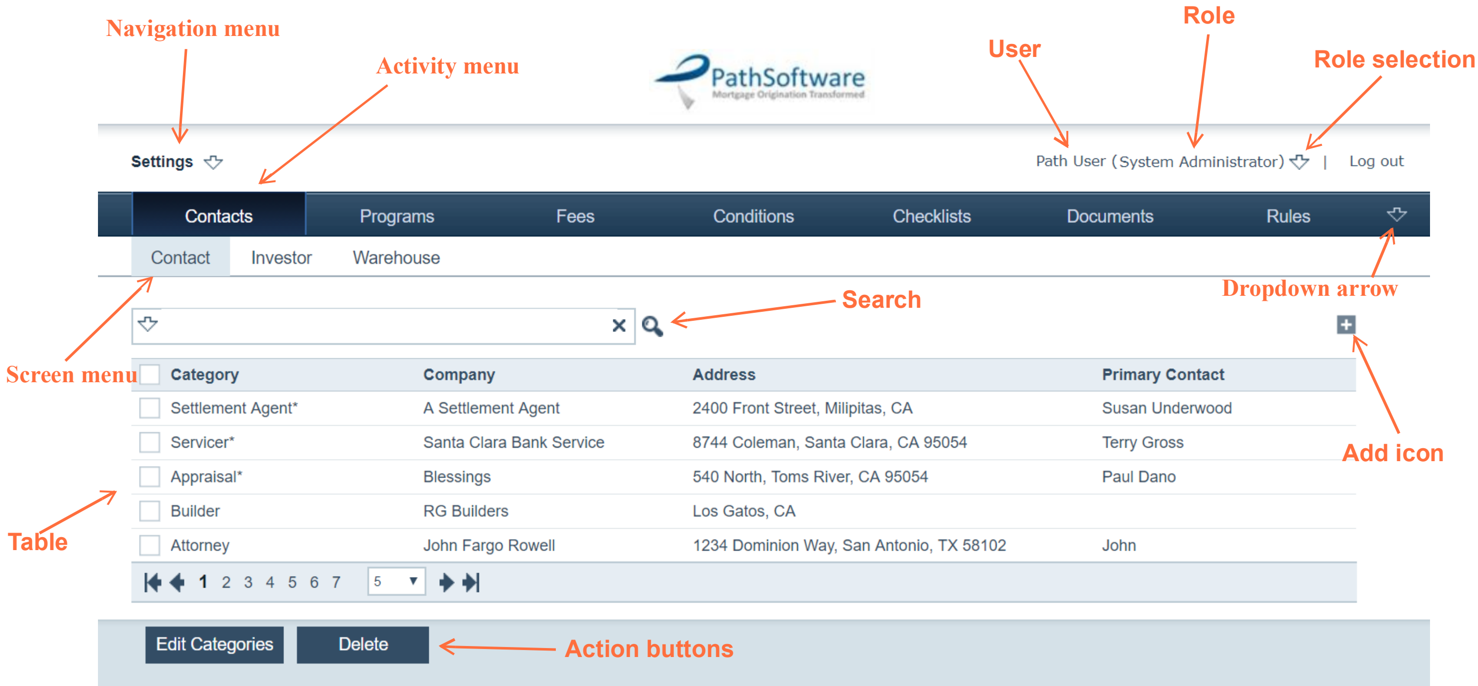
The components described here are used throughout Path and will vary from screen to screen. Their typical functions are described in this topic.

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

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

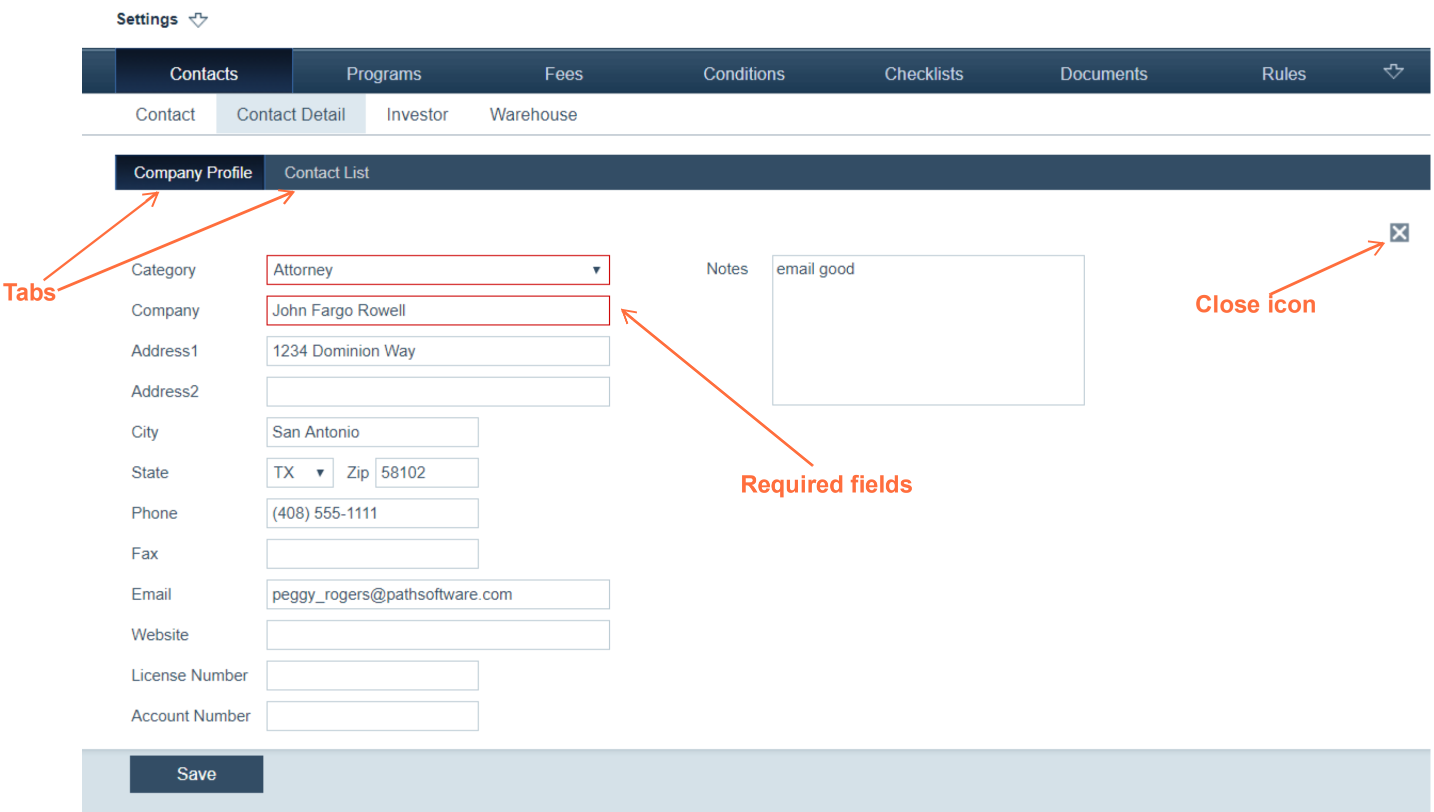
Adds more items to the table.

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.



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.

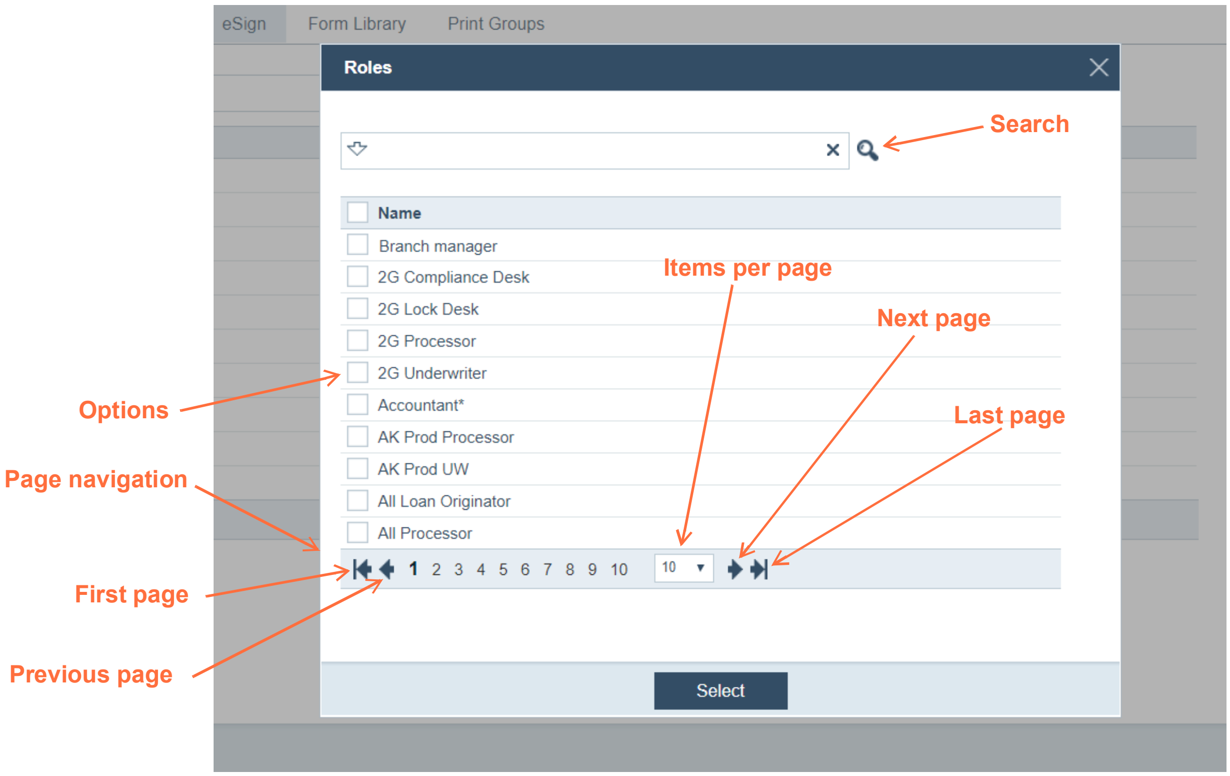
Required fields

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

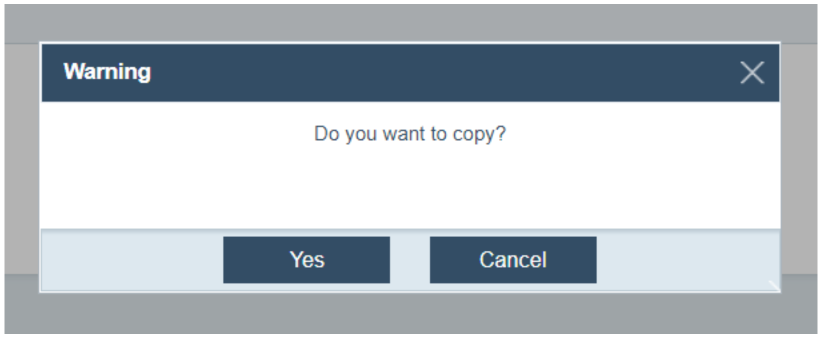
The following icons are used in Path:

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 *Available* field to the *Selected* field, and vice versa.	 	**Right** and **Left** double arrows. Moves all items from the *Available* field to the *Selected* 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.		

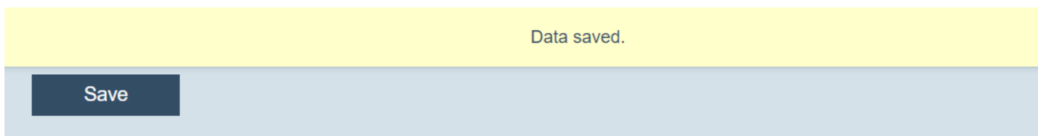
System messages

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

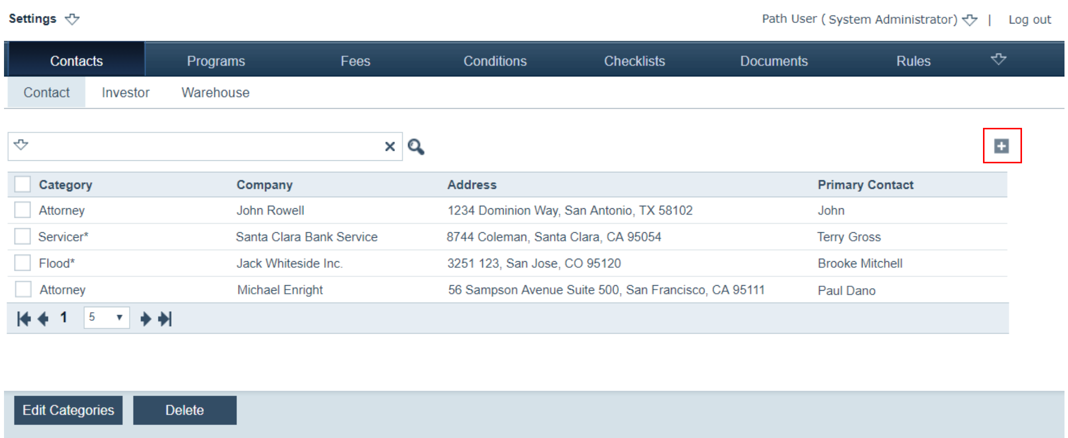
- *Adding contacts*
- *Adding investors*
- *Adding warehouse lenders*

Adding contacts

To add a contact:

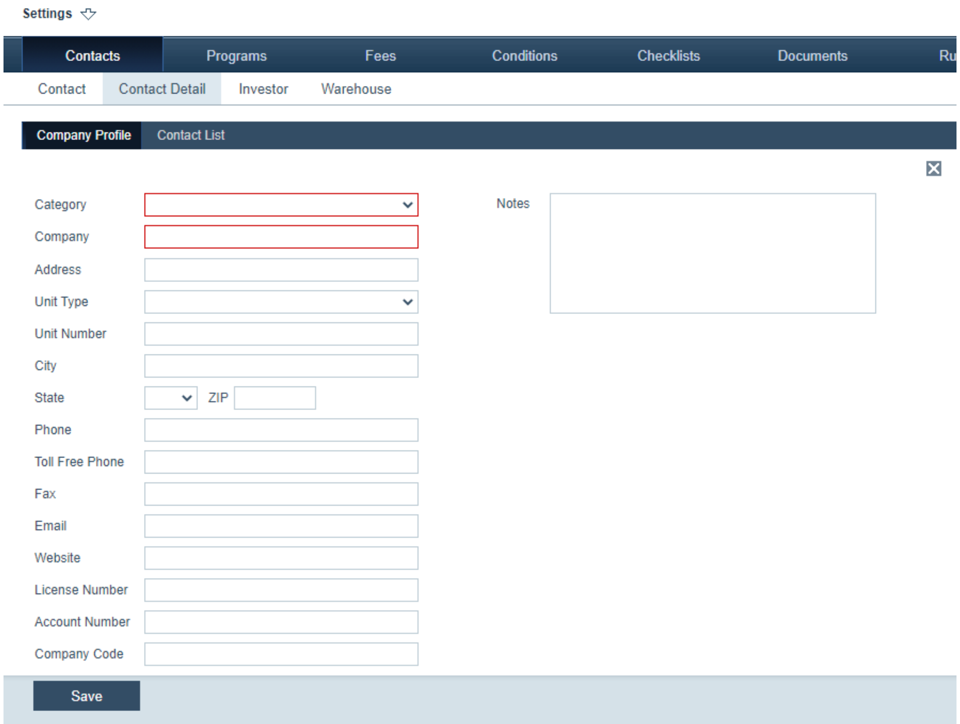
1 Select the **Contacts** activity.

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



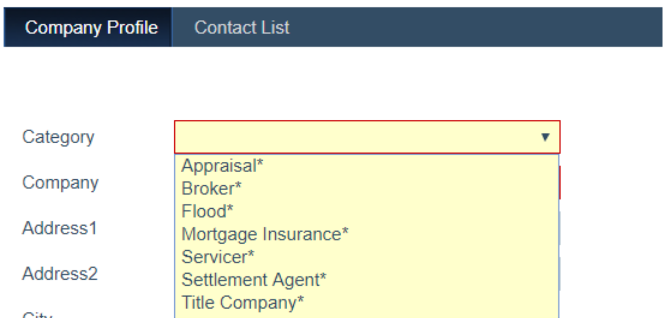
2 Click .

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



3 From the ***Category*** dropdown list, select the category of the contact.

There is a list of preconfigured categories, which are denoted with an asterisk (*).



4 In the *Company* field, enter the name of the company.

5 Complete the contact information fields and other relevant information.

6 Click **Save**.

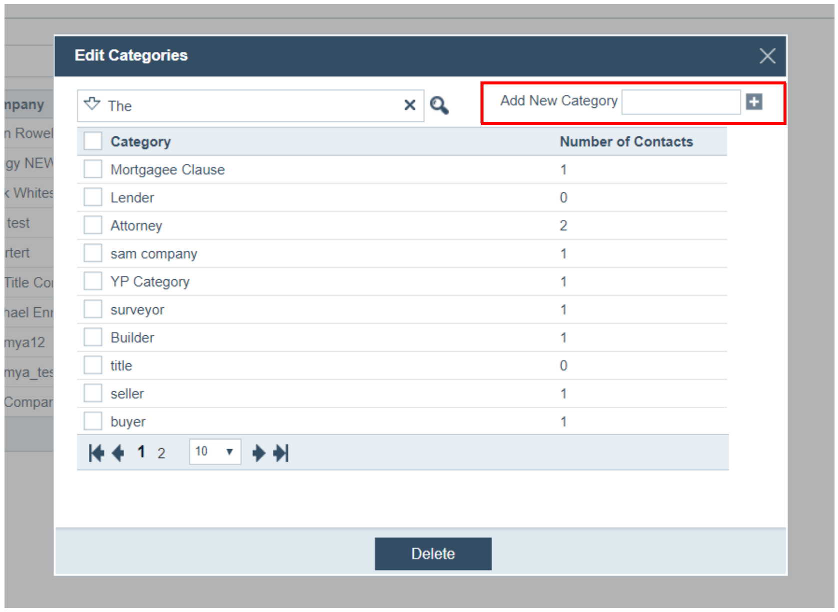
Adding contact categories

To add a category:

1 Select the **Contacts** activity.

2 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**.

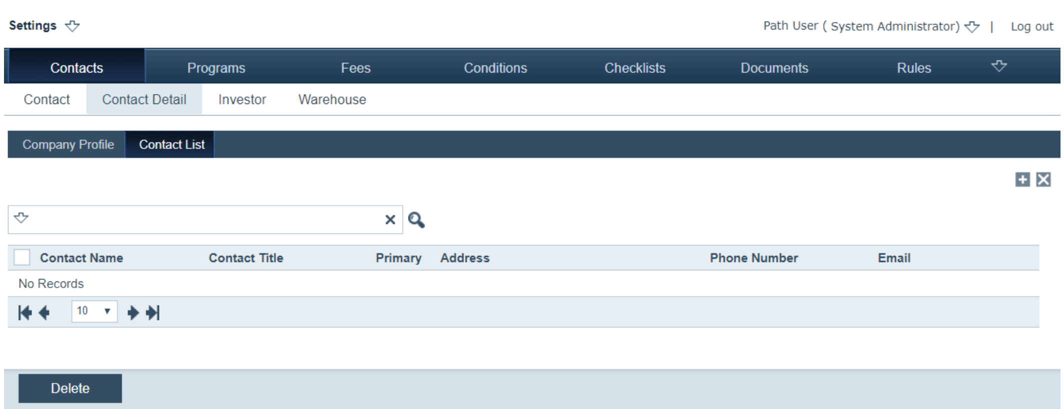
Adding individual contacts

To add a individual contact within a contact company:

1 Select the **Contacts** activity.

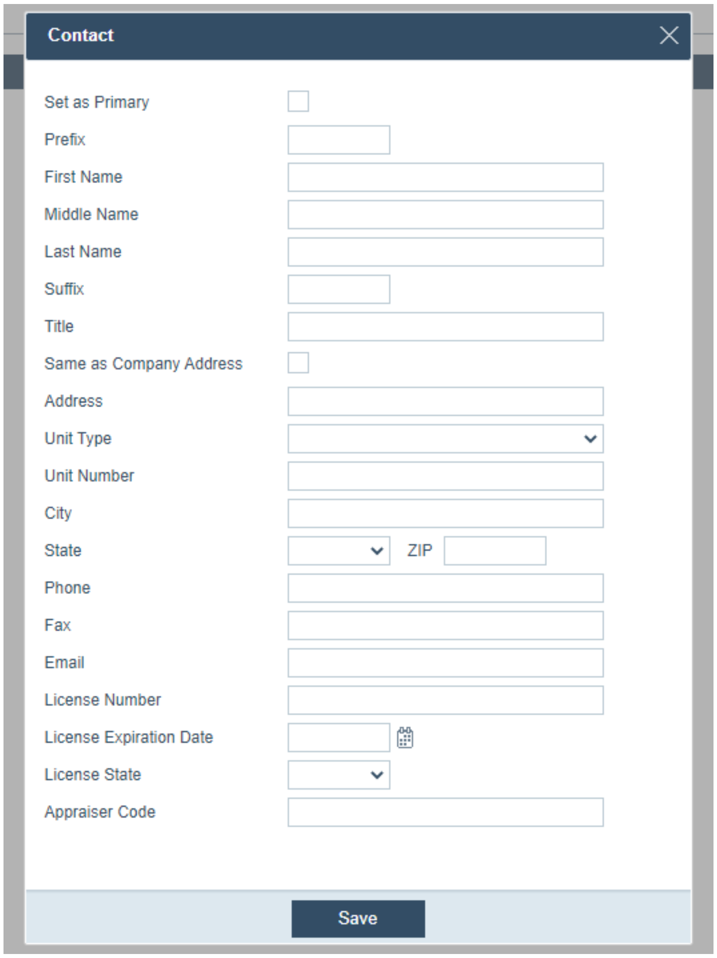
2 Select the contact.

3 Click the **Contact List** tab.



4 Click .

The **Contact** lightbox appears.



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**.

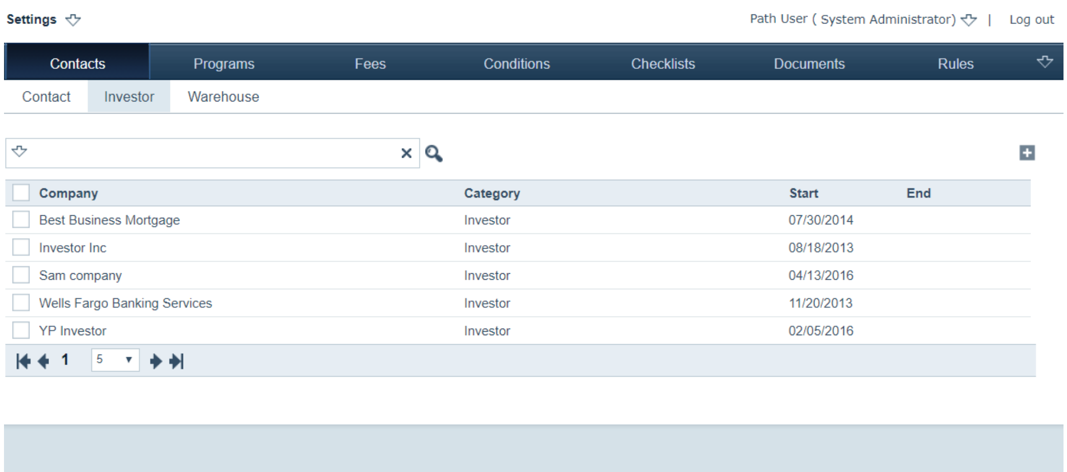
Adding investors

To add an investor:

1 Select the **Contacts** activity.

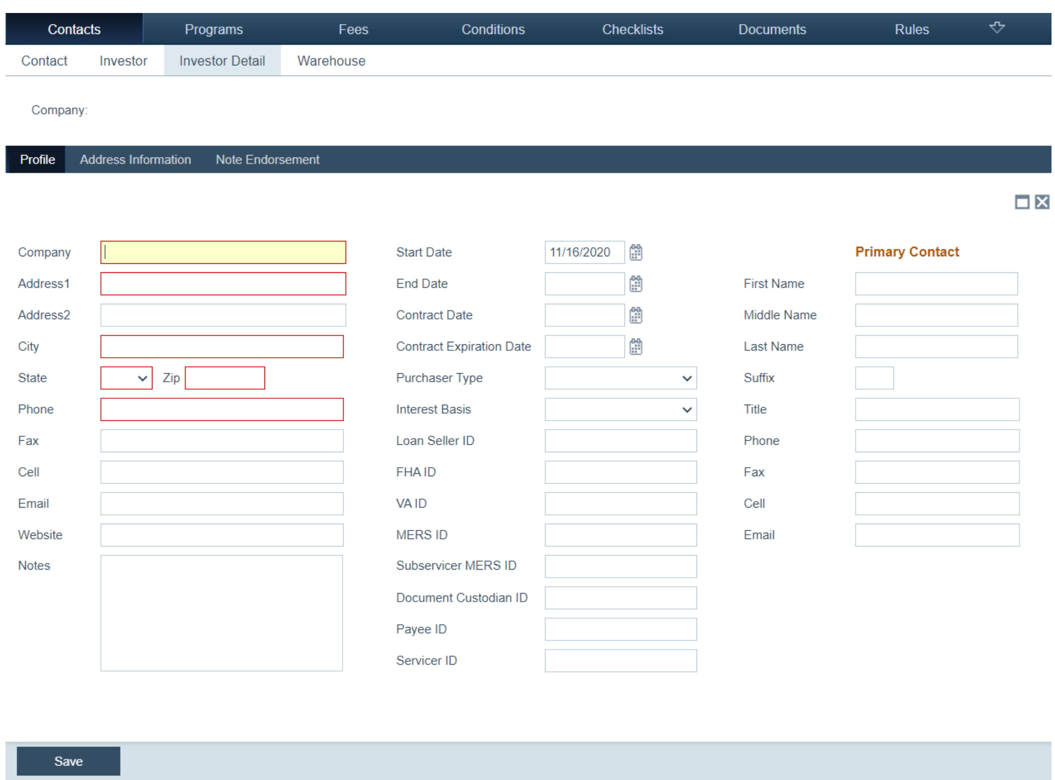
2 Click the ***Investor*** screen.

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



3 Click .

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



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

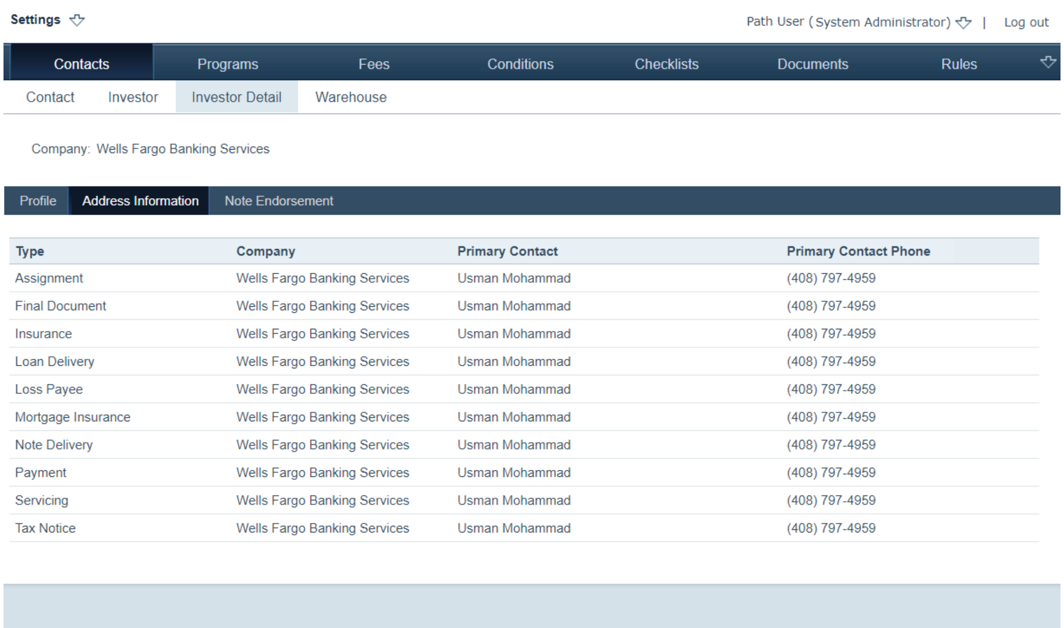
To add address information of an investor:

1 Select the **Contacts** activity.

2 Click the ***Investor*** screen.

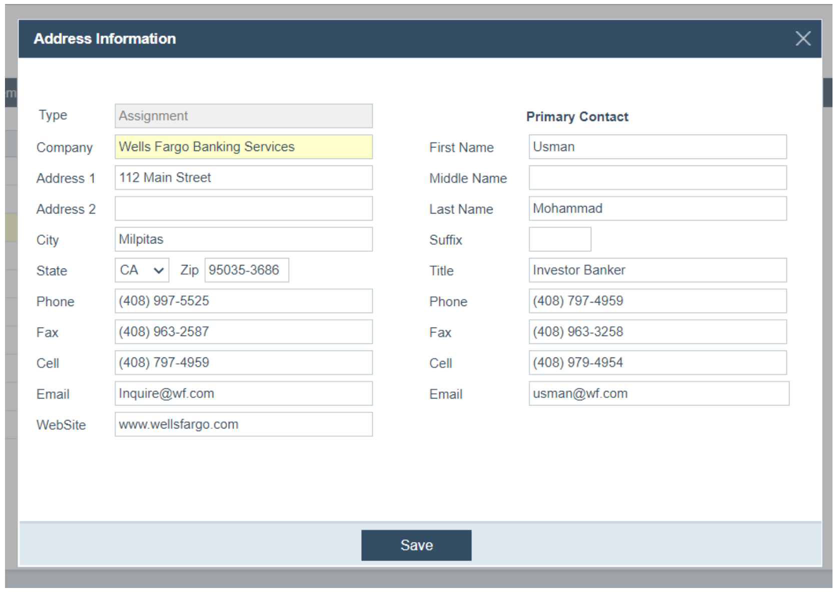
3 Select the investor.

4 Click the **Address Information** tab to specify multiple addresses and contacts for this investor.



5 Click the type name.

The **Address Information** lightbox appears.



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

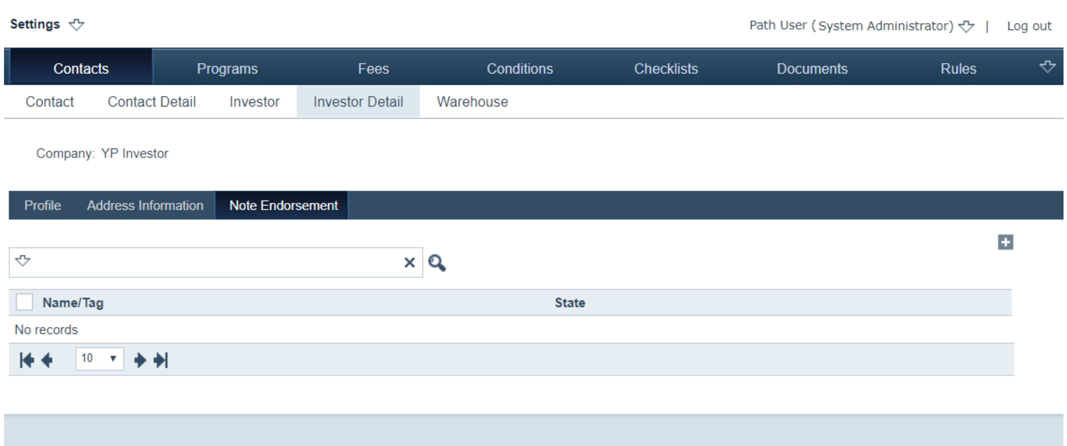
To add a note endorsement:

1 Select the **Contacts** activity.

2 Click the ***Investor*** screen.

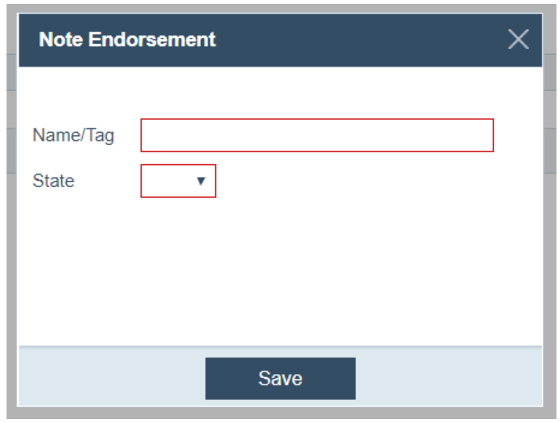
3 Select the investor.

4 Click the **Note Endorsement** tab.



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.

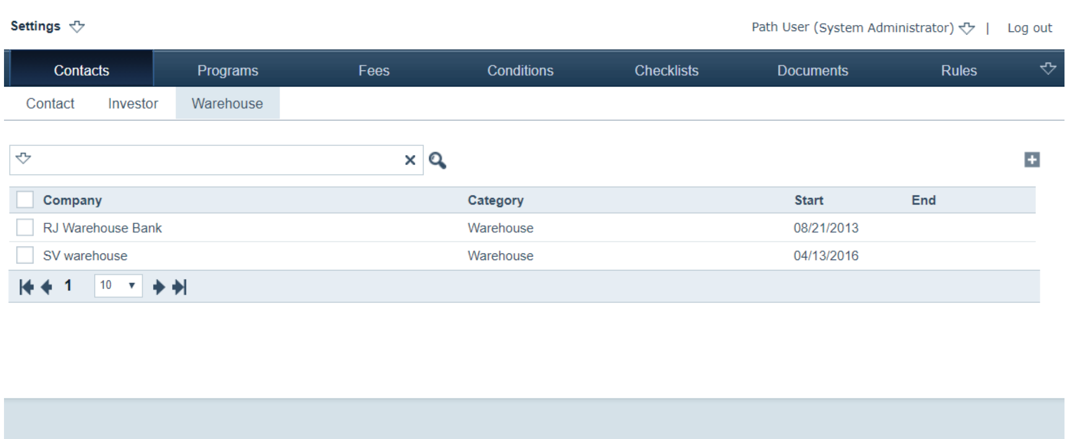
3 To delete an investor, select its checkbox, which enables the **Delete** button, and click **Delete**.

Adding warehouse lenders

To add a warehouse lender:

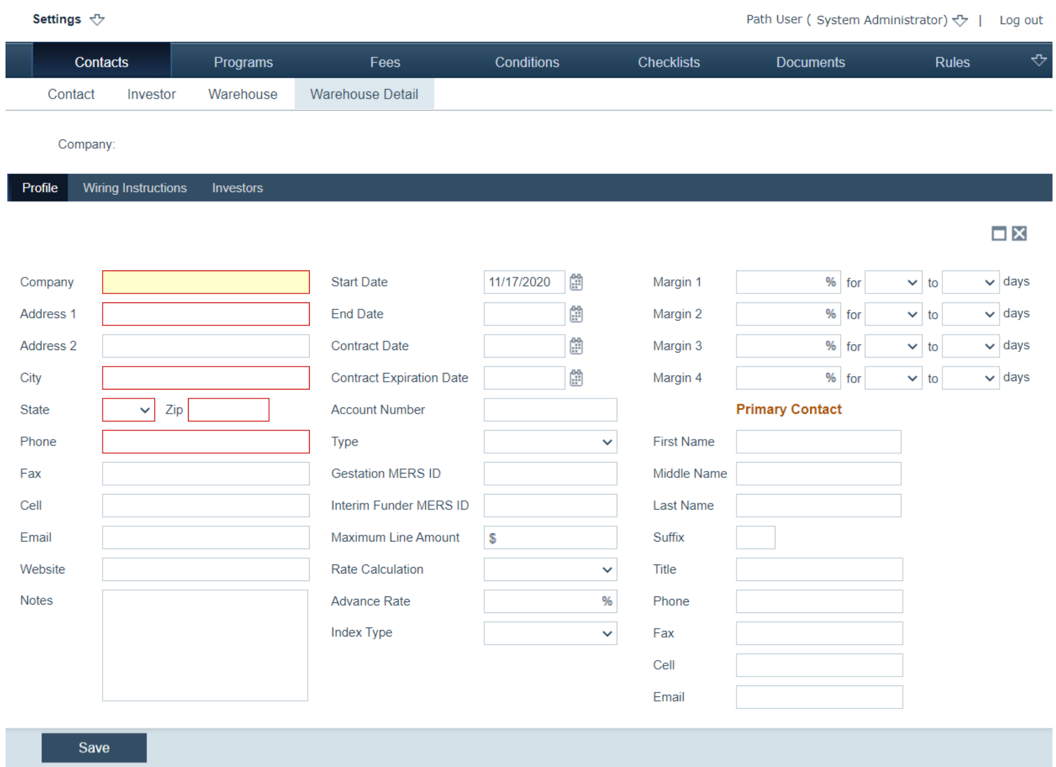
1 Select the **Contacts** activity.

2 Click the ***Warehouse*** screen.



3 Click [+].

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



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

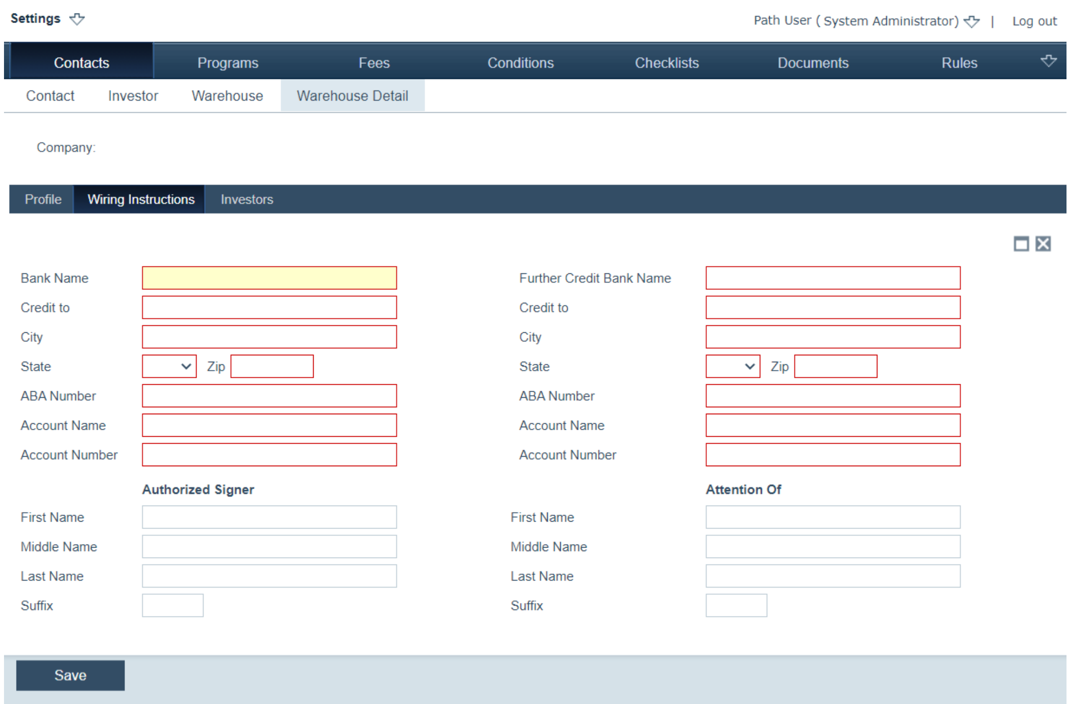
To add writing instructions:

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.



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.

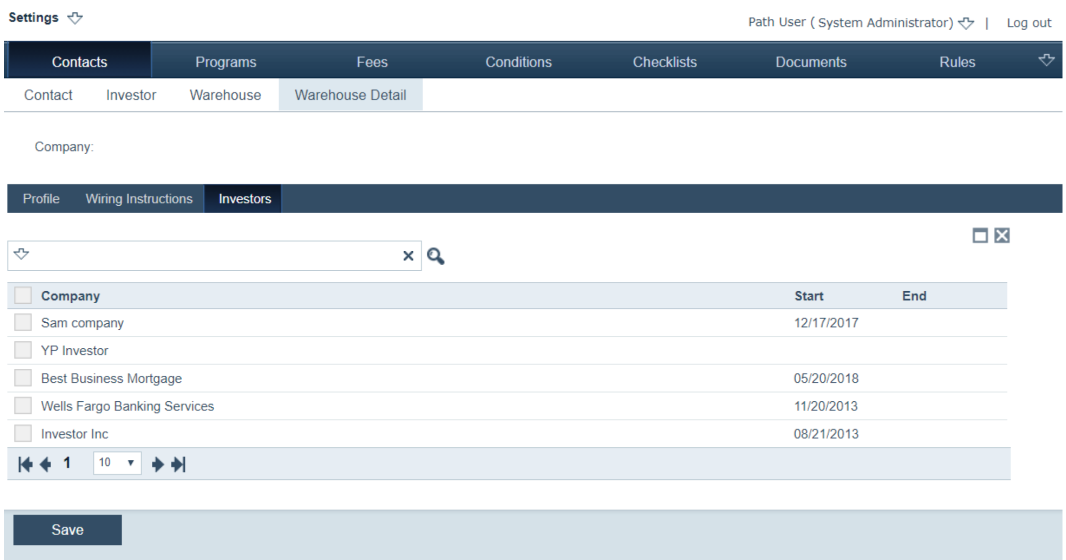
2 Click the ***Warehouse*** screen.

3 Select a warehouse lender.

4 Select the ***Investors*** tab.

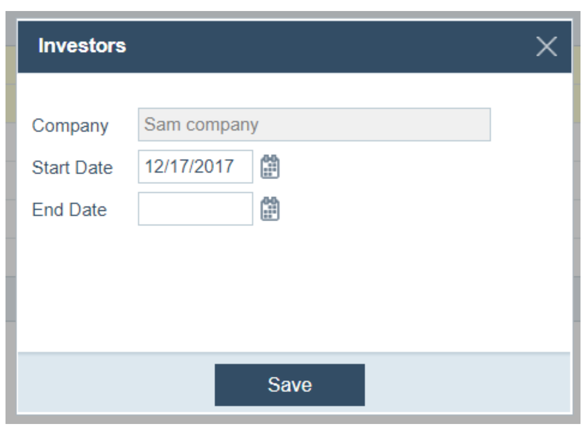
A table that contains your investors is displayed.

> ***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

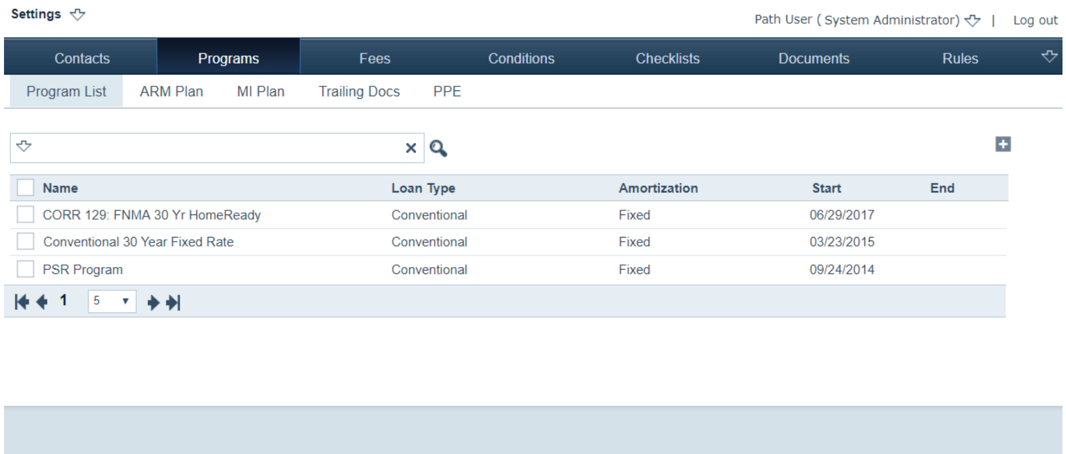
- ***Creating programs***
- ***Creating ARM plans***
- ***Creating MI plans***
- ***Creating trailing documents***
- ***Importing PPE***

Creating programs

To set up a new program:

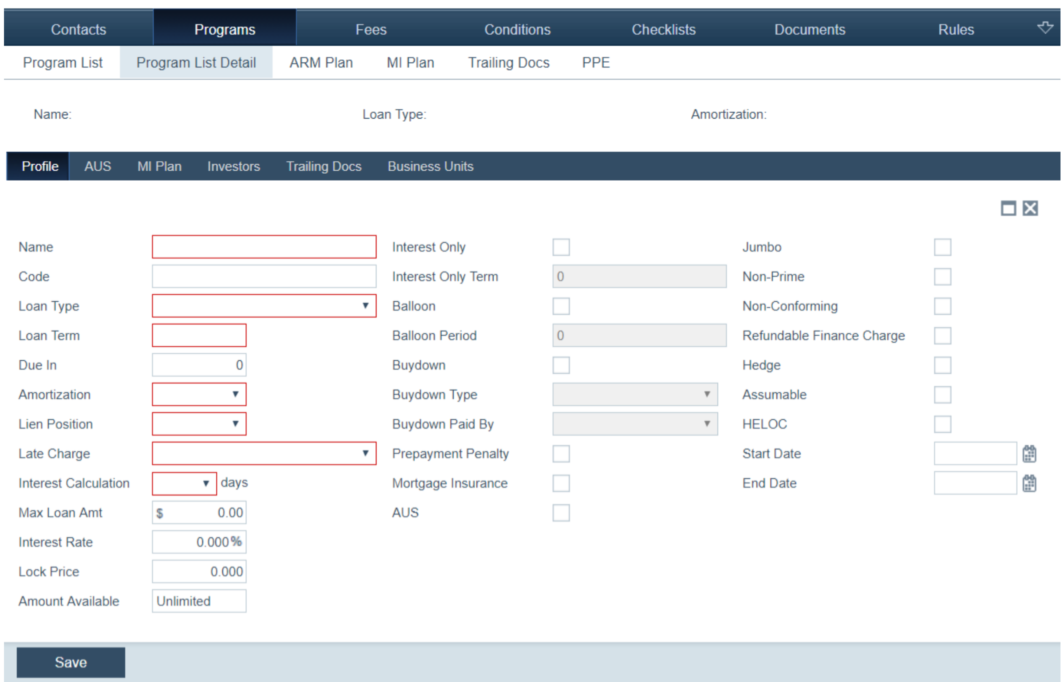
1 Select the **Program** activity.

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



2 Click [+].

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



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

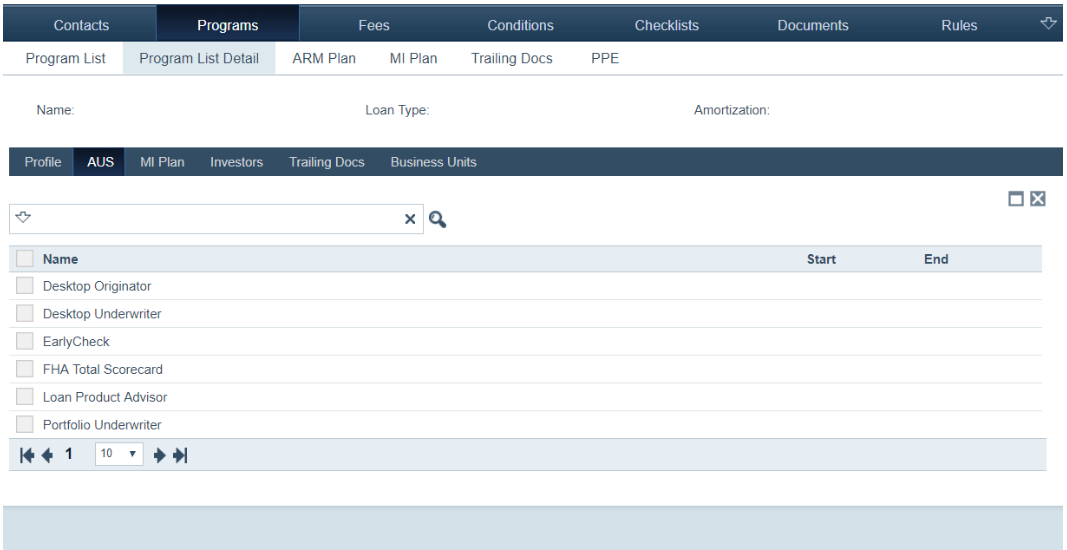
To add an AUS provider:

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.

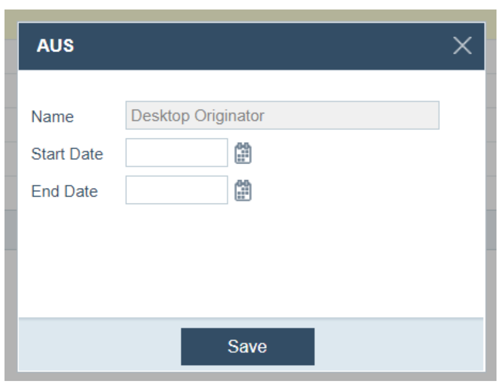


Important

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

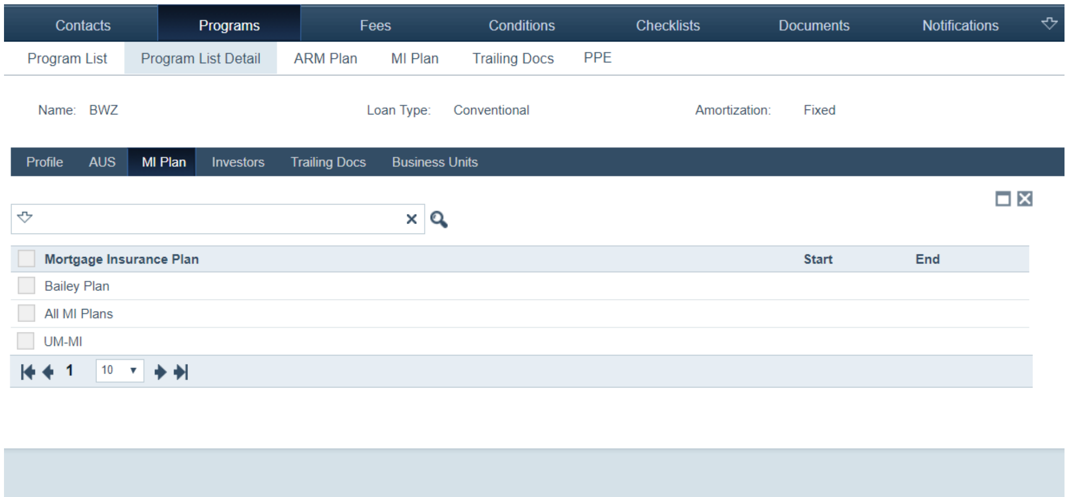
To add an MI plan:

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.



Prerequisite

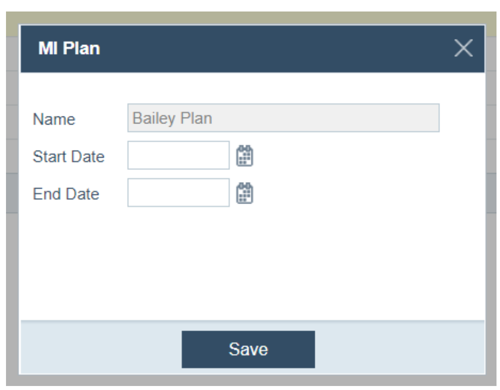
Before you can select an MI plan from the list, you must first create the MI plan.

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.



A Enter a start date.

B Enter an end date, if applicable.

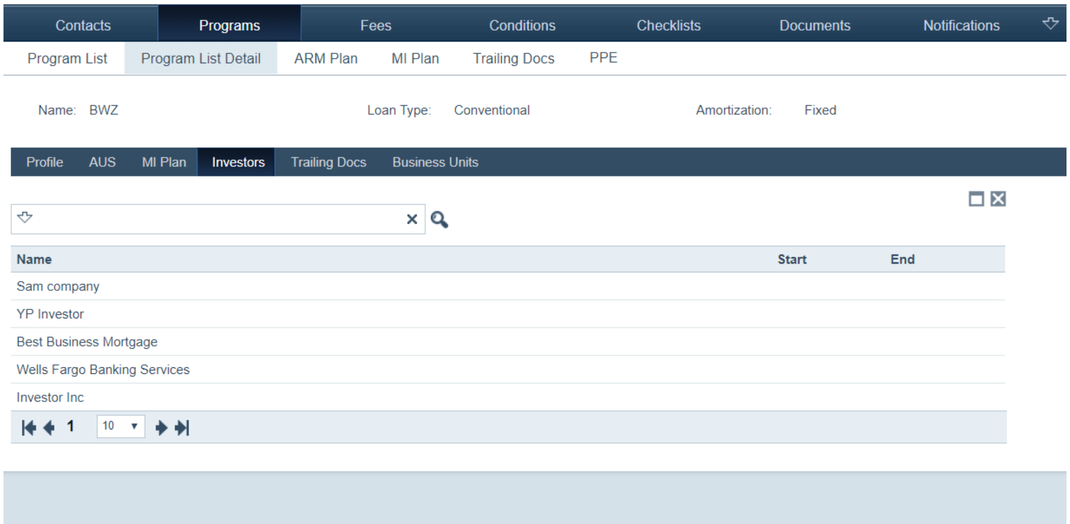
C Click **Save**.

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.



Prerequisite

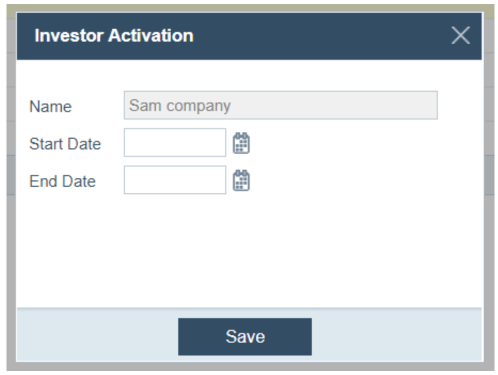
Before you can select an investor from the list, you must first add the investor.

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.



A Enter a start date.

B Enter an end date, if applicable.

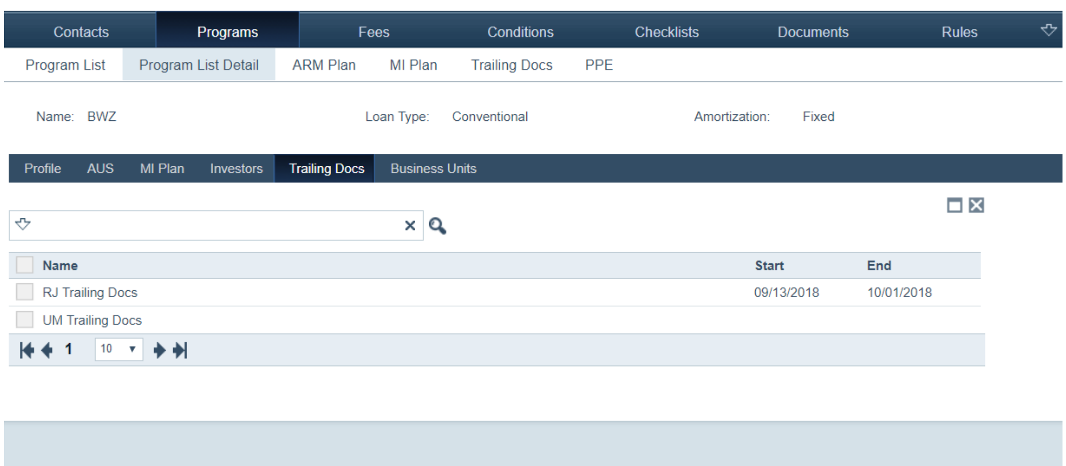
C Click **Save**.

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.



Prerequisite

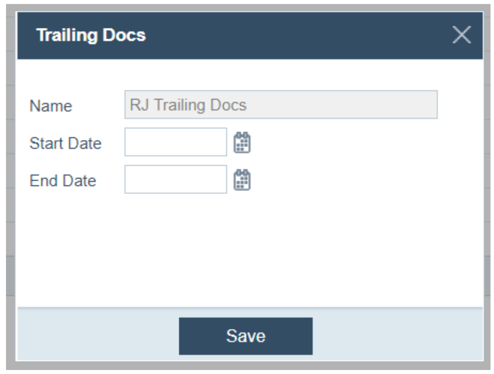
Before you can select a trailing doc from the list, you must first add the trailing doc.

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**.

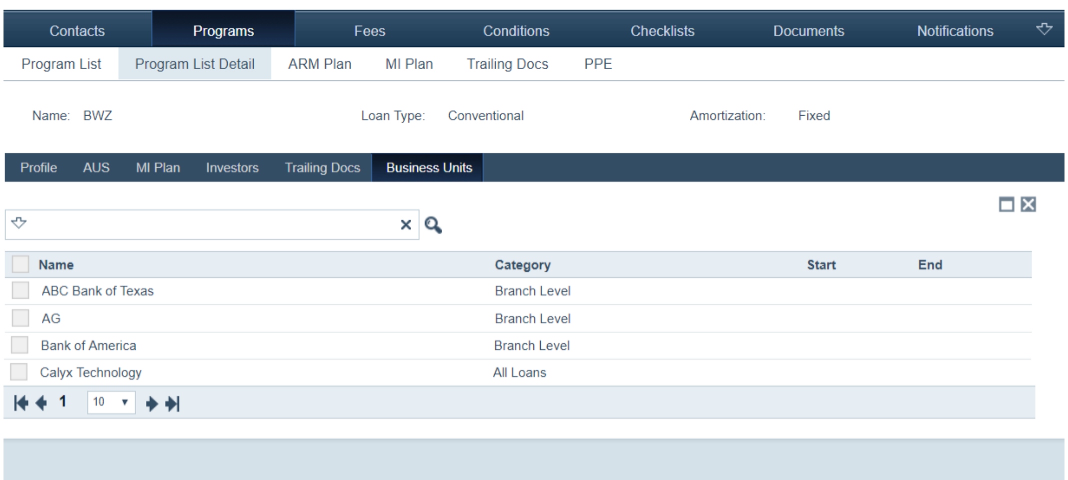
Adding business units to a program

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

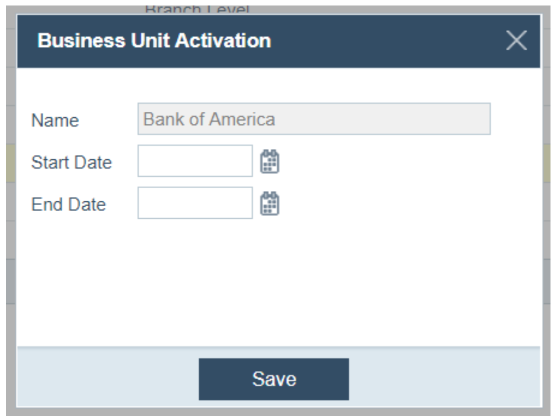
Before you can select an business unit from the list, you must first add the business unit.

Related information

For more information on creating an MI plan, see *Creating business units, on page 205.*

4 Click the business unit that can access this program.

The **Business Unit Activation** lightbox is displayed.



A Enter a start date.

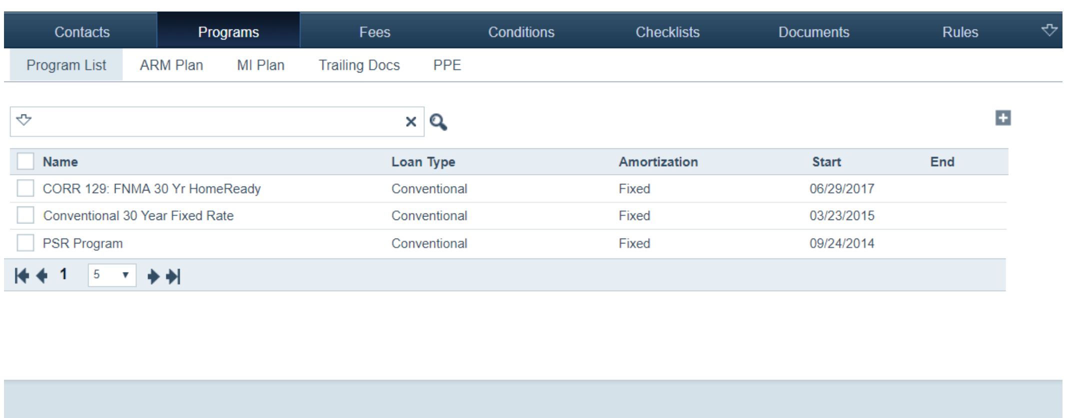
B Enter an end date, if applicable.

C Click **Save**.

Editing and deleting a program

1 Select the **Program** activity.

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



2 To edit a loan program, click the program name, which brings you to the ***Program List Detail*** screen.

3 Edit the values in the **Profile**, **AUS**, **MI Plan**, **Investors**, **Trailing Docs**, and **Business Units** tabs.

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

Creating ARM plans

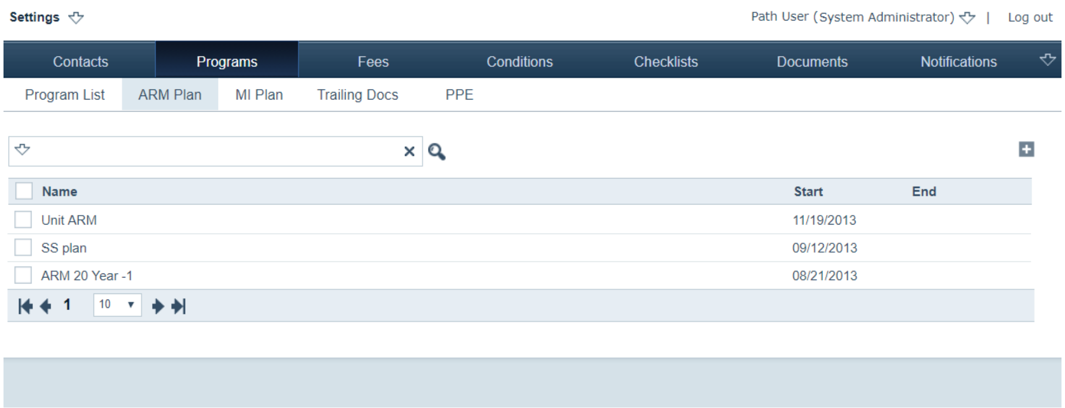
ARM plans control loan-level adjustable rate calculations and field values.

To create an ARM plan:

1 Select the **Program** activity.

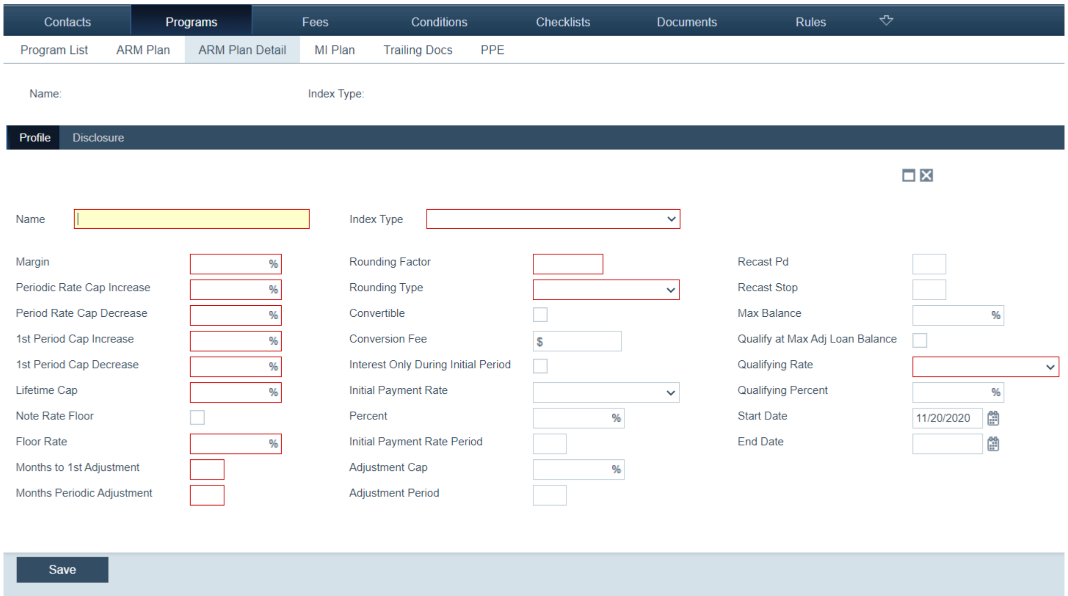
2 Click the ***ARM Plan*** screen.

The following view is displayed.



3 Click .

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

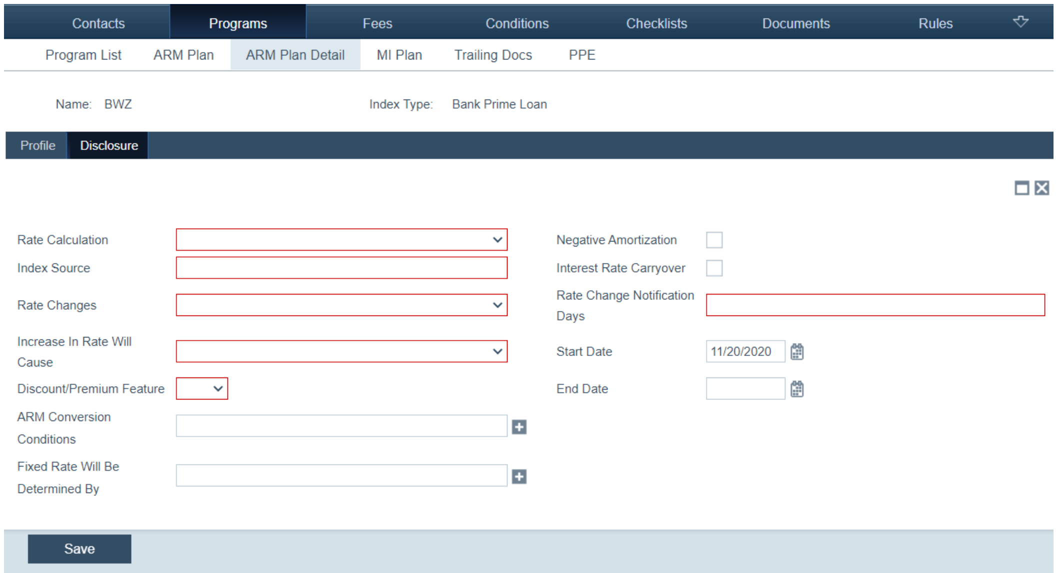


4 Enter the required information in the mandatory fields outlined in red.

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

6 Click **Save**.

7 Select the **Disclosure** tab.



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 and 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

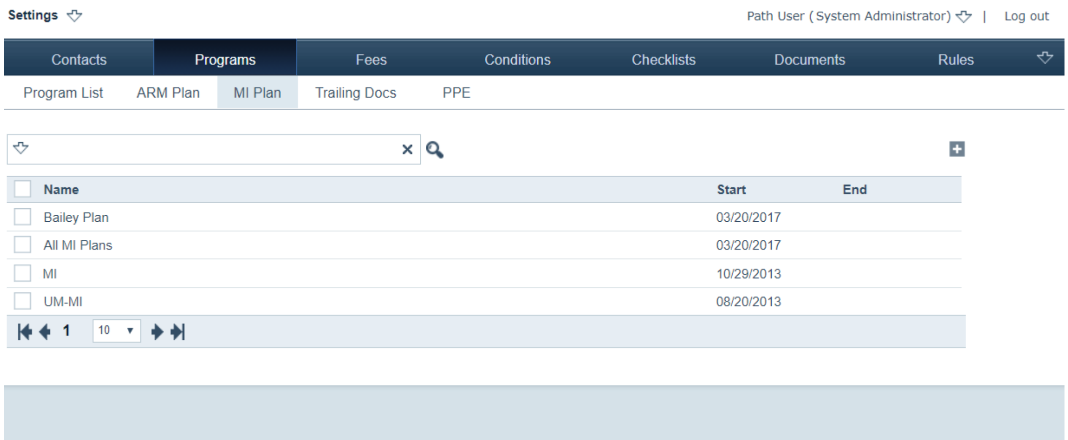
Mortgage insurance plans control loan-level mortgage insurance calculations, field values, and available mortgage insurance vendors for the particular program.

To create an MI plan:

1 Select the **Program** activity.

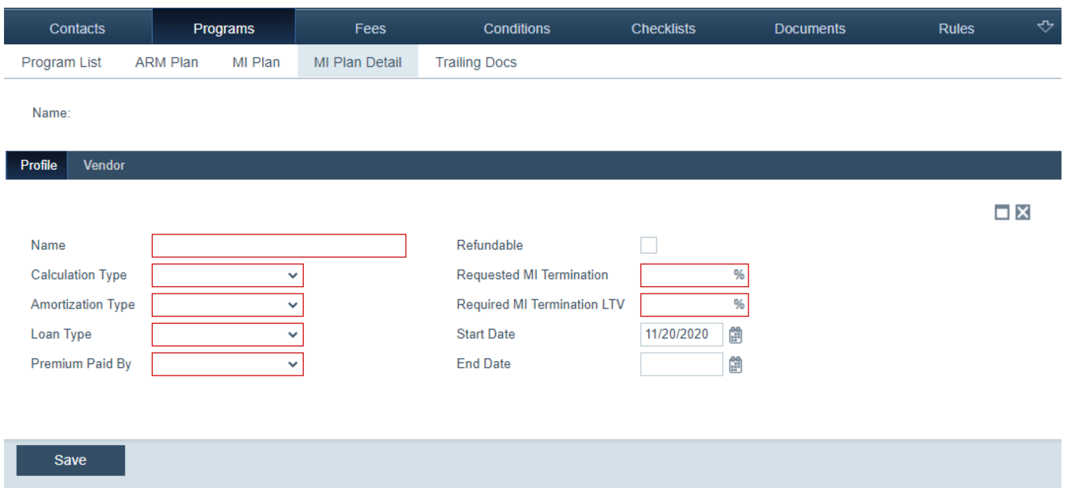
2 Click the ***MI Plan*** screen.

The following view is displayed.



3 Click .

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



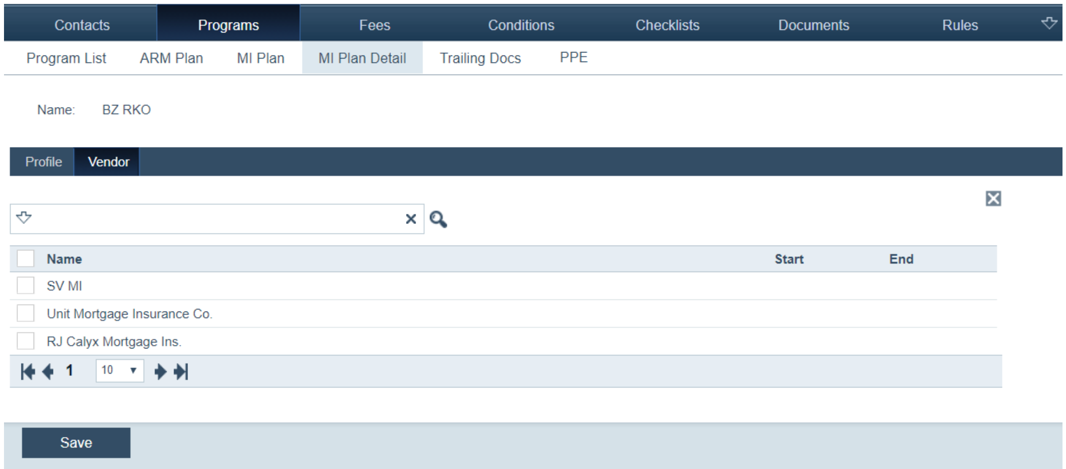
4 Enter the required information in the fields outlined in red.

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.



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

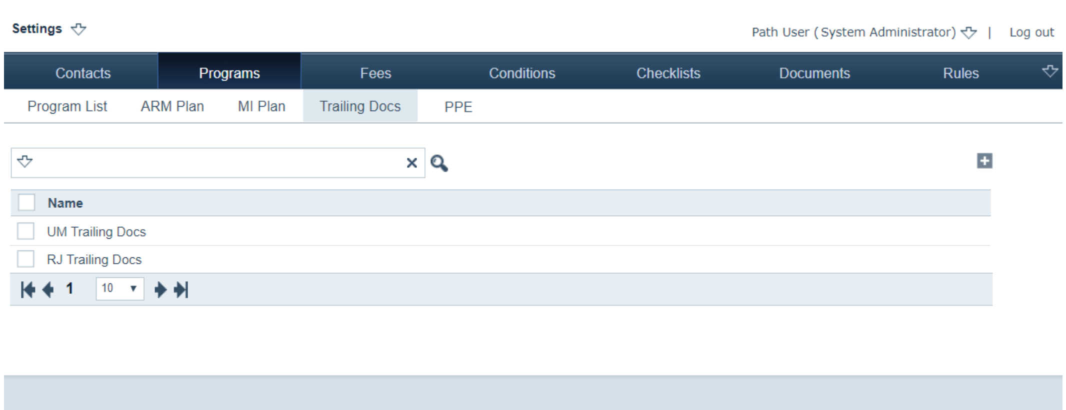
Trailing docs provides an associated list of trailing documents that will populate the final documents screen of the LOS based on the selected program.

To create trailing documents:

1 Select the **Program** activity.

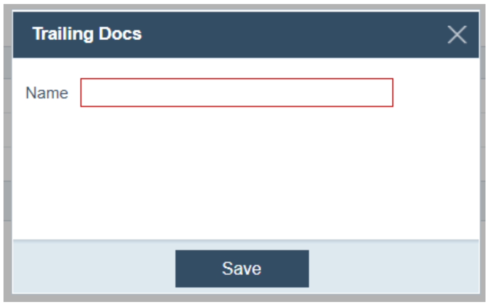
2 Click the ***Trailing Docs*** screen.

The following view is displayed.



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.

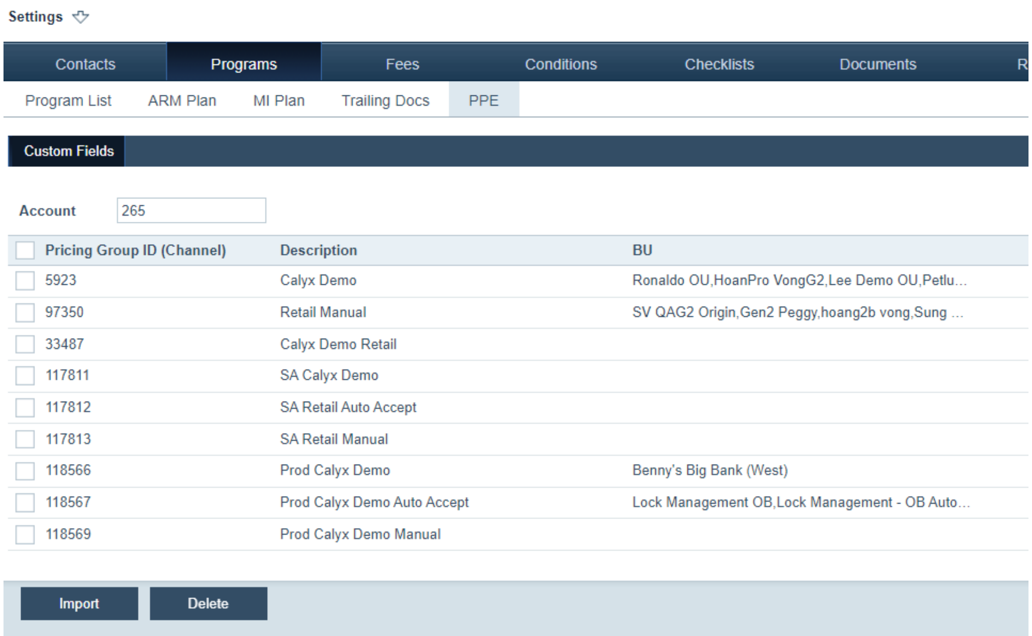
7 To delete a document, select its checkbox and click **Delete**.

Importing PPE

To import the product and pricing engine:

1 Select the **Program** activity.

2 Click the ***PPE*** screen.



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

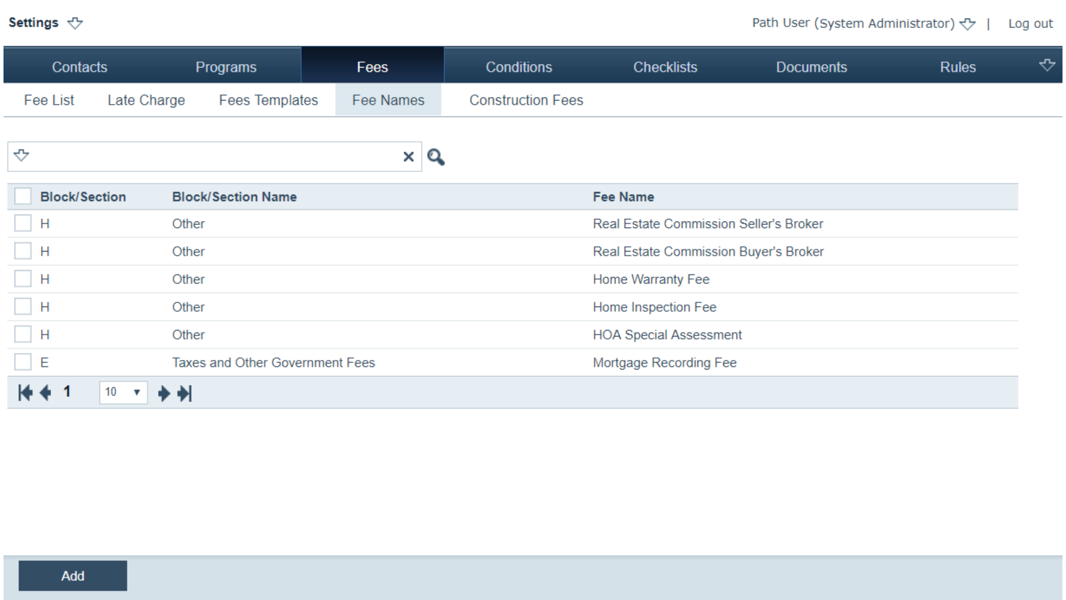
Fee names are separated based on the fee section where they are listed on the Loan Estimate. They are used to further specify a fee in a particular fee section on the GFE.

To add a fee name:

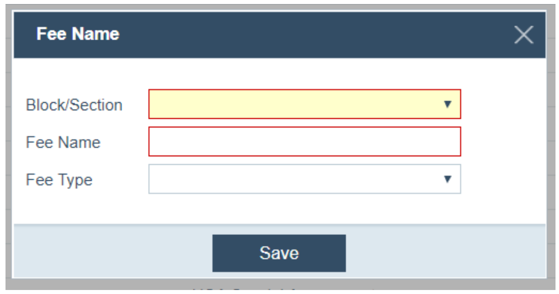
1 Select the **Fees** activity.

2 Click the ***Fee Names*** screen.

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



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.

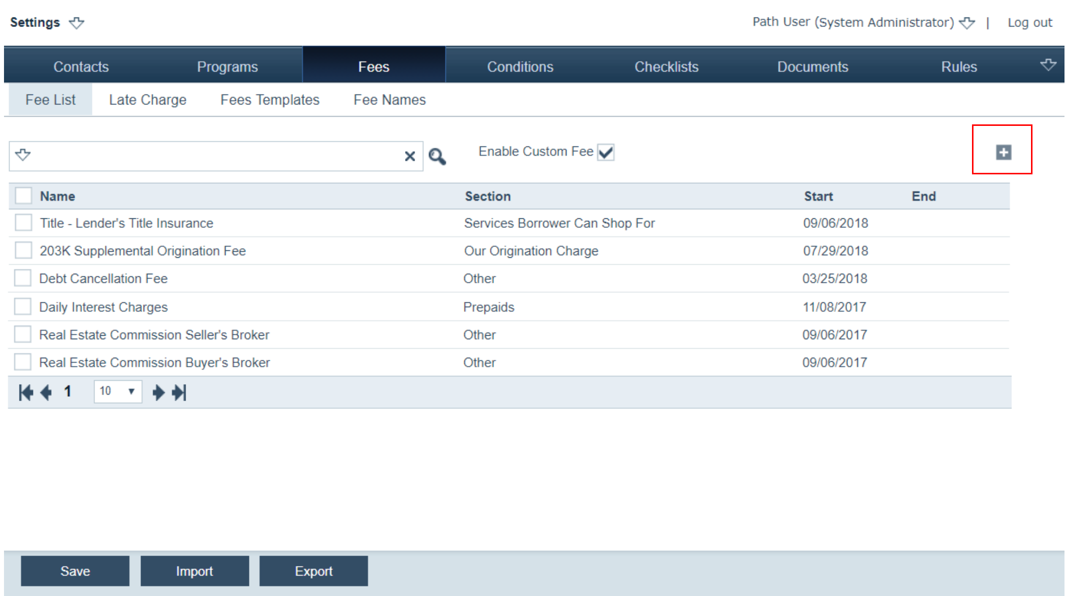
4 To edit a fee name, click its name to open its lightbox, and make the desired changes.

Adding fees

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

1 Select the **Fees** activity.

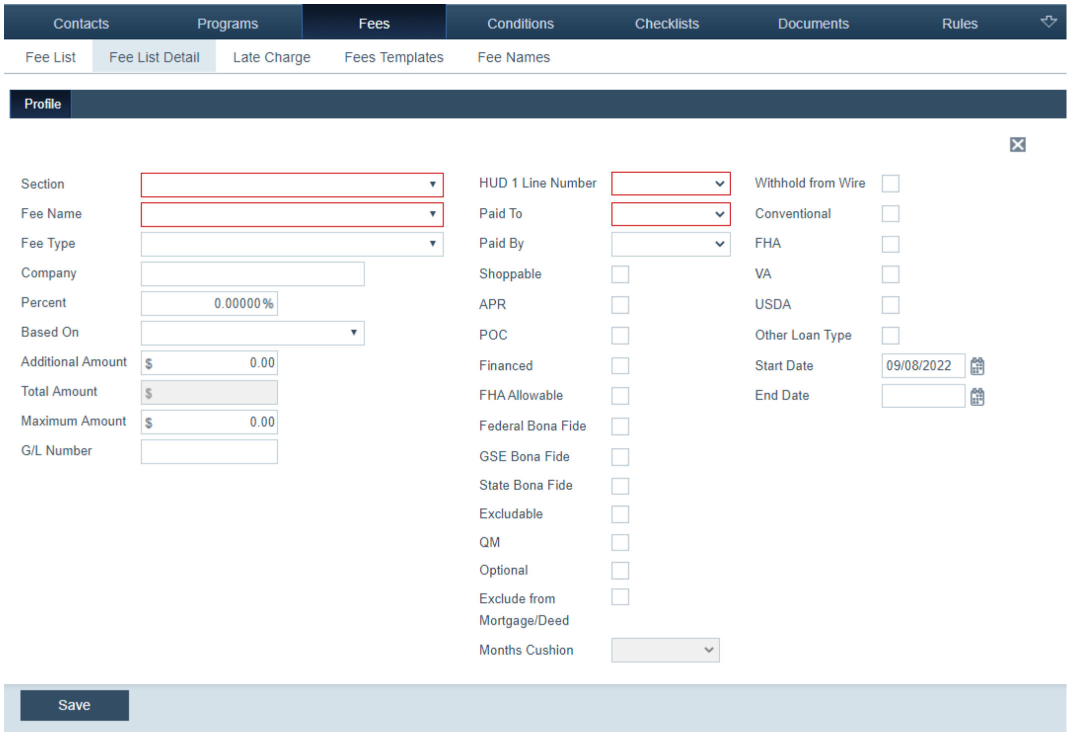
The ***Fee List*** screen is displayed.



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.

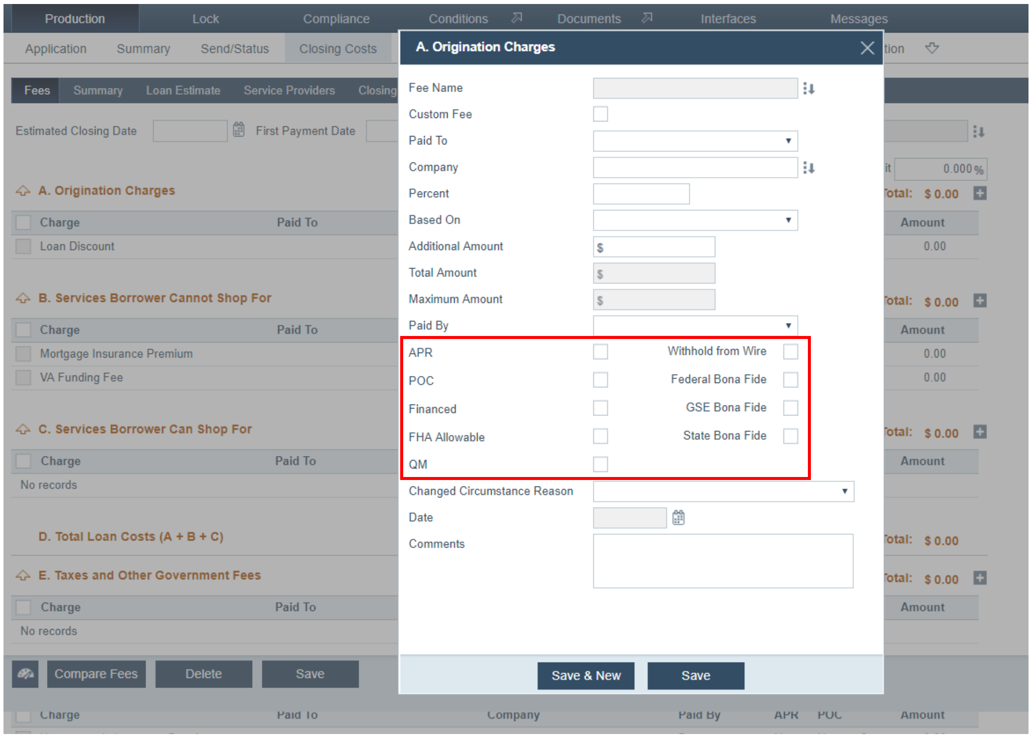
14 From the ***Paid To*** dropdown list, select the entity the fee is paid to.

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 blow, 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

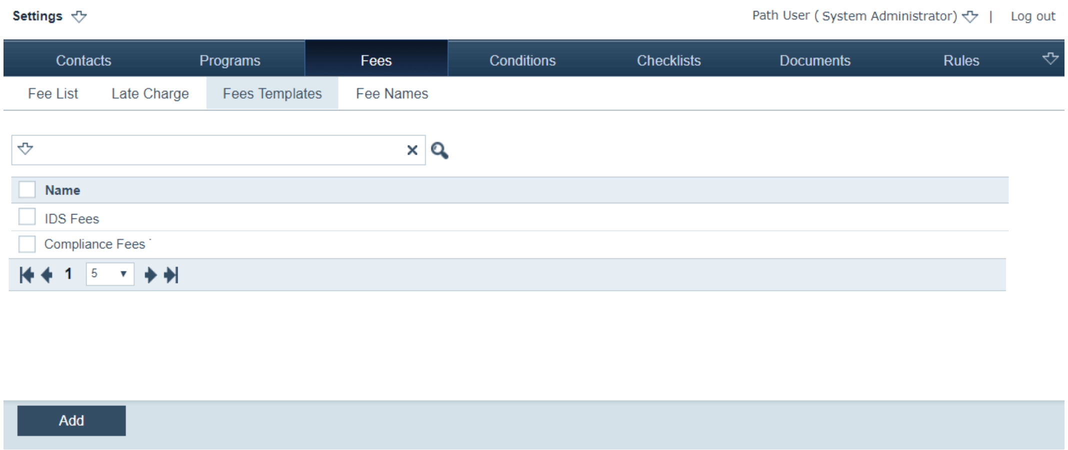
Through the ***Fees Templates*** screen, you can use fees templates, to apply a set of predefined fees to loans with certain attributes in Path LOS. Here you create a new template or copy an existing template and modify as needed.

To create a fees template:

1 Select the **Fees** activity.

2 Click the ***Fees Templates*** screen.

The templates are displayed.

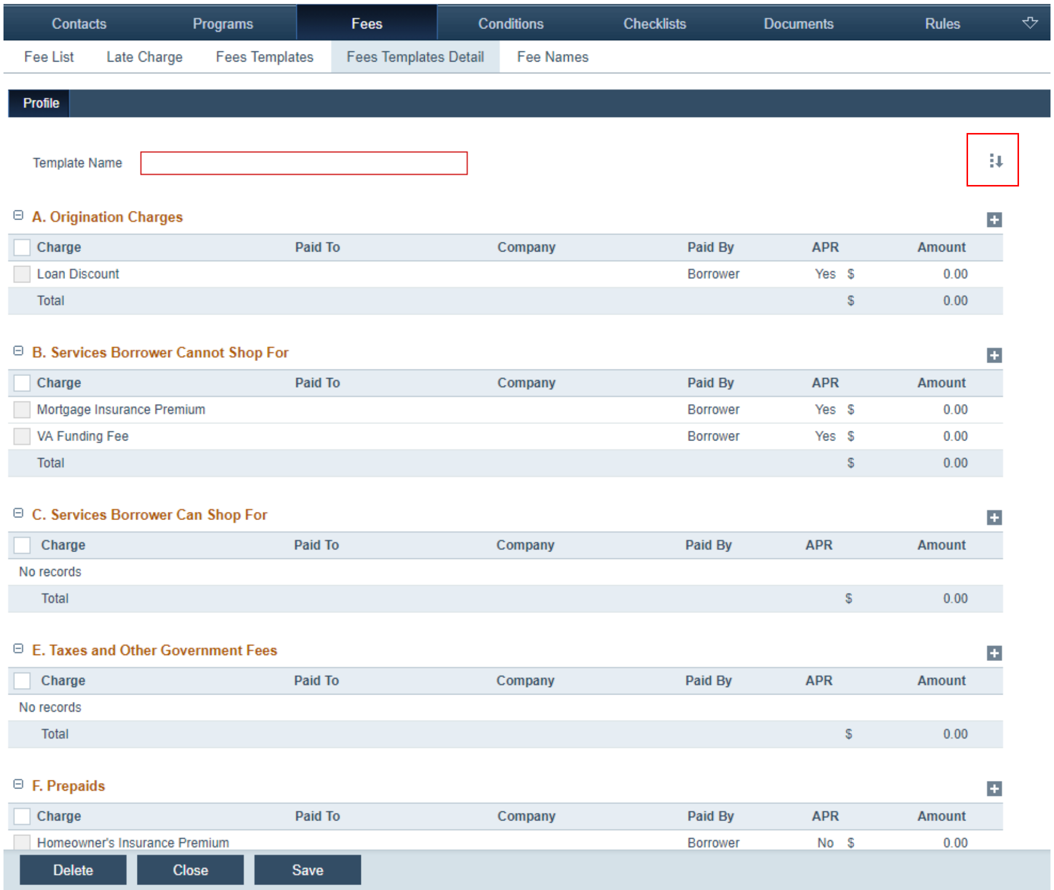


3 Click **Add**.

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. Prepaids*
- *G. Initial Escrow Payment at Closing*
- *H. Other*

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



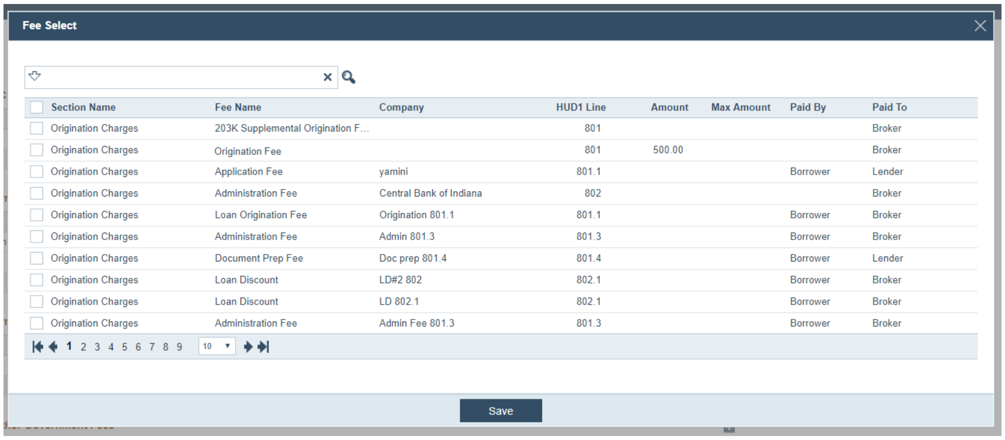
Note

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.



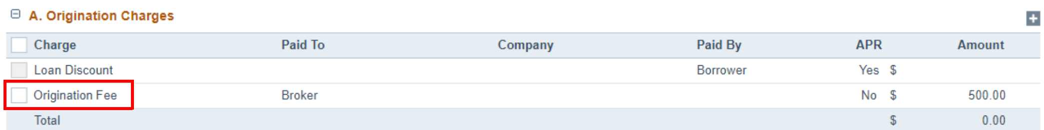
In the *Section Name* column, each collapsible section is represented.

A Navigate to the section of fee that you want to add, and select the fee's checkbox.

Origination Fee is selected.

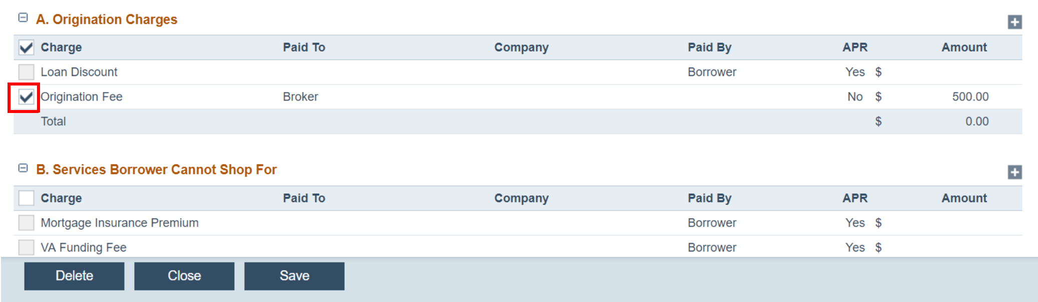
B Click **Save**.

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.

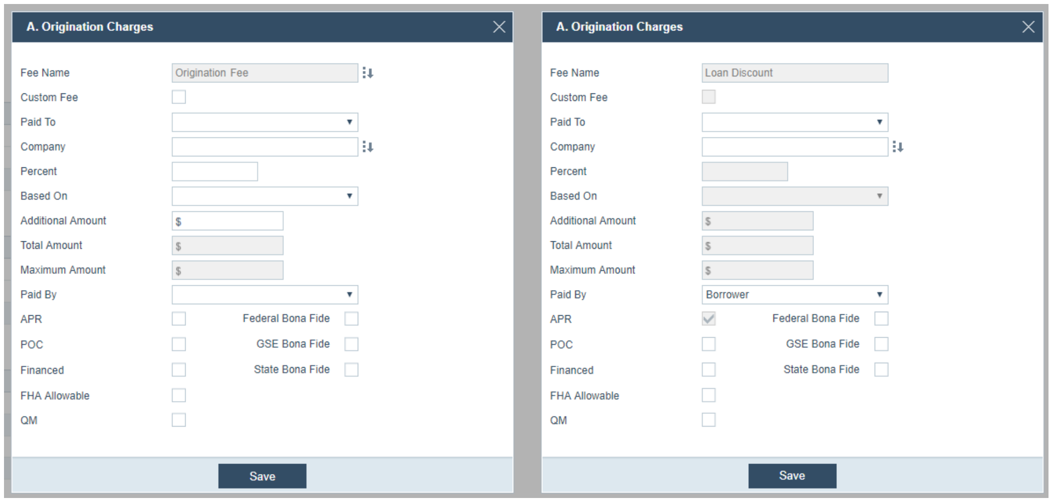
D To delete a fee, select its checkbox, which enables the **Delete** button.



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.



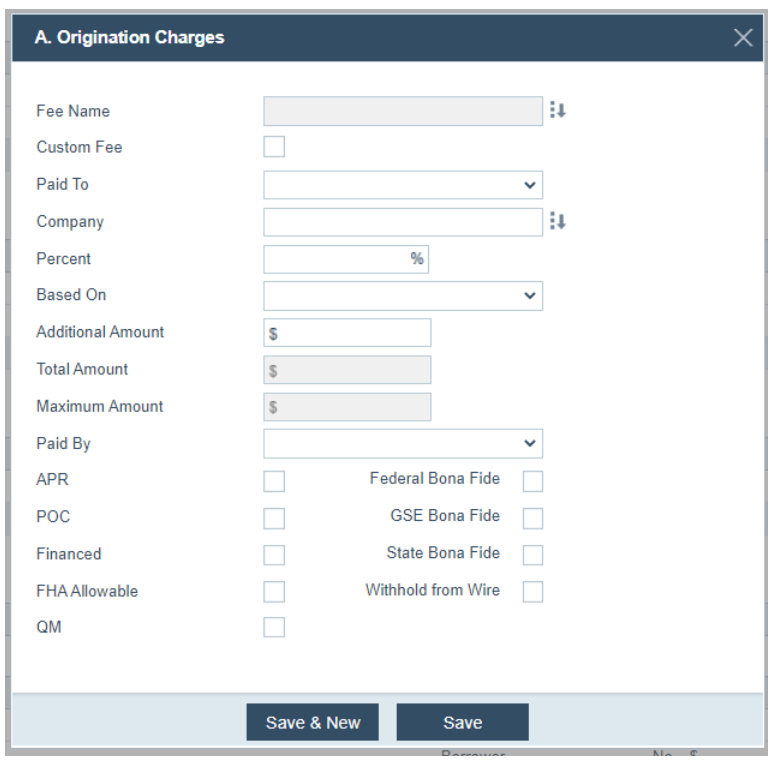
6 The other way to configure your fees template is to configure each fee individually.

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.

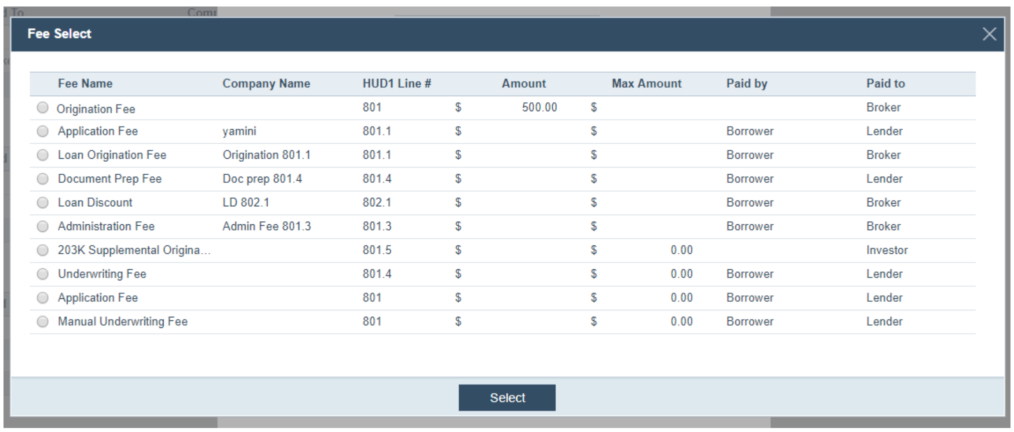
Prerequisite

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.

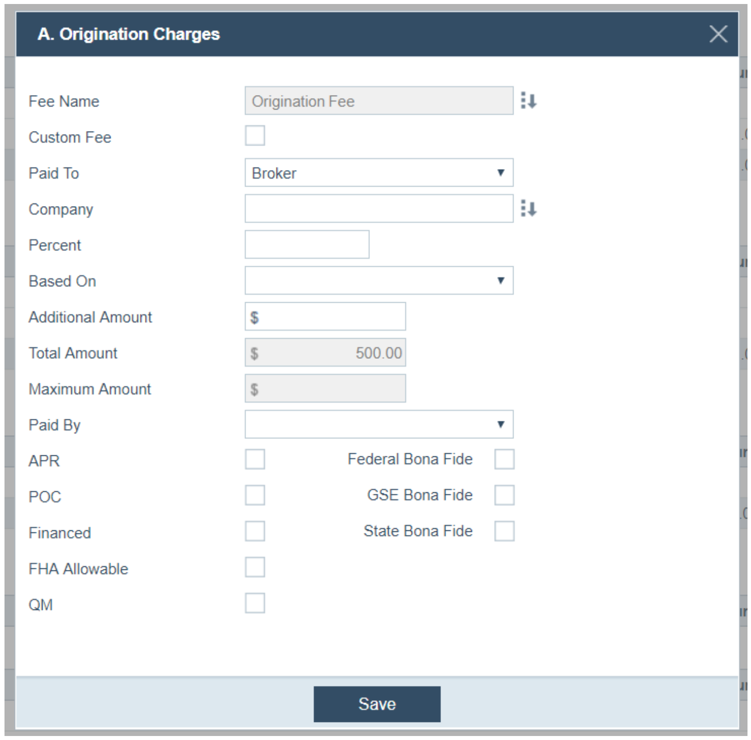


i Choose a fee by selecting its radio button.

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.

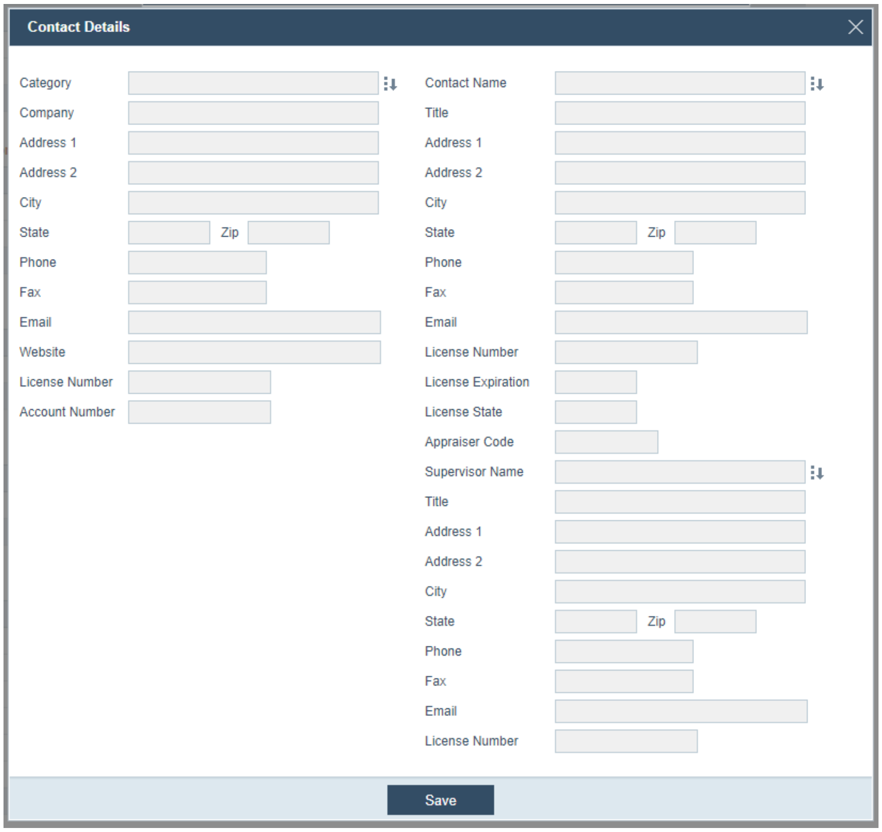


D If you select the **Custom Fee** checkbox, the *Fee Name* field becomes writable. But instead of changing the fee name, you should just create a new custom fee.

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.

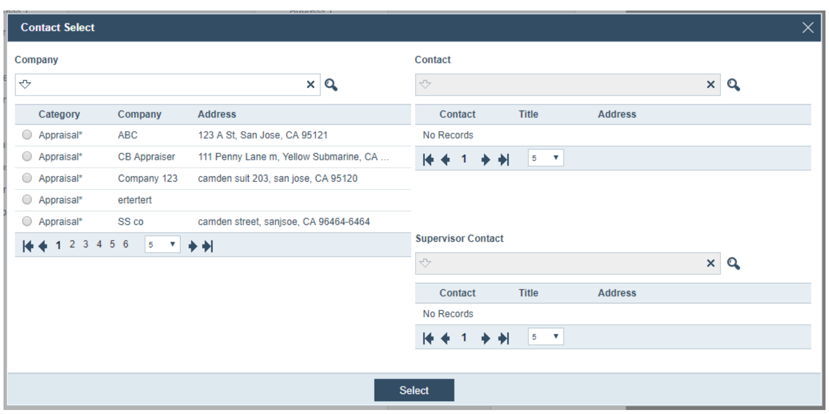
F Enter the company name in the *Company* field, or click the corresponding to select a company that has already been entered into the system.

The **Contact Details** lightbox appears.



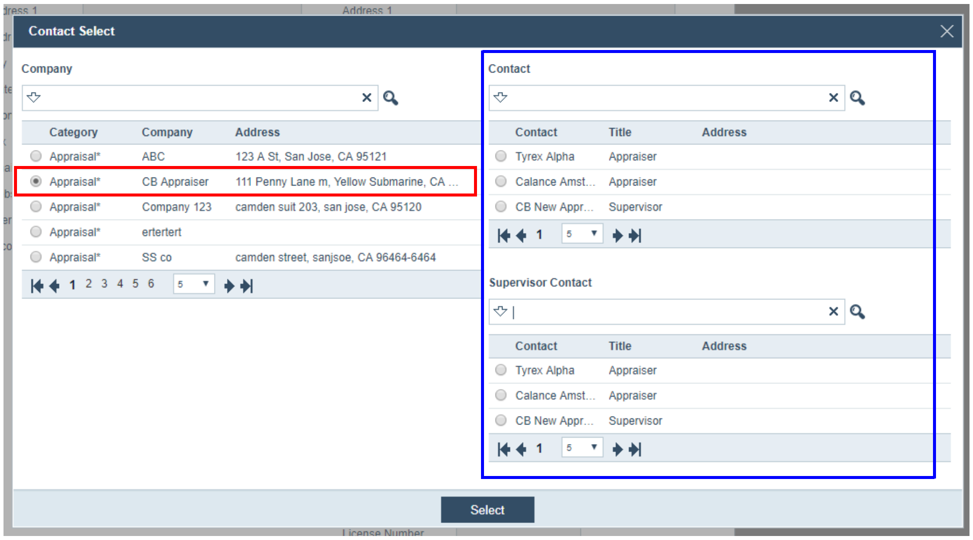
i Click of the *Category* field.

The **Contact Select** lightbox appears.



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

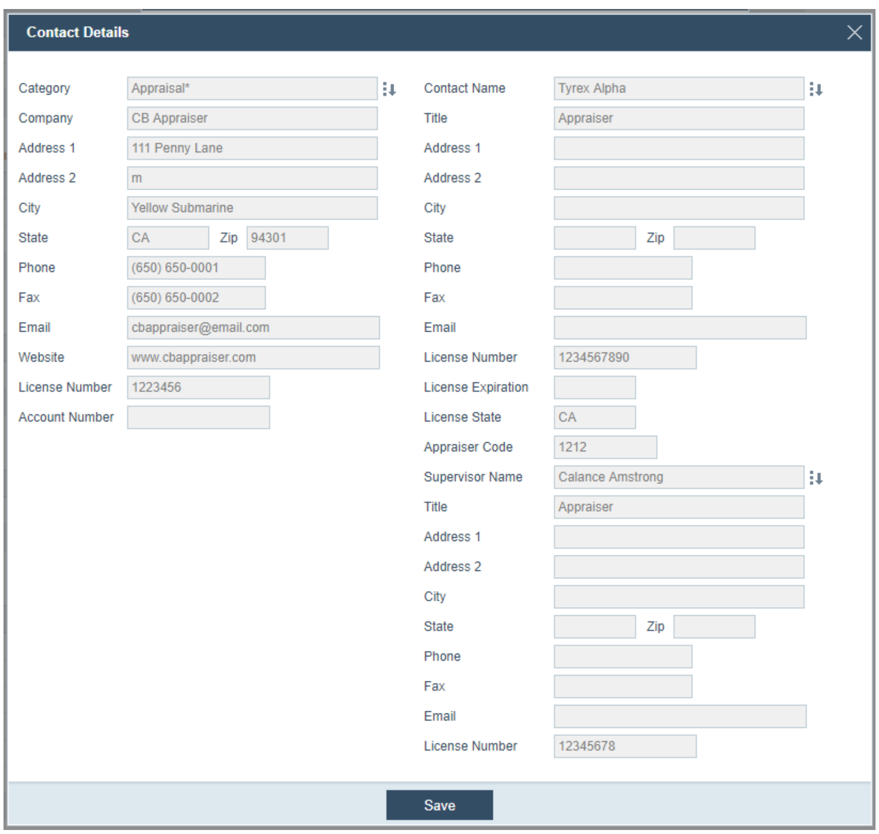
Shown below, **CB Appraiser** is chosen. And once the contact is chosen, the *Contact* and *Supervisor Contact* sections are populated with individuals from the company.



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.

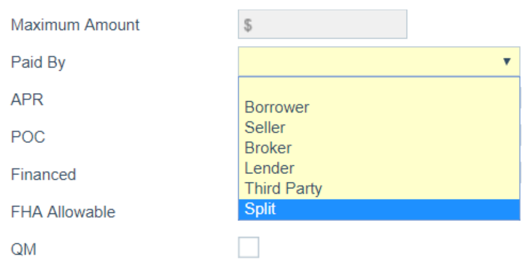
The total fee is calculated and populated in the *Total Amount* field.

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

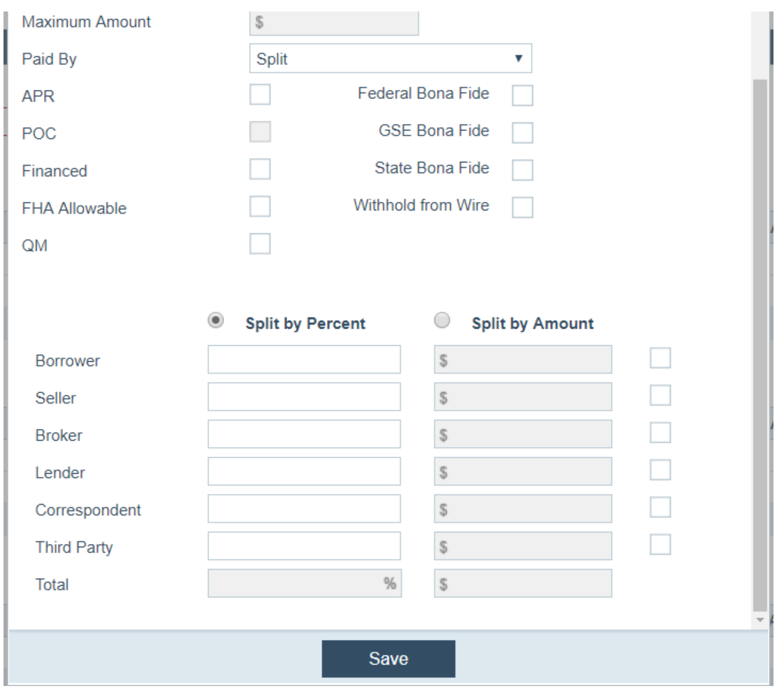
G Select the entity that is paying the fee from the ***Paid By*** dropdown list.

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.



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



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**.

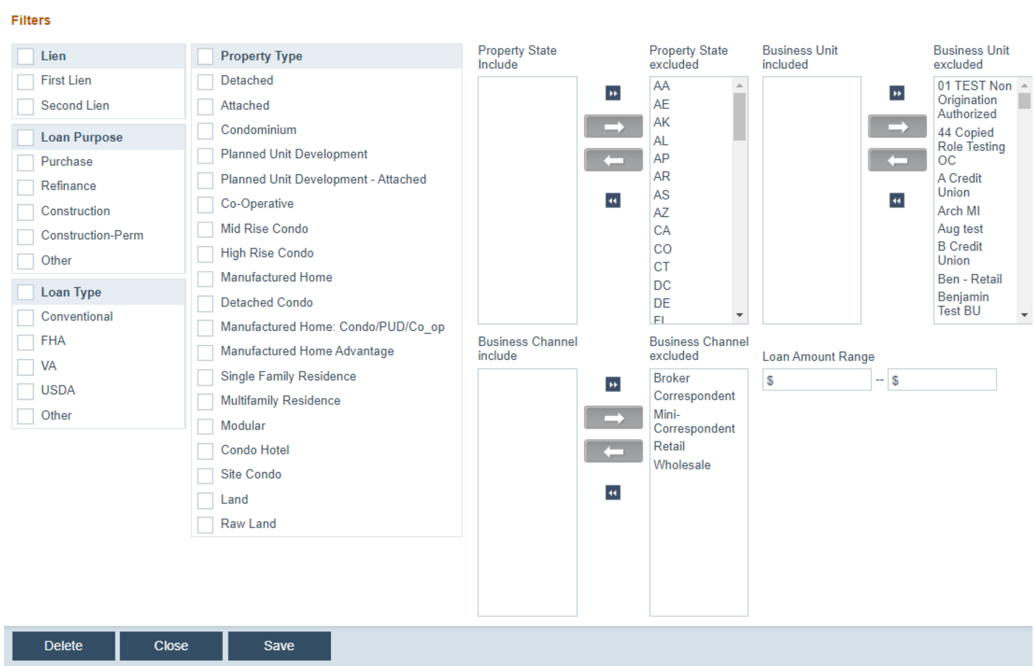
H The following list of checkboxes allow you to give the fee certain characteristics, according to which checkboxes are selected.

- **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.



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.

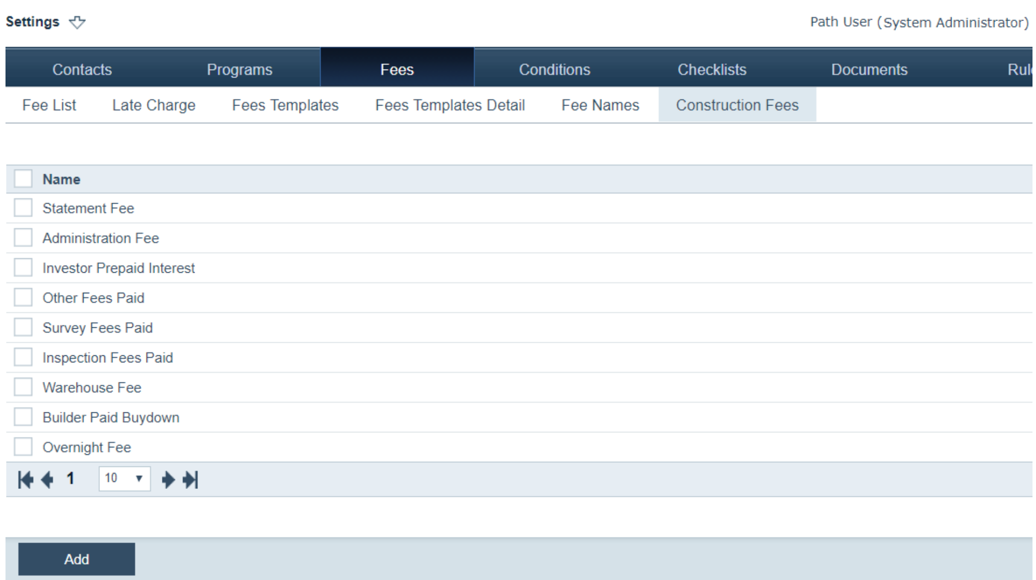
   Edit the values on the ***Fees Template Detail*** screen.
4. To copy an existing fees template, select the checkbox of the template, which enables the **Copy** button, and click **Copy**.

   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**.

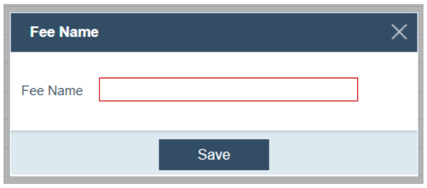
Adding construction fees

To add a construction fee:

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



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.*

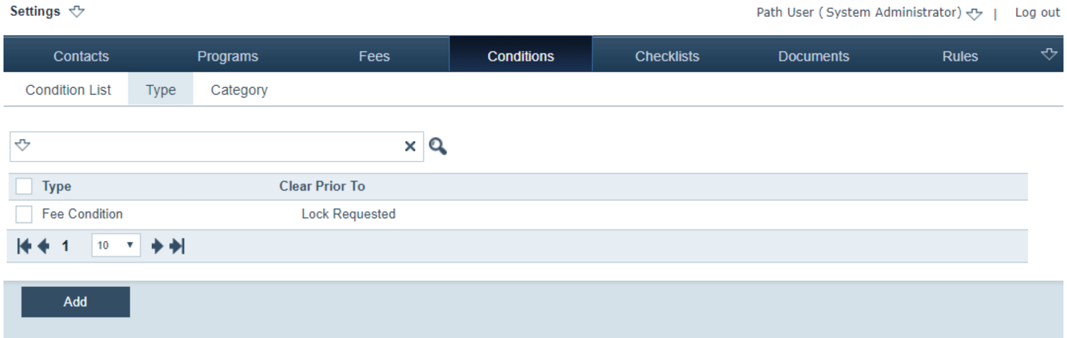
Adding condition types

To add a condition type:

1 Select the **Conditions** activity.

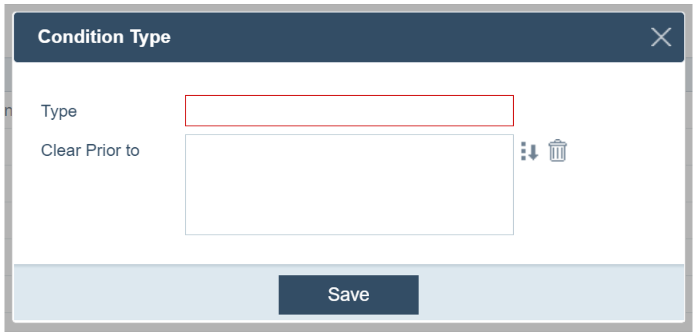
2 Click the ***Type*** screen.

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**.

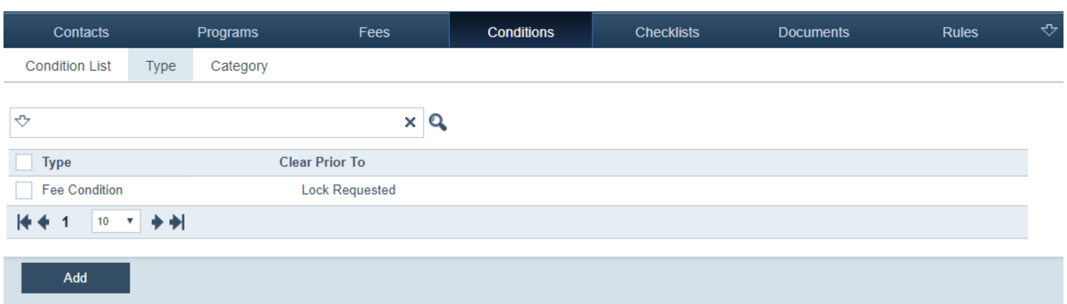
The condition type is added to the list.

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

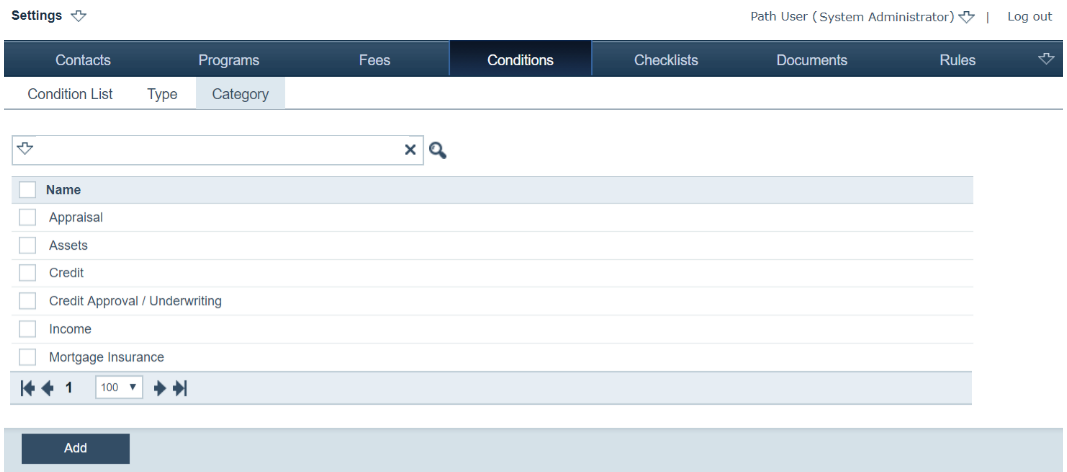
In Path LOS, condition categories group conditions together. Categories are helpful to the LOS user, typically issuers, when they assign conditions to a loan. The categories assist with locating different types of conditions without having to search through the entire list. The category is specified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

To create a condition category:

1 Select the **Conditions** activity.

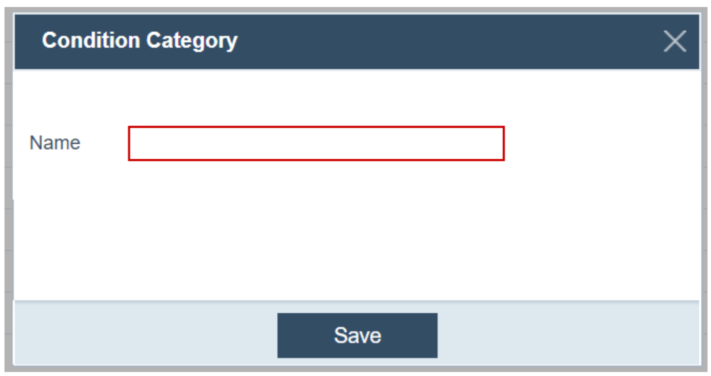
2 Click the ***Category*** screen.

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**.

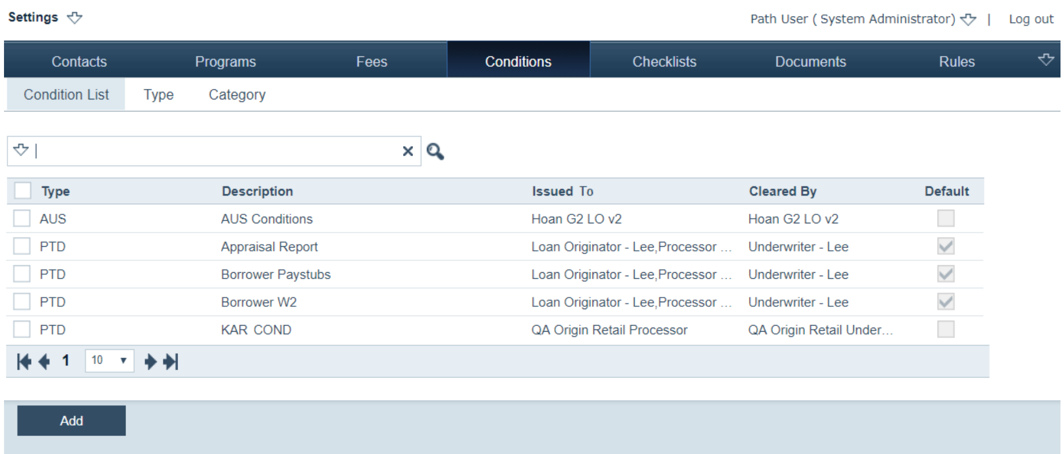
Condition list

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:

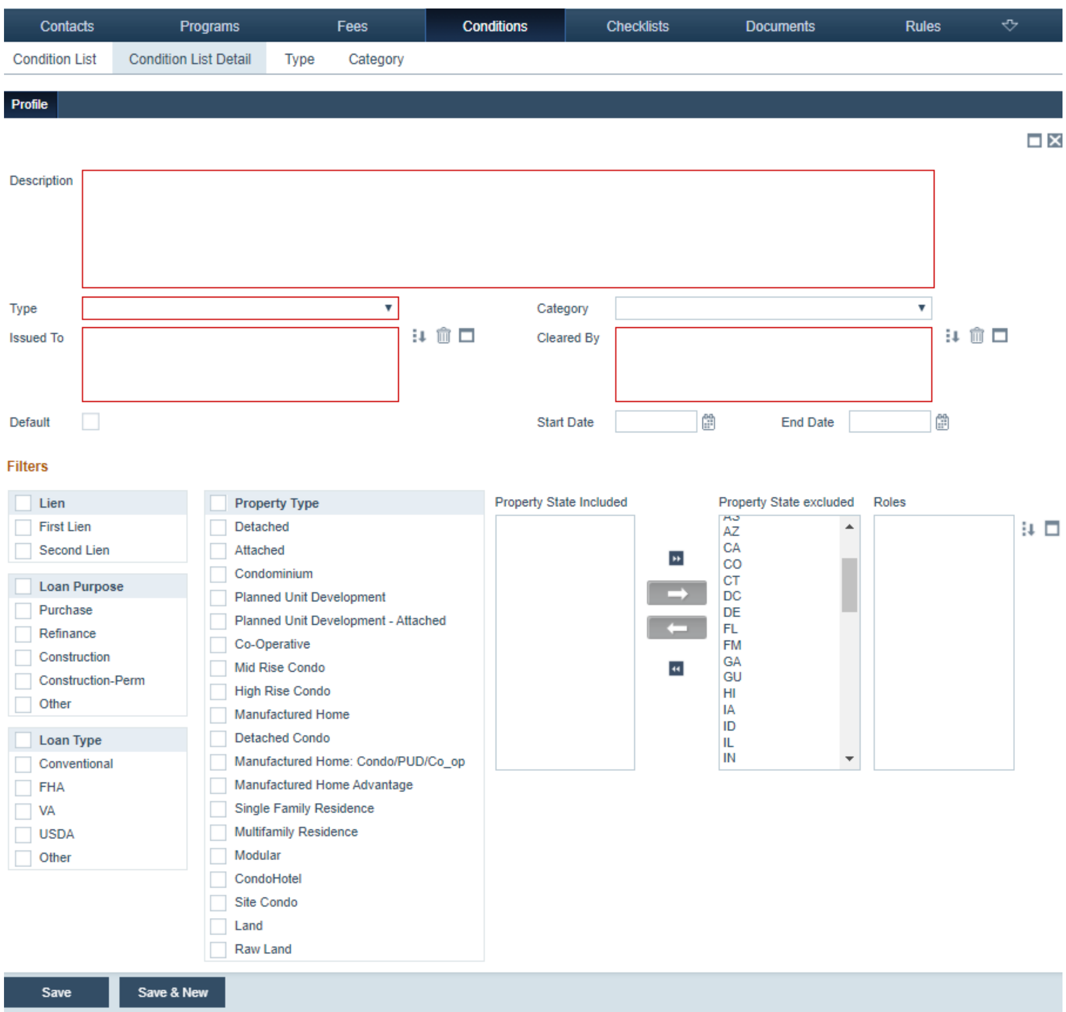
1 Select the **Conditions** activity.

The ***Condition List*** screen is displayed.



2 Click the **Add** button.

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



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

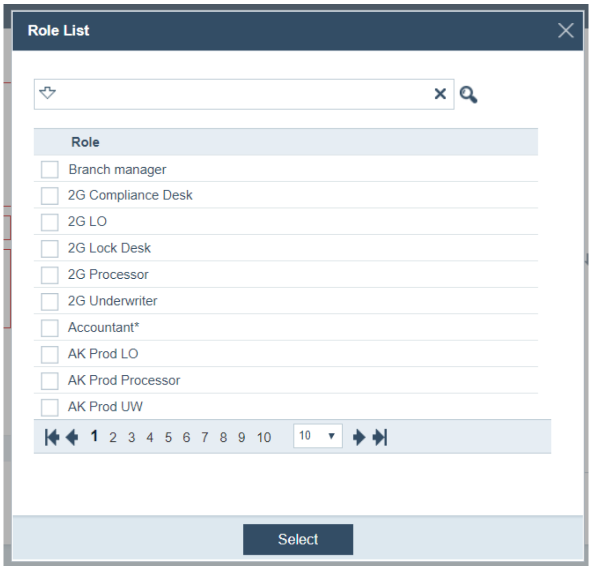
Before you can select a new condition type or category, you need to create a new condition type or category.

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.

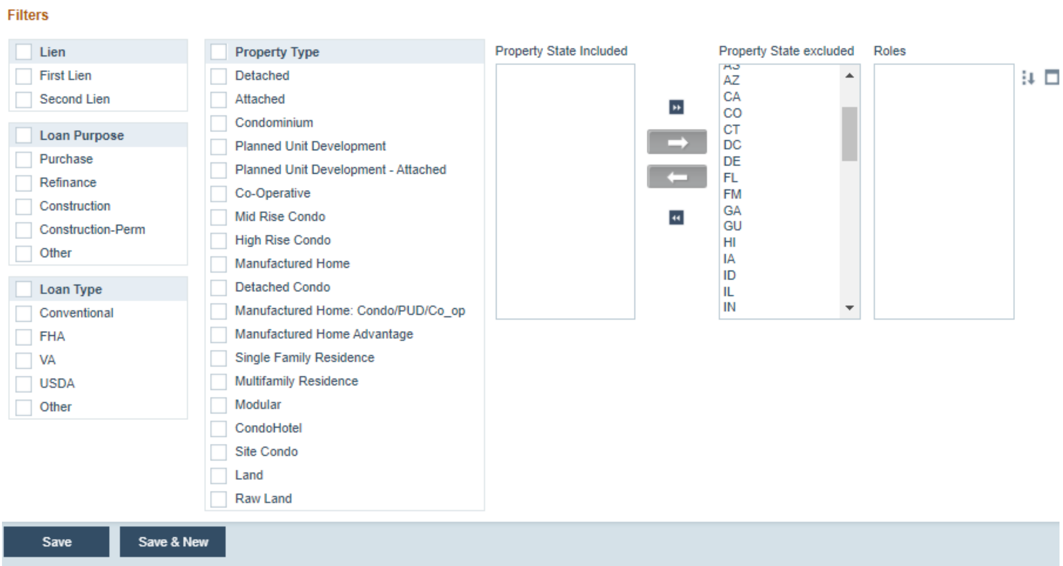
B Click **Select**.

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.



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

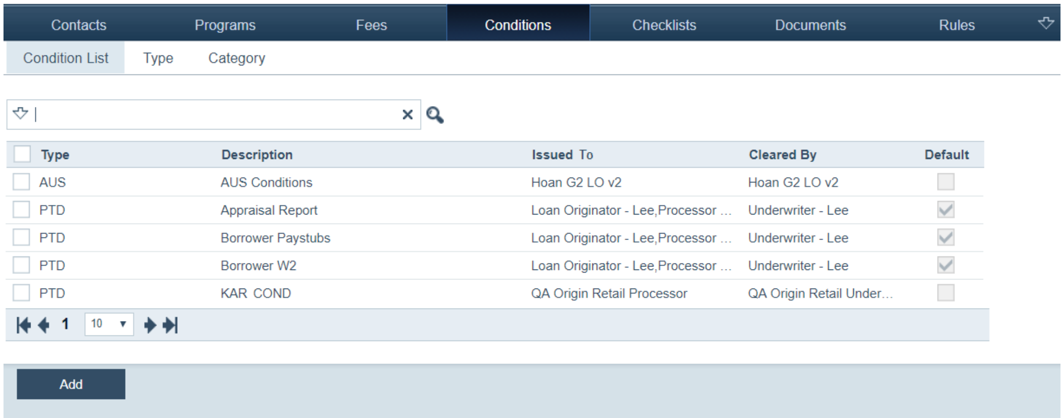
For information on configuring a role's access to conditions, see Conditions, on page 185.

Editing, copying and deleting a condition

To edit, copy and delete a condition:

1 Select the **Conditions** activity.

The ***Condition List*** screen is displayed.



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*

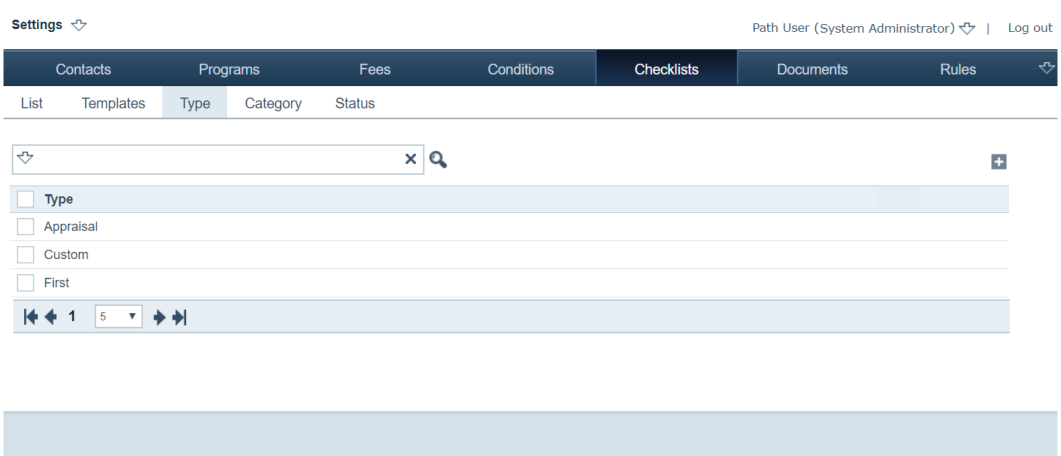
Creating checklist types

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

To create a checklist type:

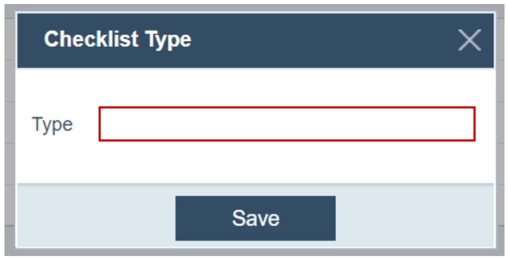
1 Select the **Checklists** activity.

2 Click the ***Type*** screen.



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**.

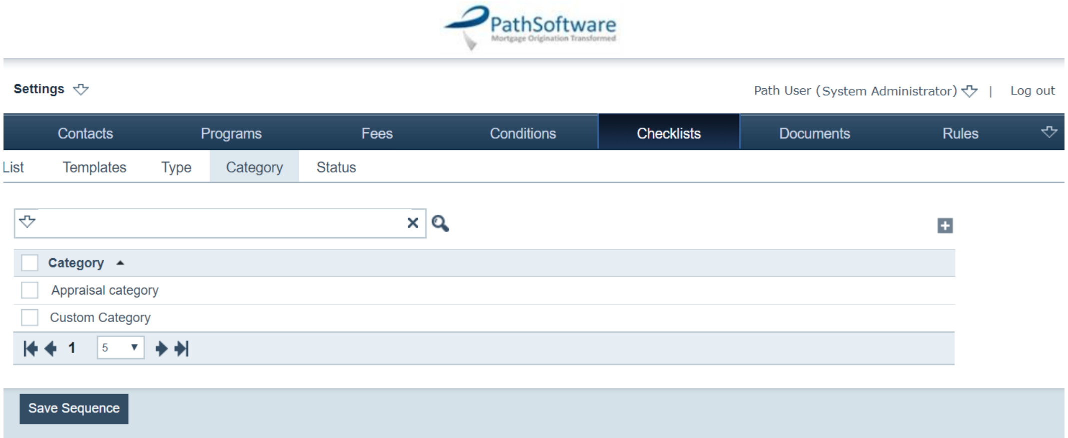
(Optional) Creating checklist categories

You can define the checklist categories at your organization.

To create a checklist category:

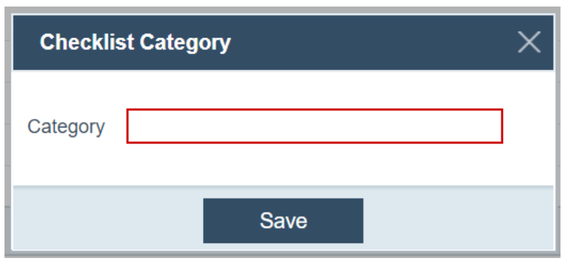
1 Select the **Checklists** activity.

2 Click the ***Category*** screen.



3 Click ➕.

The **Checklist Category** lightbox is displayed.

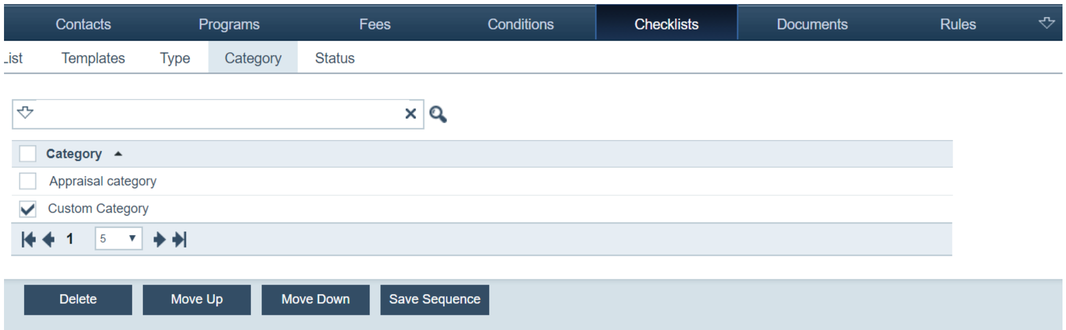


4 Enter the checklist category in the *Name* field.

5 Click **Save**.

6 To delete a checklist category, select its checkbox, which enables the **Delete** button, and click **Delete**.

7 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.



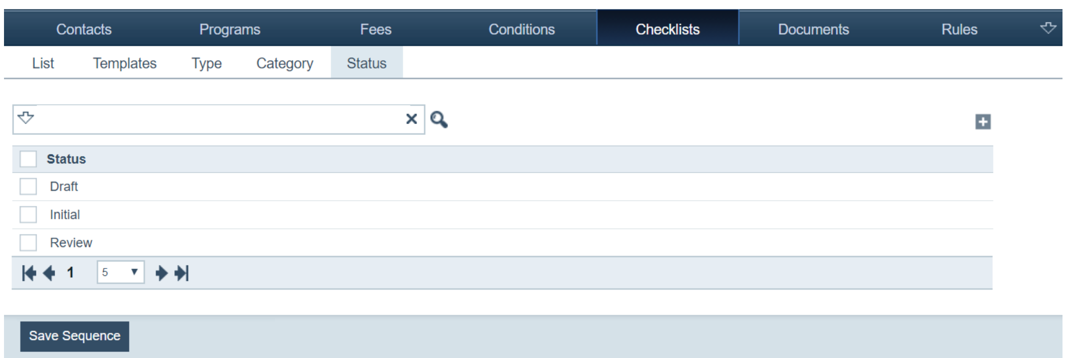
8 To save the sequence of checklist categories, click the **Save Sequence** button.

Checklist status

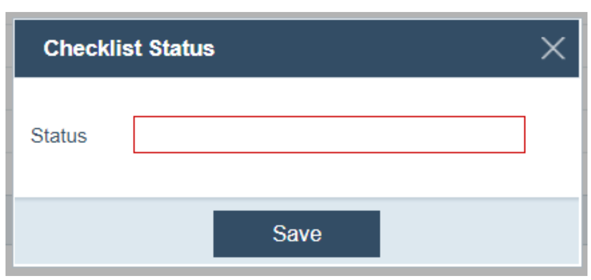
To add a checklist status:

1 Select the **Checklists** activity.

2 Click the *Status* screen.



3 Click .



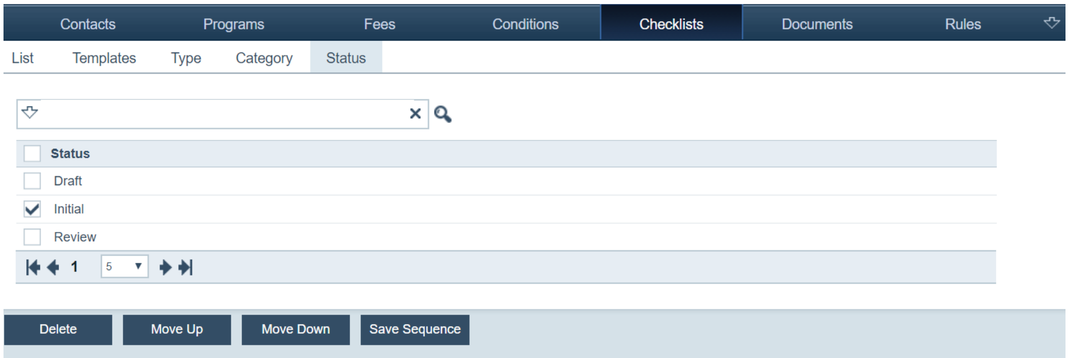
4 Enter the checklist status in the *Status* field.

5 Click **Save**.

6 To delete a checklist status, select its checkbox, which enables the **Delete** button, and click **Delete**.

7 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.



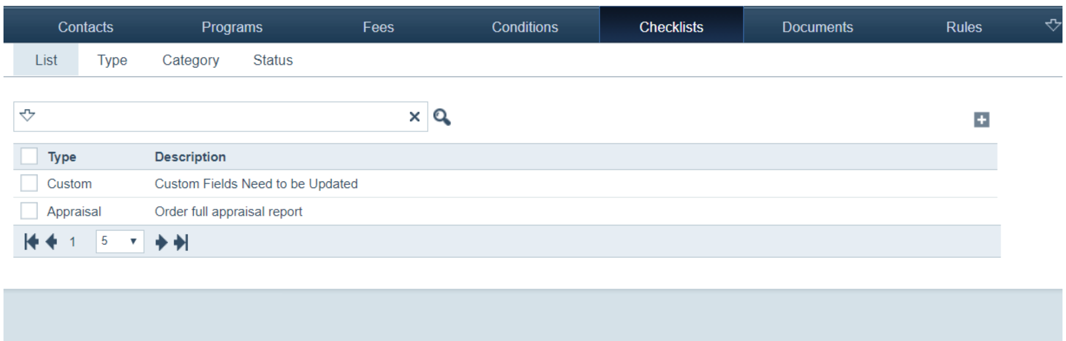
8 To save the sequence of checklist statuses, click the **Save Sequence** button.

Adding checklist items

To add a checklist item:

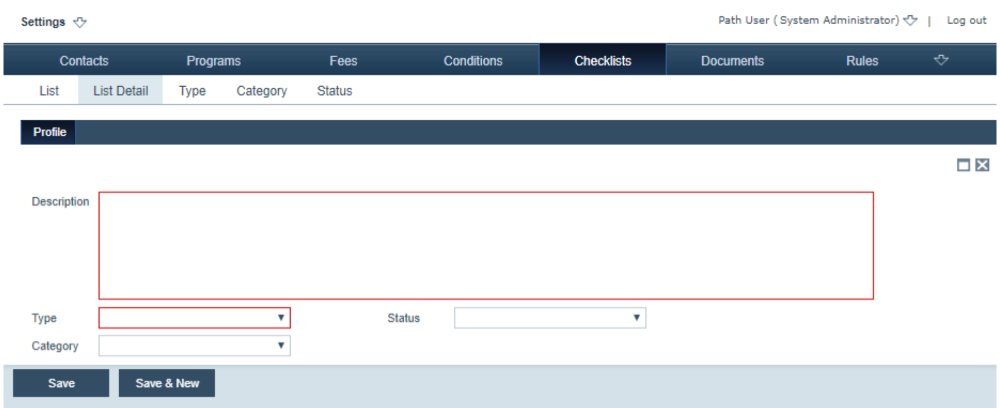
1 Select the **Checklists** activity.

The ***List*** screen is displayed.



2 Click .

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



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.

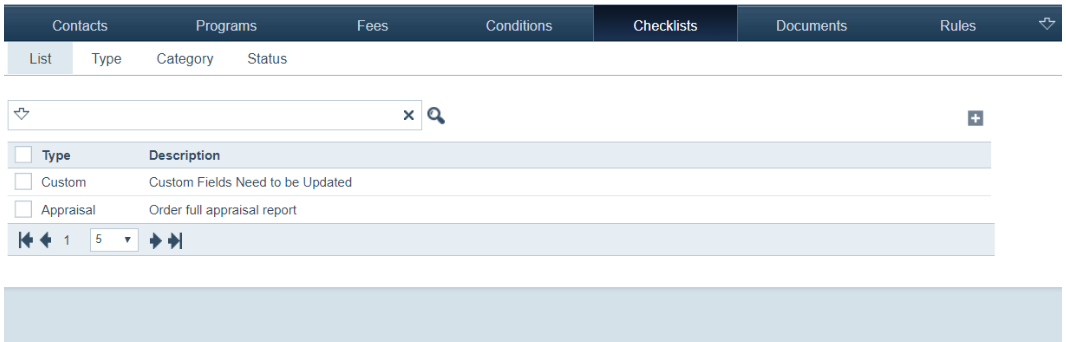
8 Or click **Save & New** to save the checklist item and create a new checklist item.

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**.

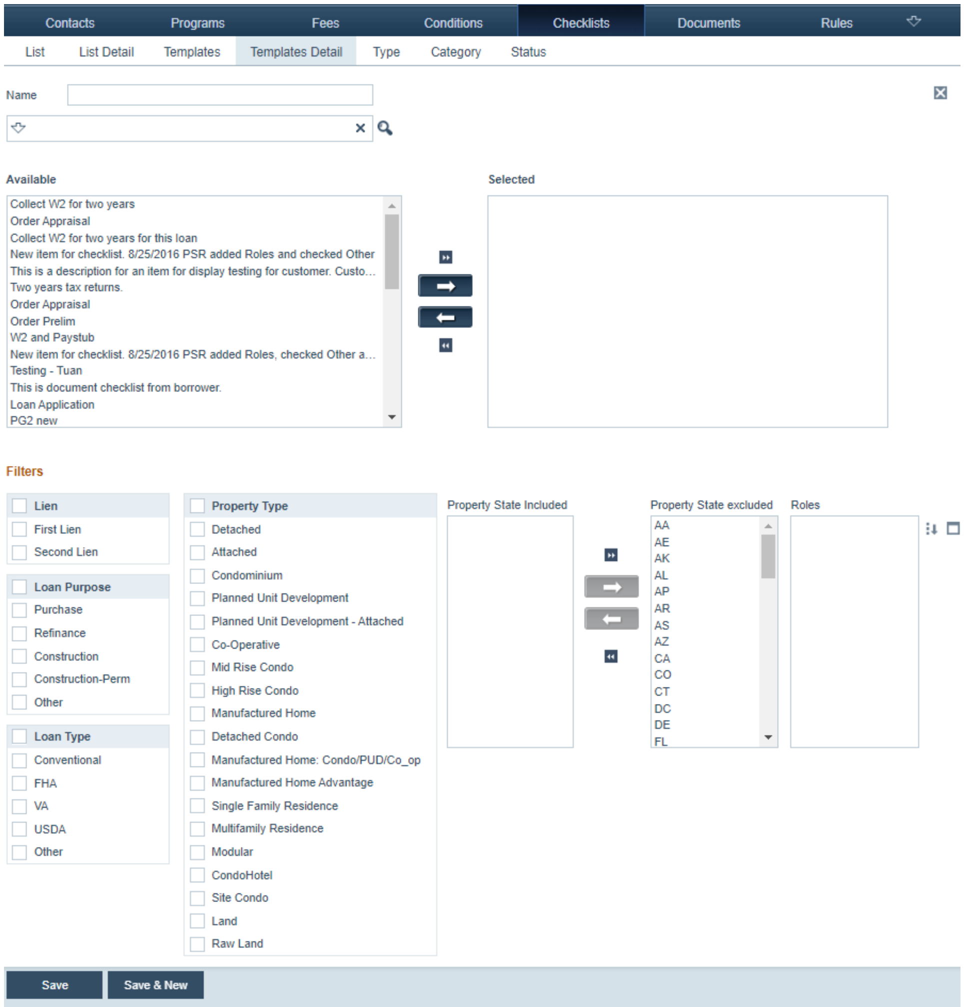
Adding checklist templates

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 templateis 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

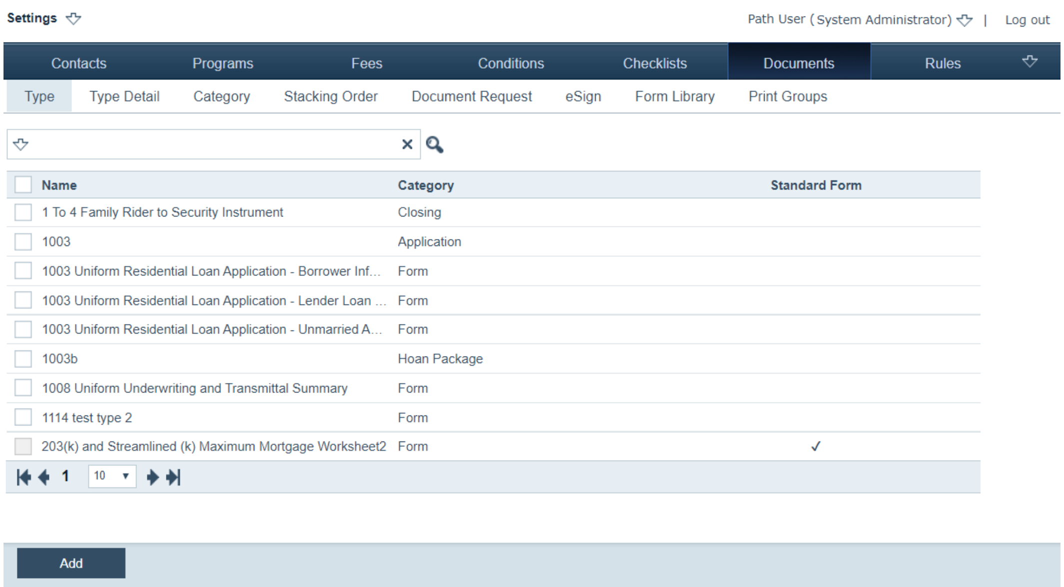
A document type identifies the type of document that is required as part of the loan package, such as a pay stub. Preconfigured document types are included in Path.

Creating document types

To create a document type:

1 Select the **Documents** activity.

The ***Type*** screen is displayed.



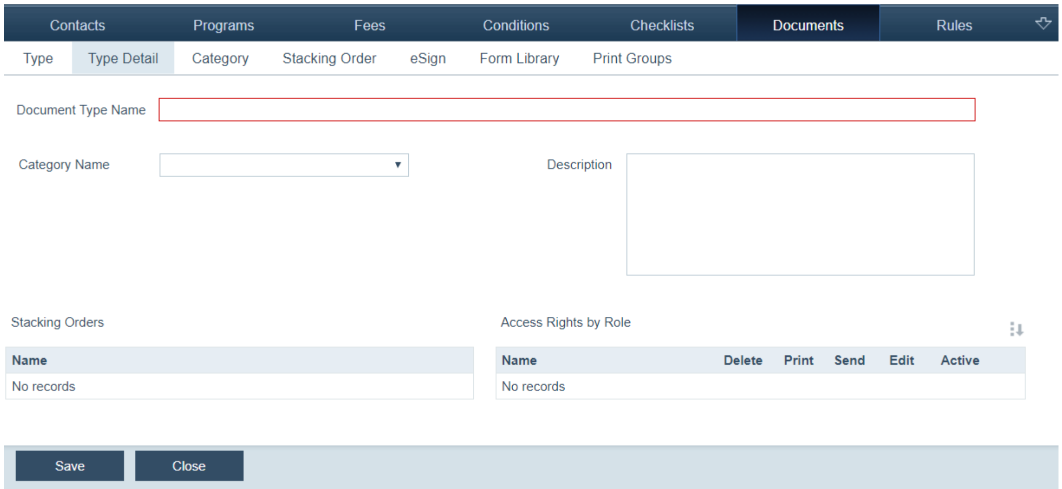
Note

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.



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.

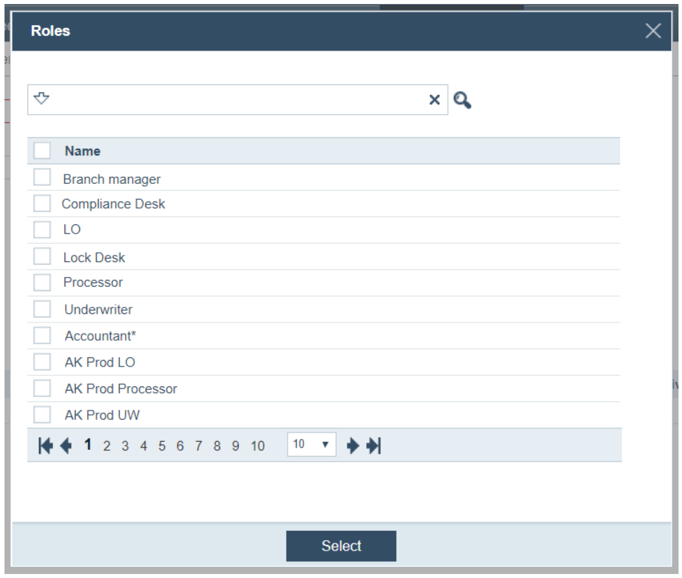
Conversely, when a document type has a category, other categories are not able to selected it, because a document type can only be added to one category. A category can have multiple document types, but a document type cannot belong to more than one category.

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.



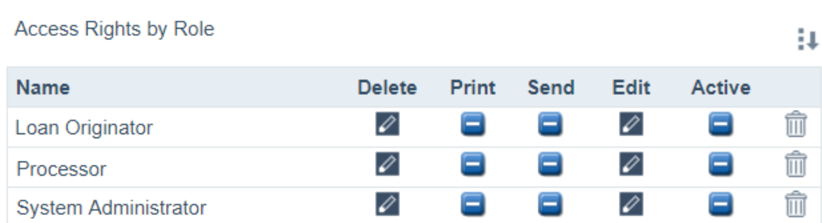
A Choose the roles that can access this document type.

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.



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.

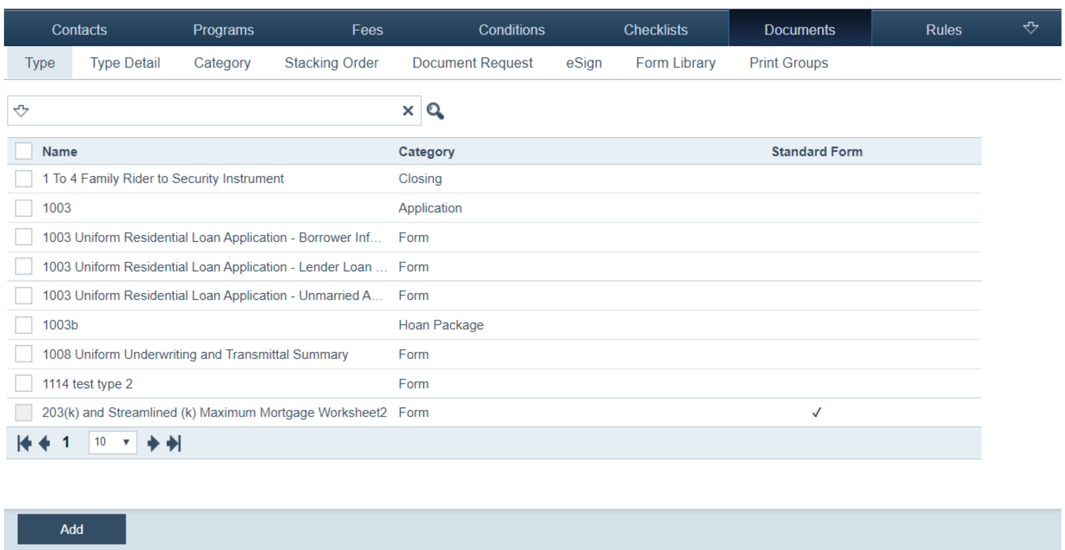
8 Click **Save**.

Editing and Deleting a document type

To edit and delete a document type:

1 Select the Documents activity.

The ***Type*** screen is displayed.



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.

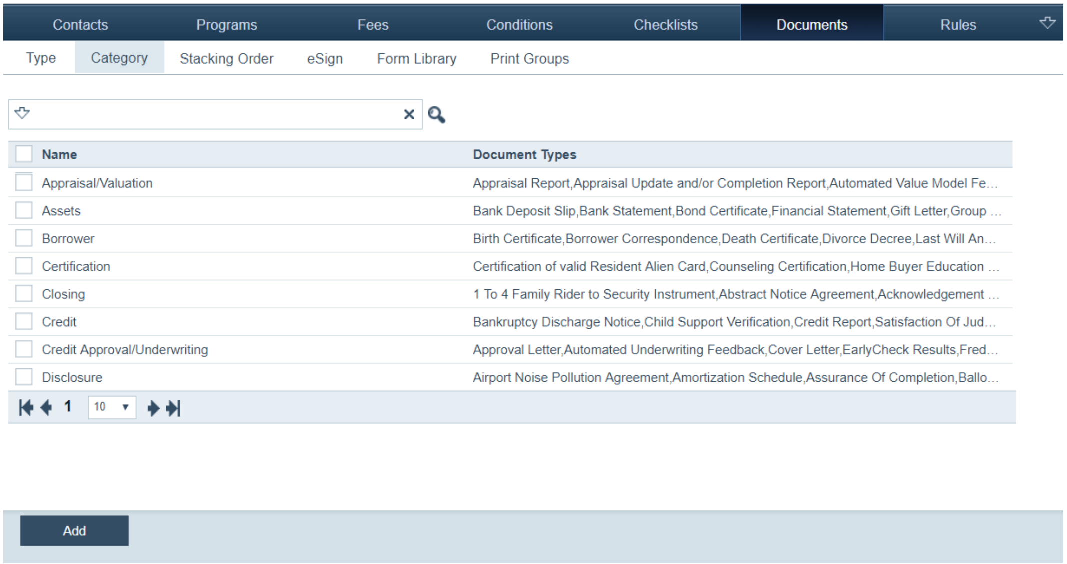
Creating document categories

To create a document category:

1 Select the **Documents** activity.

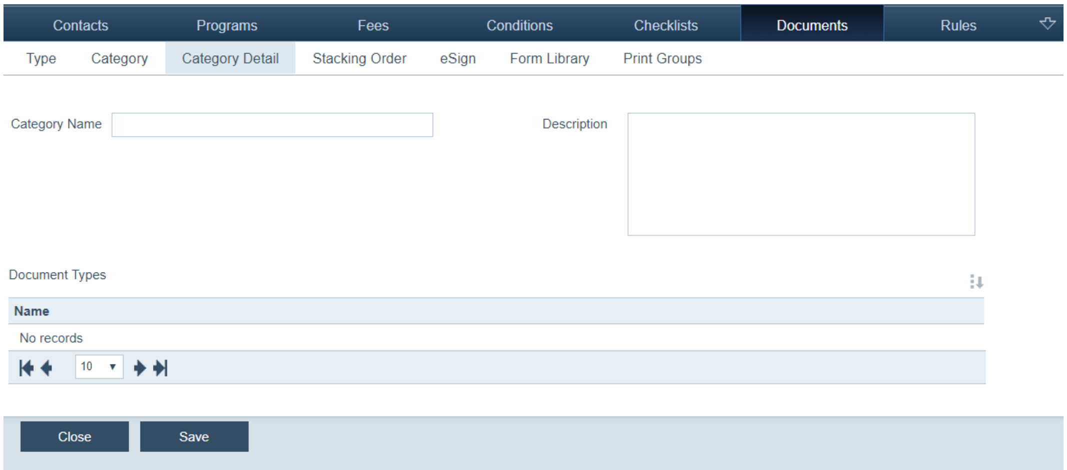
2 Click the *Category* screen.

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



3 Click **Add**.

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



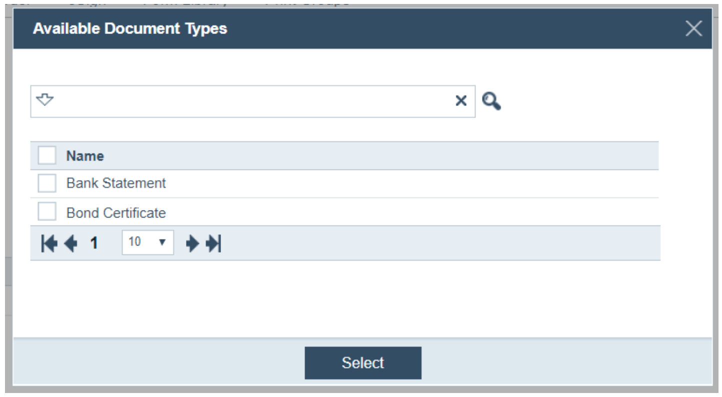
4 Enter a category name, in the *Category Name* field.

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

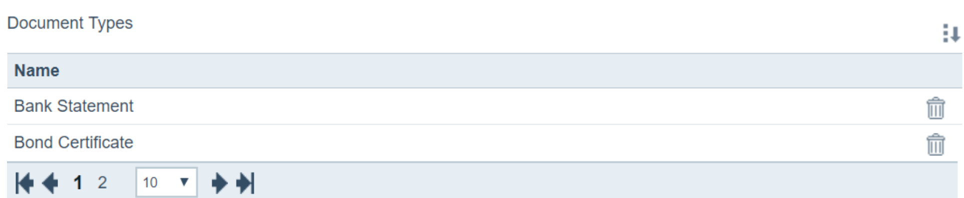
Because you cannot add a document type to more than one category, only document types that are not assigned a category are listed.

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.

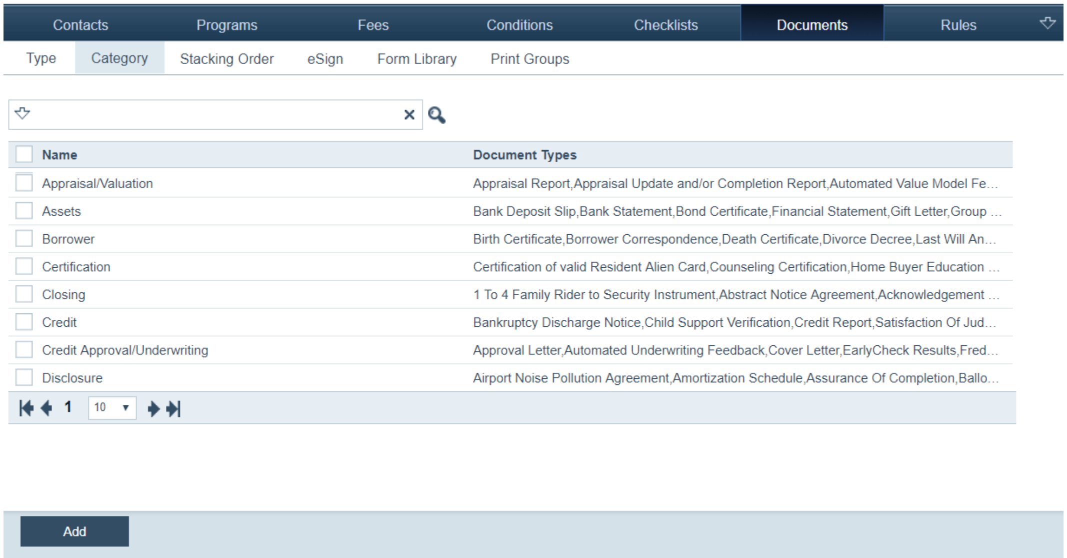
Editing and deleting categories

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.



3 To edit a category, click the category name, which opens the ***Category Detail*** screen, and edit the settings.

4 To delete a category, select it 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.

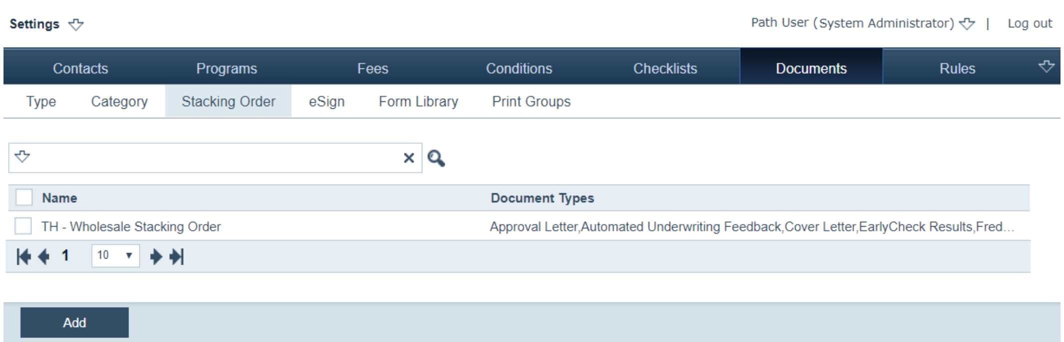
Creating stacking orders

To create a stacking order:

1 Select the **Documents** activity.

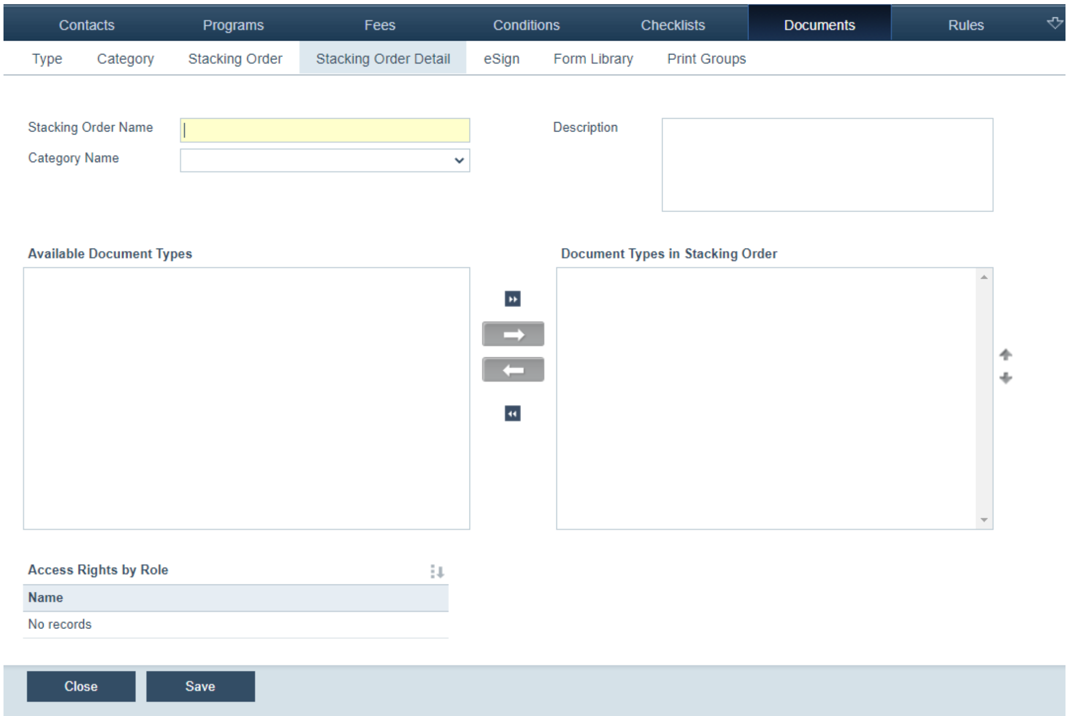
2 Click the ***Stacking Order*** screen.

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



3 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.

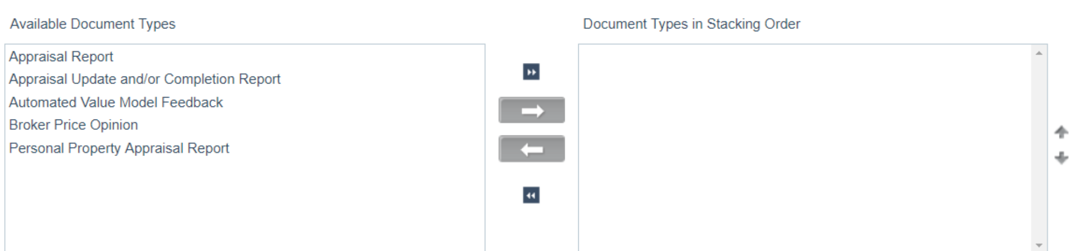


4 Enter a stacking order name in the *Stacking Order Name* field.

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*.

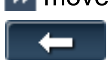


A Click the document type(s) that you want to add, in *Available Document Types.*

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.

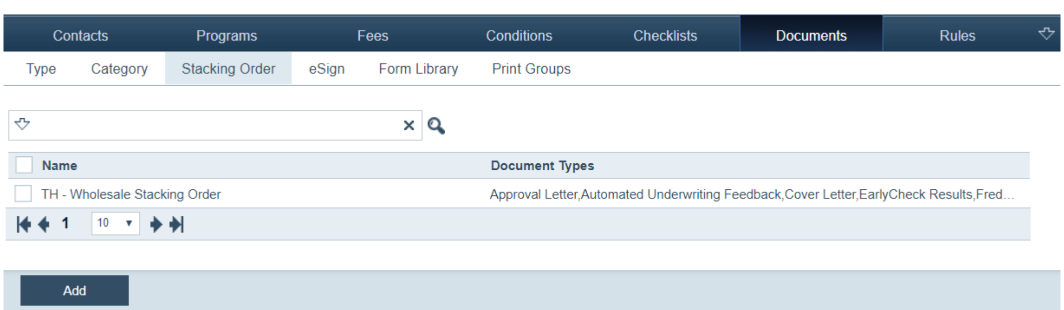
Editing, copying and deleting a stacking order

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.



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**.

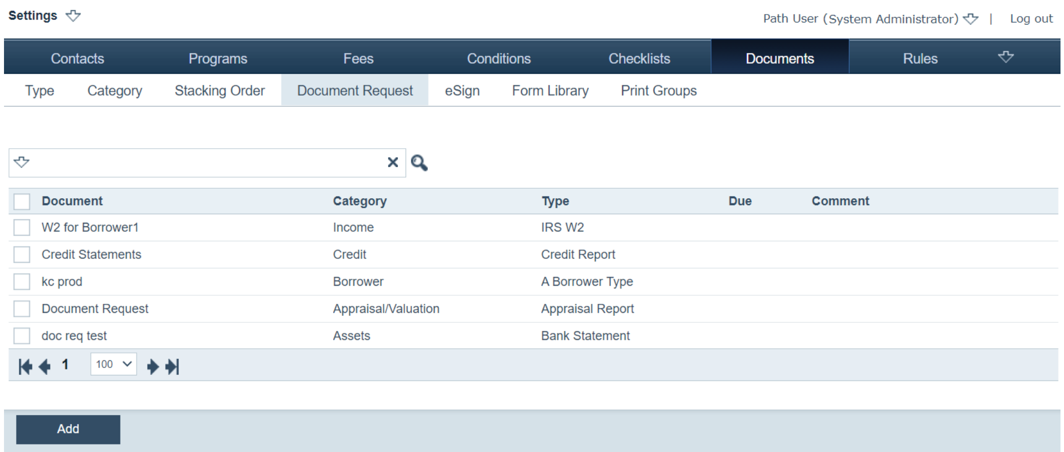
5 Select the checkbox of the stacking order to be deleted, which enables the **Delete** button, and click **Delete**.

Document Requests

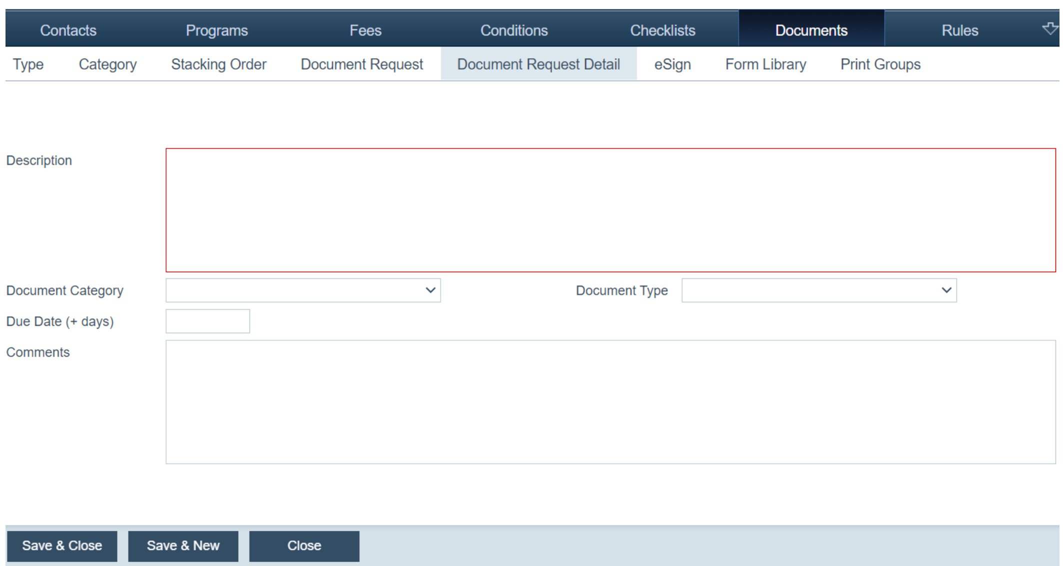
To create a document request:

1 Select the **Documents** activity.

2 Click the ***Document Request*** screen.



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



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.

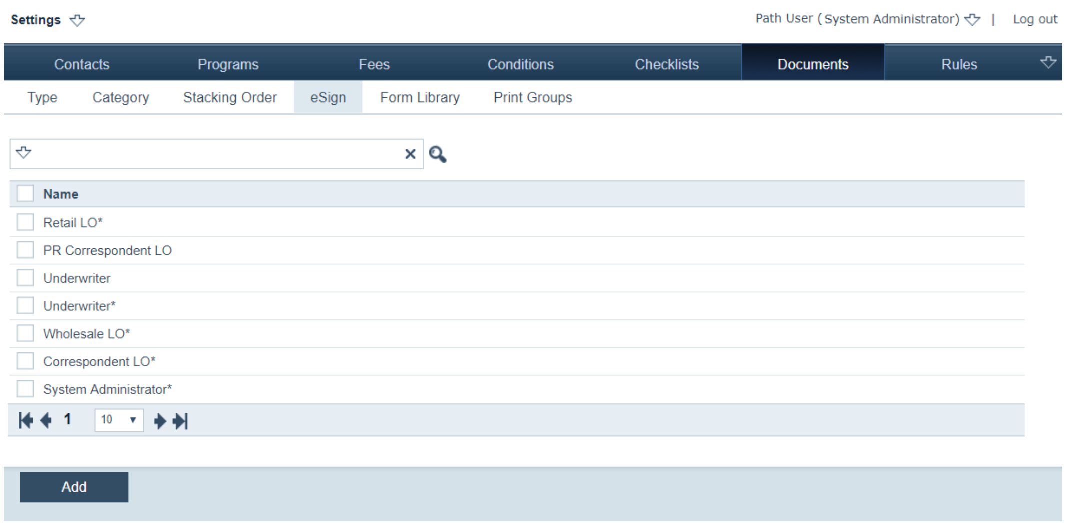
This feature only works for customers who also use Zip.

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.

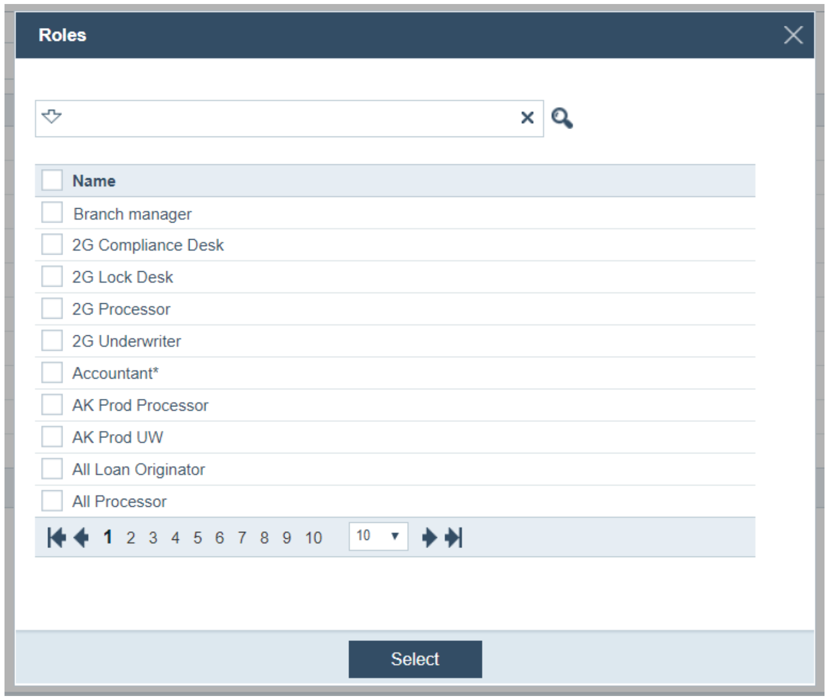


Note

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.



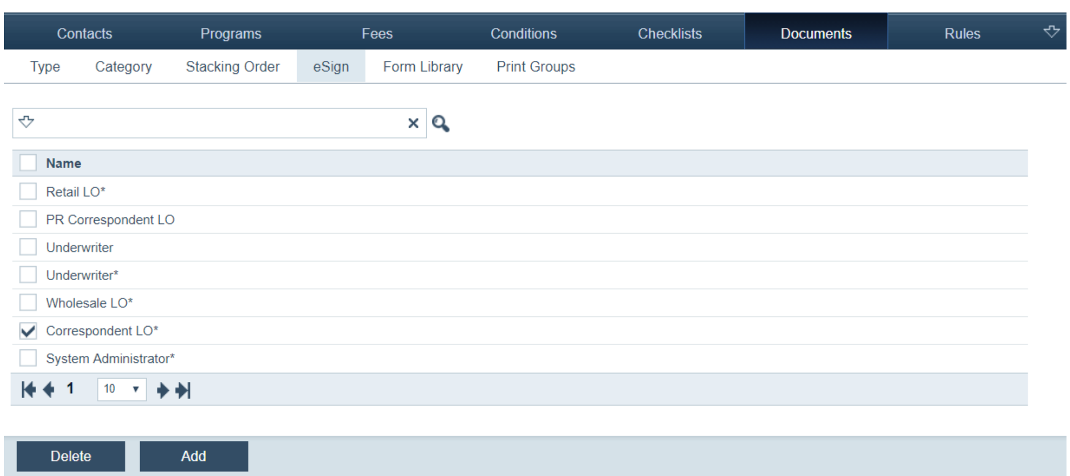
A Choose the roles.

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

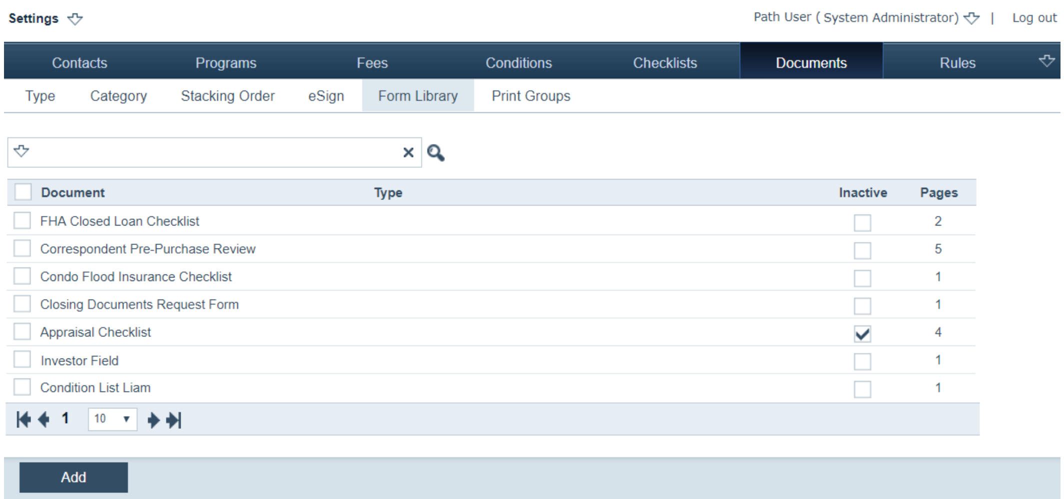
Through the ***Form Library*** screen, you can manage the documents that Path LOS users can access.

Adding documents in the form library

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

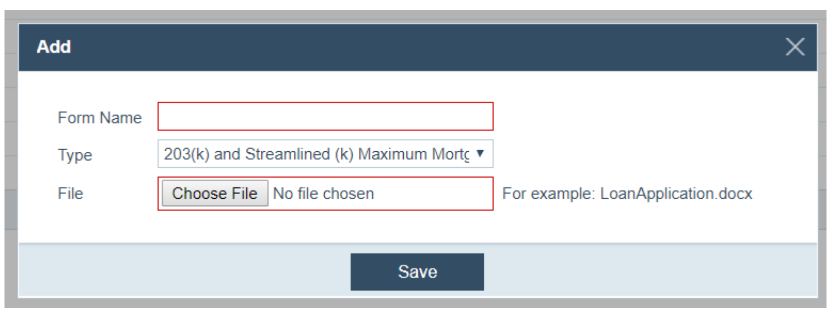
1. Select the **Documents** activity.
2. Click the *Form Library* screen.

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



3. Click **Add**.

   The **Add** lightbox appears.



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.

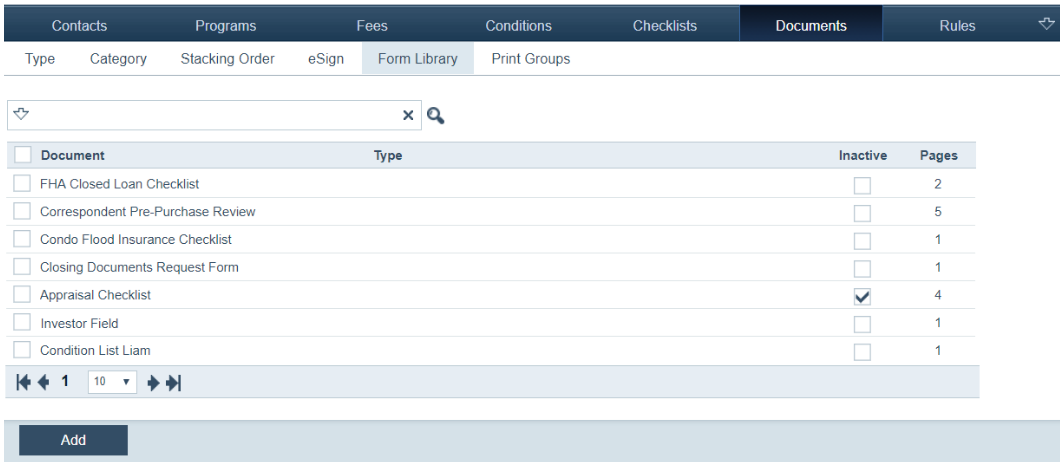
Copying and deleting documents in the form library

To copy and delete a document in the form library:

1 Select the **Documents** activity.

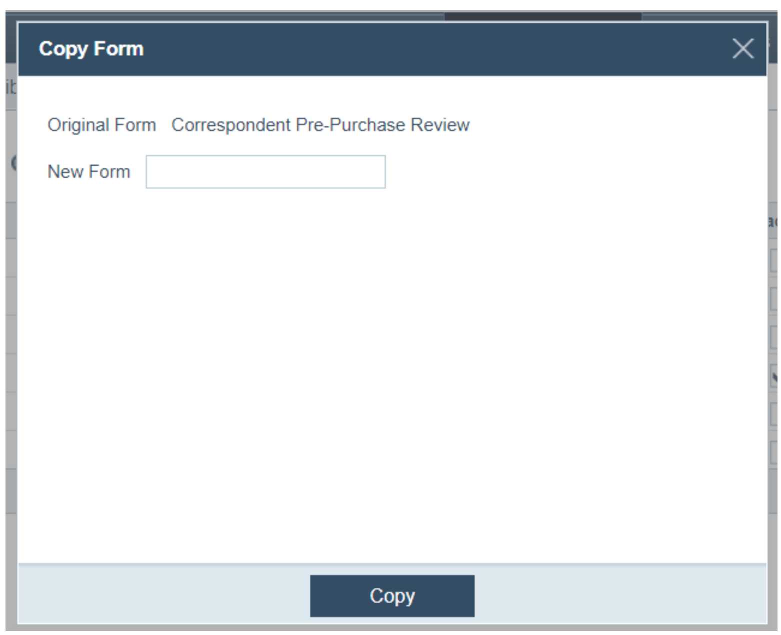
2 Click the *Form Library* screen.

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



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

The **Copy Form** lightbox is displayed.



A In the *New Form* filed, 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

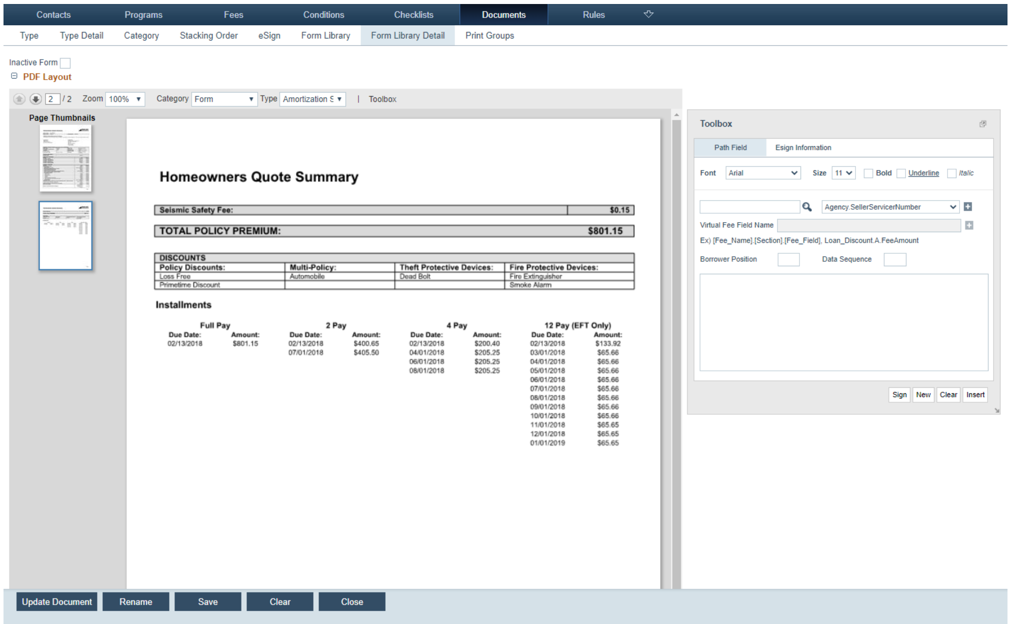
To edit an existing form:

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.



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

Important

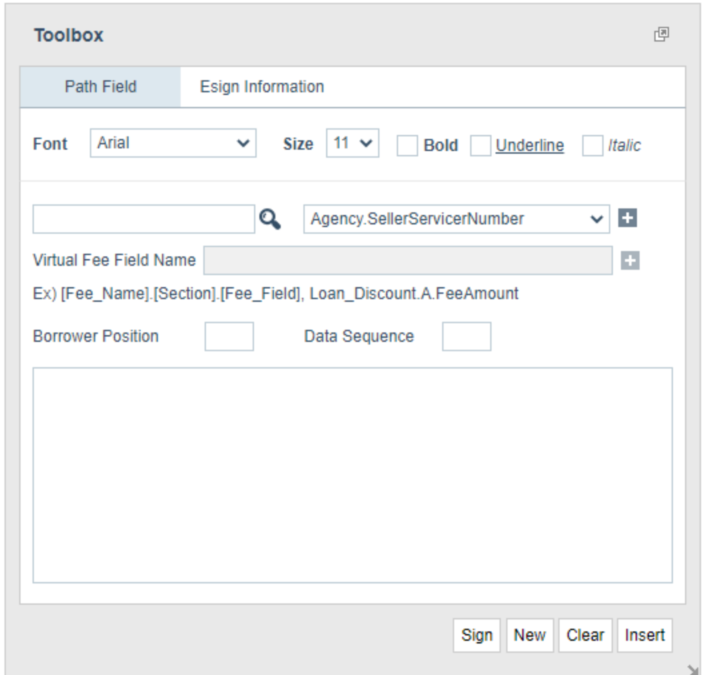
When the form is ready to be viewed in a loan, clear the **Inactive Form** *checkbox to make it accessible.*

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.

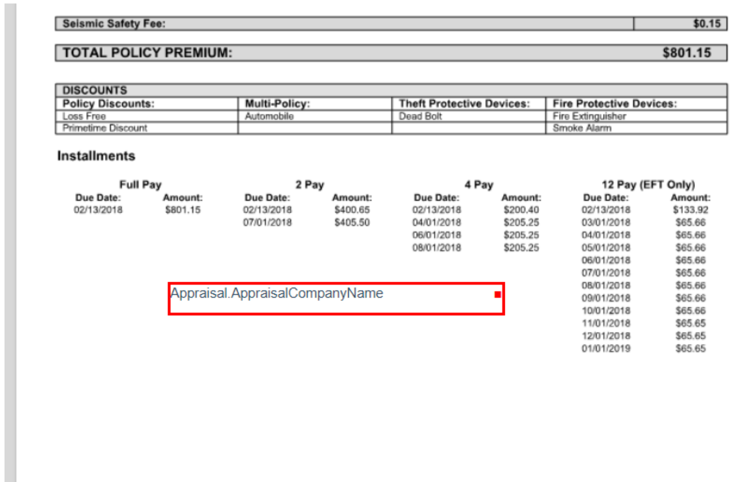
  – If *VirtualFeeField* is selected, the *Virtual Fee Field Name* field is enabled.

  – 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.



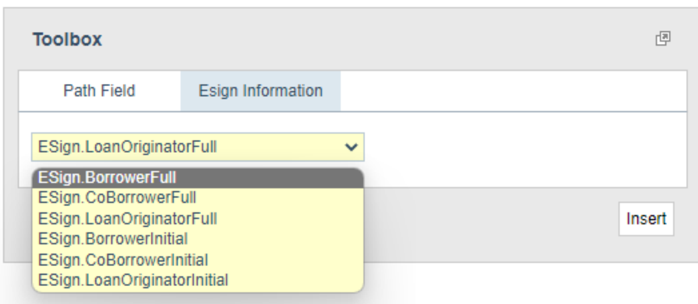
Tips
• *To copy fields or a field block, select the fields or the block to copy and hit <Ctrl> + <C>.*
• *To paste a field block, after copying a block, hit <Ctrl> +< V>.*
• *To delete a field block, click the red square in the upper left of the block and respond* **OK** *to the message to remove the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



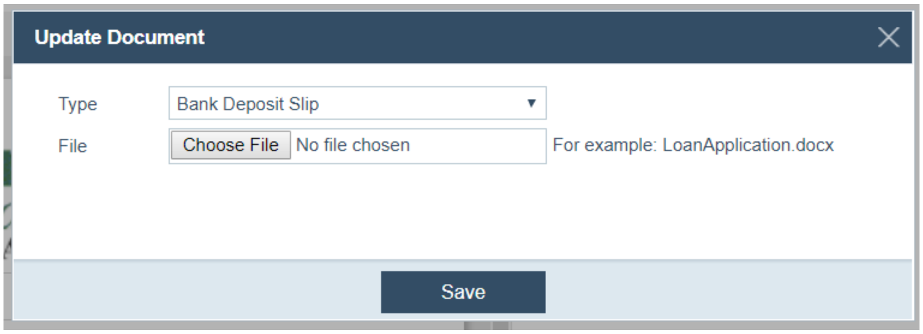
xvi Select signer and type of signature.

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.

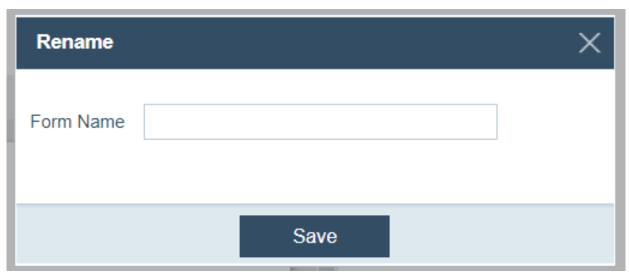
C Click **Save**.

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 *From 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.

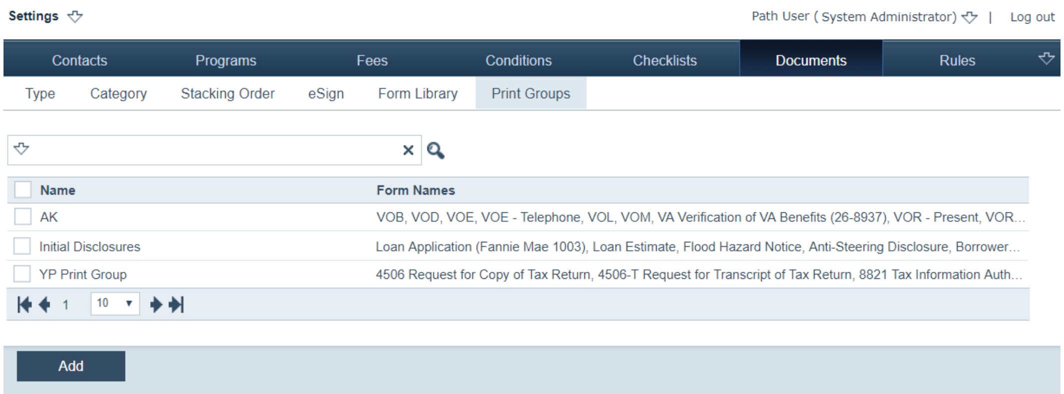
Creating print groups

To create a print group:

1 Select the **Documents** activity.

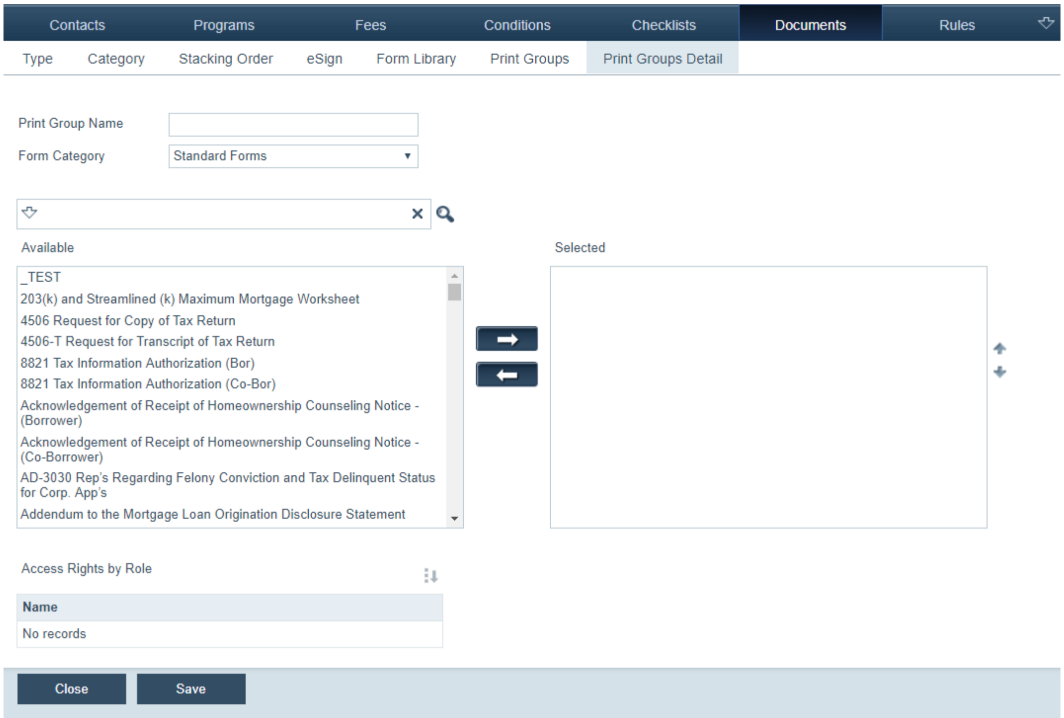
2 Click the ***Print Groups*** screen.

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



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.



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.

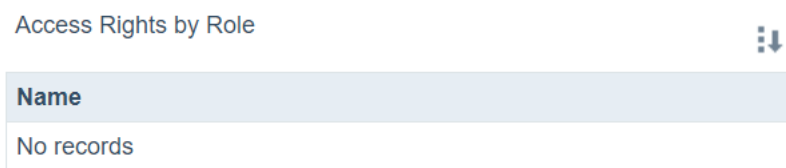
B Click , which moves the highlighted documents from *Available* to *Selected*.

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.

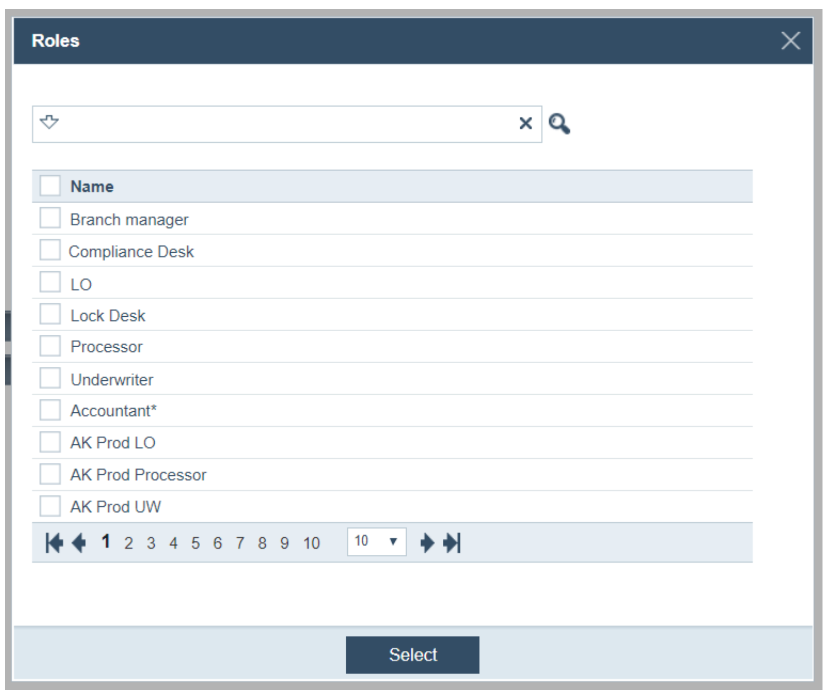
D To remove documents from *Selected*, click them, which highlights them, then click .

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



A Click .

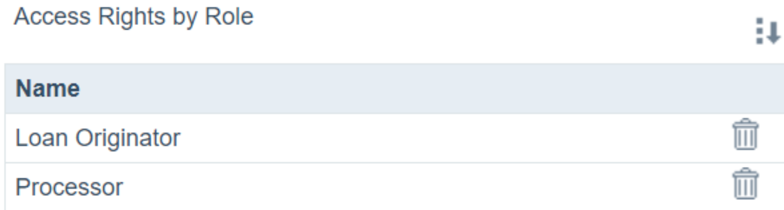
The **Roles** lightbox appears.



8 Select the roles.

9 Click **Select**.

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



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

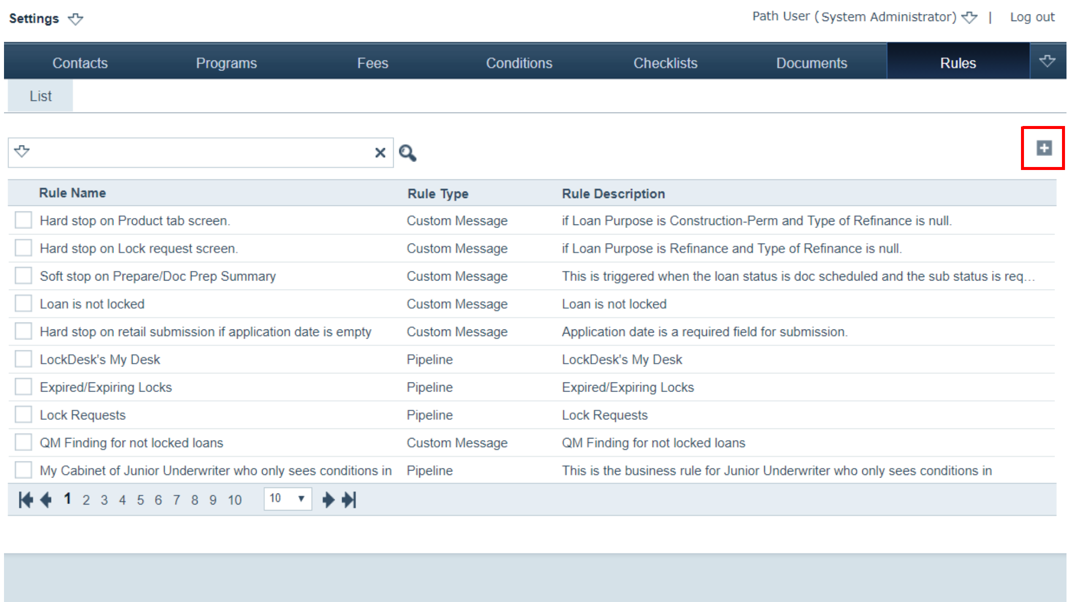
- ***Adding rules***

Adding rules

To add a rule:

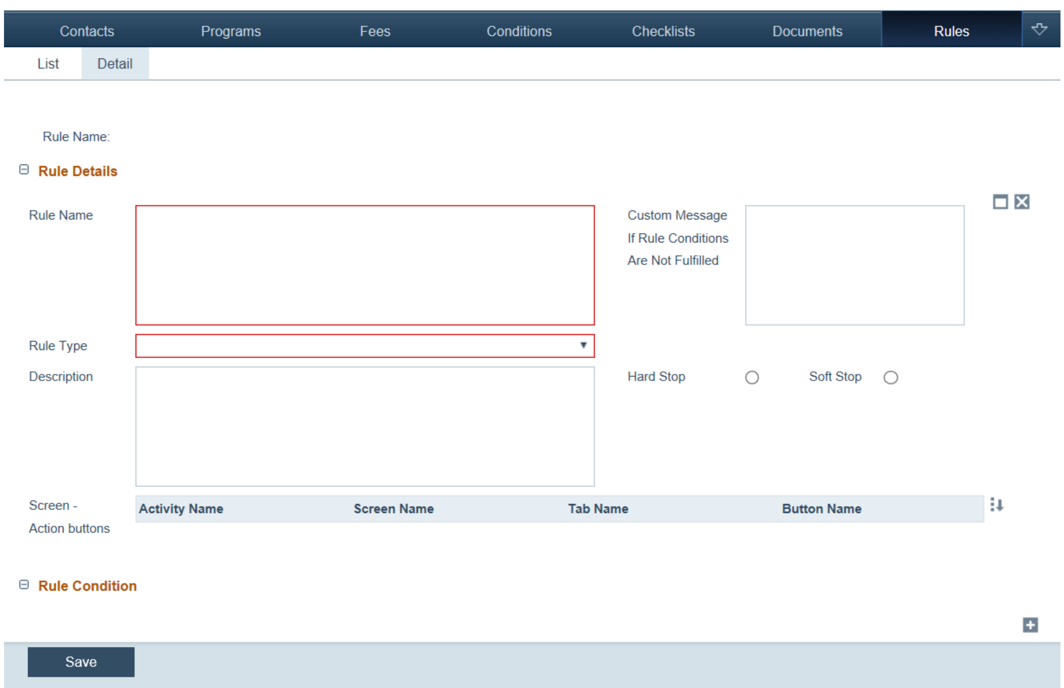
1 Select the **Rules** activity.

The ***List*** screen is displayed.



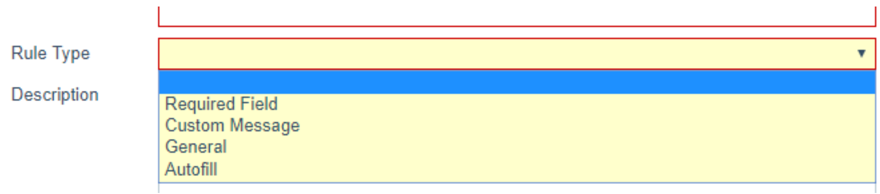
2 Click .

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



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

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



Important

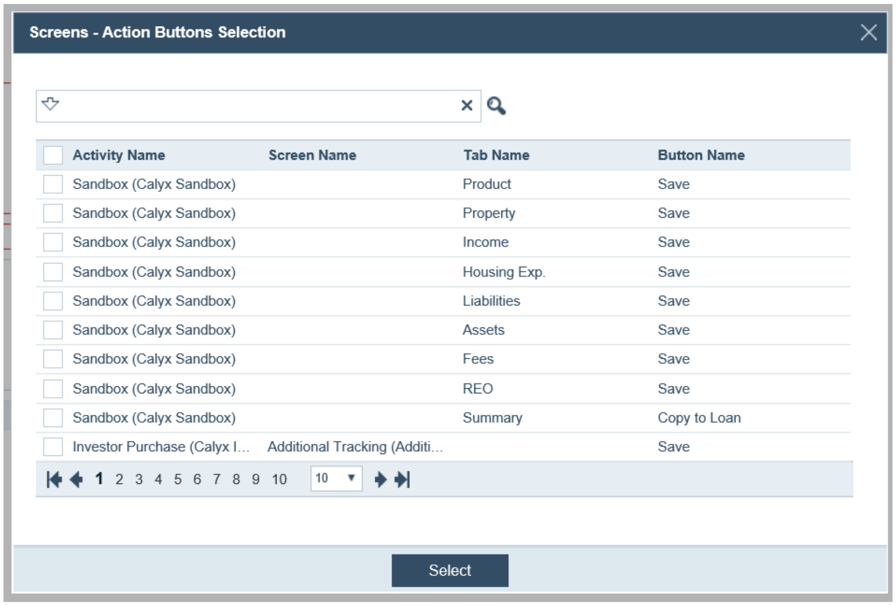
Depending on which rule type is selected, fields that are specific to the selected rule type will appear.

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.



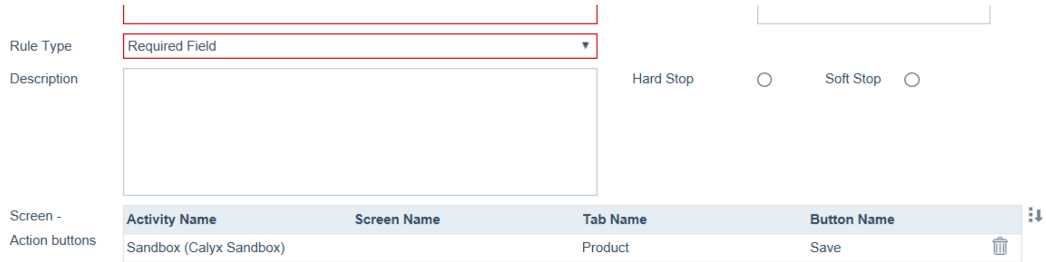
A Select the checkbox of the row that corresponds to the activity, screen, tab and action button, to which this rule applies.

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.



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.

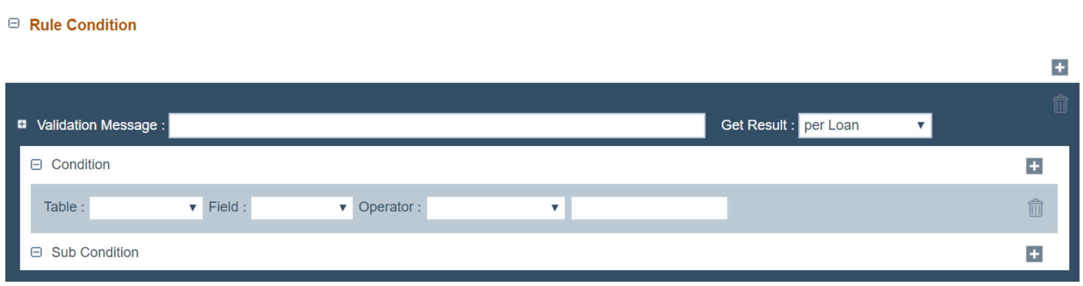
The section expands.

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.



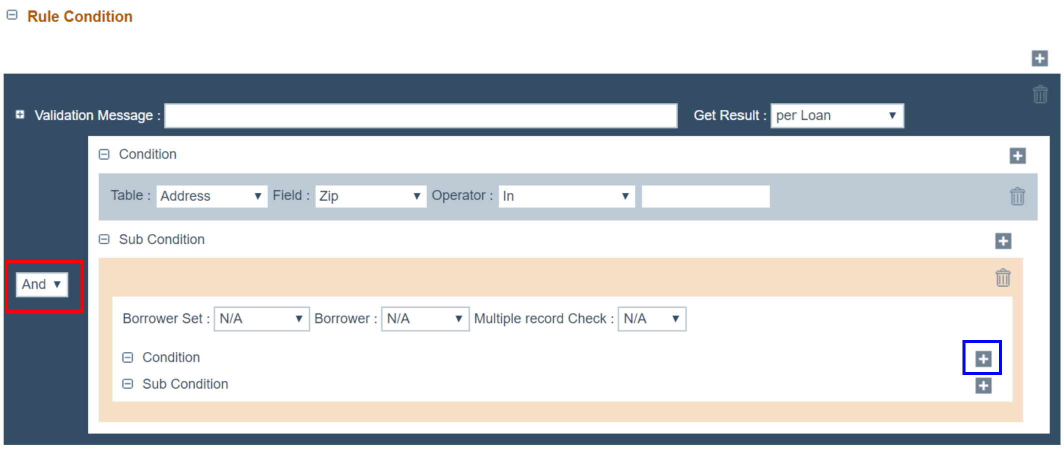
i From the ***Table*** dropdown list, select a table.

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.



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, slick 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**.

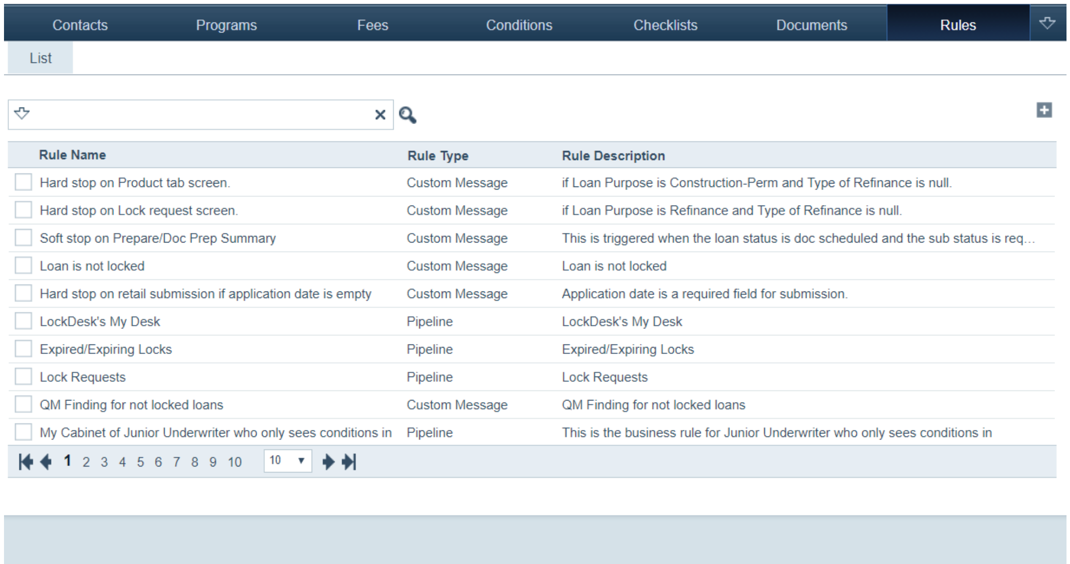
This rule is added to the ***List*** screen.

Editing, copying and deleting rules

To edit, copy and delete a rule:

1 Select the **Rules** activity.

The ***List*** screen is displayed.



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

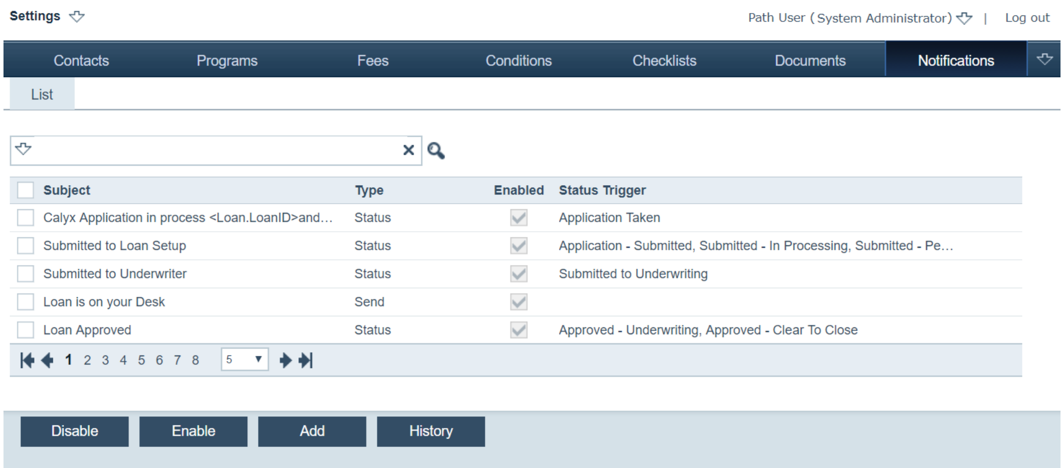
- ***Adding notifications***
- ***Modifying notifications***

Adding notifications

To create a notification:

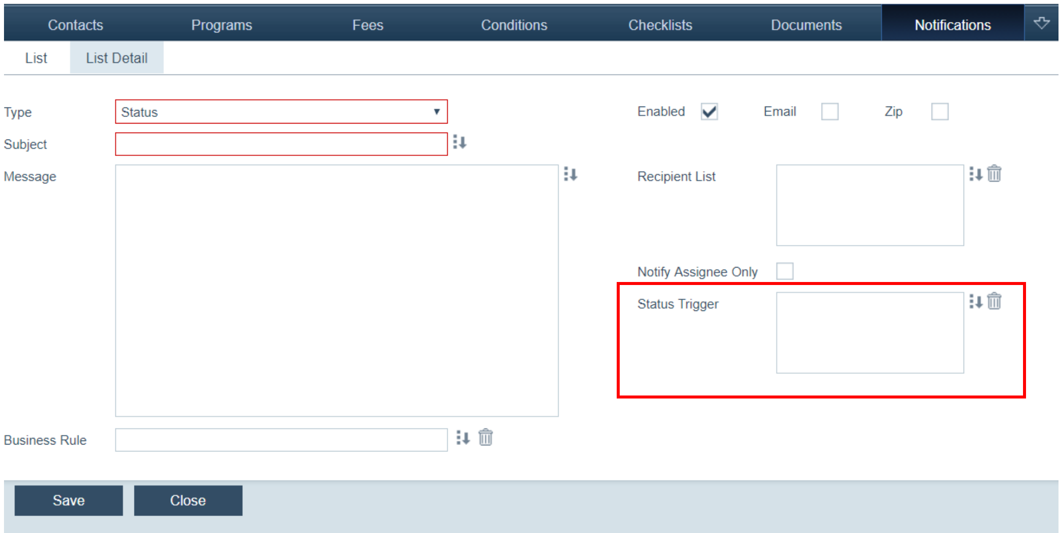
1 Select the **Notifications** activity.

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:

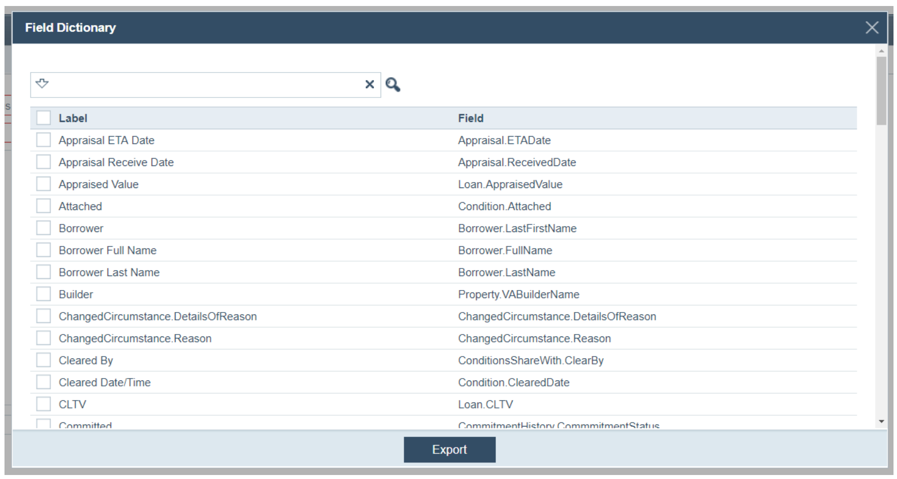
- *Status* - if selected, a notification will be sent to recipients, alerting them of a change in status in a loan.
- *Data Save* - if selected, a notification will be sent to recipients, alerting them that a save action has occurred in a loan, that is, a LOS user has clicked the **Save** action button 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.

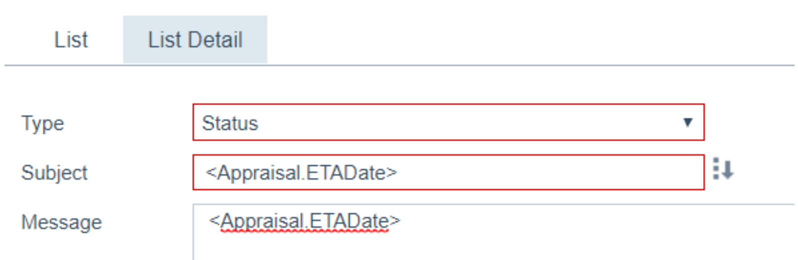
5 Click of the *Message* field, if you want to place fields from Path into the *Message* field of the notification.

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.



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:

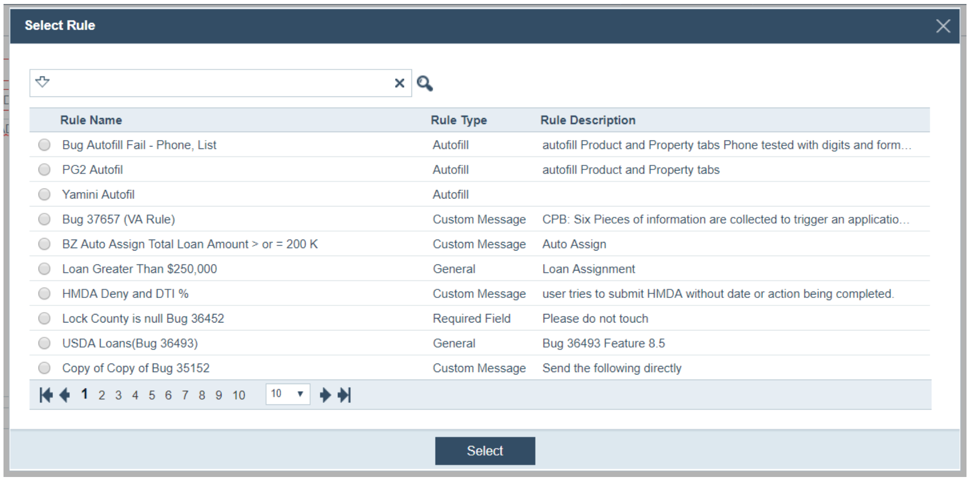
Lock for loan number *<Loan.LoanID>* for *<Borrower.LastName>* is scheduled to expire on *<Loan.LockExpirationDate>*.

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.

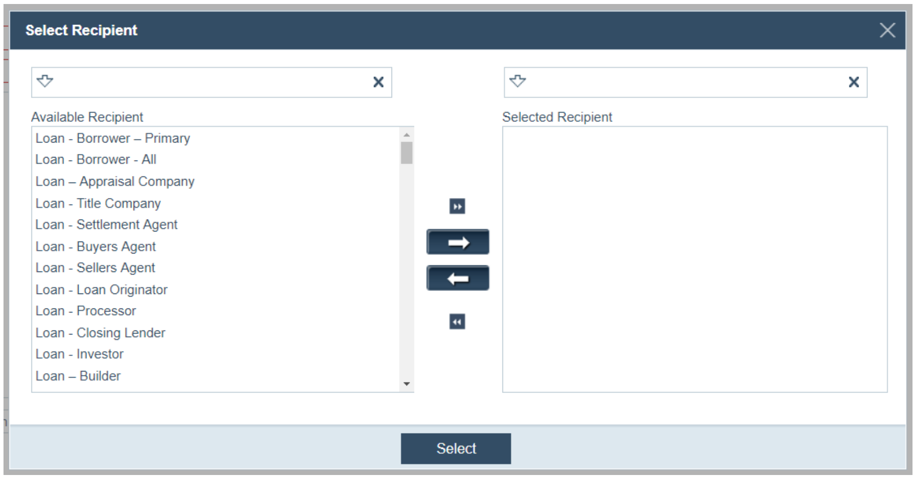
If you do not enable the notification, when the notification is generated, the event is stored in the log for performance analysis and is not displayed to the user.

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 .

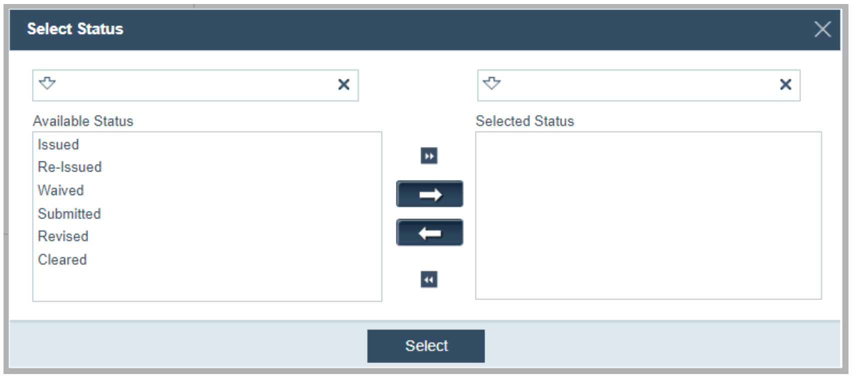
10 Select the **Notify Assignee Only** checkbox to send this notification only to the user in the role who is assigned to the loan.

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.

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.

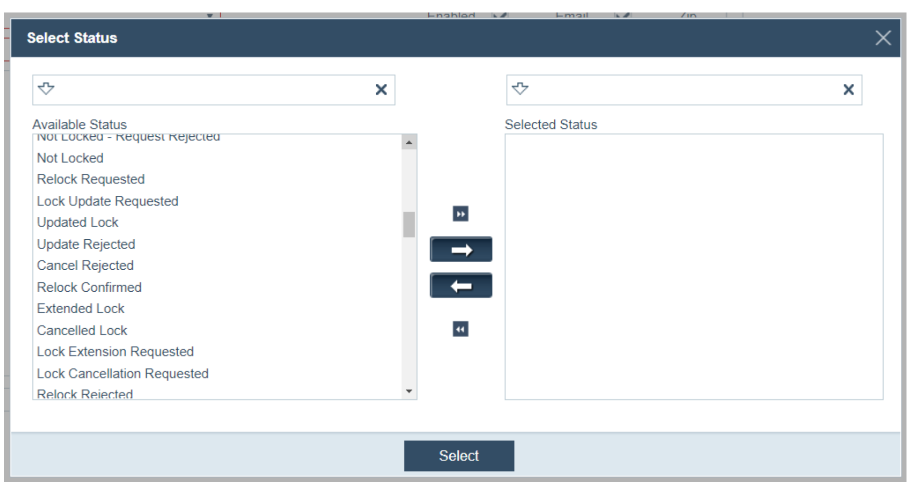
D Click **Select**.

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.

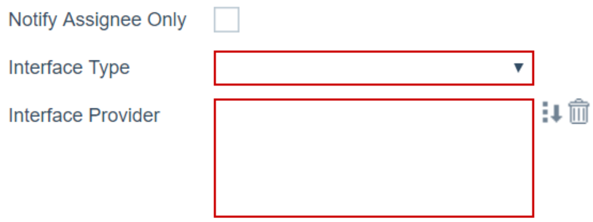
C Click [→] to move the selected statuses to *Selected Status*.

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.



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.

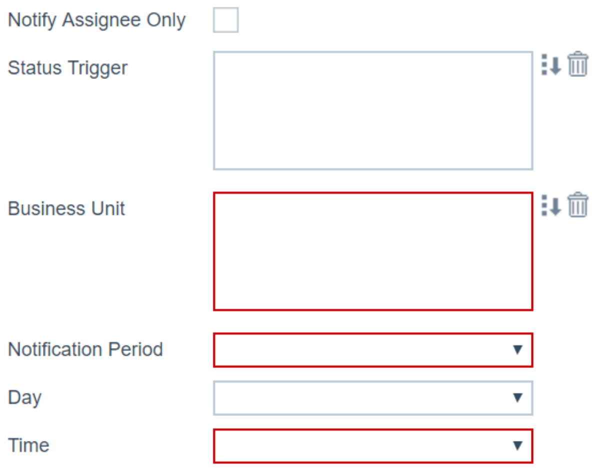
D Click to move the selected providers to *Selected Provider*.

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.



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*.

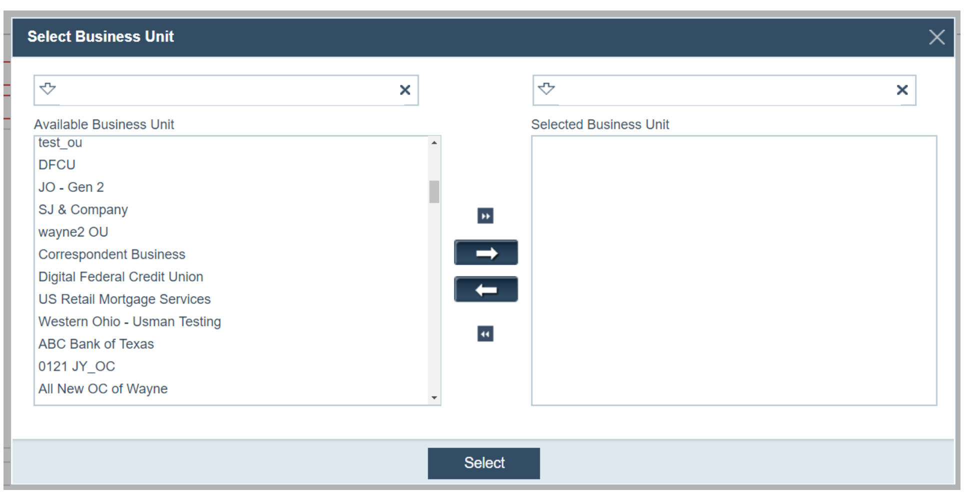
iii Clicking moves all statuses to *Selected Status*. Clicking and do the reverse actions.

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.

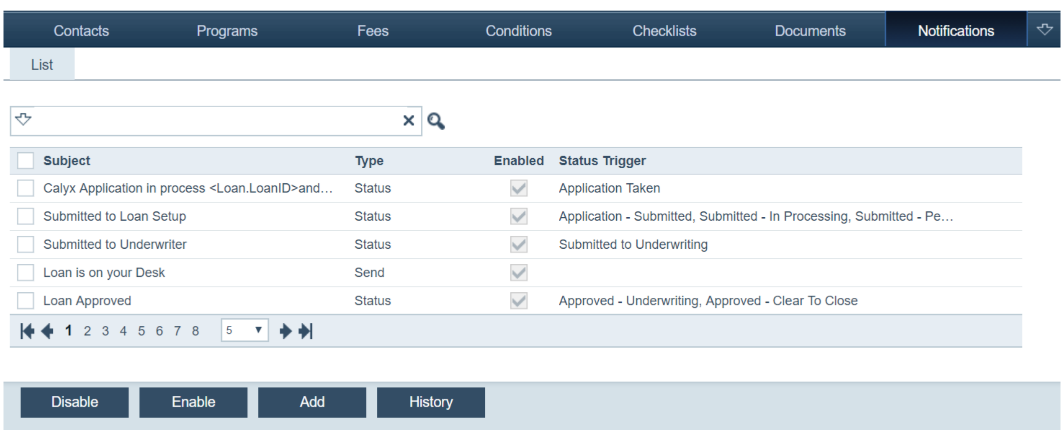
To enable, disable, copy, or delete a notification, select the checkbox that corresponds to the notification and click the applicable button.

Editing, copying and deleting notifications

To edit, copy and delete a notification:

1 Select the **Notifications** activity.

The ***List*** screen is displayed.



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**.

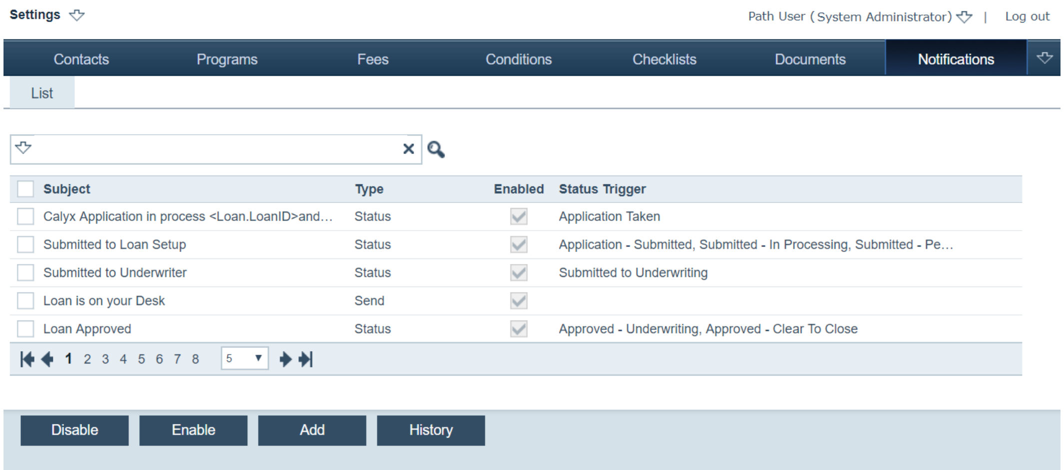
4 To copy a notification, select its checkbox, which enables the **Copy** button, and click **Copy**.

Modifying notifications

To modify an existing notification:

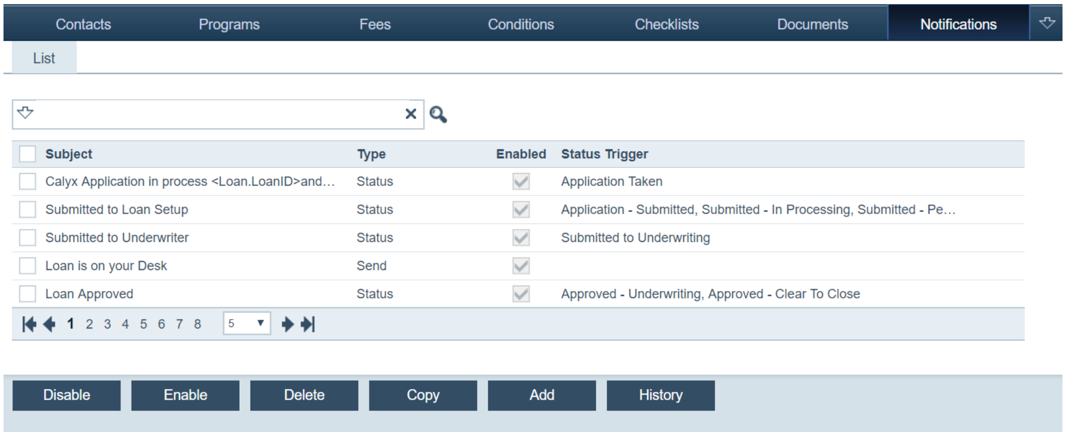
1 Select the **Notification** activity.

The ***List*** screen is displayed.



2 Select the checkbox of the notification.

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



3 Select one of the following buttons:

Disable

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

Enable

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

Delete

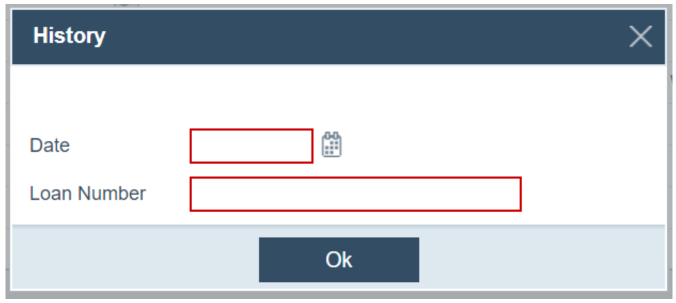
Click **Delete** to delete the selected notification.

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*

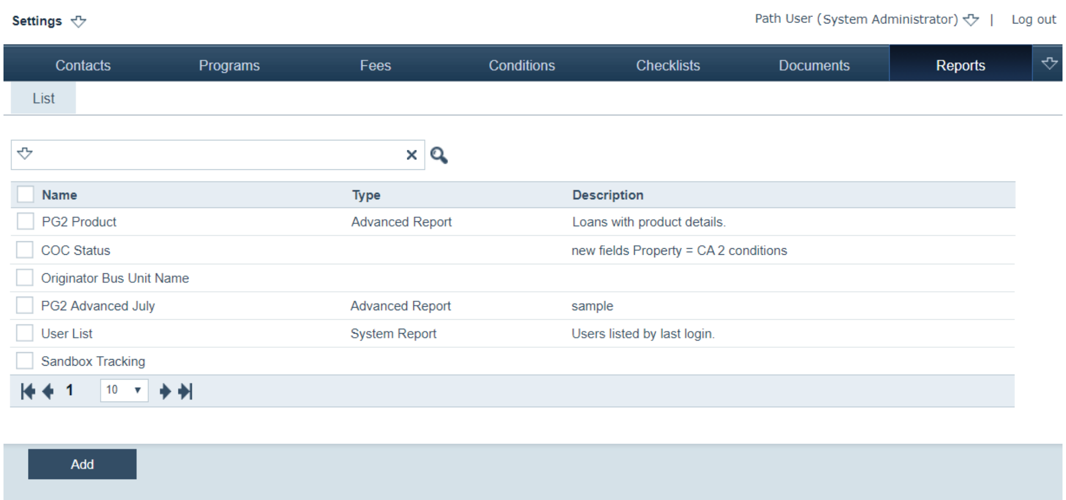
Creating reports

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:

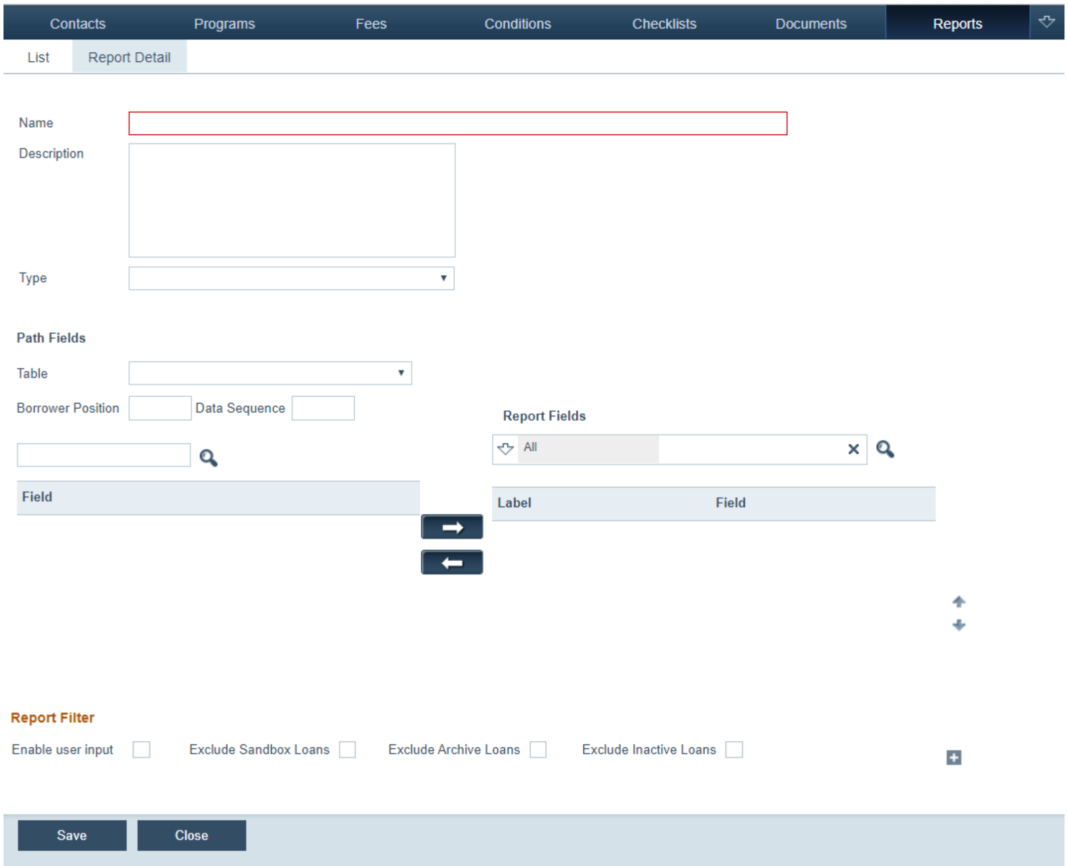
1 Select the **Reports** activity.

The ***List*** screen is displayed.



2 Click **Add**.

The ***Report Detail*** screen appears.



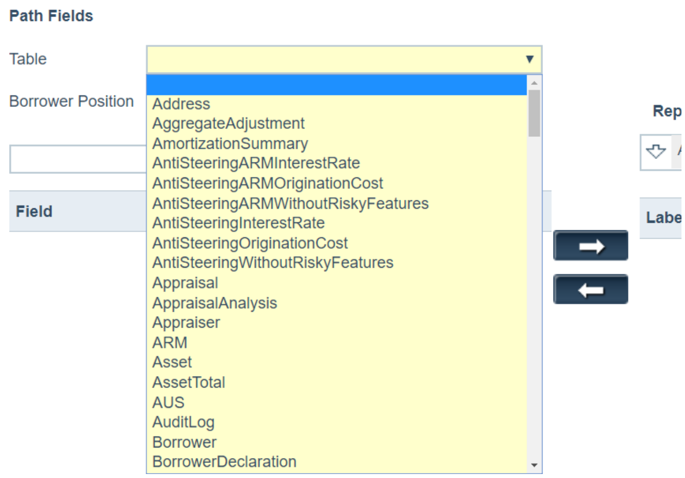
3 In the *Name* field, enter the name of the report.

4 In the *Description* field, describe the report.

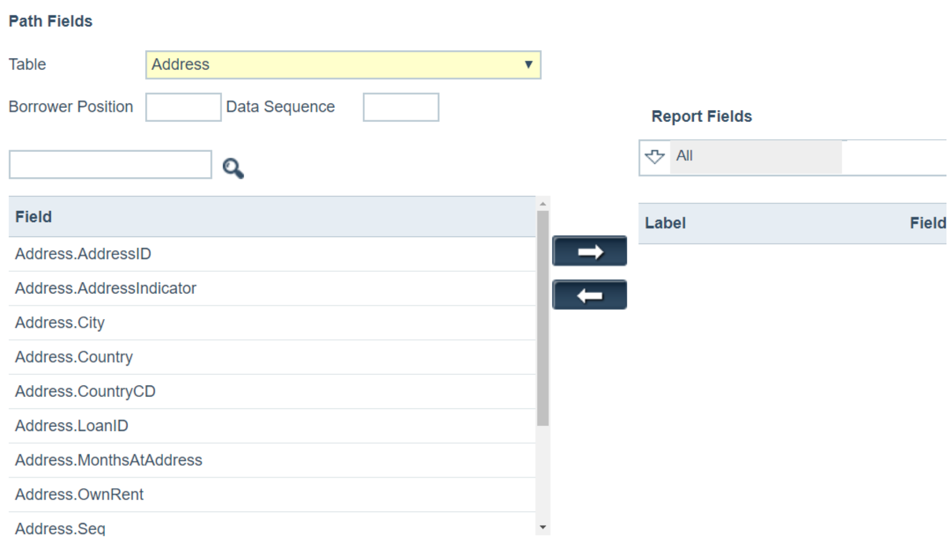
5 From the ***Type*** dropdown list, select the report type.

6 In the *Path Fields* section, add fields to the report.

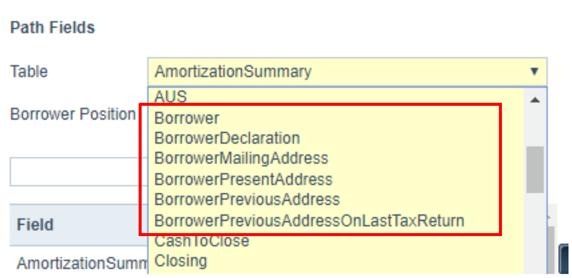
A Select a set of fields from the ***Table*** dropdown list. The ***Table*** dropdown list contains a list of the field tables in the Path database.



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

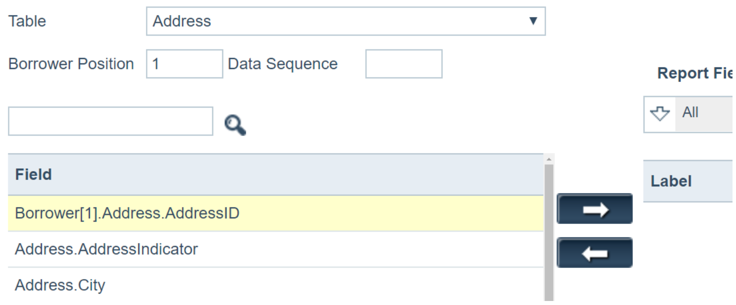


B In the *Borrower Position* field only applies when you selected a option that starts with *Borrower* from the Table dropdown list.



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.

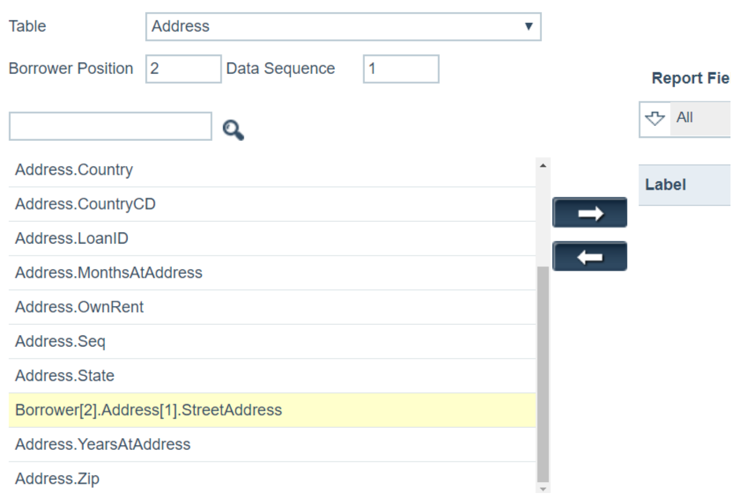
After you input in the *Borrower Position* field, click any field, to implement your input.



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

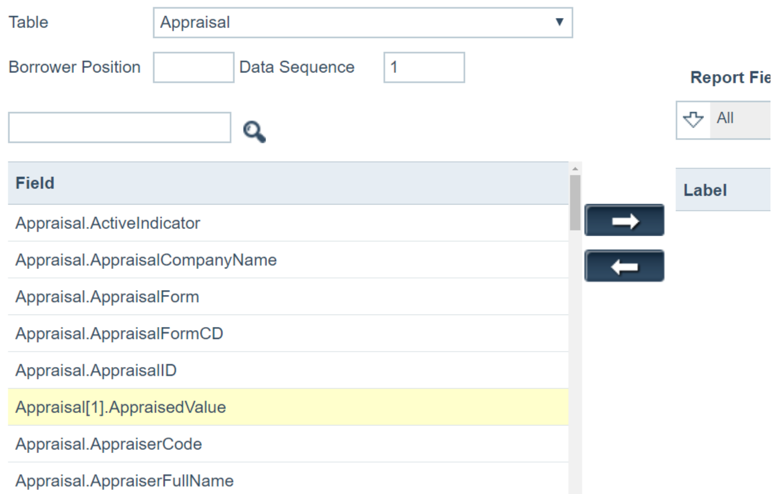
Only use this feature when there is more than one of these data fields within a single loan.

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*.



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*.

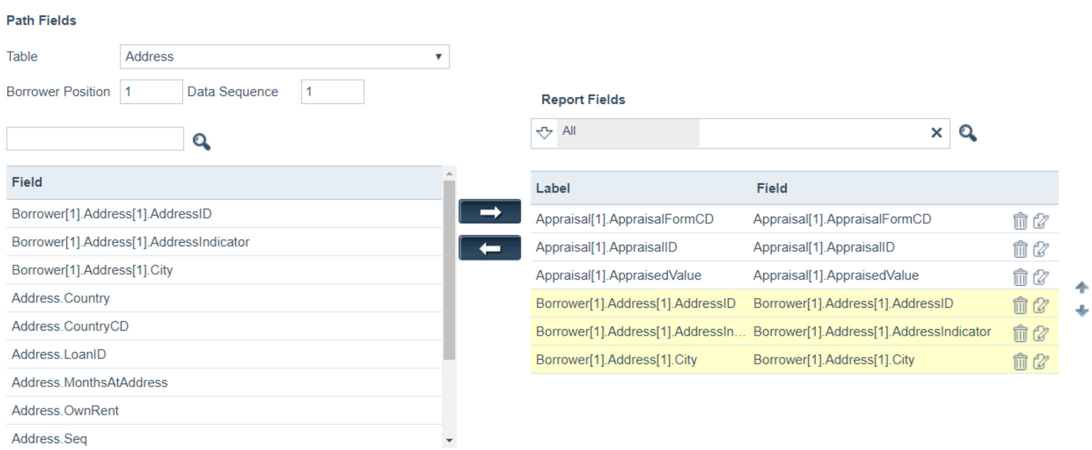
The report will include data from the most recent appraisal and the second most recent appraisal.

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.



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

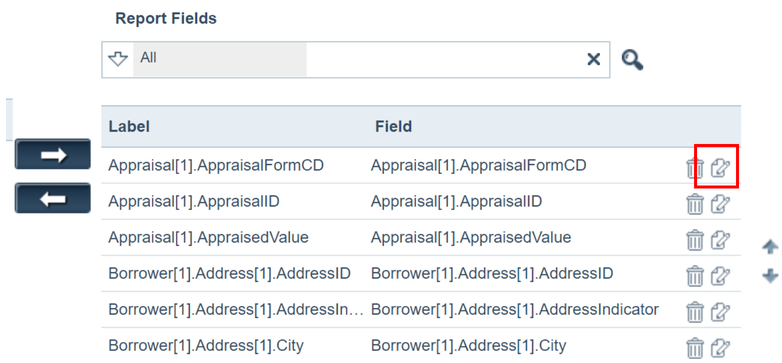
You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

H Click to delete a field.

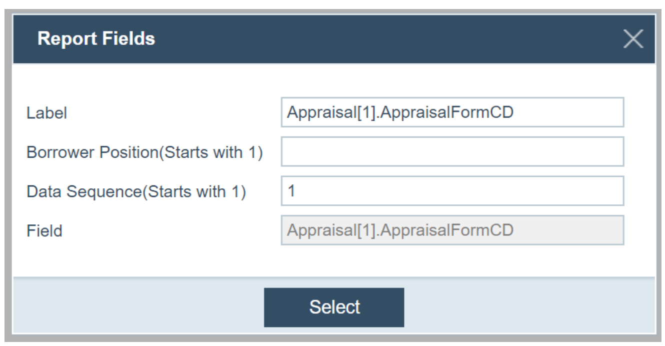
I Click **Save** to save the fields and clear the highlight.

7 To edit the fields:

A Click of the field you want to edit.



The **Report Fields** appears.



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.

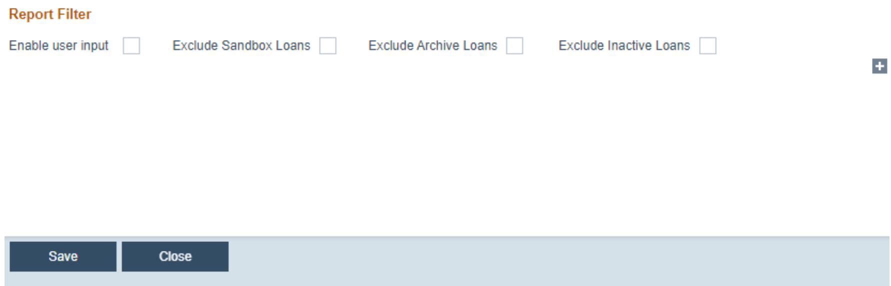
D Click **Select**.

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.



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

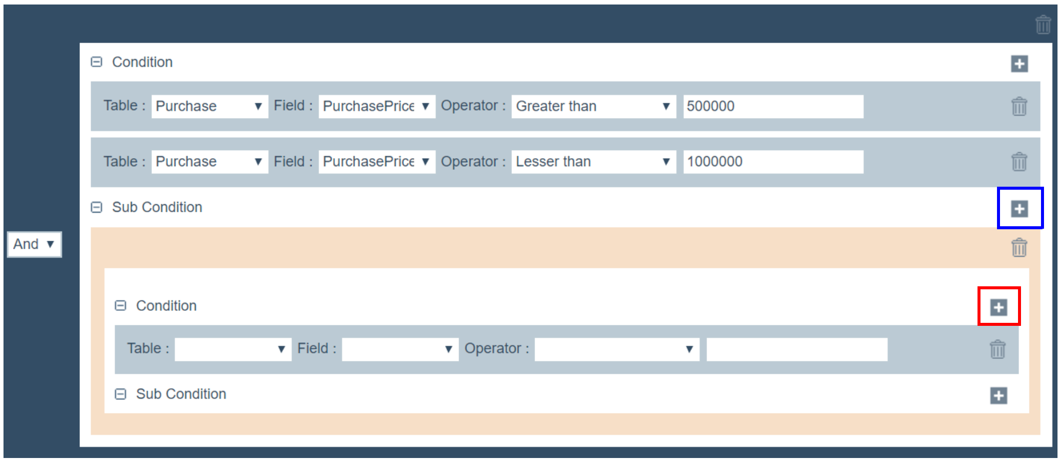
To include only loans with a purchase price between $500,000 and $1,000,000 in the report:

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.

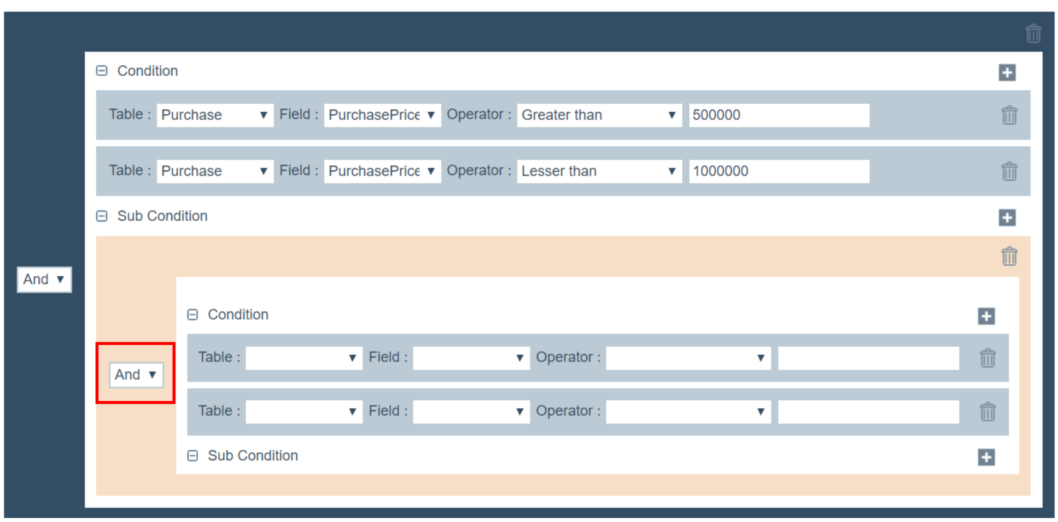
iii From the ***Field*** dropdown list, select the field where this condition applies.

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.

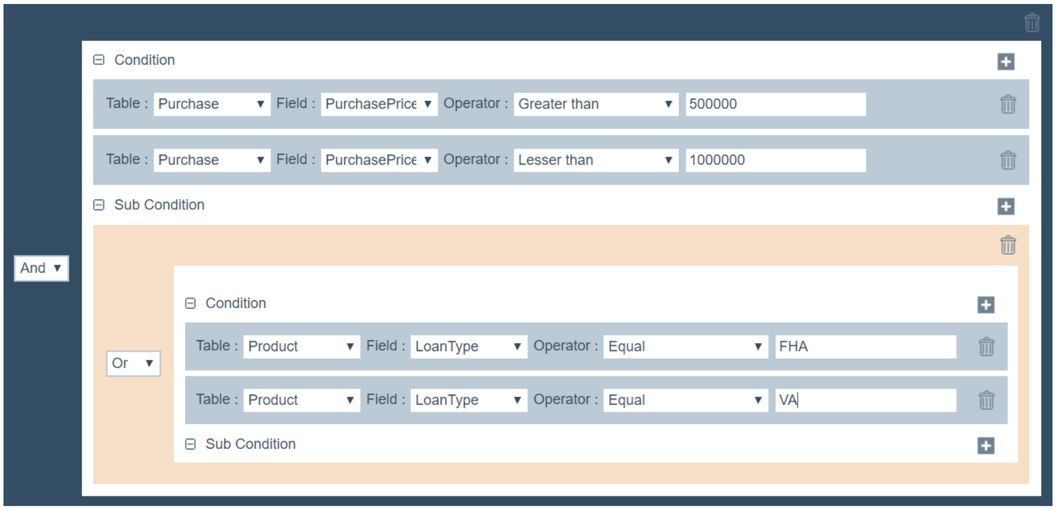
xiii Click to delete a condition.

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.

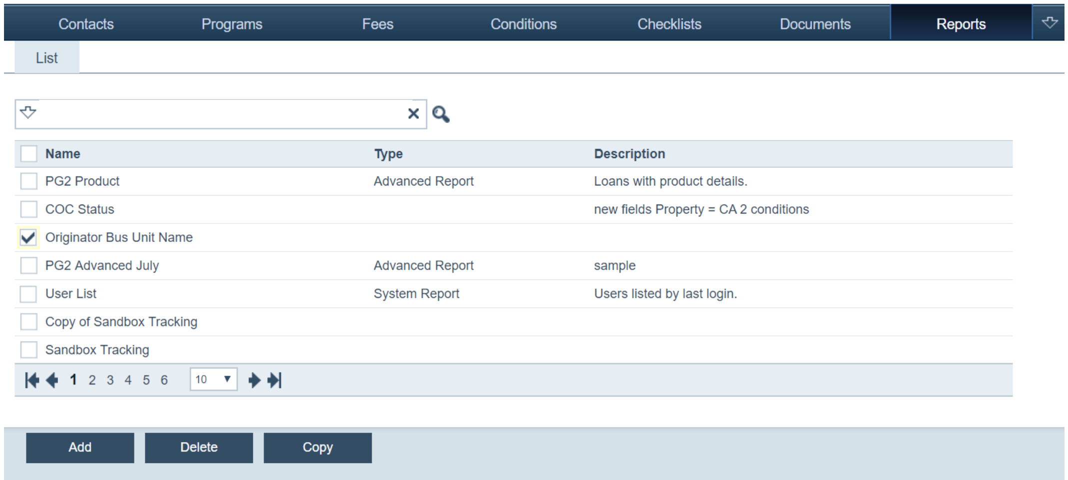
11 Click **Save** to retain your report parameters.

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**.

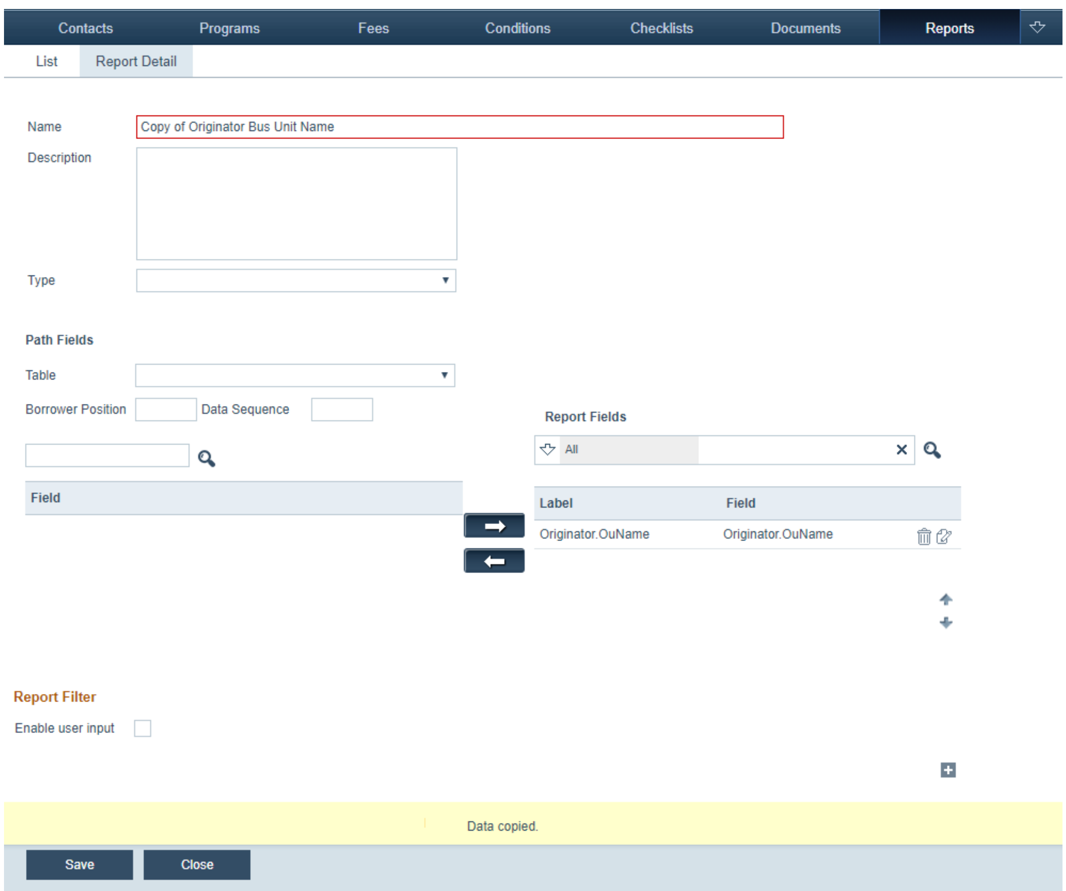
The report is deleted.

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



A Click **Copy**.

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



Related information

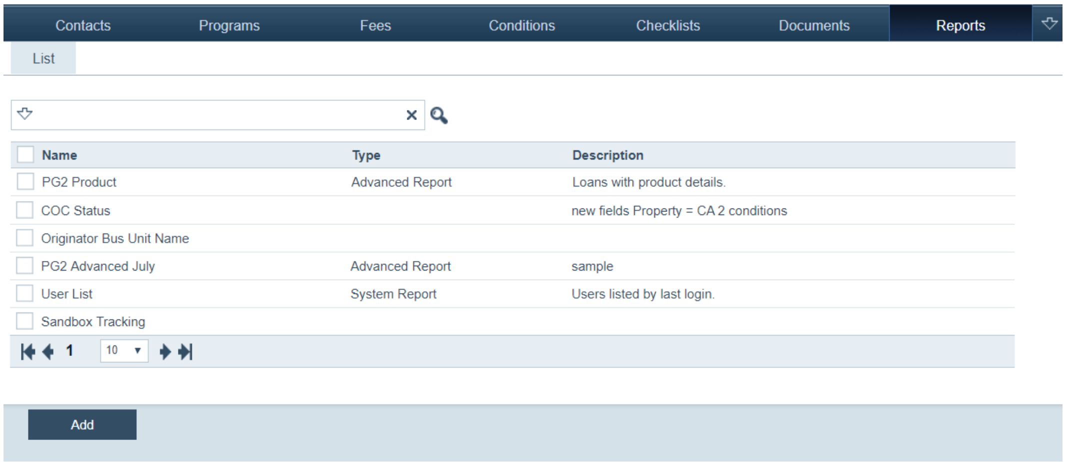
For information on configuring a role's access to reports, see Reports, on page 200.

Editing, copying and deleting reports

To edit, copy and delete a report:

1 Select the **Reports** activity.

The ***List*** screen is displayed.



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.

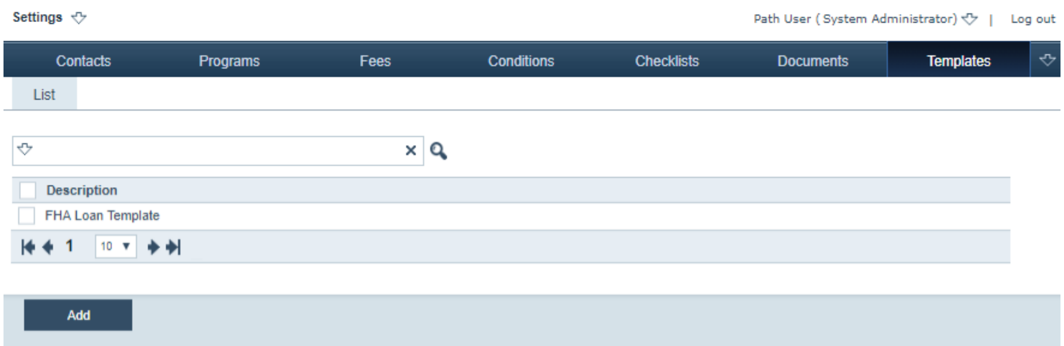
In this topic

- ***Creating templates***
- ***Copying templates***

Creating templates

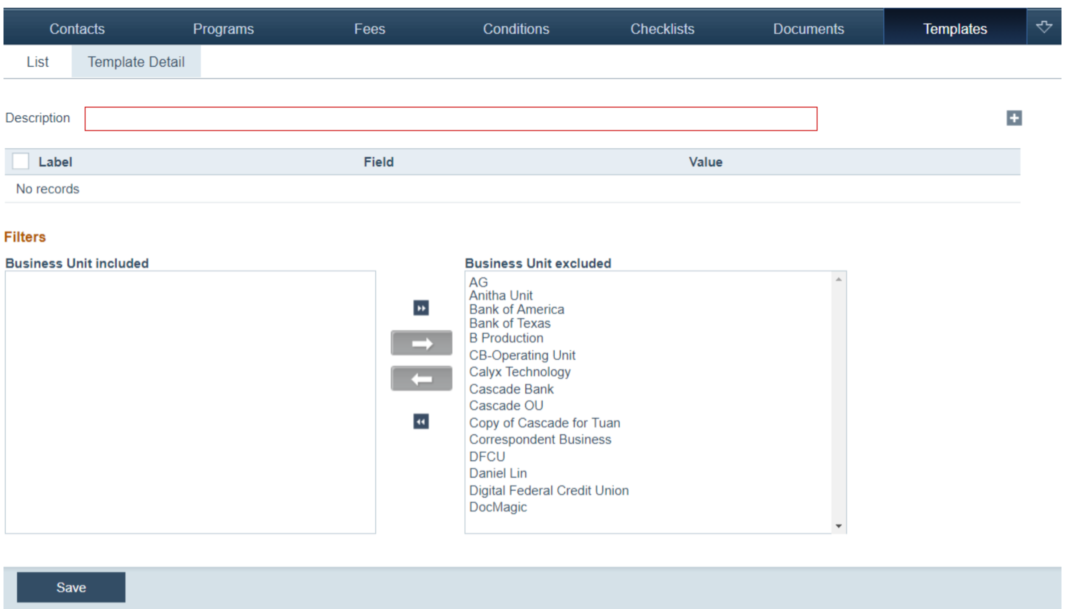
To create a template:

1 Select the **Template** activity.



2 Click **Add**

The ***Template Detail*** screen appears.



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

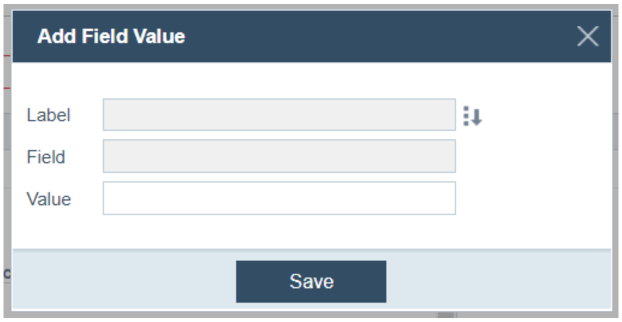
Tip

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.

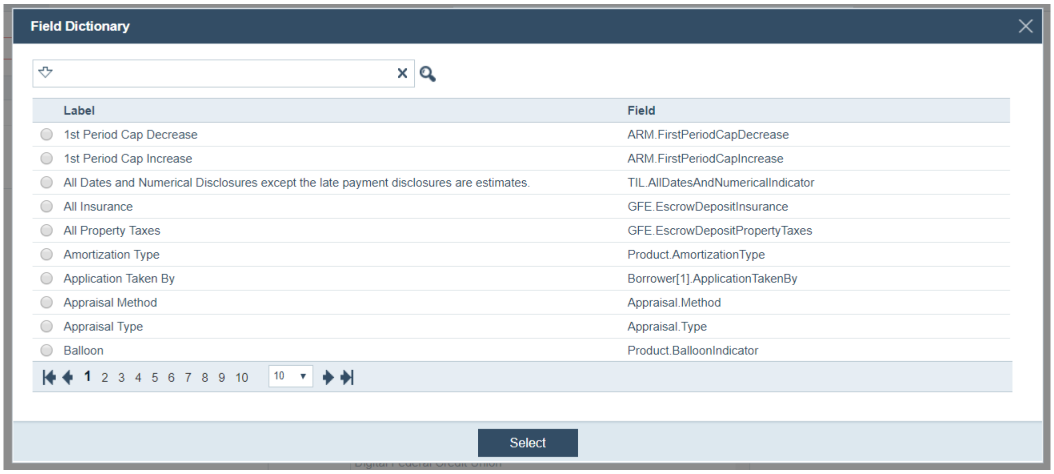
A Click of the *Description* field.

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



C Click  of the *Label* field

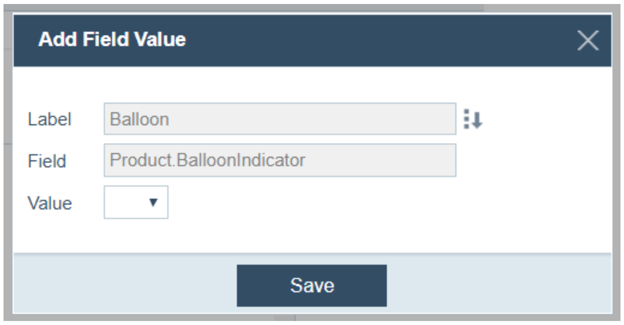
The **Field Dictionary** lightbox appears.



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.

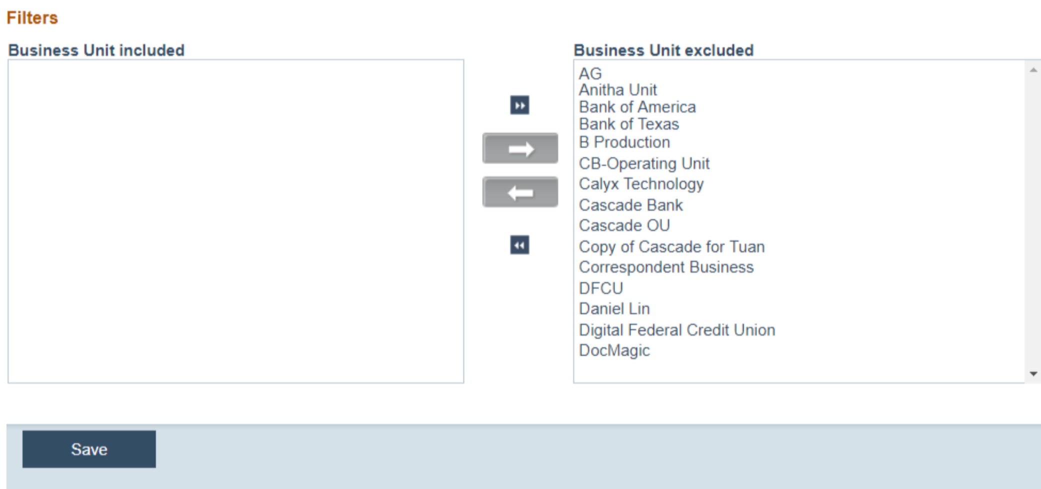
In this example, you would select the option to use from ***Value*** dropdown list.

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.



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*.

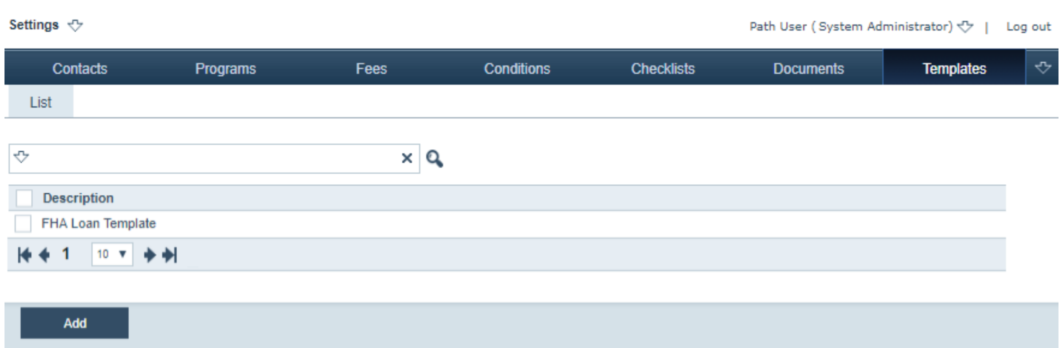
Clicking and moves the business unit(s) back to *Business Unit Excluded*.

6 Click **Save**.

Copying templates

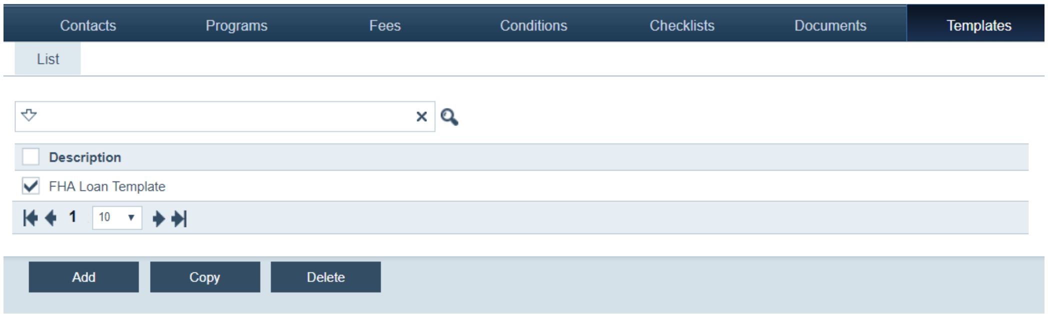
To copy a template:

1 Select the **Template** activity.



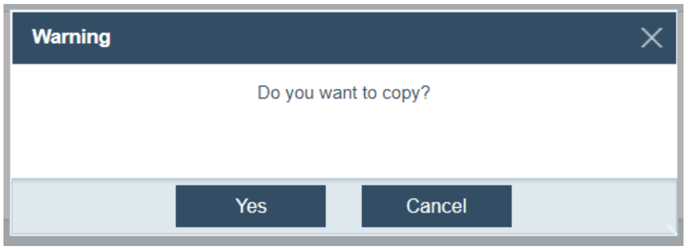
2 Select the checkbox of the template that you want to copy.

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



3 Click the **Copy** button.

The **Warning** lightbox appears.

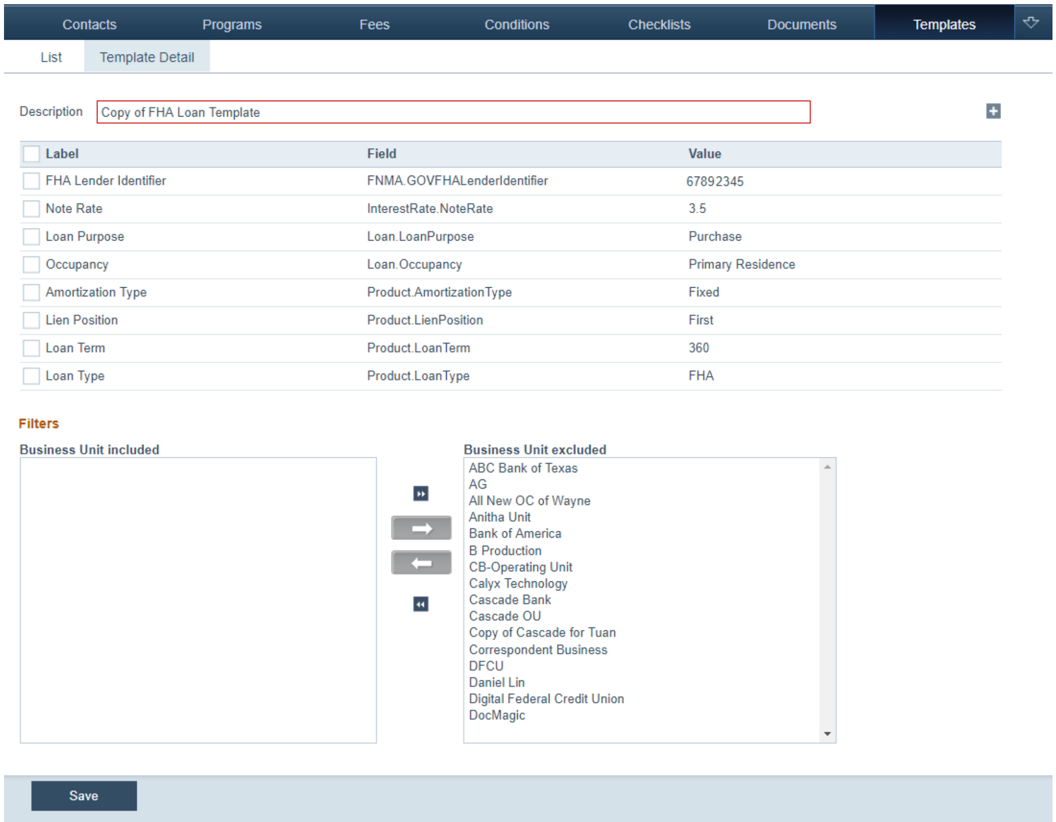


4 Click **Yes**.

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.

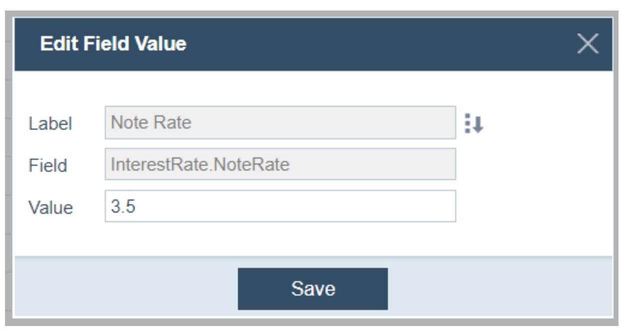
The ***Template Detail*** screen appears.



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.

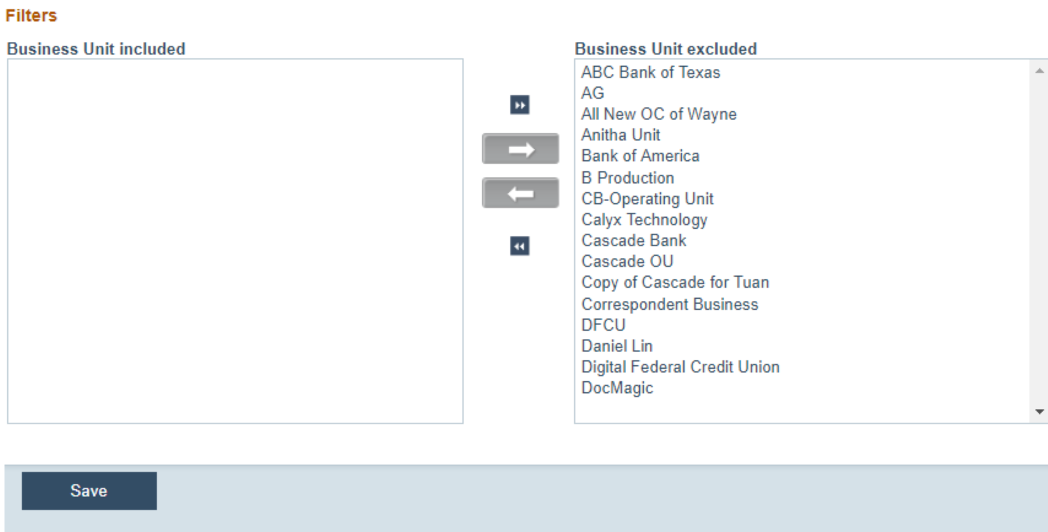


C Change the value to the new default and click **Save**.

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.



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*.

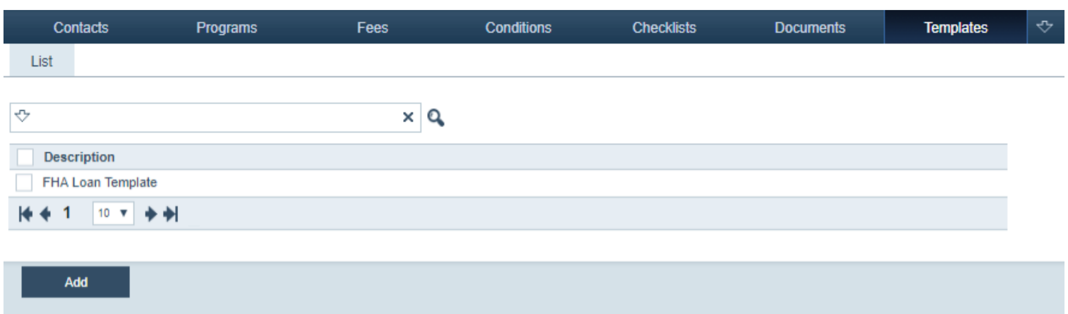
Clicking and moves the business unit(s) back to *Business Unit excluded*.

7 Click **Save**.

Deleting templates

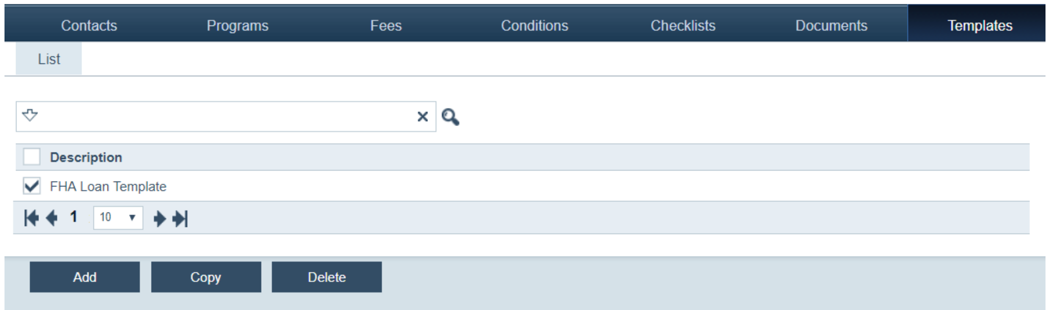
To delete a template:

1 Select the **Template** activity.



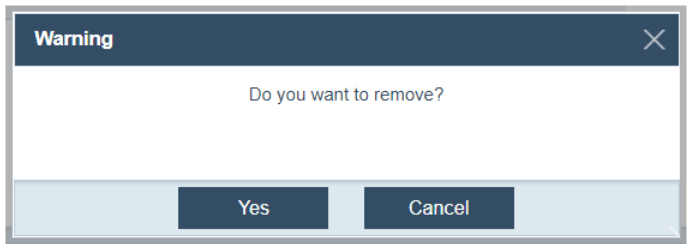
2 Select the checkbox of the template that you want to delete.

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 calender, email, and other account level configurations.

In this topic

- *Branding*
- *Adding logos*
- *Business calendar*
- *Reason codes*
- *Security*
- *Secondary marketing*
- *Draw Template*
- *API Access*

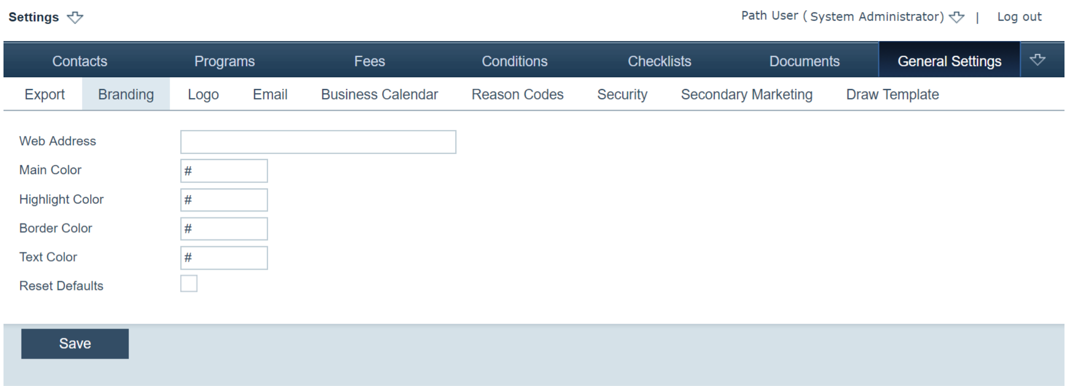
Branding

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.



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

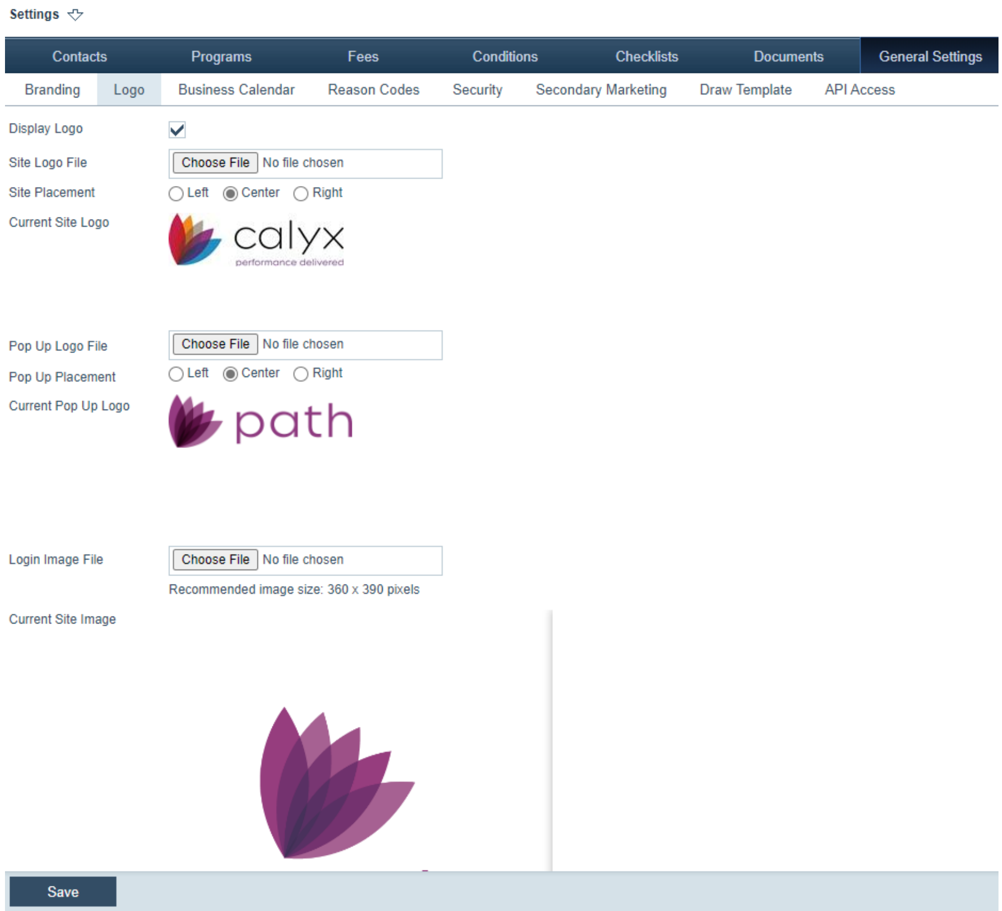
You can set up your company logo to display on the entire site, on the login page, or both.

> ***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.



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.*

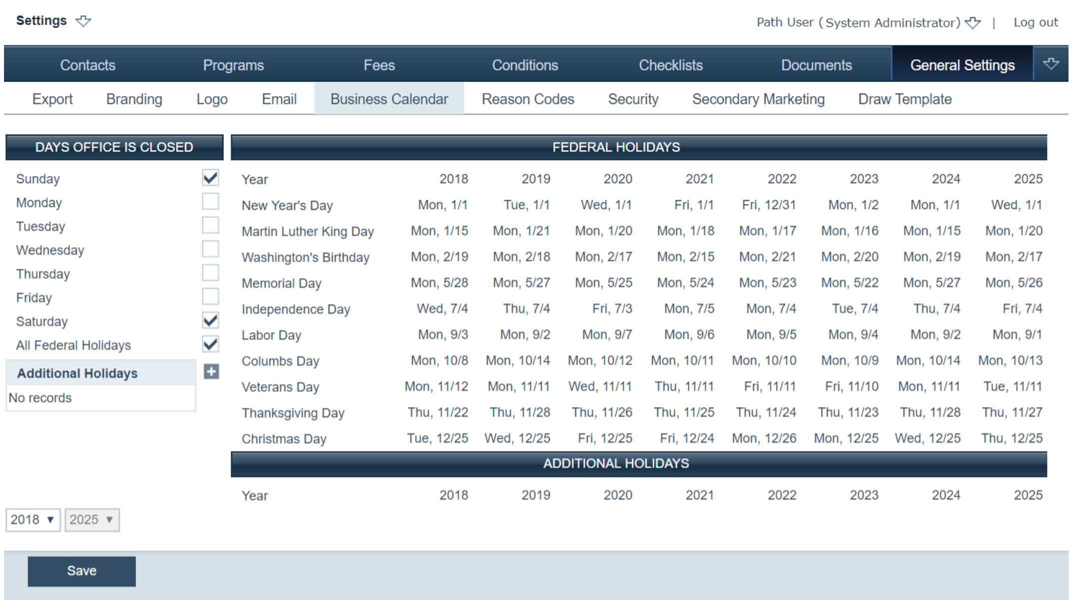
Business calendar

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.

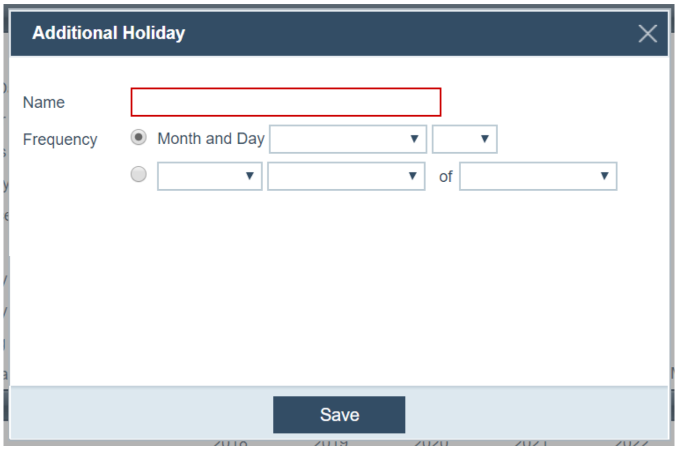
2 Select the ***Business Calendar*** screen.



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.



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

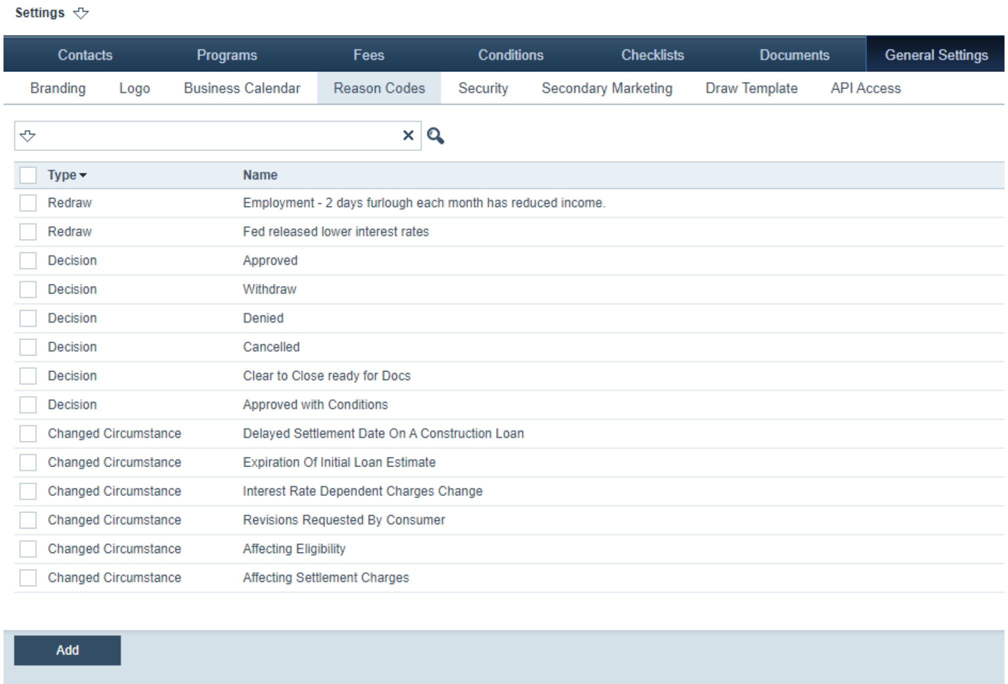
Reason codes are used throughout Path in various areas. This is where it is configured. If an adjustment in a fee is needed because the borrower’s circumstances have changed, or the documents requires a redraw, or an underwriting decision needs to be made, a reason code is needed to track the change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

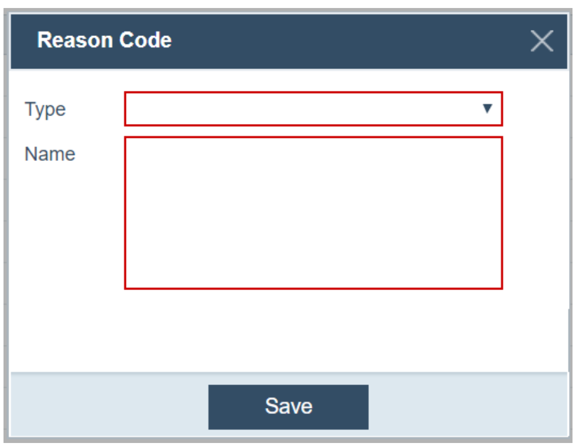
1 Select the **General Settings** activity.

2 Select the ***Reason Codes*** screen.



3 Click **Add**.

The **Reason Code** lightbox appears.



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

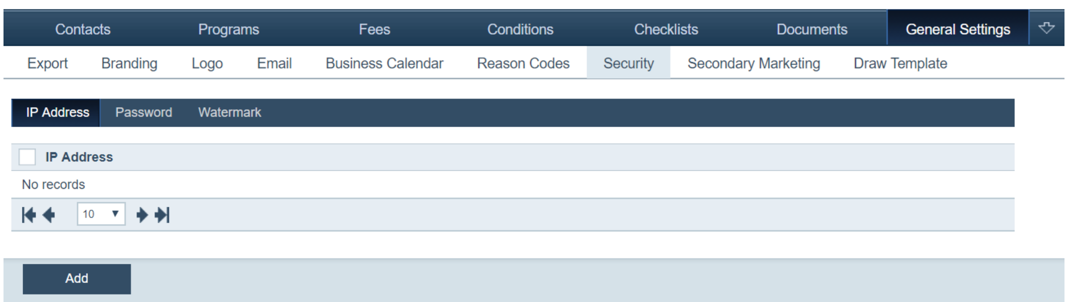
To authorize access by IP address in Path:

> ***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.

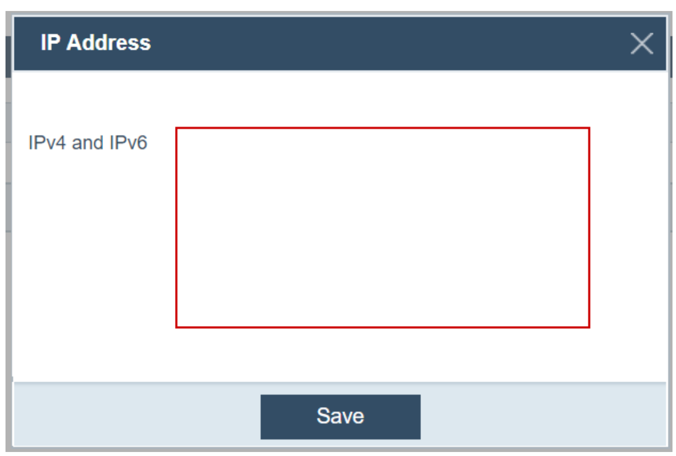
2 Select the ***Security***.

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.

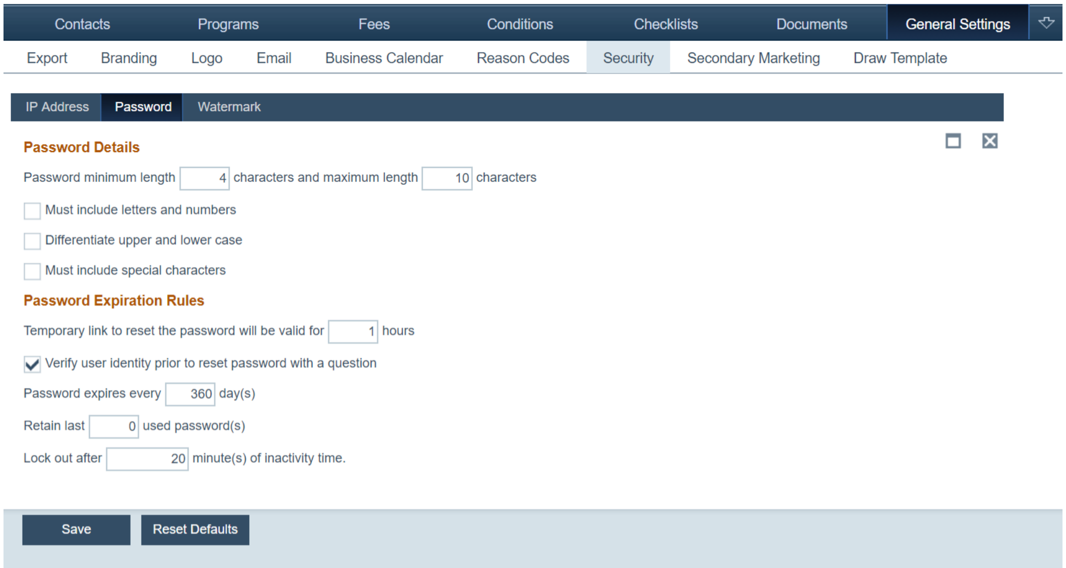
To set the password parameters:

1 Select the **General Settings** activity.

2 Click the ***Security*** screen.

3 Select the **Password** activity.

The current password settings are displayed.



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

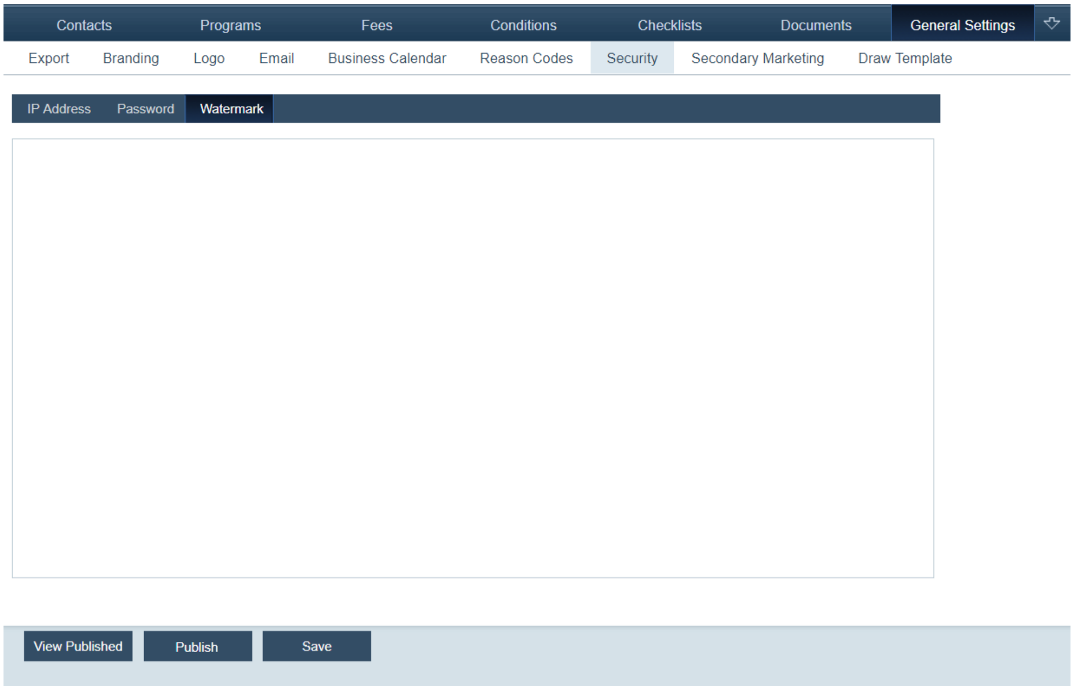
To require users to agree to or acknowledge the terms and policies set forth by your company before they can use Path for the first time, you can create text, hereinafter referred to as a watermark, that is displayed upon log in. When a user logs in to Path for the first time, or after the watermark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



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.

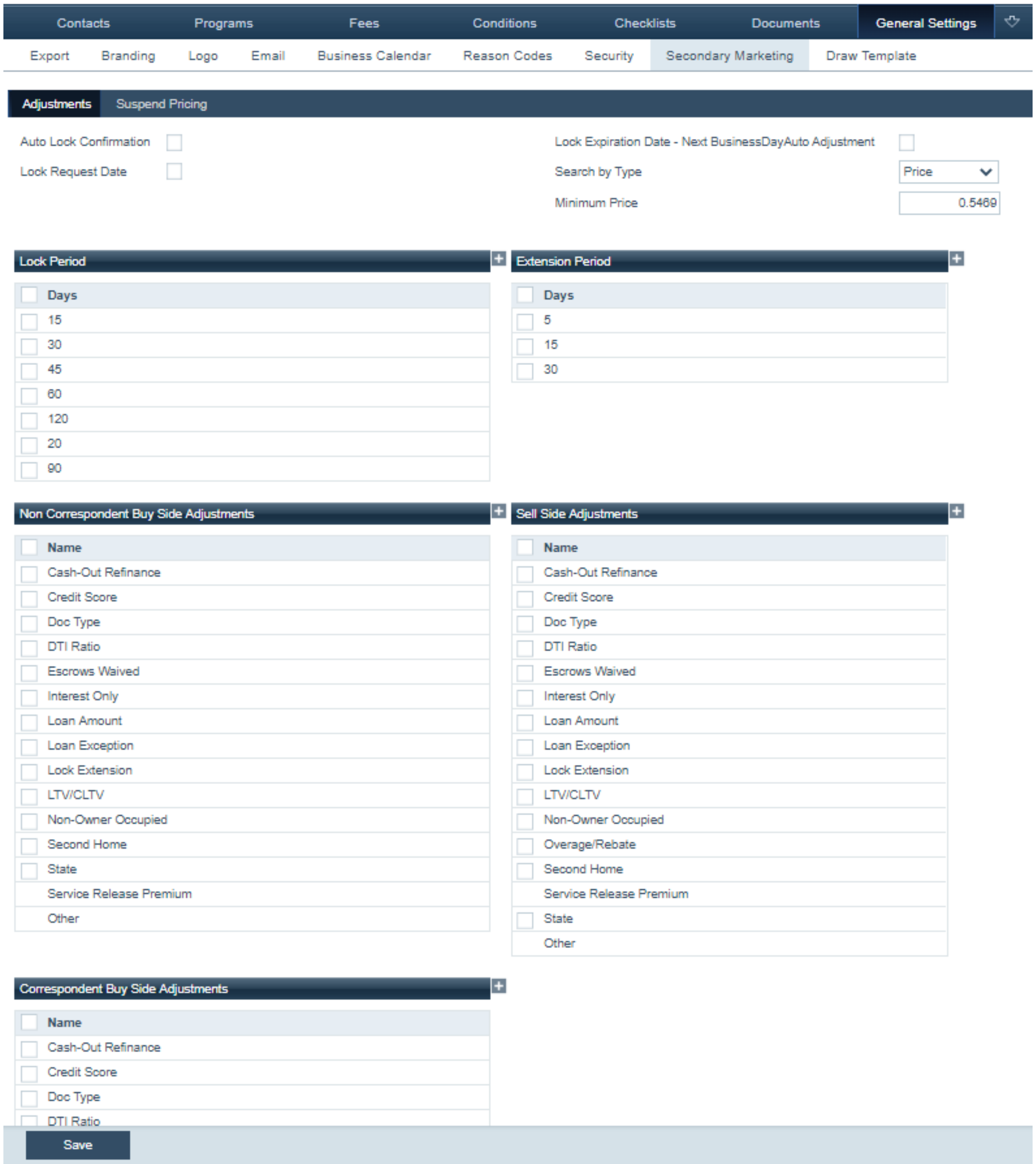
In addition, you can suspend lock activity when the lock desk is unavailable to process locks. Suspending the activity prevents LOS users from requesting locks, lock extensions, relocks, and updates, until the suspension is lifted.

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.



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.

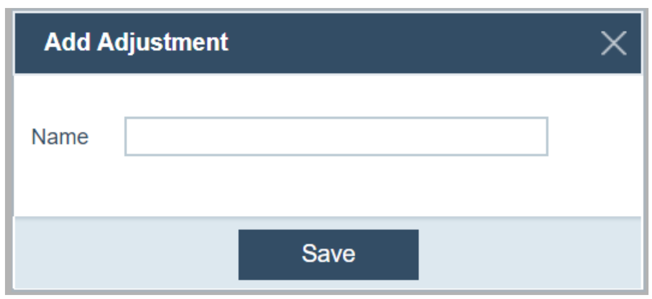
8 Click **Delete**.

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 extention 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

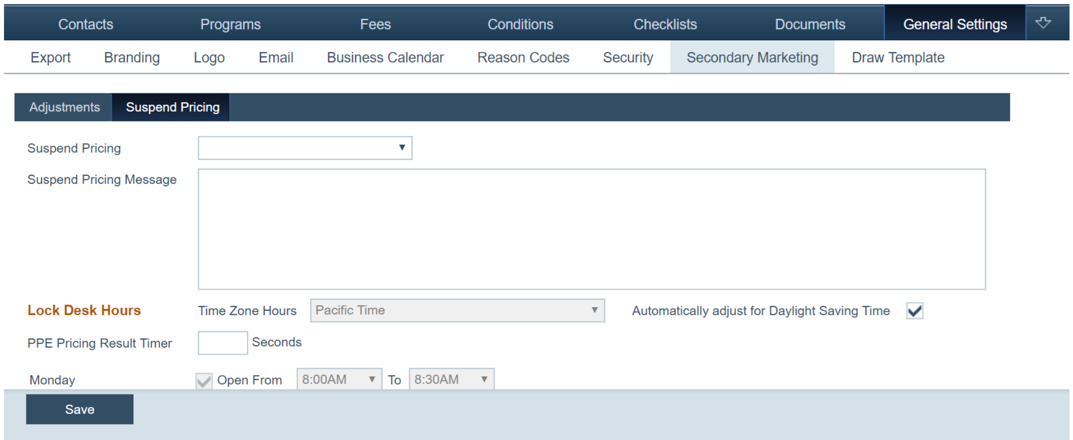
Use the PPE timer to specify the length of time before the pricing results expire, when using the product and pricing engine in the LOS.

To set the PPE timer:

1 Select the **General Settings** activity.

2 Click the ***Secondary Marketing*** screen.

3 Select the **Suspend Pricing** tab.



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

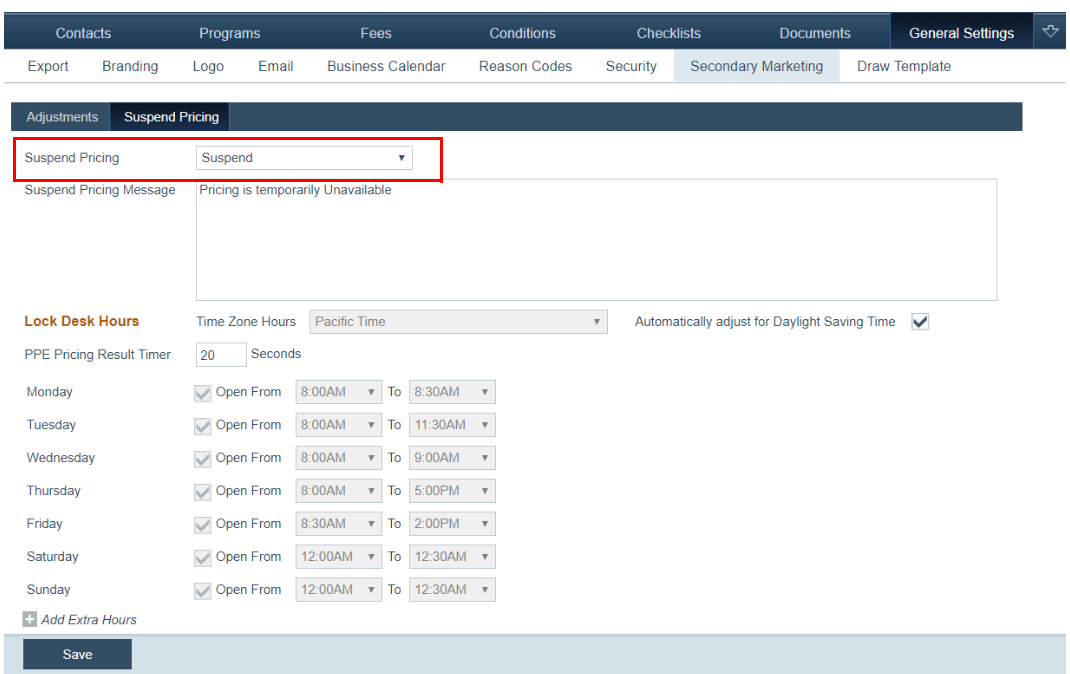
To suspend lock pricing manually:

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.



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:

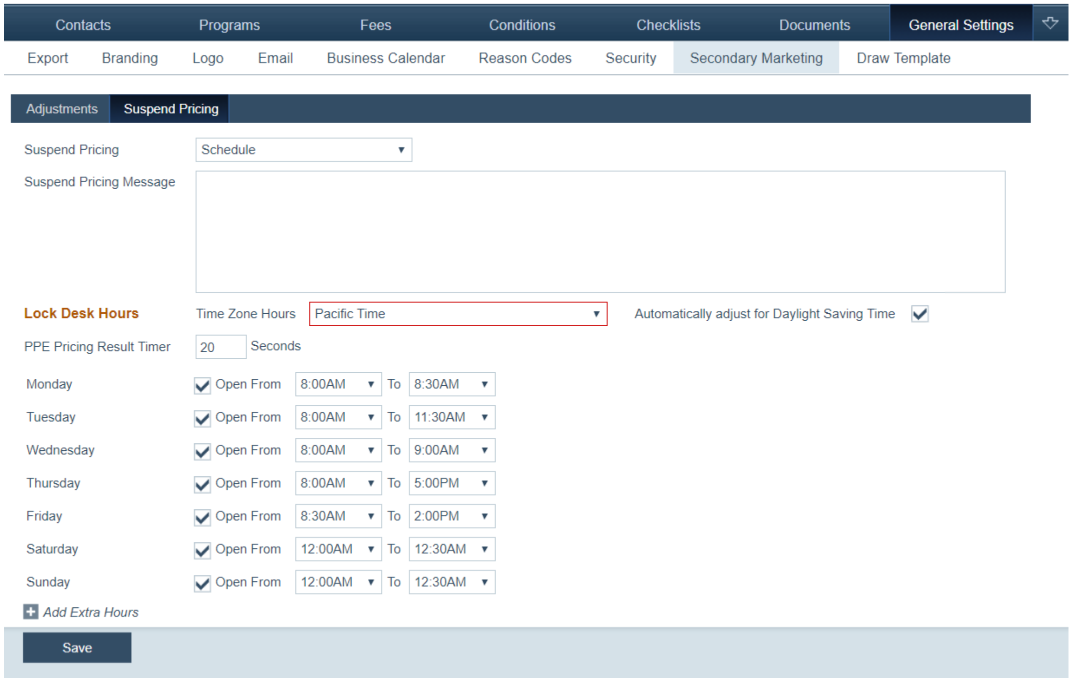
1 Select the **General Settings** activity.

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.



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.

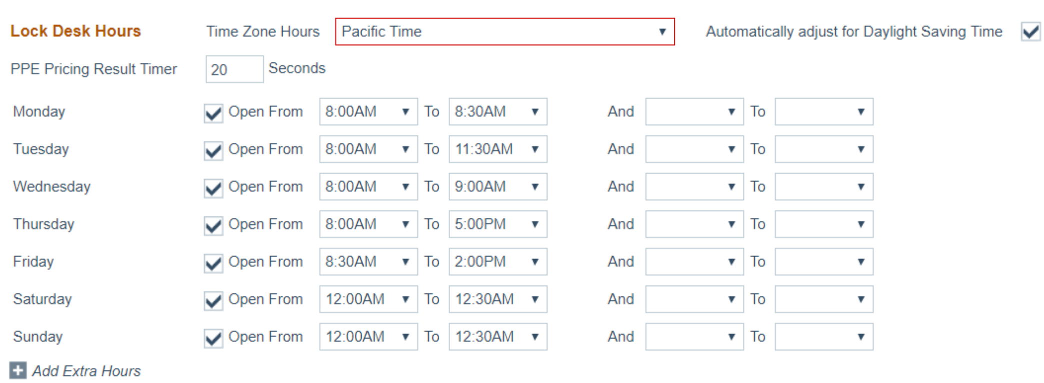
6 Select the time zone where the scheduling is effective from the ***Time Zone Hours*** dropdown list.

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.



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.

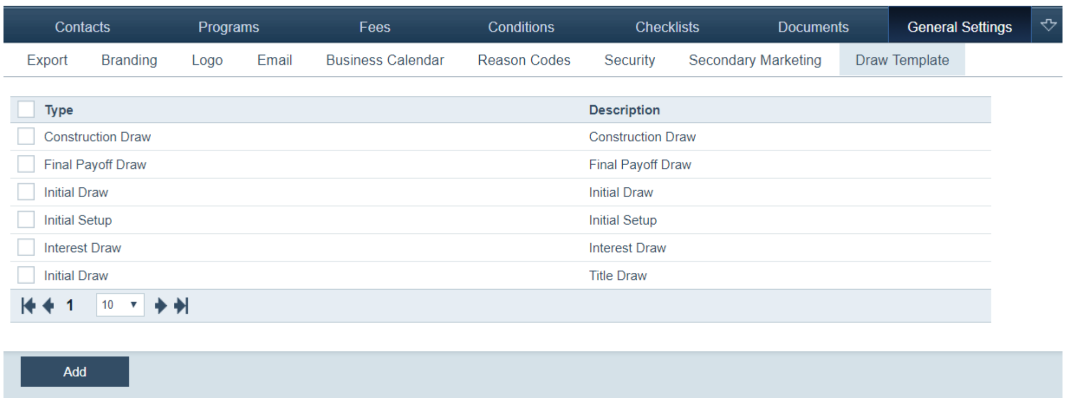
Pricing is available only during the times specified and is suspended at all other times.

Draw Template

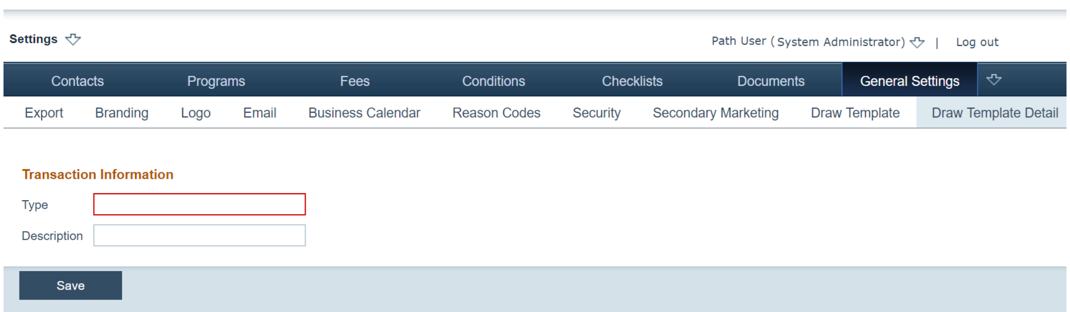
To create a draw template:

1 Select the **General Settings** activity.

2 Click the ***Draw Template*** screen.



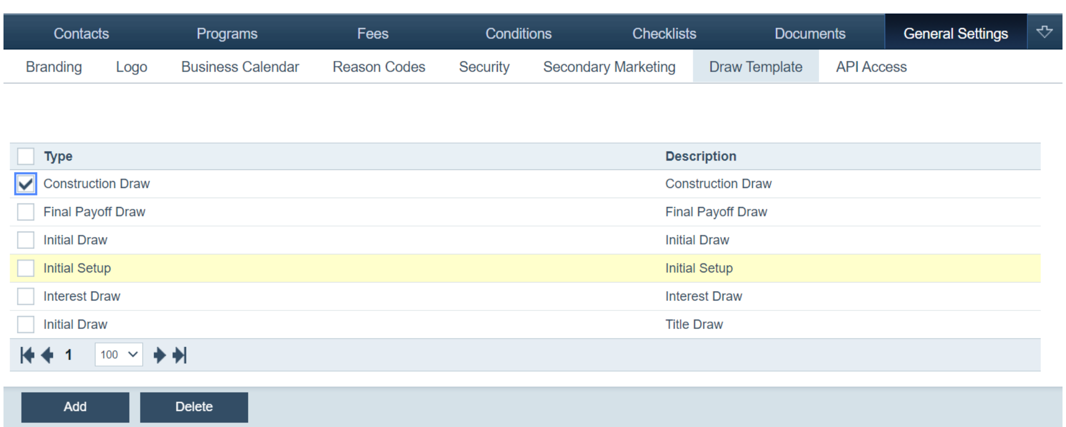
3 Click **Add**.
The ***Draw Template Detail*** screen appears.



4 Enter the *Type* and *Description*.

5 Click **Save**.

6 To delete a draw template, select its checkbox and click **Delete**.



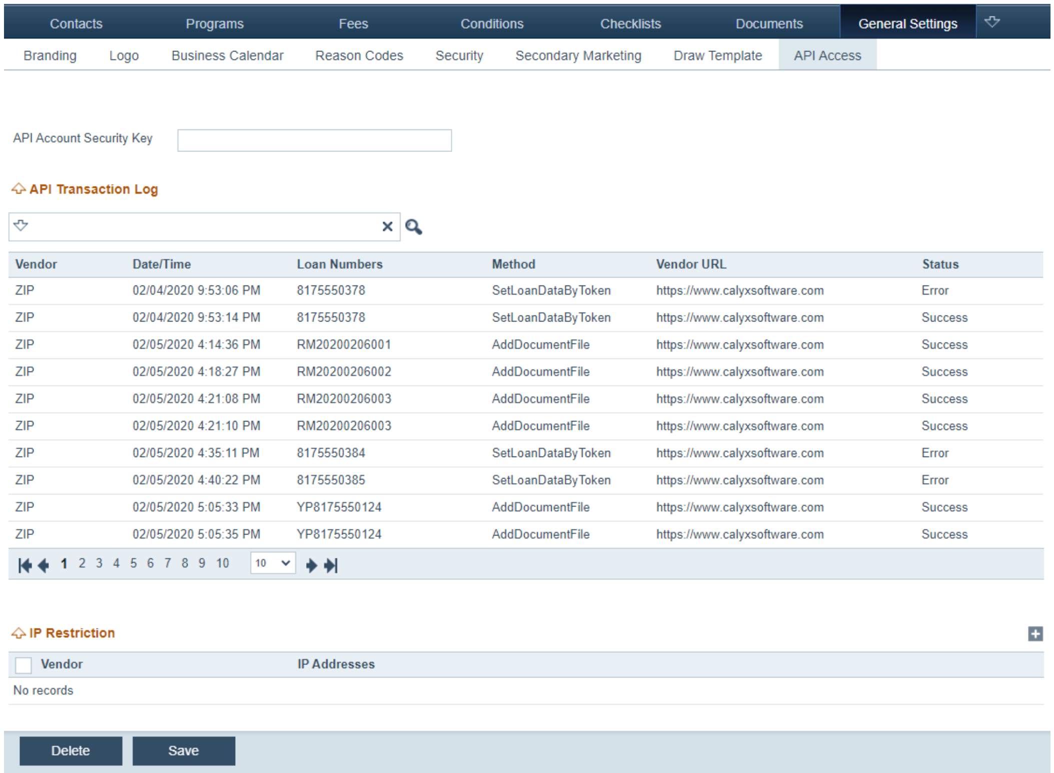
API Access

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.

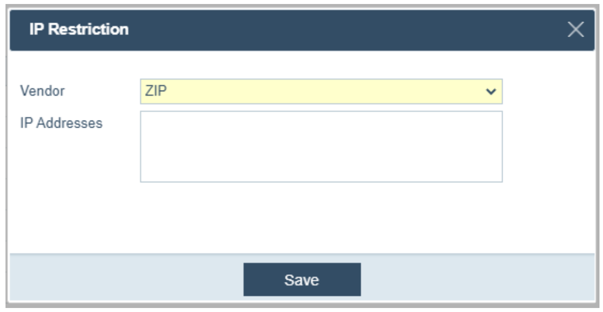
2 Click the ***API Access*** screen.



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.



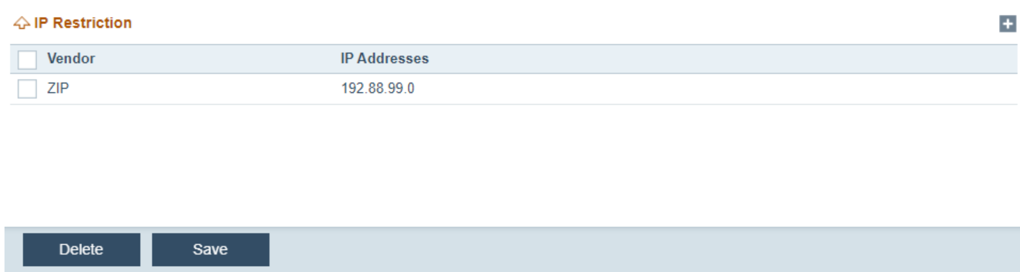
Note

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.



6 To delete an IP address, select its checkbox and click **Delete**.

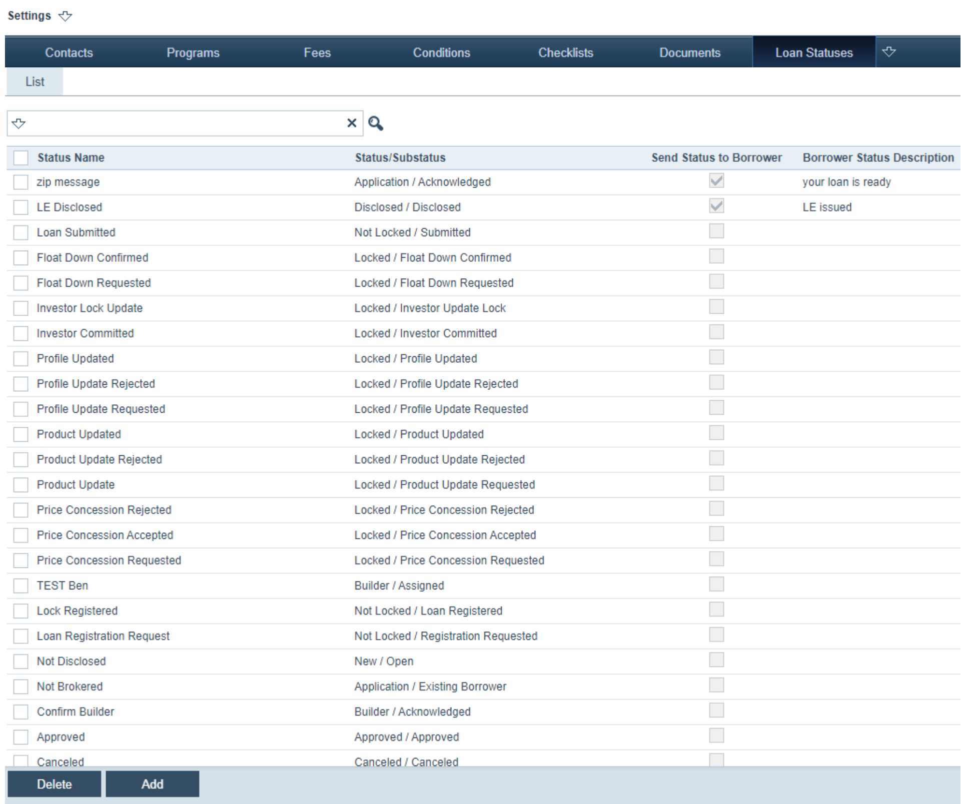
Loan Statuses

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:

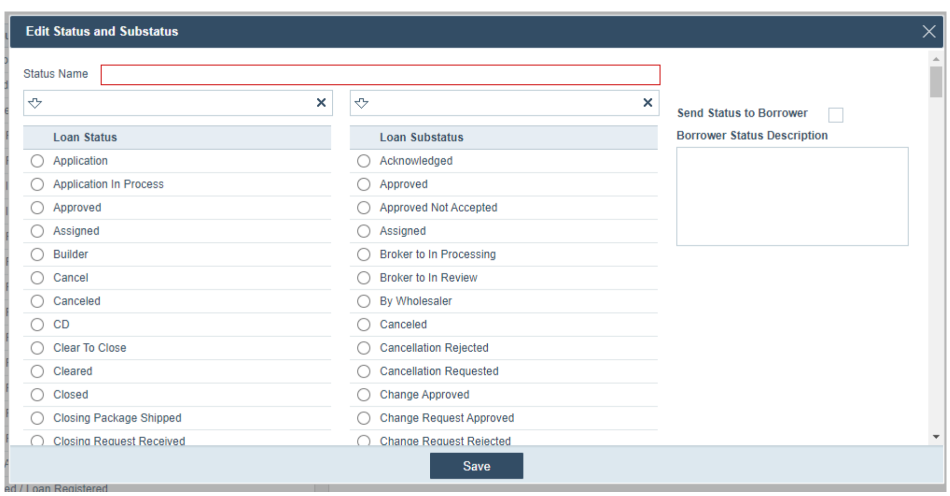
1 Select the **Loan statuses** activity.

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

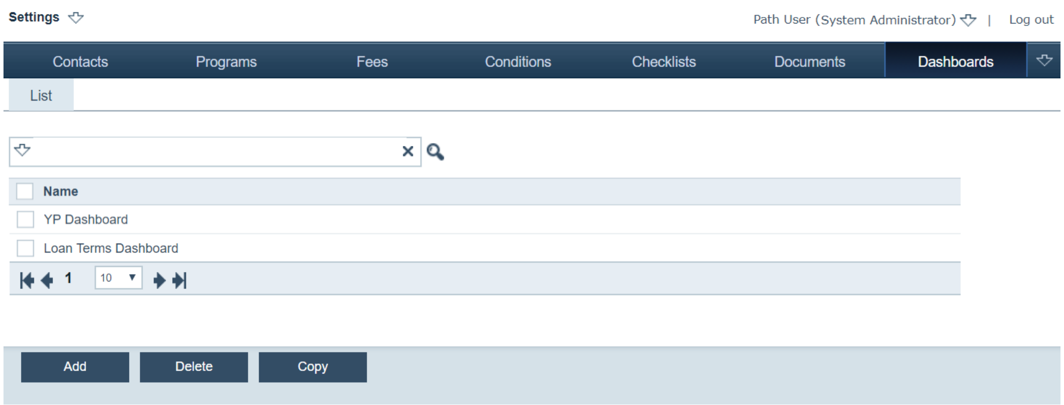
- ***Adding dashboards***

Adding dashboards

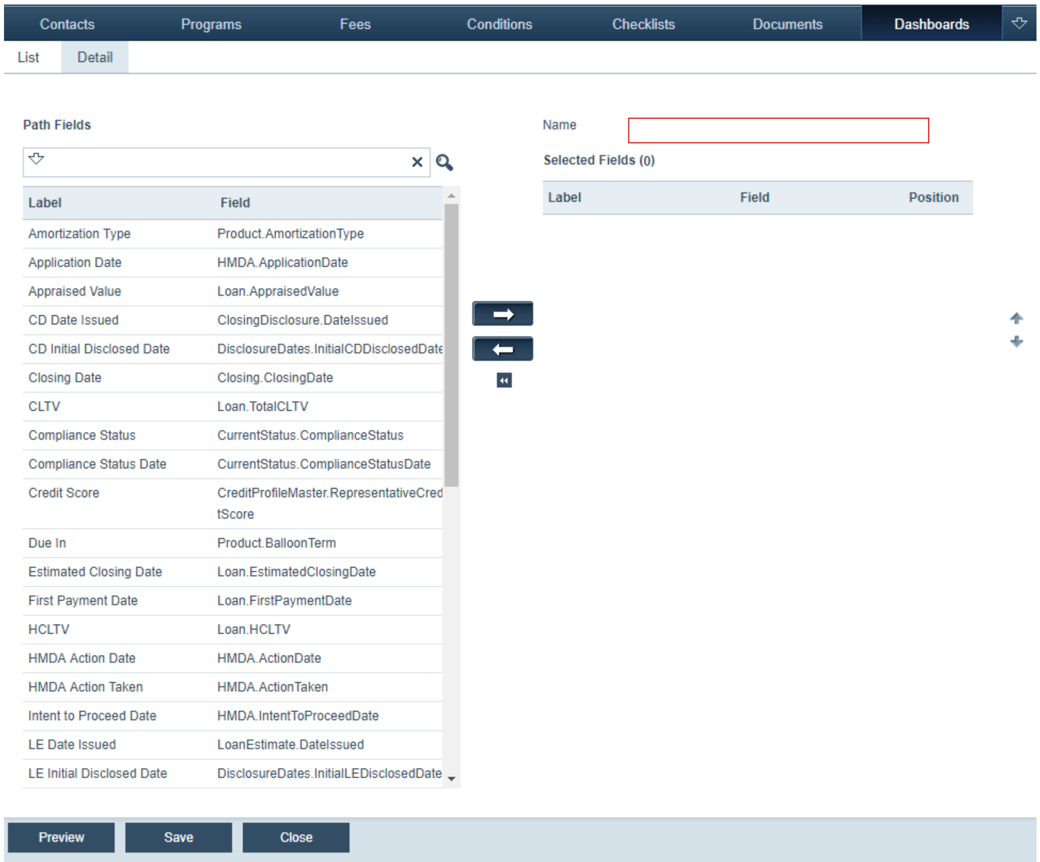
To add a dashboard:

1 Select the Dashboards activity.

The ***List*** screen is displayed.



2 Click **Add**.



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.

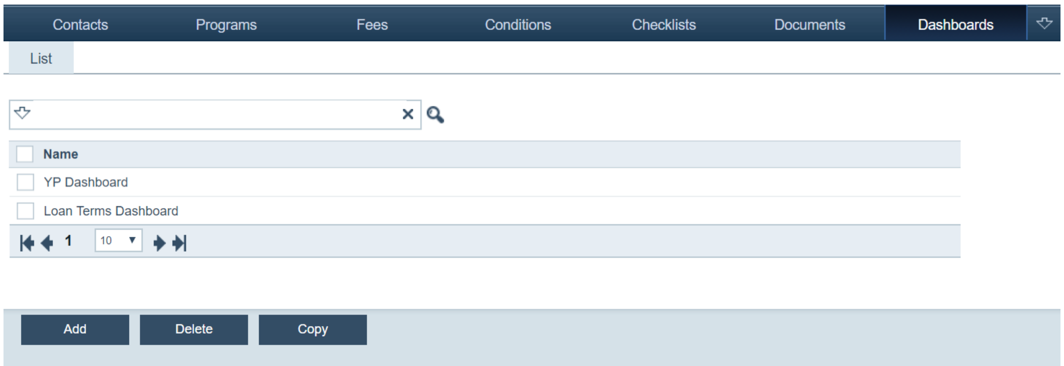
Related information

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

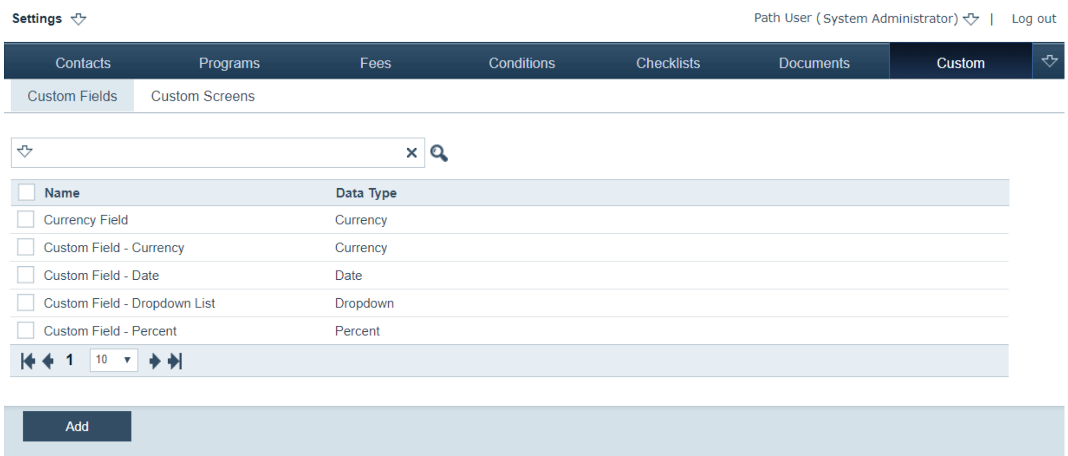
- *Adding custom fields*
- *Custom screens*

Adding custom fields

To add custom fields:

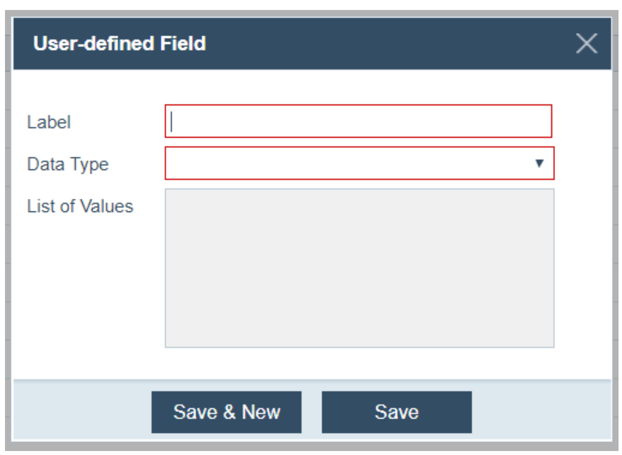
1 Select **Custom** activity.

The ***Custom Fields*** screen is displayed.



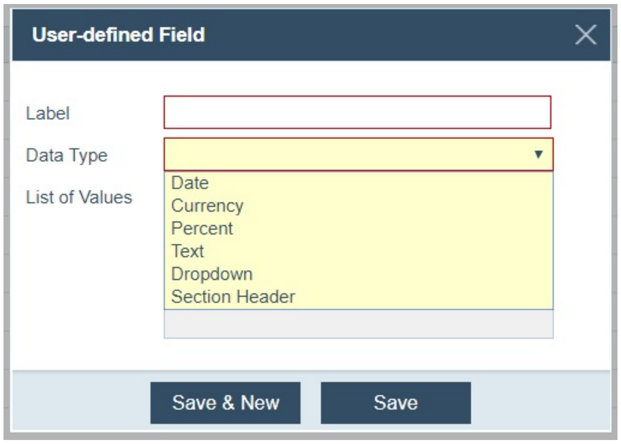
2 Click **Add**.

The **User-Defined Field** lightbox is displayed.



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.

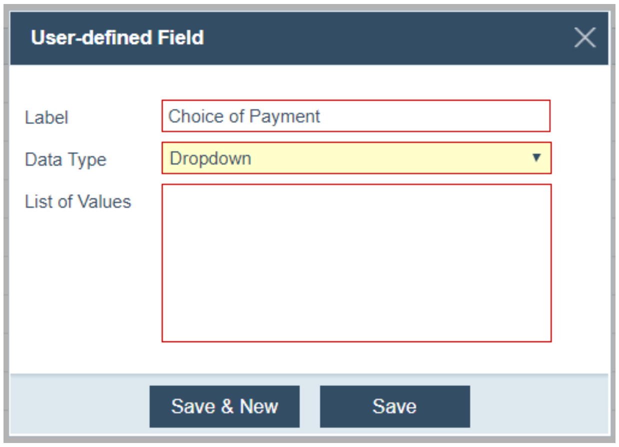


The options are:

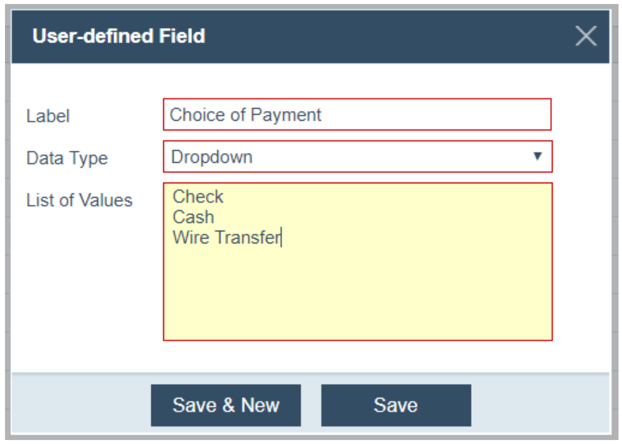
- *Date* - if selected, this will be a field in which dates are entered.
- *Currency* - if selected, this will be a field in which the amount will be entered in USD.
- *Percent* - if selected, this will be a field in which the number entered will be recognized as a percentage.
- *Text* - if selected, 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.



6 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.

7 Click **Save** to add the new field.

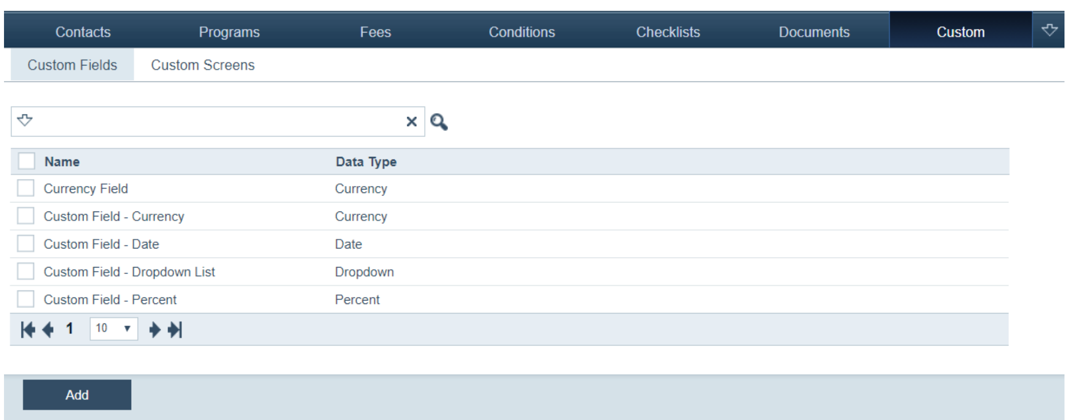
8 Click **Save & New** to save the new field and create another one.

Editing, copying and deleting custom fields

To edit, copy and delete a custom field:

1 Select the **Custom** activity.

The ***Custom Fields*** screen is displayed.



2 Click the row of the field you want to edit.

Edit the field settings in the **User-Defined Field** lightbox.

3 To delete a field, select its checkbox, which enables the **Delete** button, and click **Delete**.

4 To copy a field, select its checkbox, which enables the **Copy** button, and click **Copy**.

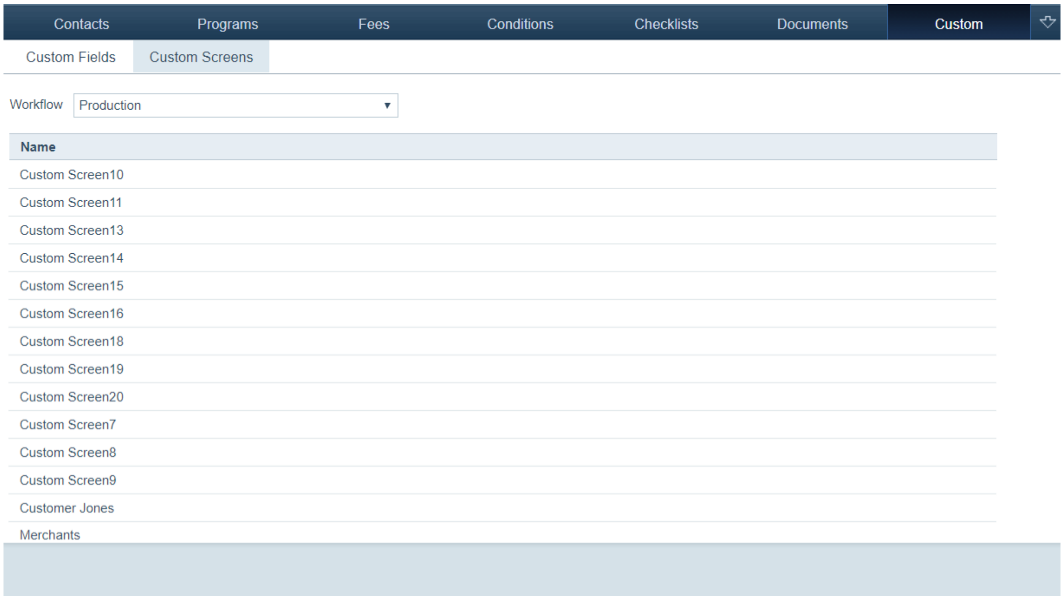
Custom screens

To configure a custom screen:

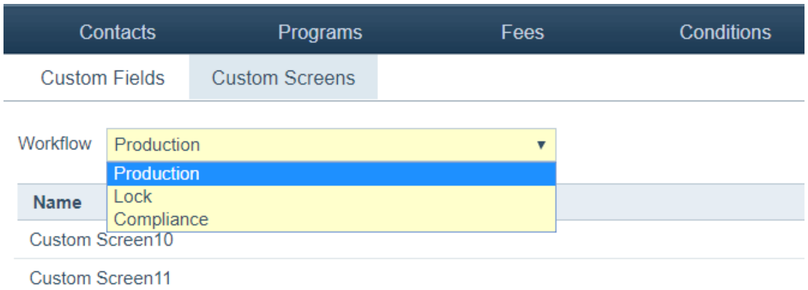
1 Select the **Custom** activity.

2 Select the ***Custom Screens*** screen.

The following view is displayed, where you can select the custom screen and the stage.



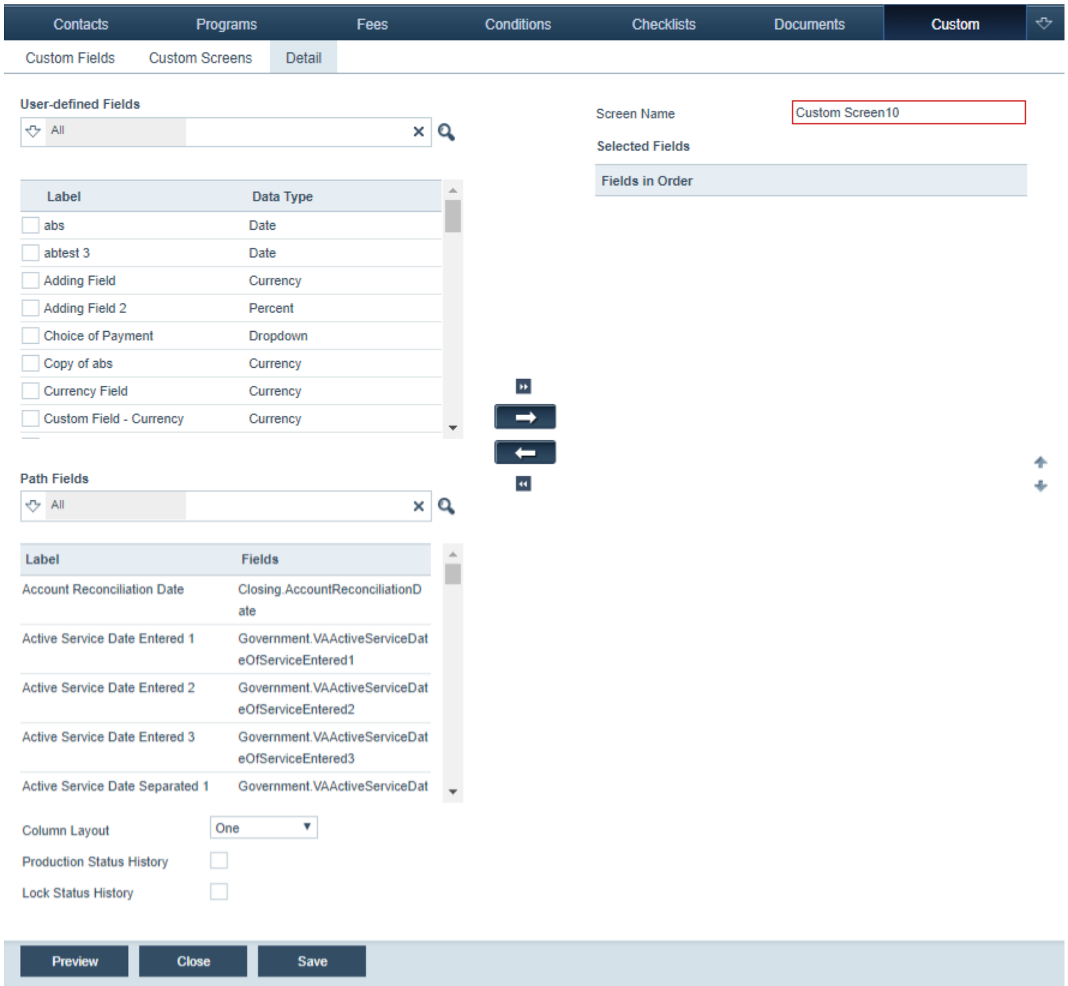
3 From the ***Workflow*** dropdown list, select the stage in which the screen appears.



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.



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.

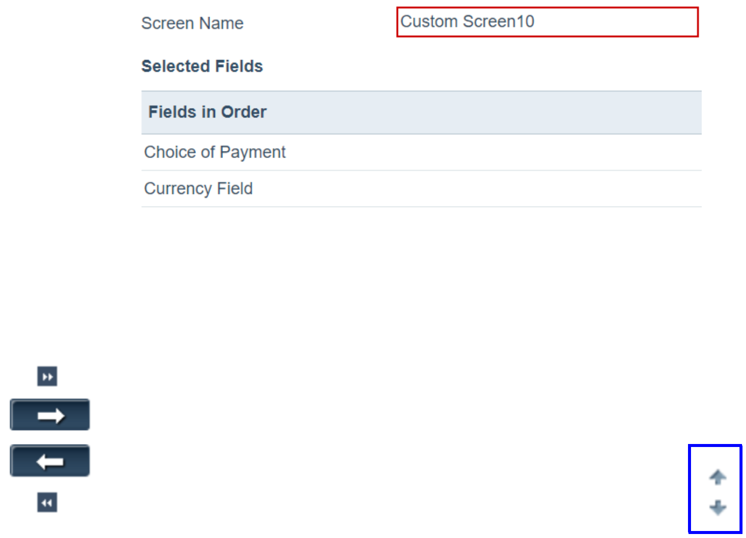
After being selected, the custom fields are highlighted. Choice of Payment and Currency Field are selected.

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.

8 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.



Tip

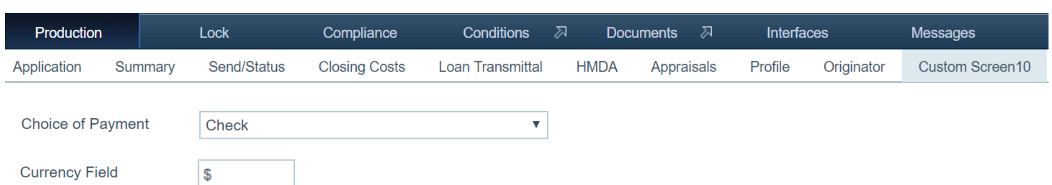
You can move two or more document types at once, which works the same way as described above. Although their positions relative to each other will remain the same.

9 Click **Save** to validate the new custom screen.

10 Click **Preview** to see how the fields will appear in the new custom screen.

11 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.



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.

2 Click the dropdown arrow ( ), which displays the ***Navigation*** menu.

3 Select *Configuration*.

4 Select the **Roles** activity.

5 Navigate to the system roles.

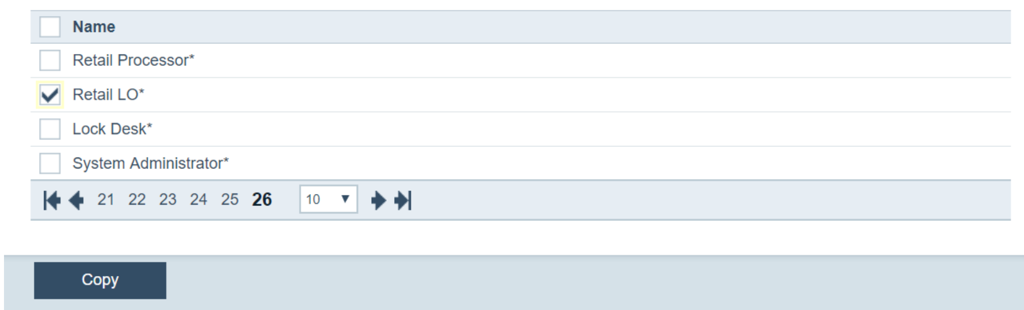
Note

The system roles all have asterisks (*).

When you select a system role, only the **Copy** *button will be enabled. (System roles cannot be deleted.)*

6 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.

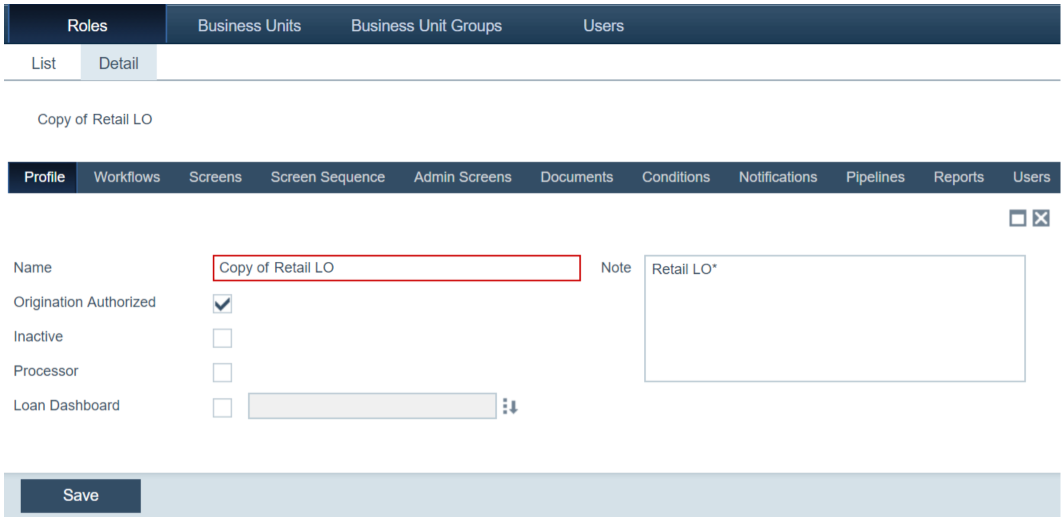


Note

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.*

7 Click **Copy**.

The role is copied and the role's ***Detail*** screen is displayed.



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.

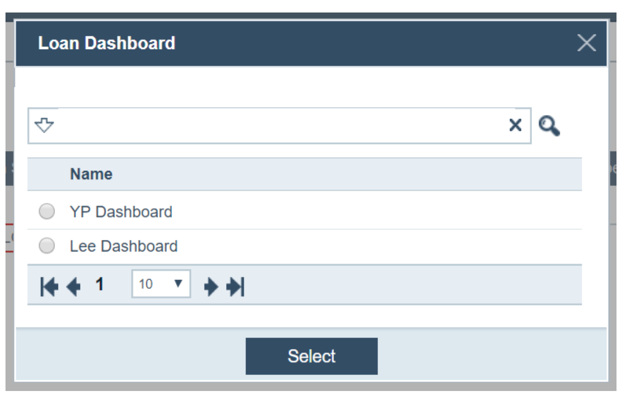
11 To identify this role as a loan processor, select the **Processor** checkbox.

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 .

The **Loan Dashboard** lightbox is displayed.



C Choose the dashboard.

D Click **Select**.

13 Optional, enter any relevant notes or other information in the *Notes* field.

14 Click **Save**.

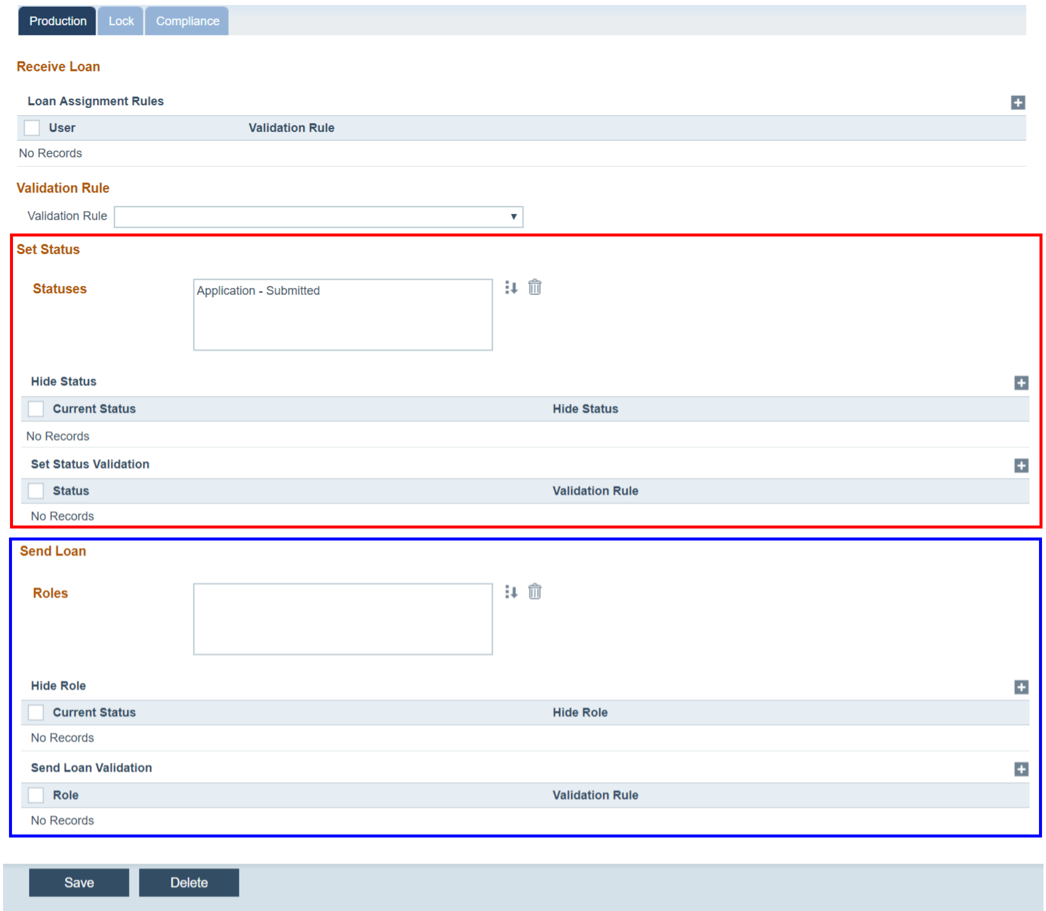
> ***Related information***
>
> *For information about configuring dashboards, see Dashboards, on page 139.*

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.



As shown in the screen shot above, there is a crucial different 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.)

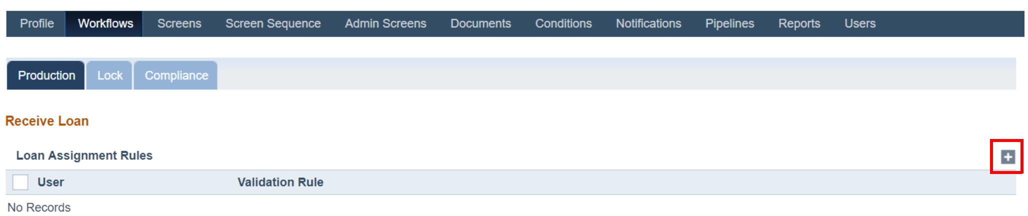
1 Select the **Roles** activity.

2 Choose the Loan Originator as the first role in the workflow.

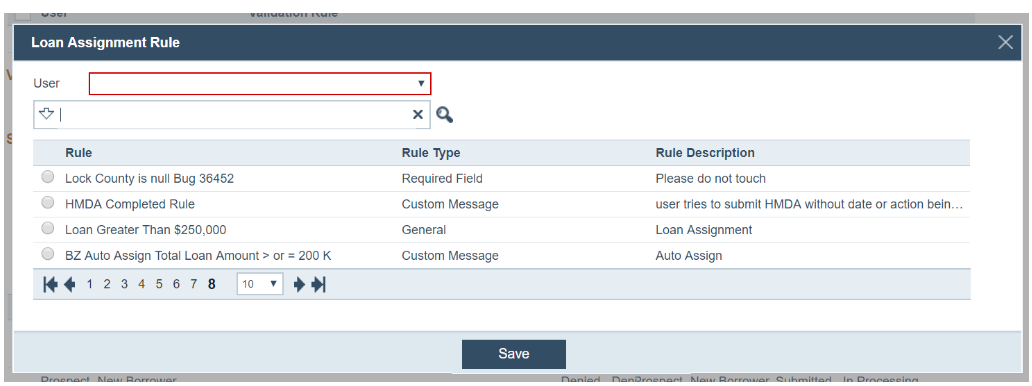
3 Click the **Workflows** tab.

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.

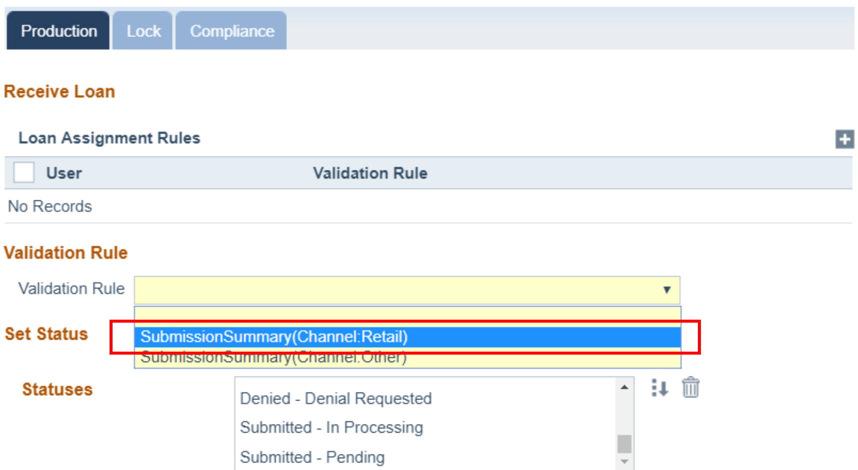
Note

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.

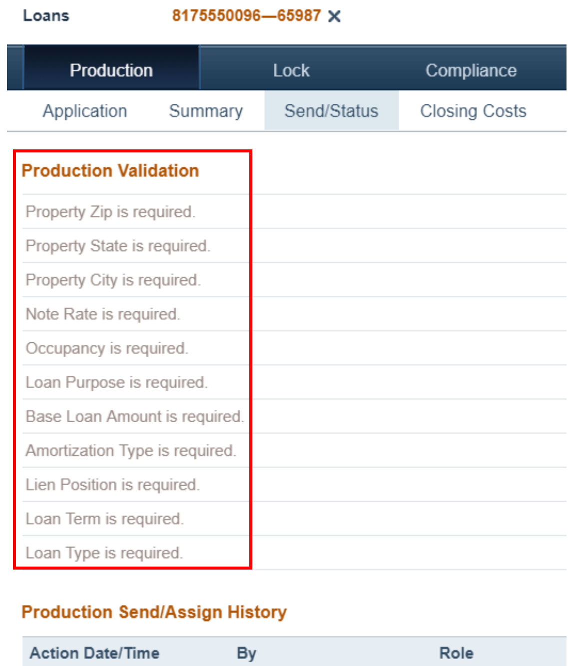
D Click **Save**.

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 purpose of this feature is to notify the user of unmet requirements, which are shown in a loan's ***Send/Status*** screen.

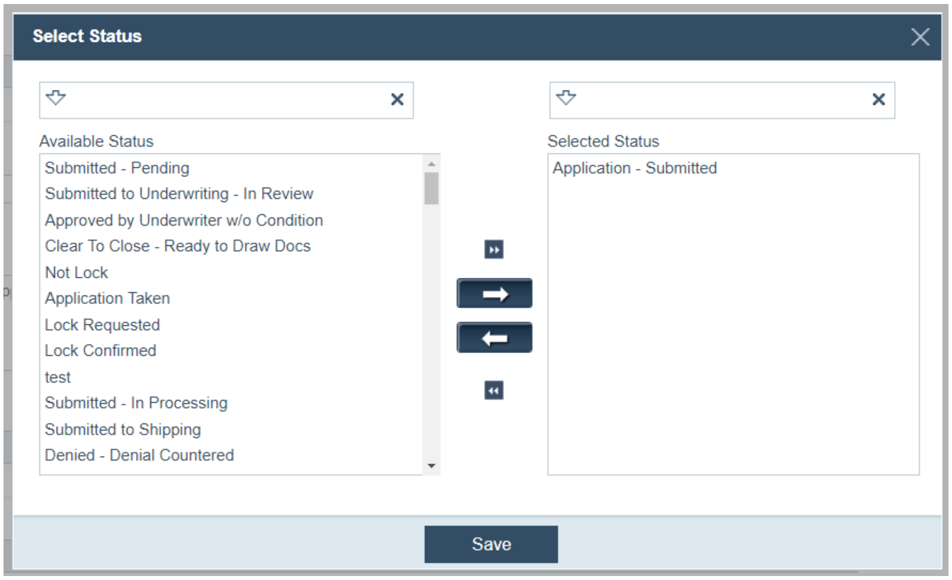
Below is the *Send/Status* screen of a loan, in which none of the requirements are met, from the Loan Originator role's perspective.



6 In the *Set Status* section, click  to select the statuses.

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.

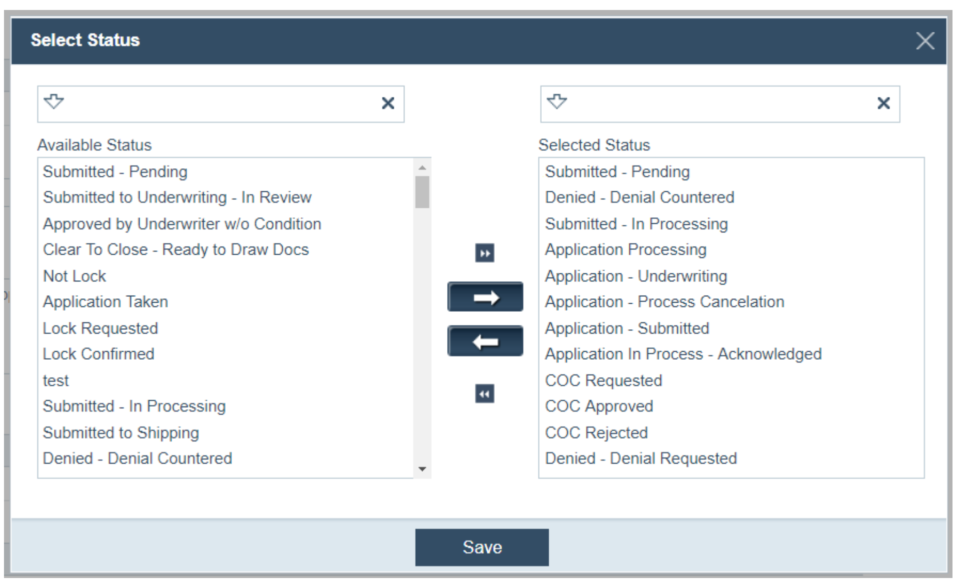


A Click the status(es) that you want to add.

After being clicked, the selected status(es) are highlighted.

B Click , which moves the selected statuses from *Available Status* to *Selected Status*.

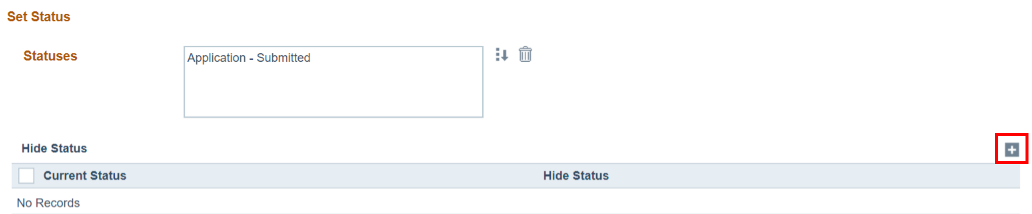
Shown below are the statuses that are selected.



Clicking moves all statuses from *Available Status* to *Selected Status*. Clicking and moves the selected statuses back to *Available Status*.

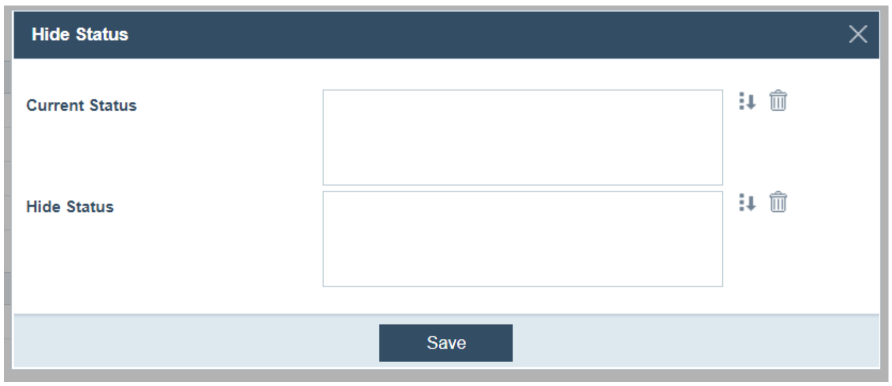
C Click **Save**.

7 In the *Hide Status* section, click the corresponding .



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.

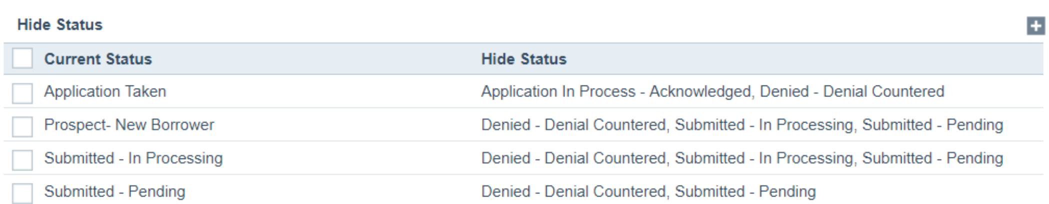


A Click of *Current Status* to open the **Select Status** lightbox and select the loan's current status(es) that, if selected, will cause other status(es) to be hidden. For example, if the role sets the loan to the *New Borrower* status (which you can set up here), the *Submitted - Underwriting* status 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

Current Status	Hide Status
Application Taken	Application In Process - Acknowledged, Denied - Denial Countered
Prospect- New Borrower	Denied - Denial Countered, Submitted - In Processing, Submitted - Pending
Submitted - In Processing	Denied - Denial Countered, Submitted - In Processing, Submitted - Pending
Submitted - Pending	Denied - Denial Countered, Submitted - Pending

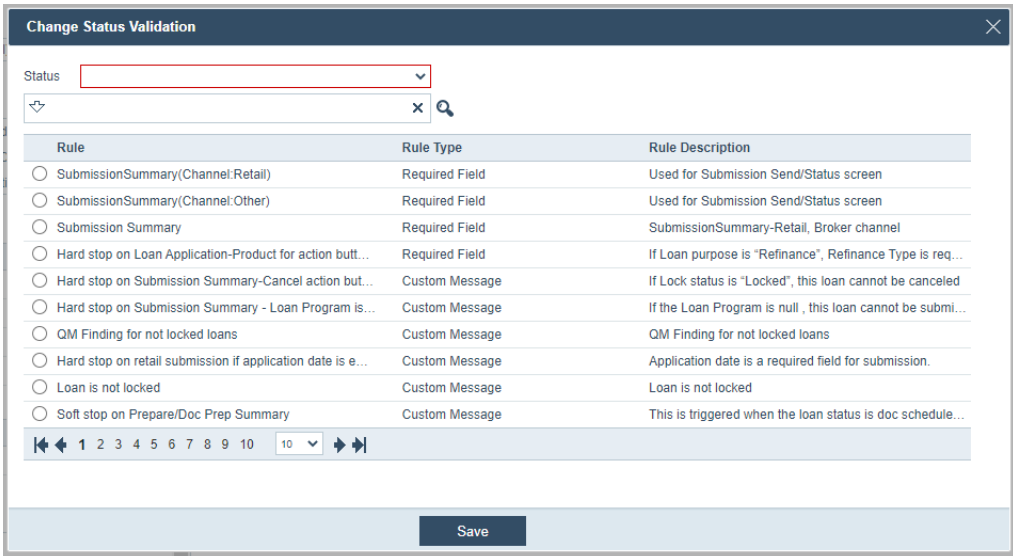
Note

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.



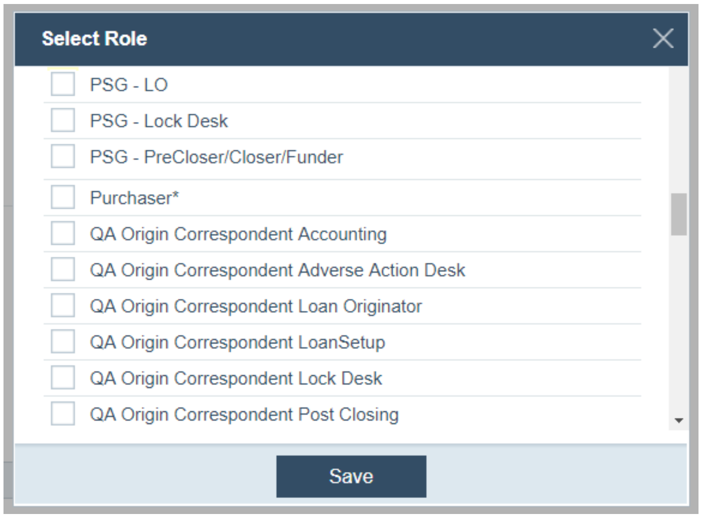
A Select the ***Status***.

B Select the validation rule.

C Click **Save**.

9 In the *Send Loan* section, click the corresponding .

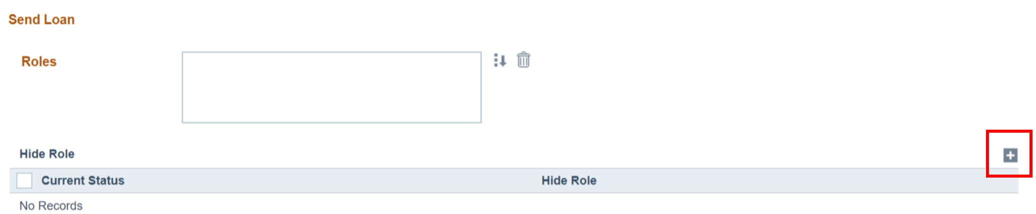
The **Select Role** lightbox appears. Here, as the administrator, you choose the possible role(s) to which the current role can send the loan, after the current role is done with the loan.



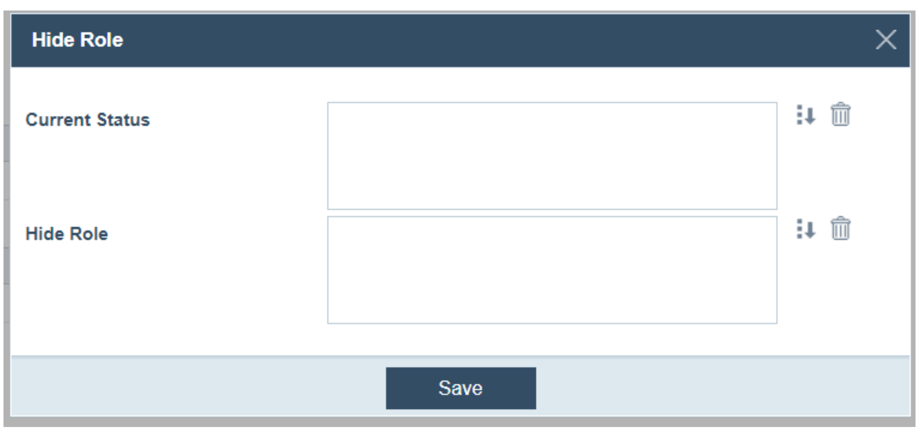
A Select the role(s).

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.



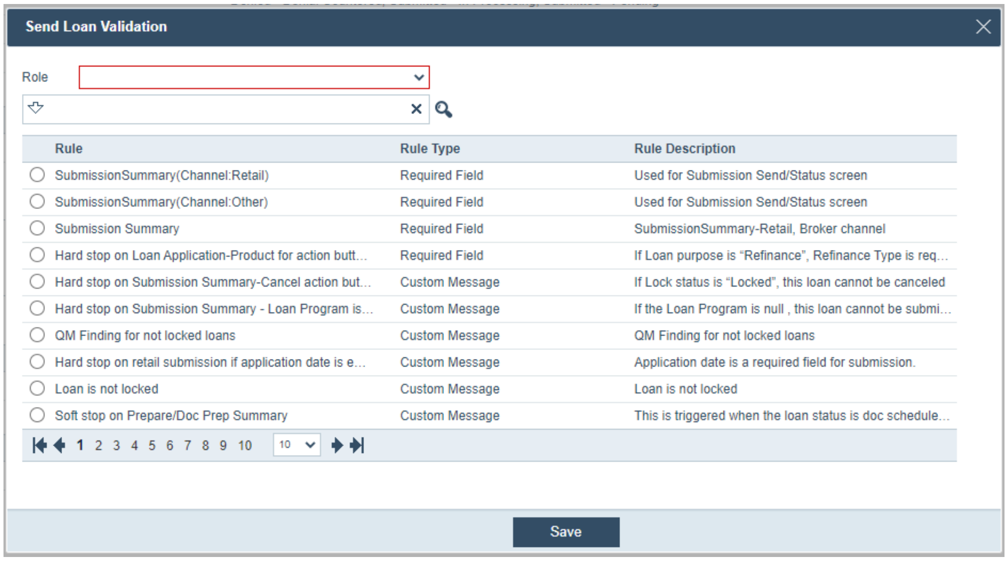
A Click of *Current Status* to select the status(es).

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.



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

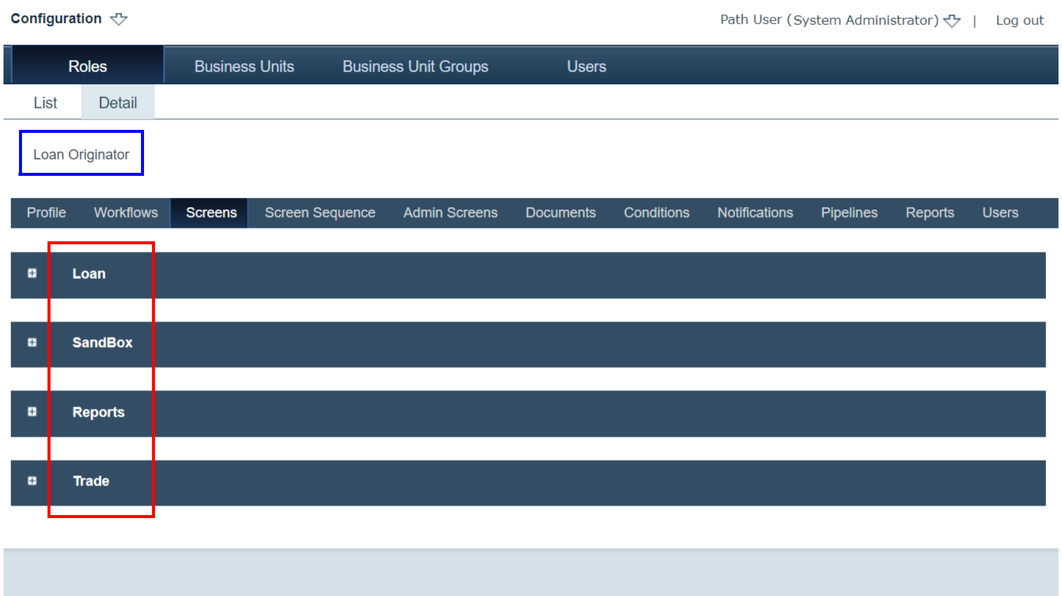
Via the **Screens** tab, you can determine a role's levels of access to the various screens in Path. For example, you can determine the activities, screens, tabs, and action buttons that are available to a role.

To configure screens:

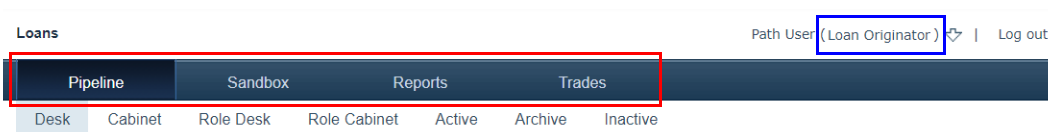
> ***Note***
>
> *The following steps show the configuration of the* ***Send/Status*** *screen of the Loan Originator role.*

1. Select the **Roles** activity.
2. Choose the Loan Originator role.
3. Click the **Screens** tab.

The following view appears.



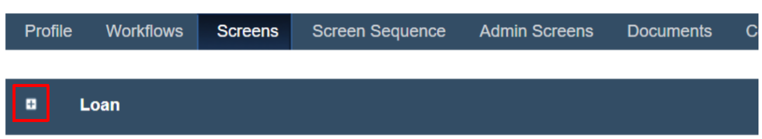
Shown above are the *Loans*, *SandBox*, *Reports* and *Trade* sections, which correspond to the **Pipeline**, **Sandbox**, **Reports** and **Trades** activities, respectively (from the Loan Originator role), shown below.



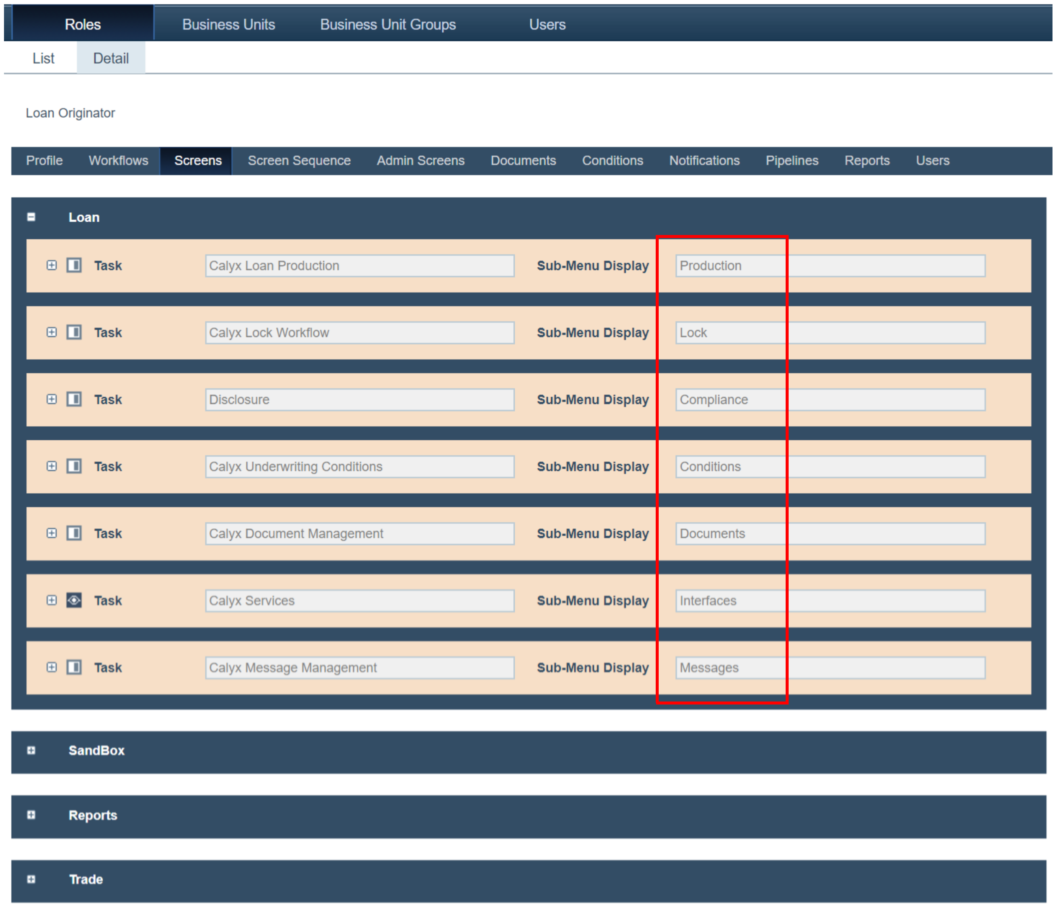
The icons in the following table indicate the level of granted access.

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.

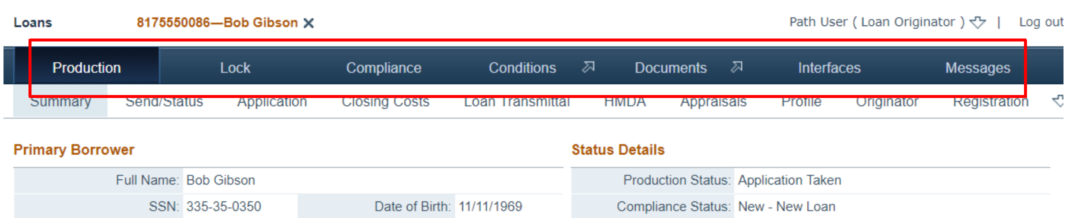
4 Click of the *Loan* section.



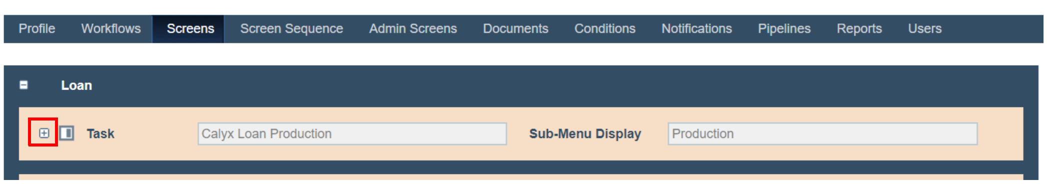
The section expands.



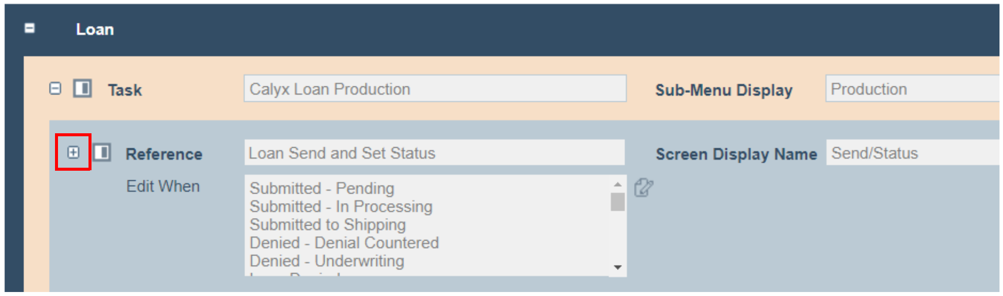
Shown above, the right column corresponds to the activities that are accessible to the role. Shown below is the view of the role when it opens a loan.



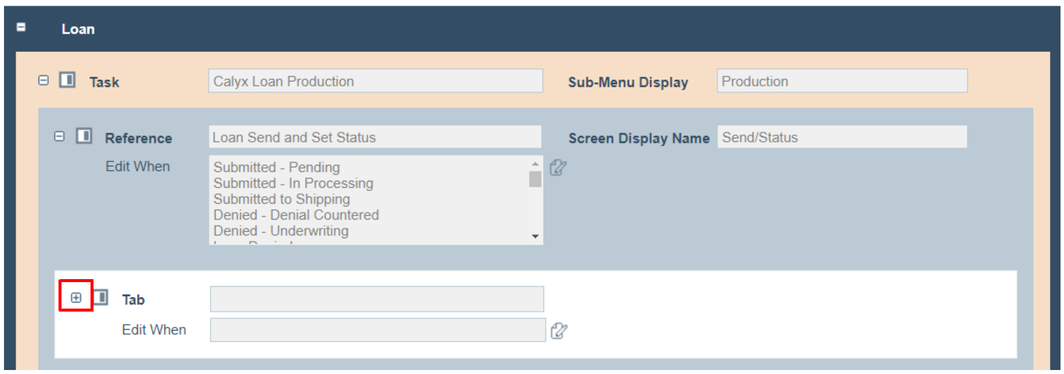
A Click [+] corresponding to Production.



B Click corresponding to Send/Status.

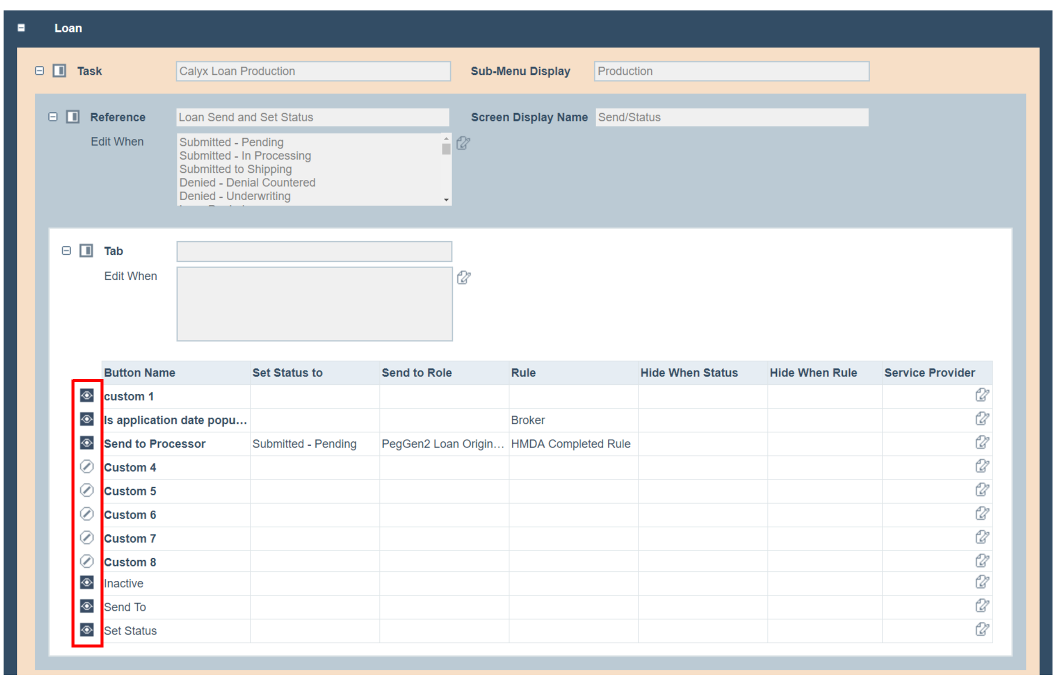


Send/Status is expanded.



C Click (highlighted in red), shown above.

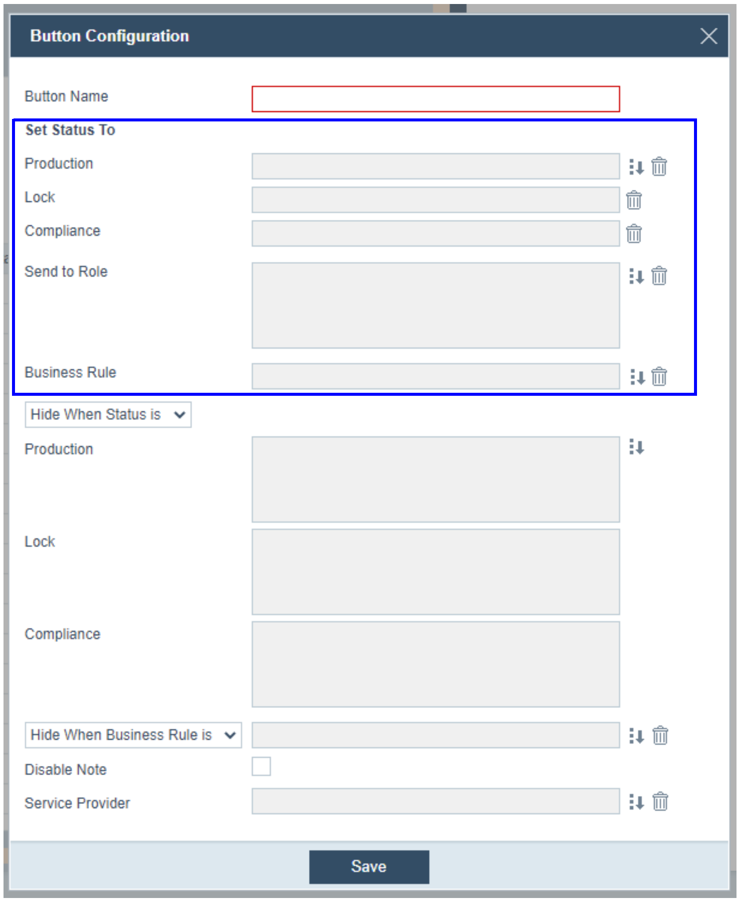
The section expands further and reveals the action buttons available to the role.



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.



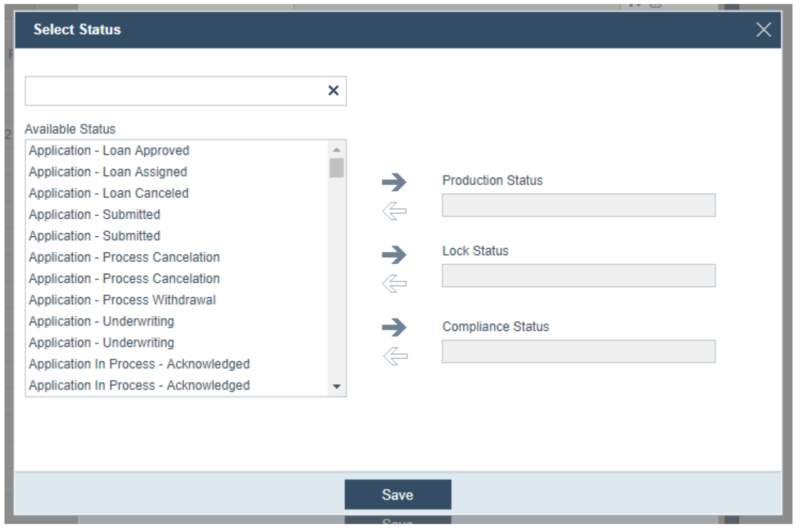
Using these fields, you can further configure the behavior of the button when the loan is in certain statuses.

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.

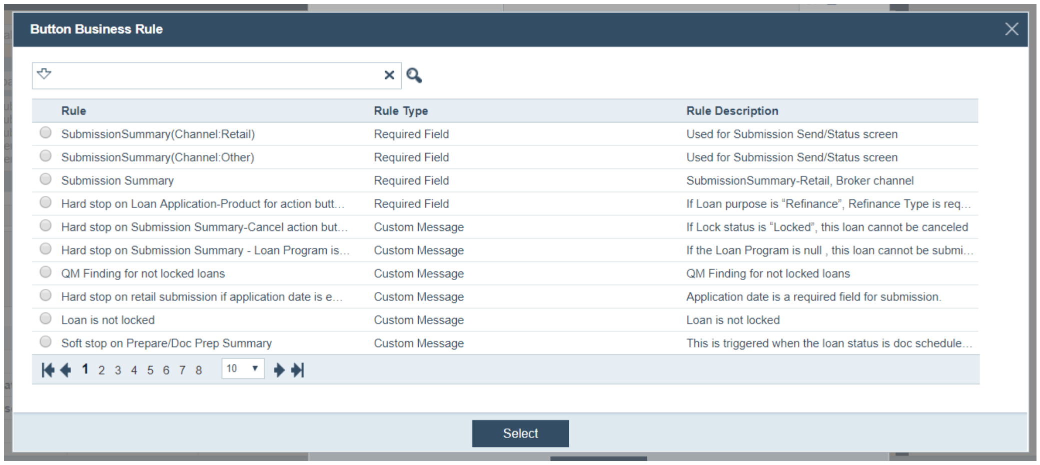
b Click **Save**.

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.



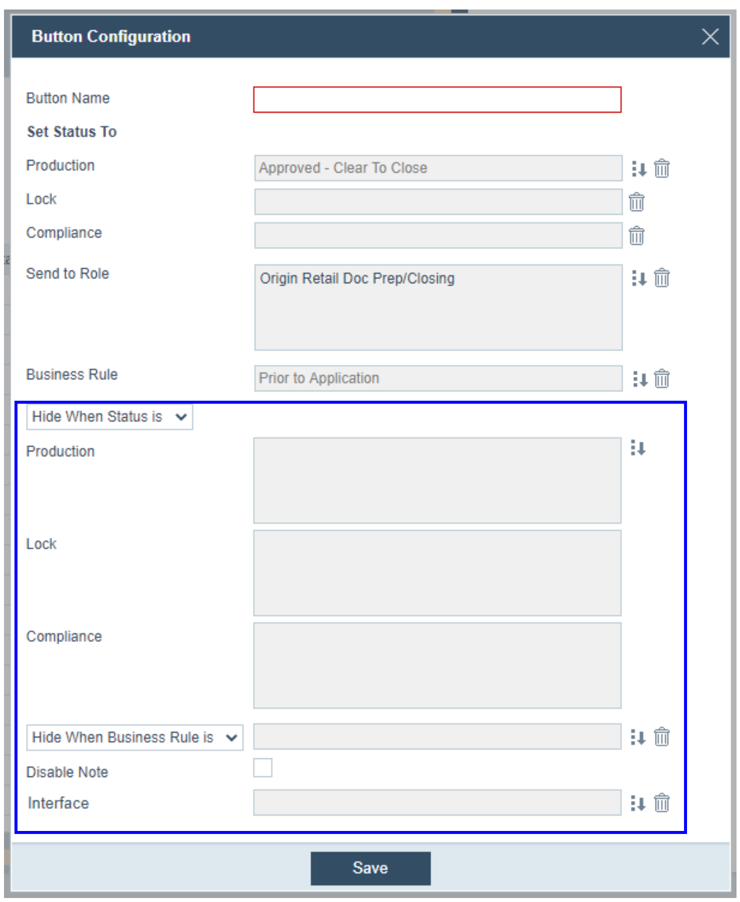
a Select the validating business rule.

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.

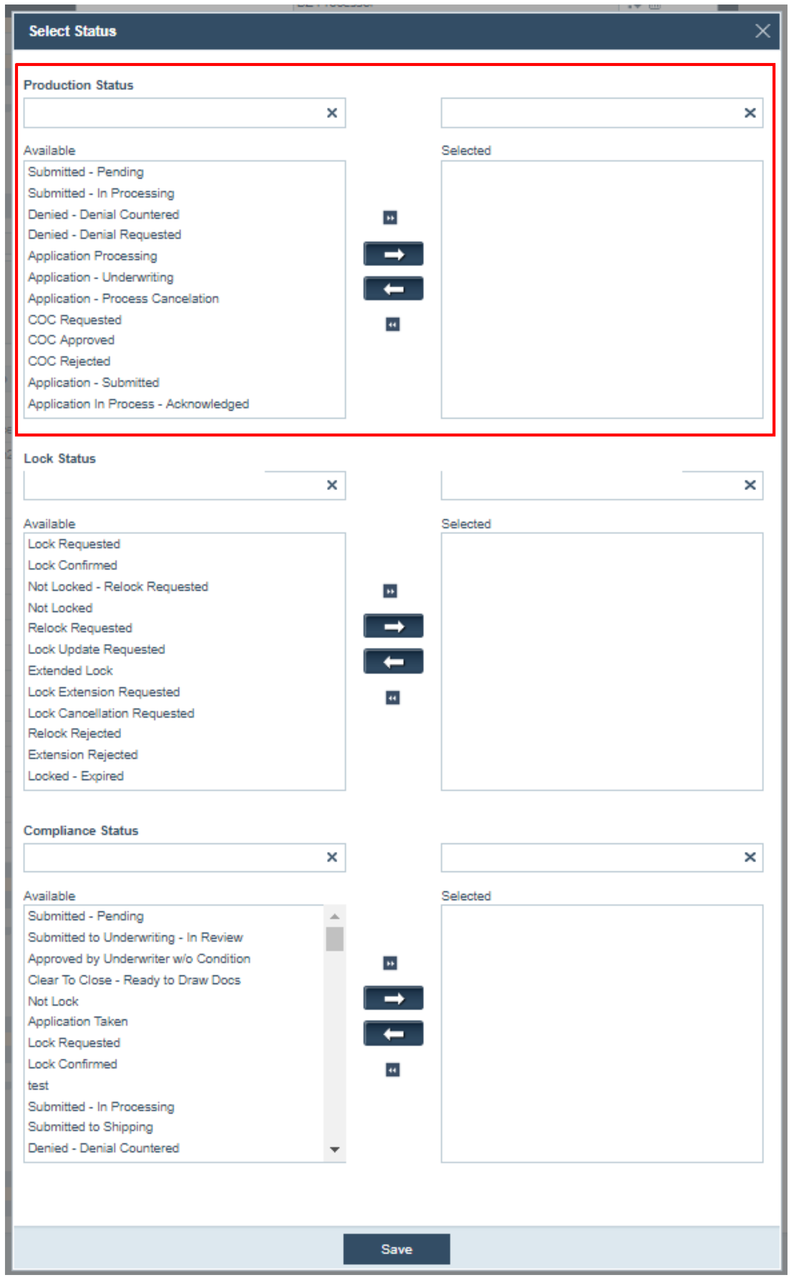
v Through the fields in the bottom half section (highlighted in blue), you can configure the button to be hidden or shown when the loan is in a particular status.



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**.

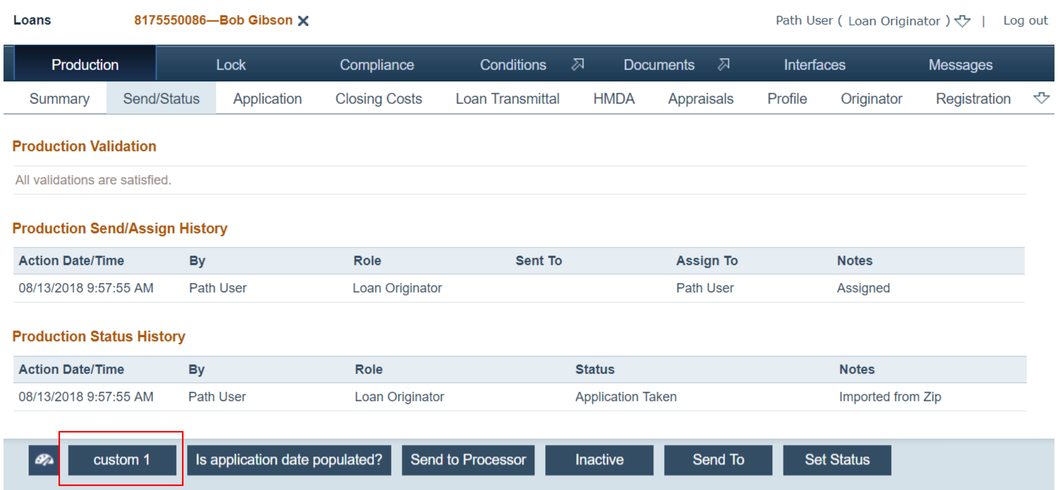
c To delete the interface, click its corresponding .

ix Click the **Save** button of the **Button Configuration** lightbox.

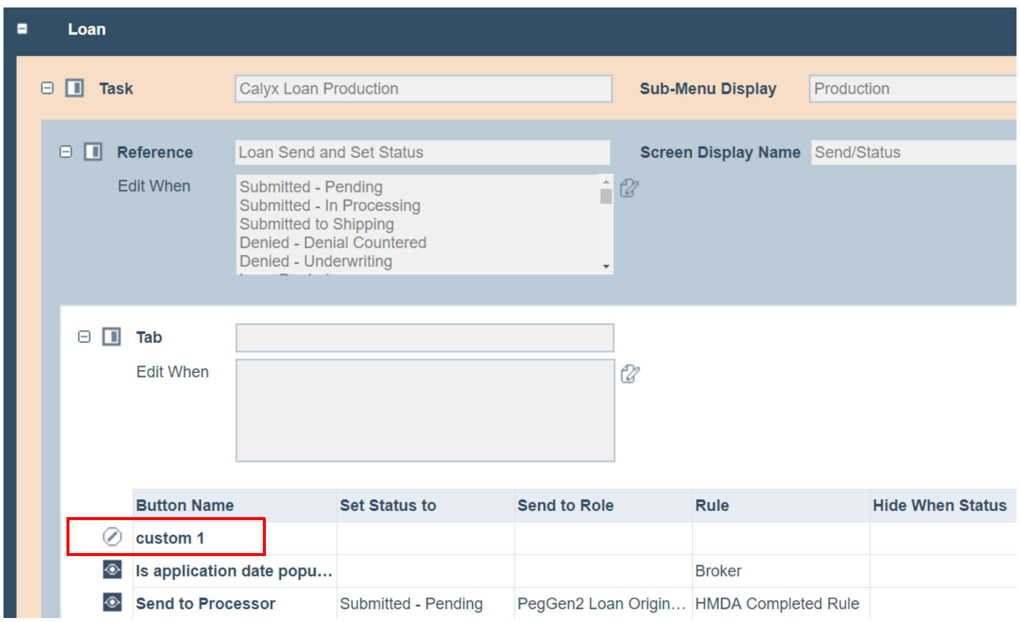
Example of enabling and disabling a button

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*.

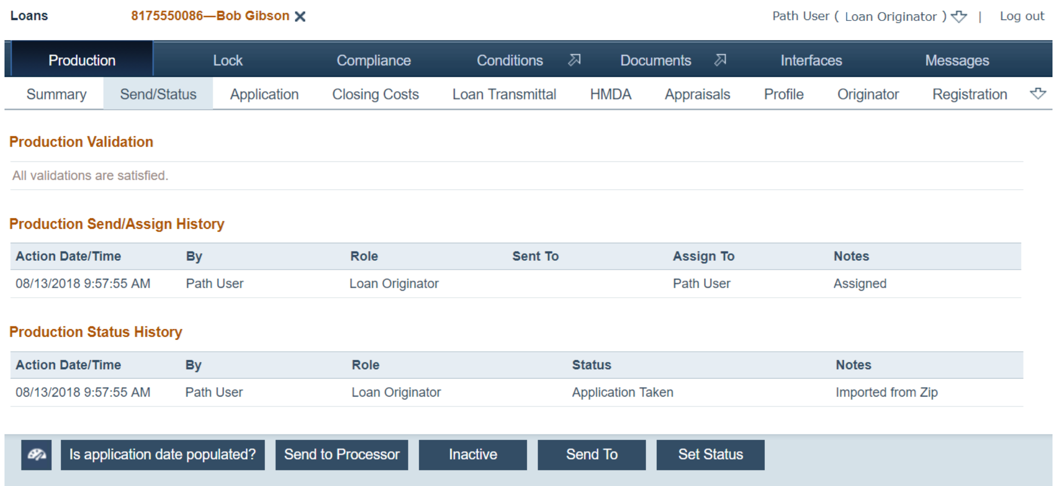
1 Shown below is the ***Send/Status*** screen of a loan, from the Loan Originator role's view, note the **custom 1** button.



2 The icon of **custom 1** has been changed from *access* to *no access*.



3 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.



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:

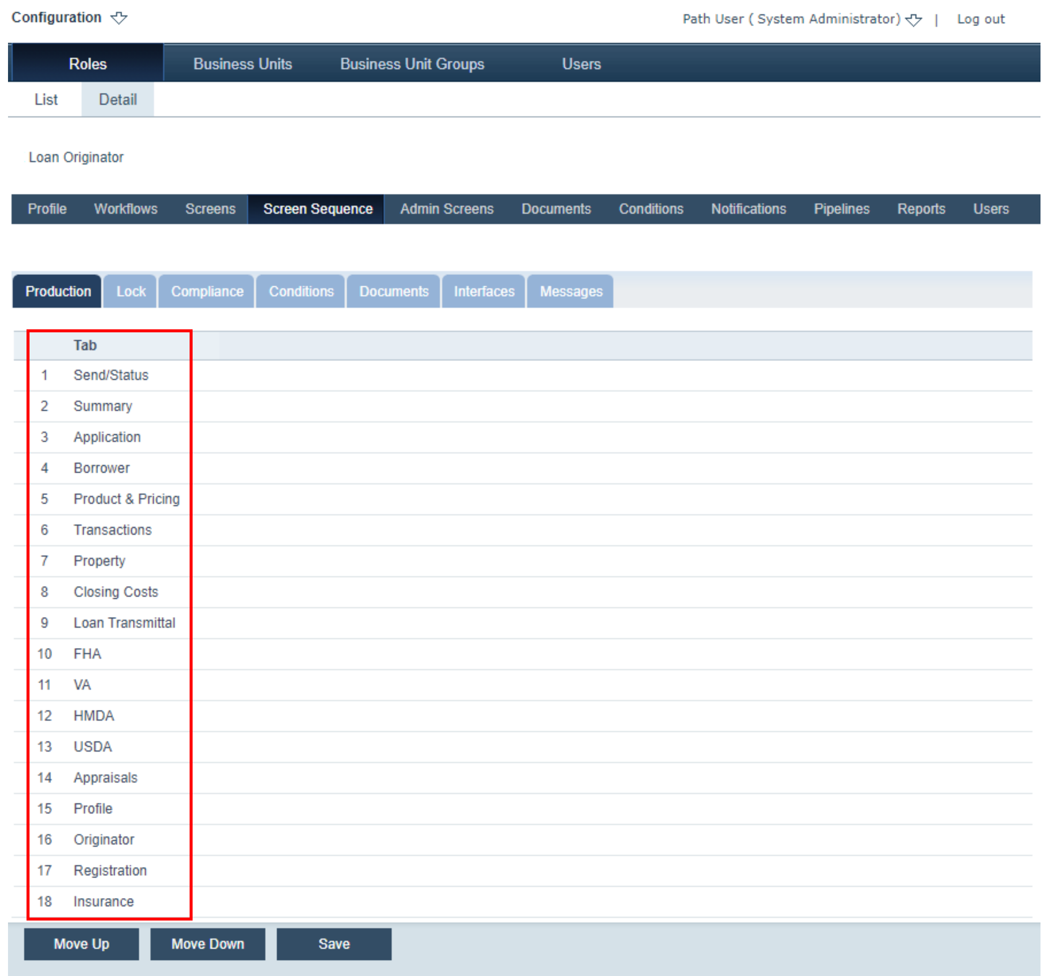
> ***Note***
>
> *The steps below show the screen sequence of the Loan Originator role being configured.*

1 Select the **Roles** activity.

2 Choose the Loan Originator role.

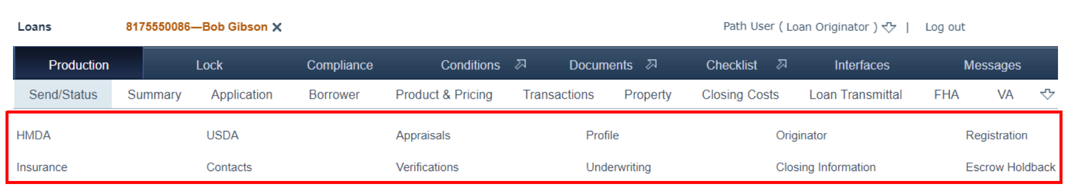
3 Click the **Screen Sequence** tab.

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.



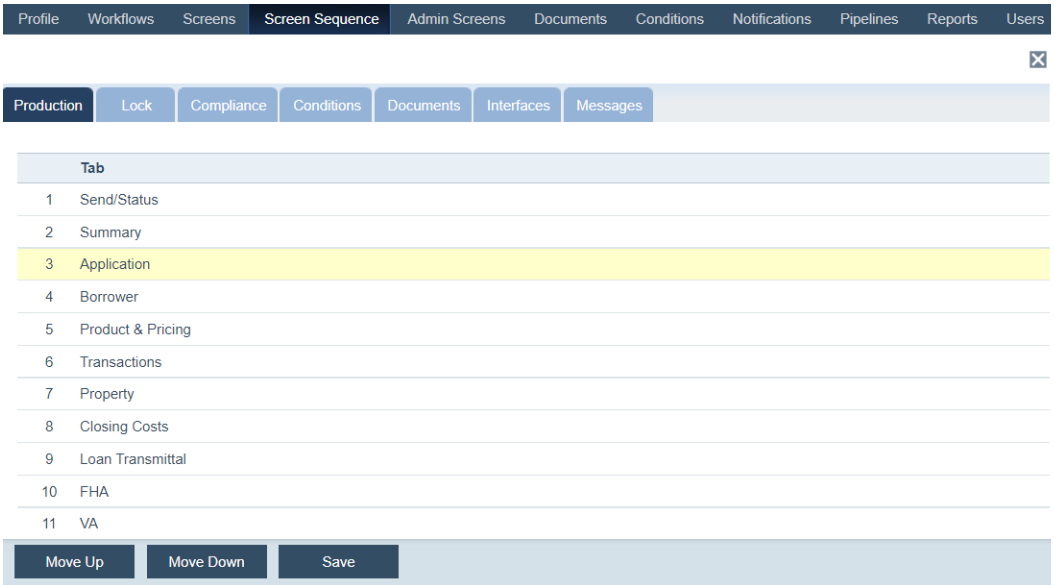
The actions buttons **Move Up** and **Move Down** allow you to choose the position of a screen in the screen sequence.

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.



4 Click the screen that you want to move.

As shown below, *Application* is clicked, which highlights it.



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:

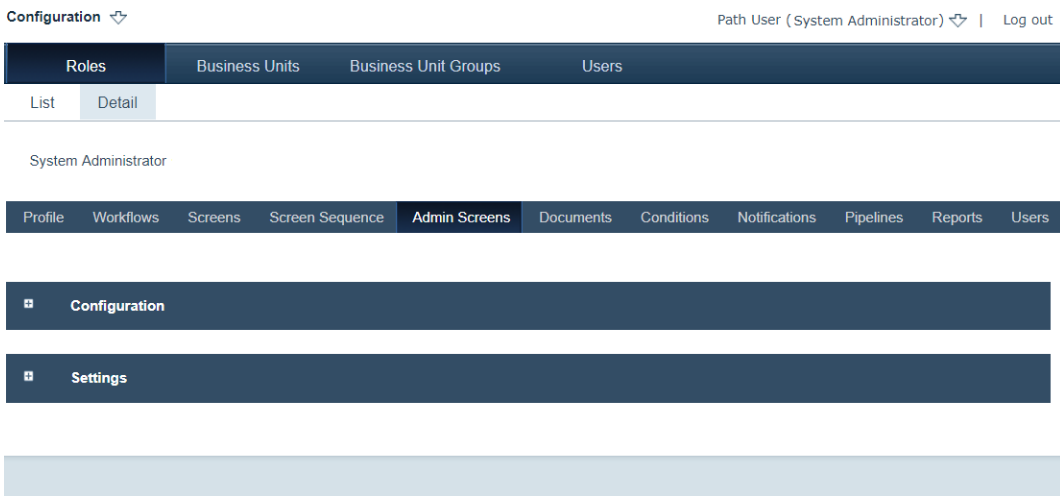
> ***Note***
>
> *The steps below use the System Administrator role as an example.*

1 Select the **Roles** activity.

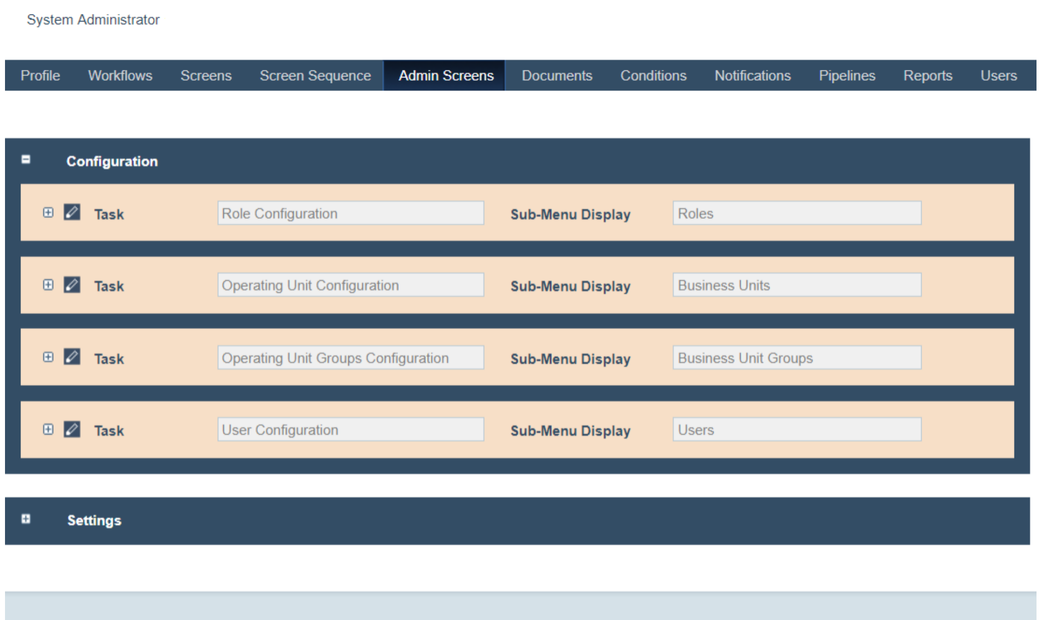
2 Choose the System Administrator role.

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

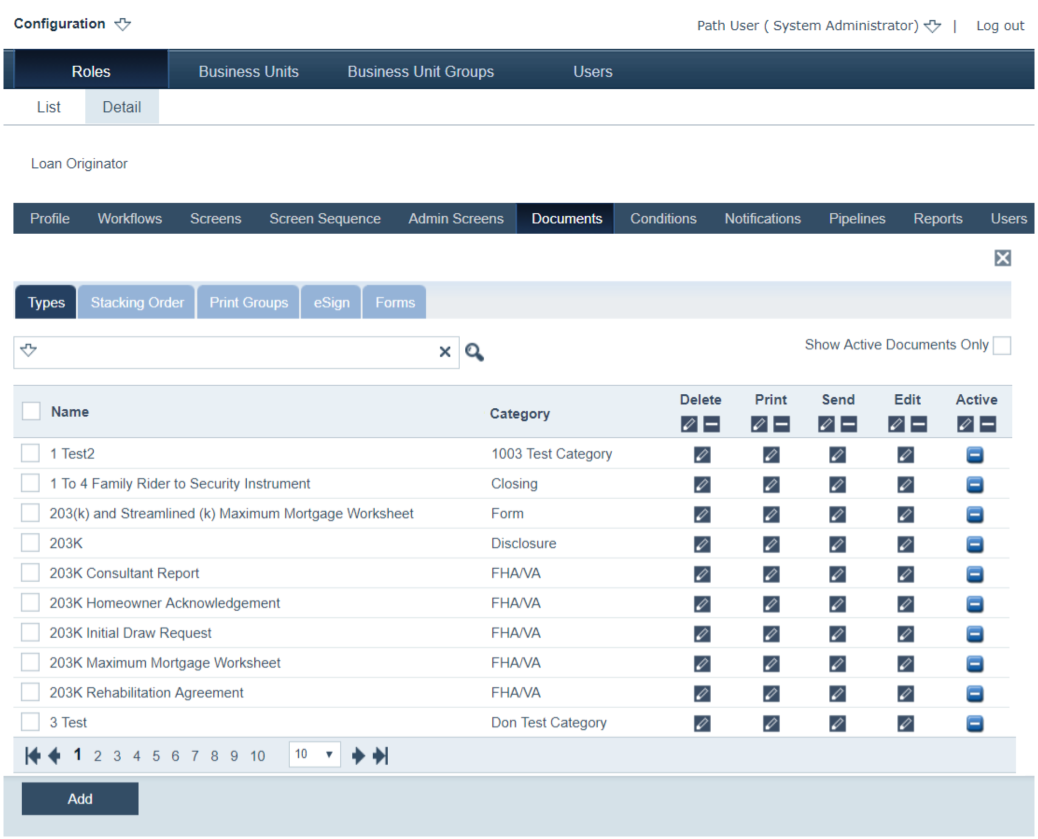
The steps below show an example of the Loan Originator role being configured.

1 Select the **Roles** activity.

2 Choose the Loan Originator role.

3 Click the **Documents** tab.

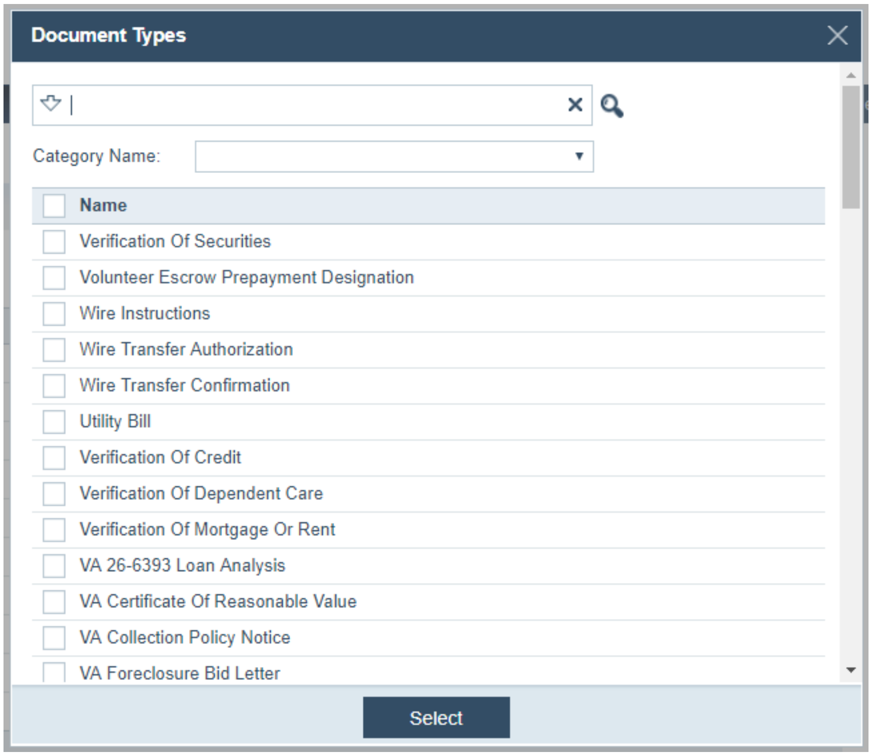
The following view is displayed. The table lists the document types that the role can access.



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.



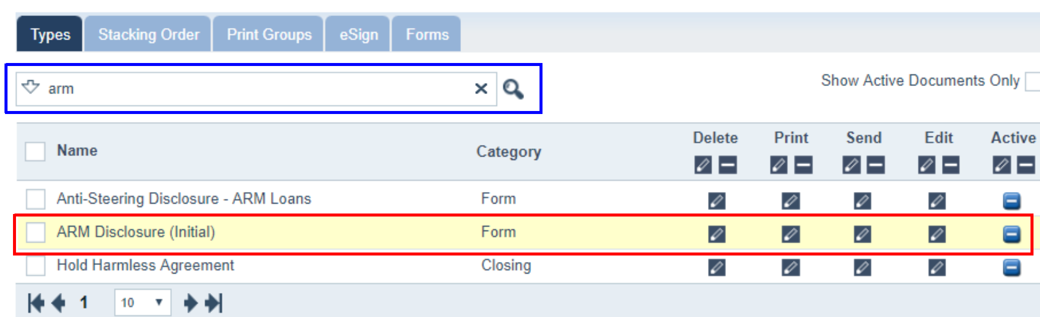
A Choose the document(s) to be made available to the role.

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.

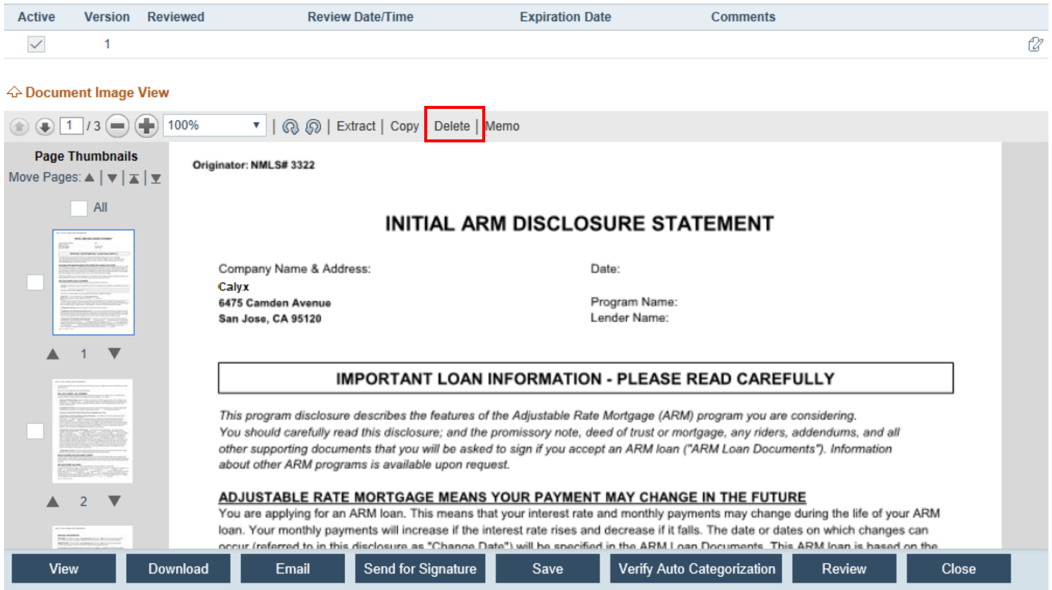


As seen in the above image, located in the *Delete*, *Print*, *Send*, *Edit* and *Active* columns, are the or icons, which indicated *edit* or *no access* permissions respectively.

7 Click the icons to toggle to , or vice versa.

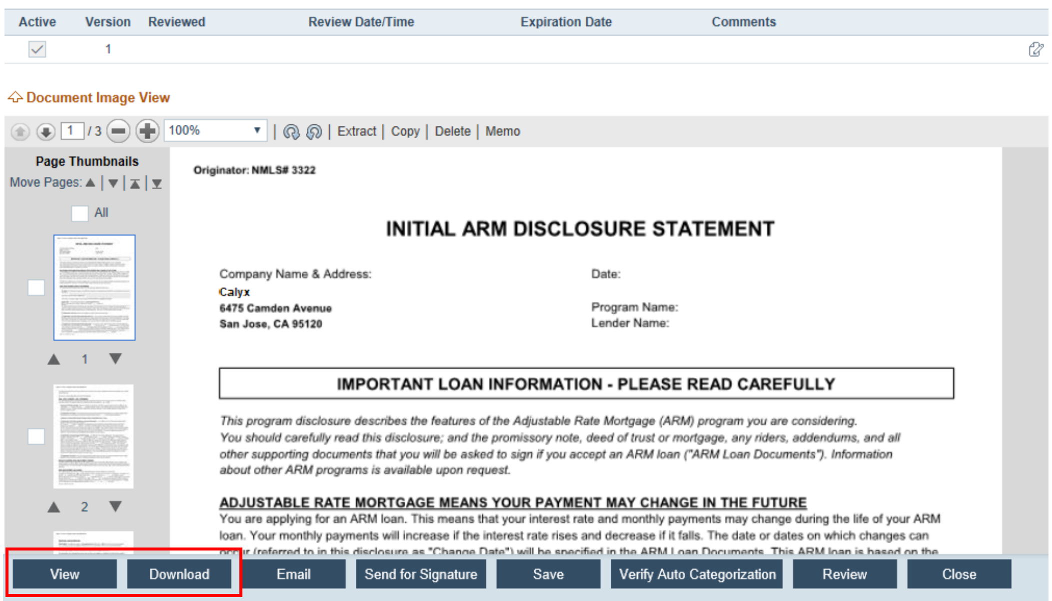
A If the role is allowed edit rights to the *Delete* function for this document, the role user will be able to delete page(s) from the document.

Highlighted below is what this function controls, from the role's view.



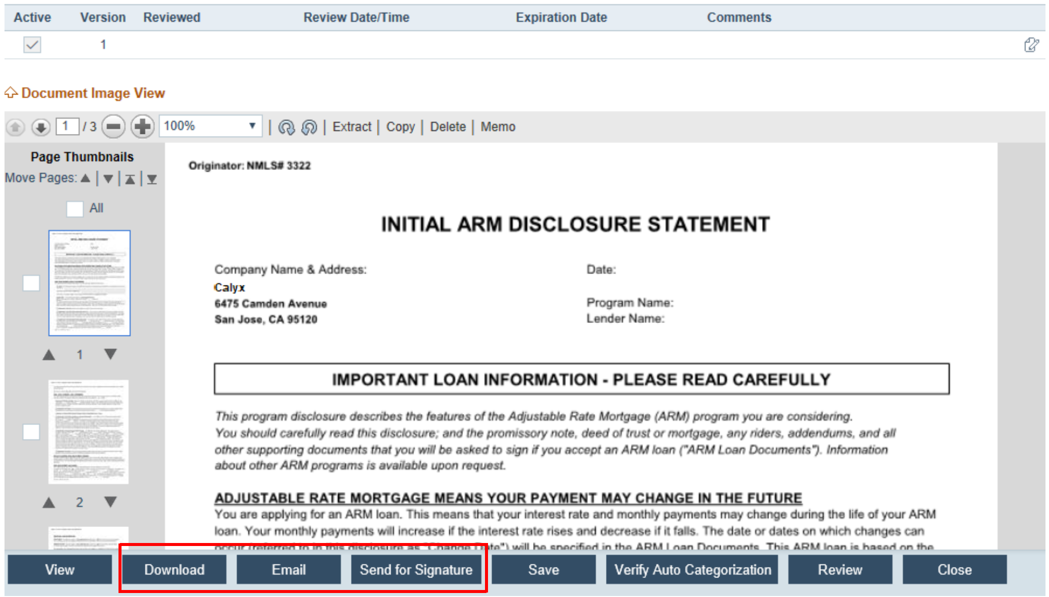
B If the role is allowed edit rights to the *Print* function for this document, the role user will be able to view and download this document as a PDF.

Highlighted below is what this function controls, from the role's view.



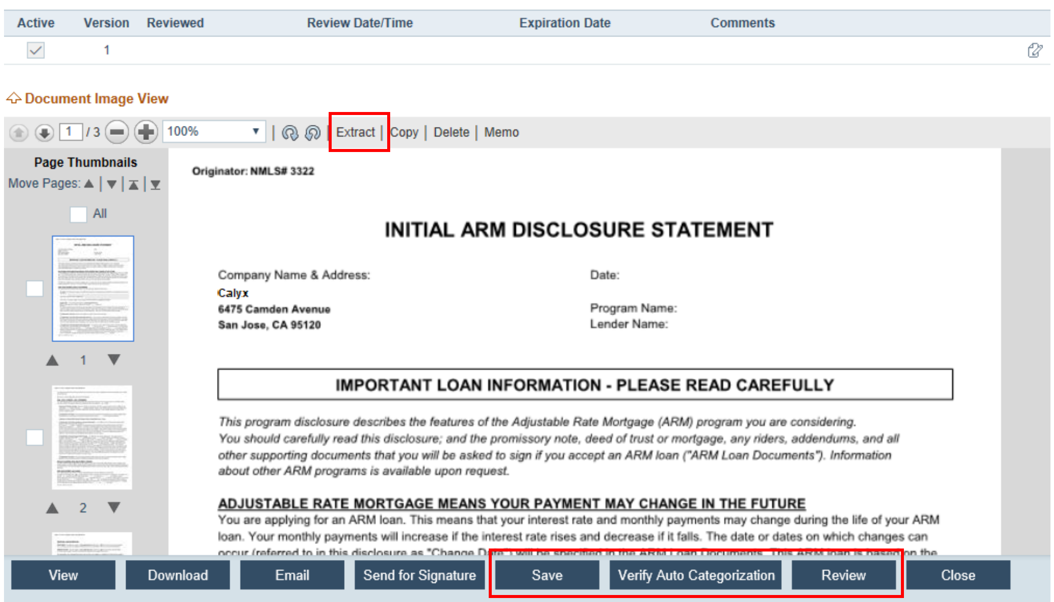
C If the role is allowed edit rights to the *Send* function for this document, the role user is able to download and email it.

Highlighted below is what this function controls, from the role's view.



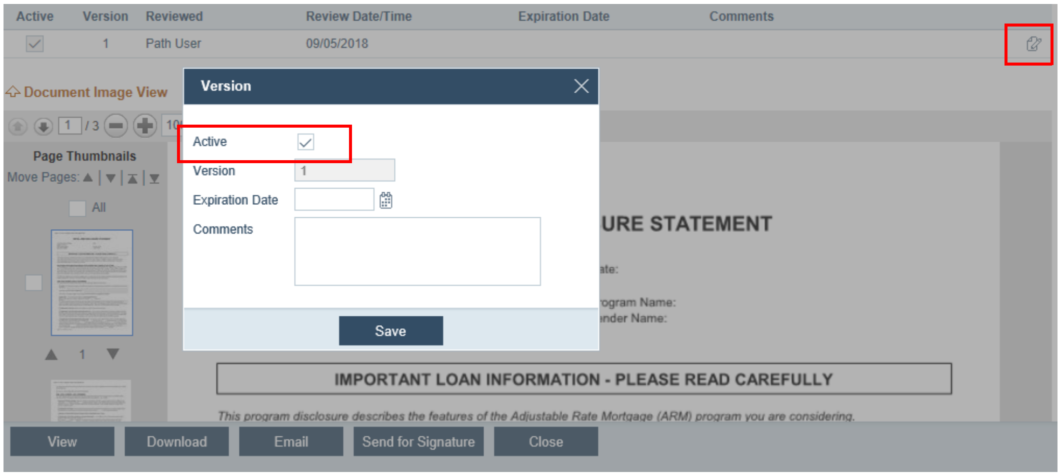
D If the role is allowed edit rights to the *Edit* function for this document, the role user will be able to save, review, and extract pages from the document.

Highlighted below is what this function controls, from the role's view.



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.

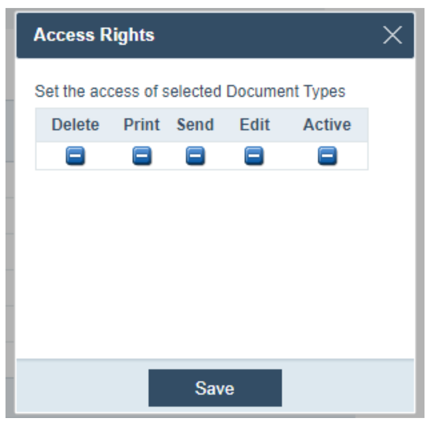
Highlighted below is what this function controls, from the role's view.



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.*

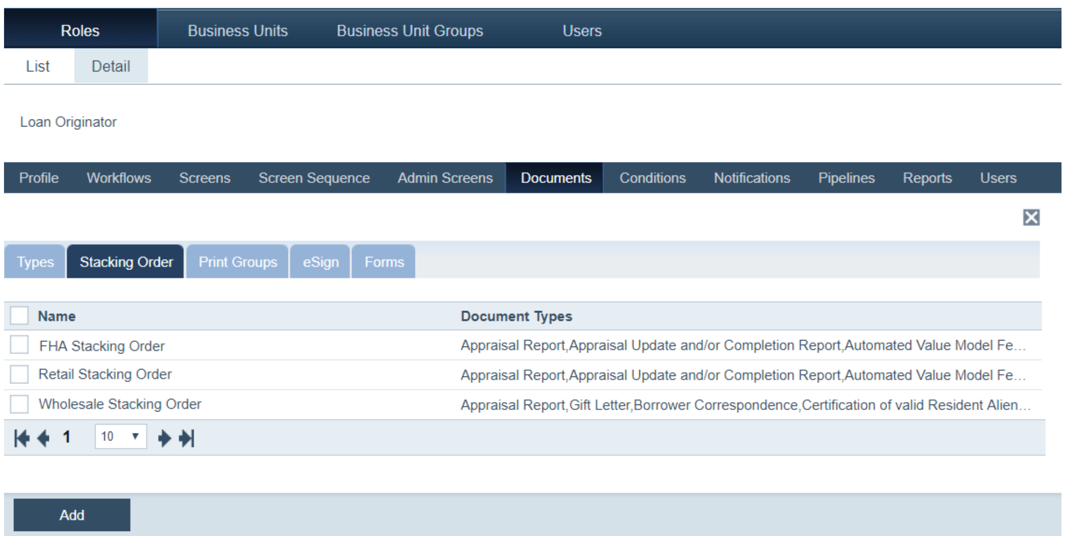
1 Select the **Roles** activity.

2 Choose the Loan Originator role.

3 Click the **Documents** tab.

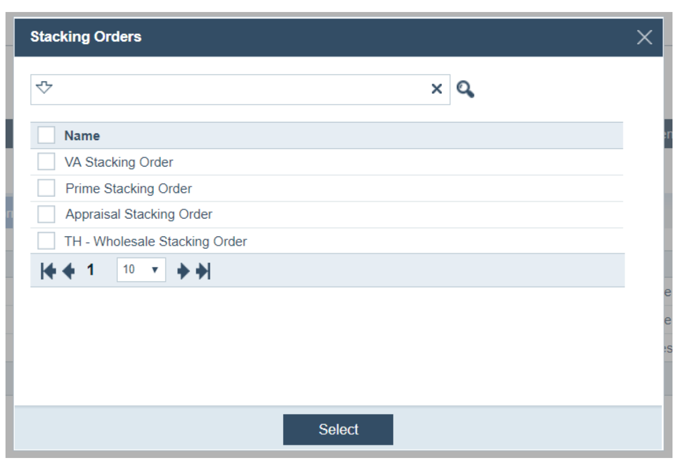
4 Select the **Stacking Order** sub-tab.

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.

8 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.*

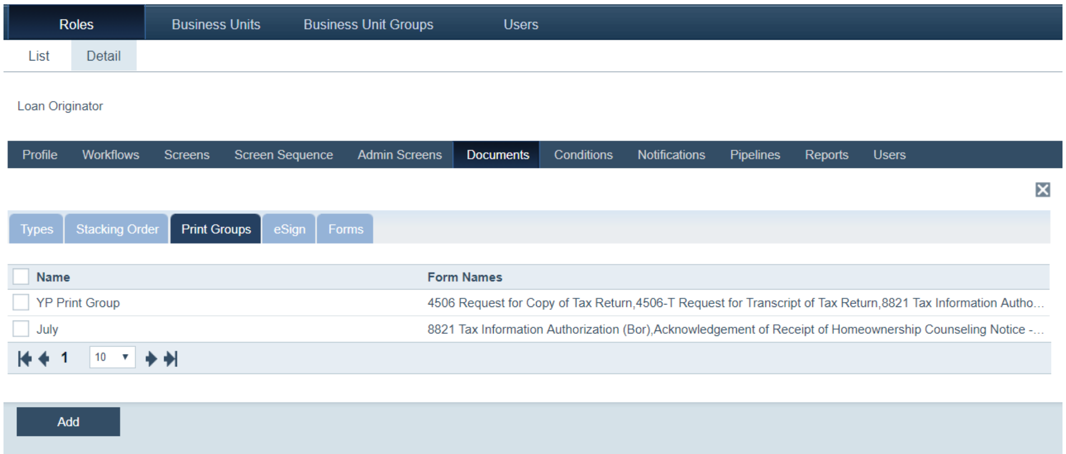
1 Select the **Roles** activity.

2 Choose the Loan Originator role.

3 Click the **Documents** tab.

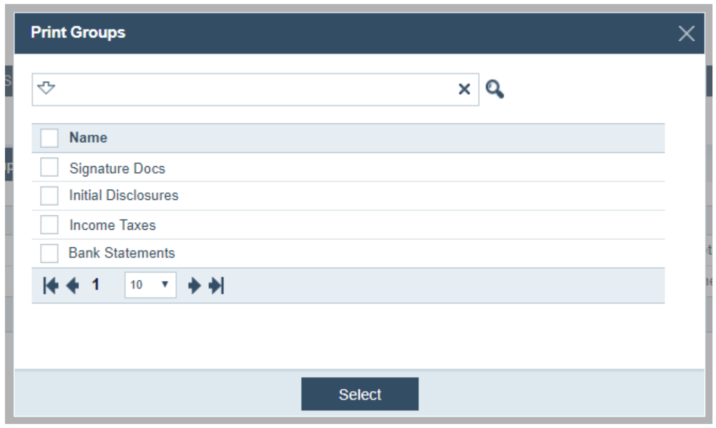
4 Select the **Print Groups** sub-tab.

The following view is displayed, which lists the print groups that are available to the Loan Originator role.



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.

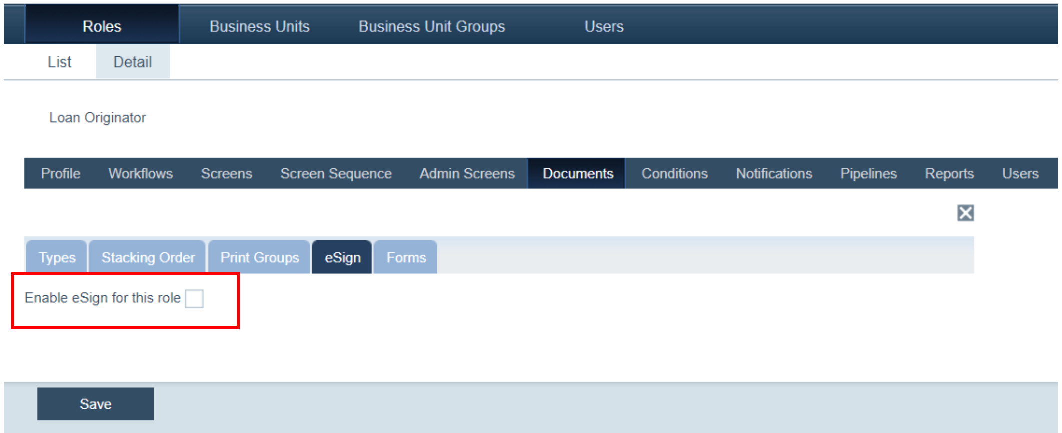
1 Select the **Roles** activity.

2 Choose the Loan Originator role.

3 Click the **Documents** tab.

4 Select the **eSign** sub-tab.

The following view is displayed.



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.

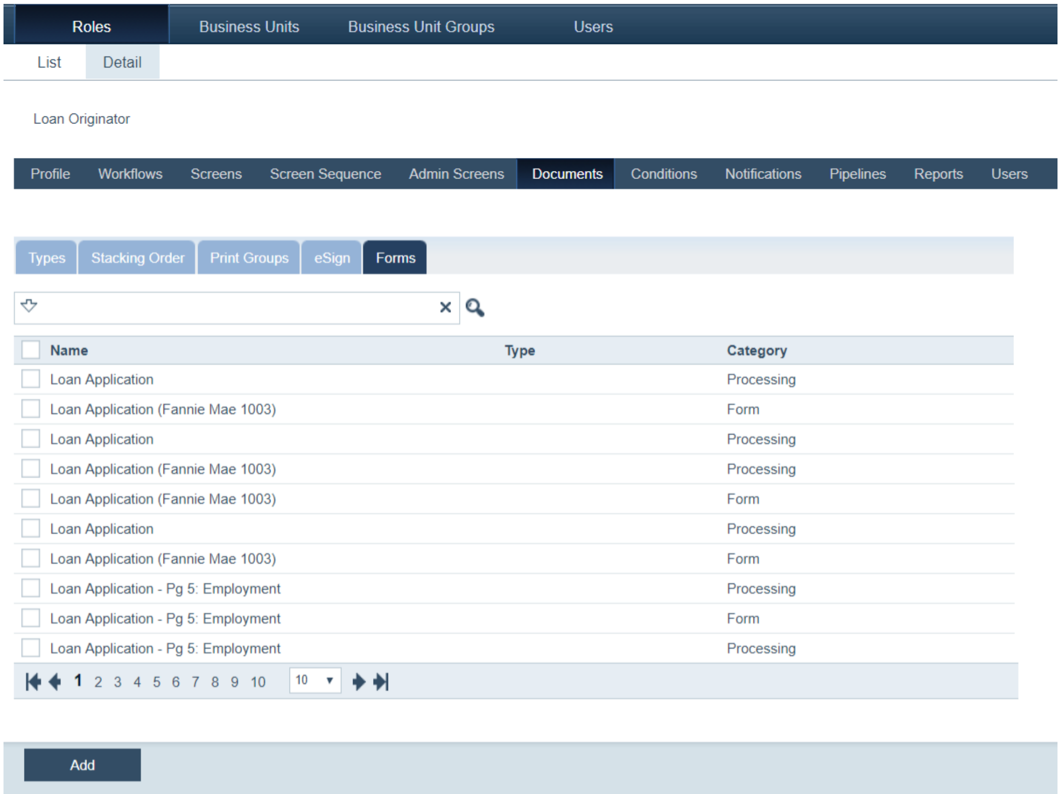
1 Select the **Roles** activity.

2 Choose the Loan Originator role.

3 Click the **Documents** tab.

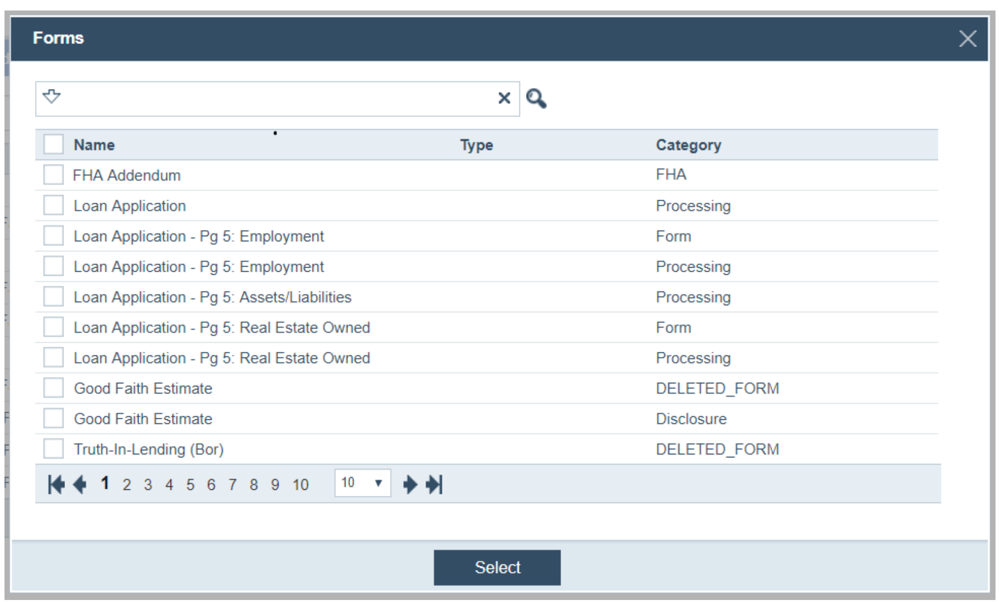
4 Select the **Forms** sub-tab.

The following view is displayed, which lists the forms the Loan Originator role can access.



5 To add more forms, click **Add**.

The **Forms** lightbox appears.



6 Select checkboxes of the forms to be added.

7 Click **Select**.

8 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

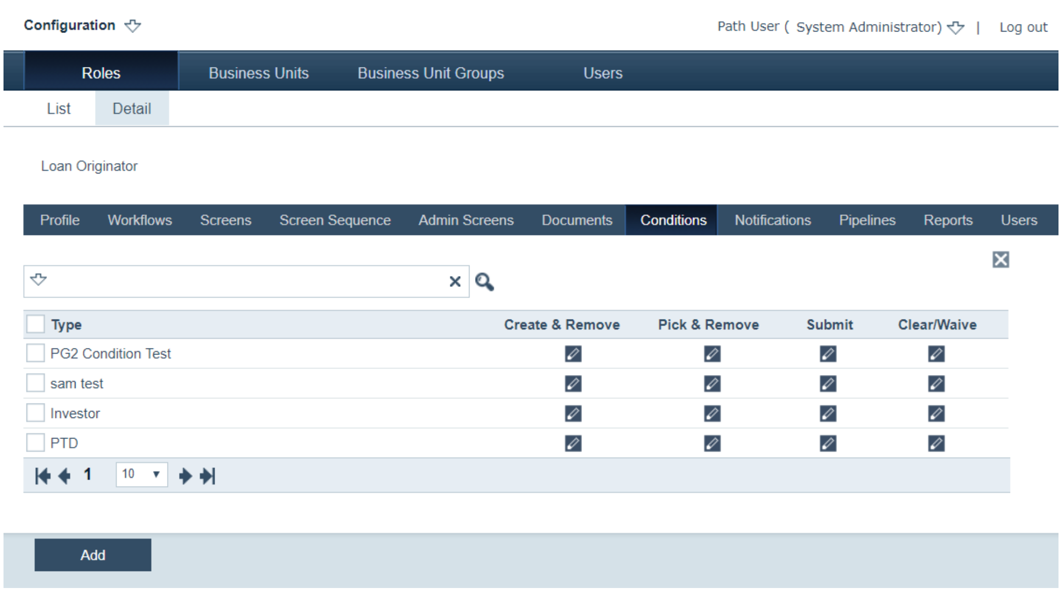
The steps below show an example of the Loan Originator role being configured.

1 Select the **Roles** activity.

2 Choose the Loan Originator role.

3 Click the **Conditions** tab.

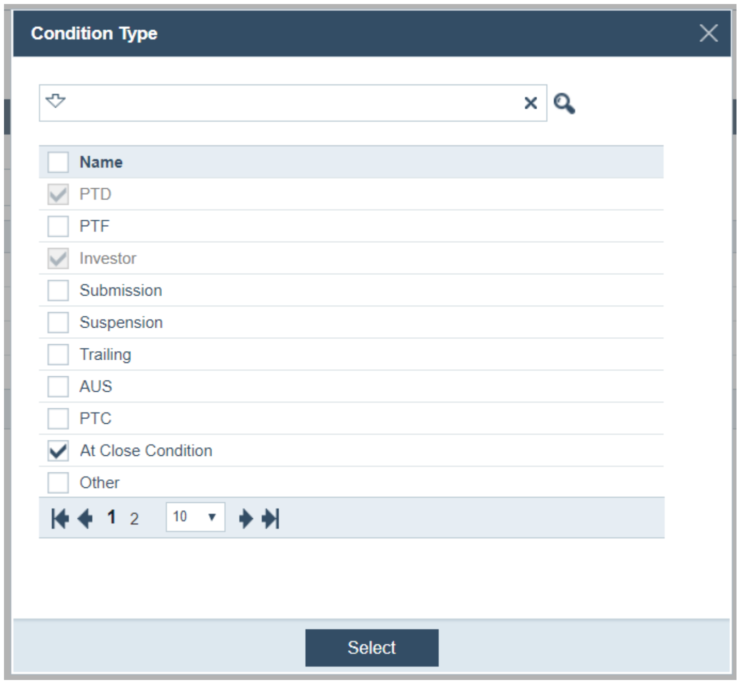
The following view is displayed, which list condition types available to the Loan Originator role.



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.

4 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.

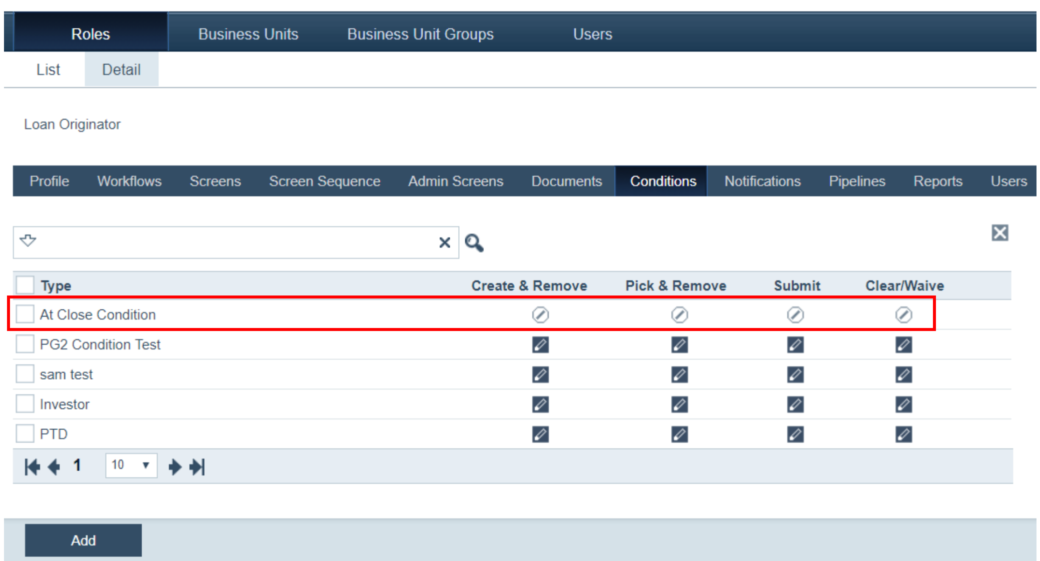


5 Select the checkboxes of the condition types to be added.

Shown above, **At Close Condition** is selected.

6 Click **Select**.

The selected condition type is added to the list. From the start, everything is defaulted to *no access* ( ).



7 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.

8 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

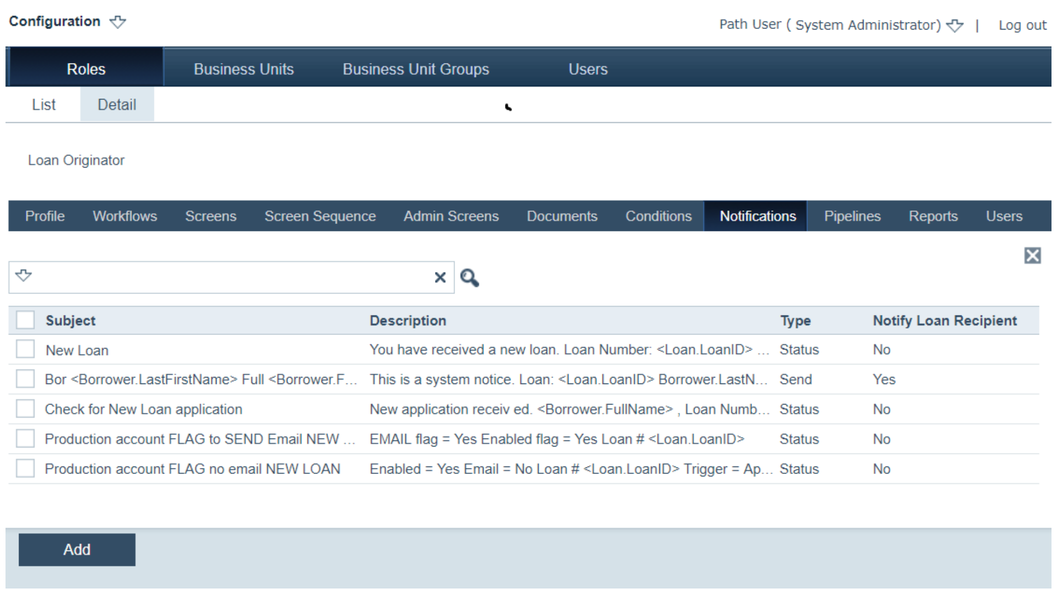
The steps below show an example of the Loan Originator role being configured.

1 Select the **Roles** activity.

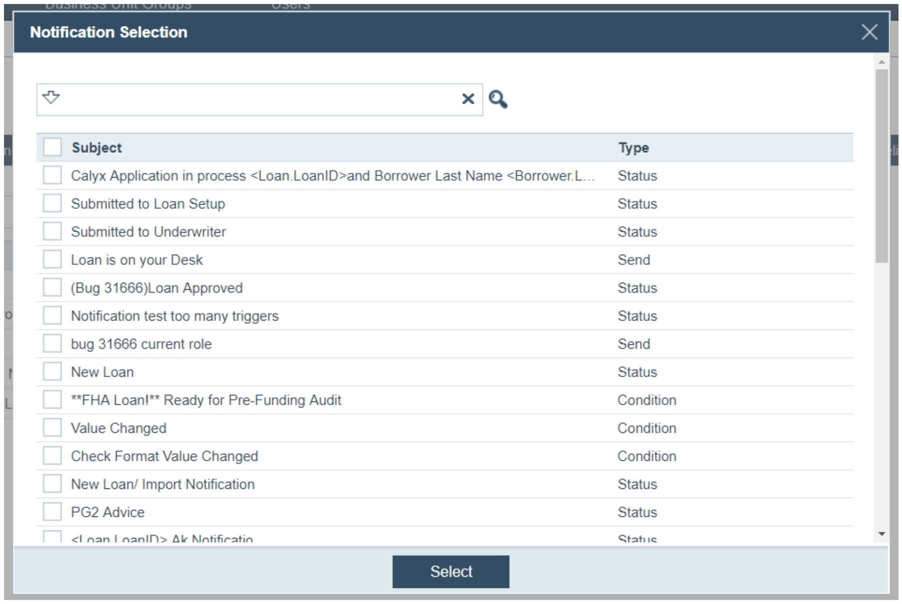
2 Choose the Loan Originator role.

3 Click the **Notification** tab.

The following view appears, which lists the notifications available to this role.



4 Click **Add** to open the **Notification Selection** lightbox.



5 Select the checkboxes of the notifications to be added.

6 Click **Select**.

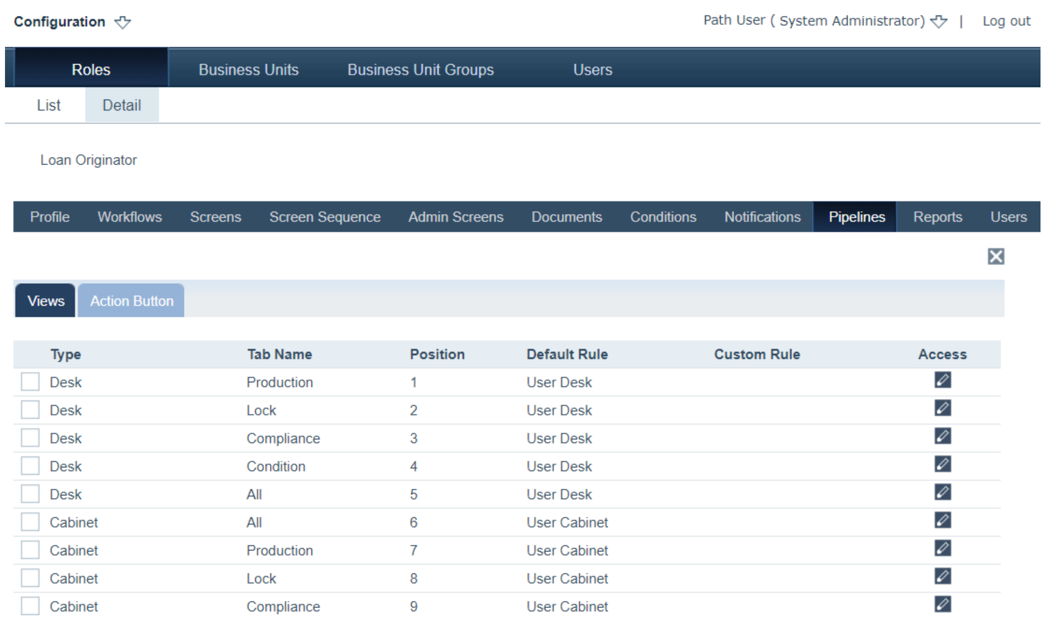
7 To delete a notification, select its checkbox, which enables the **Delete** button, and click **Delete**.

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.



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	The current role's access permission to the pipeline type and tab name. **Edit** The role has access to the corresponding pipeline view. **No access** The role does not have access to the corresponding pipeline view. Toggle between the two options by clicking the icon.

Pipeline view access

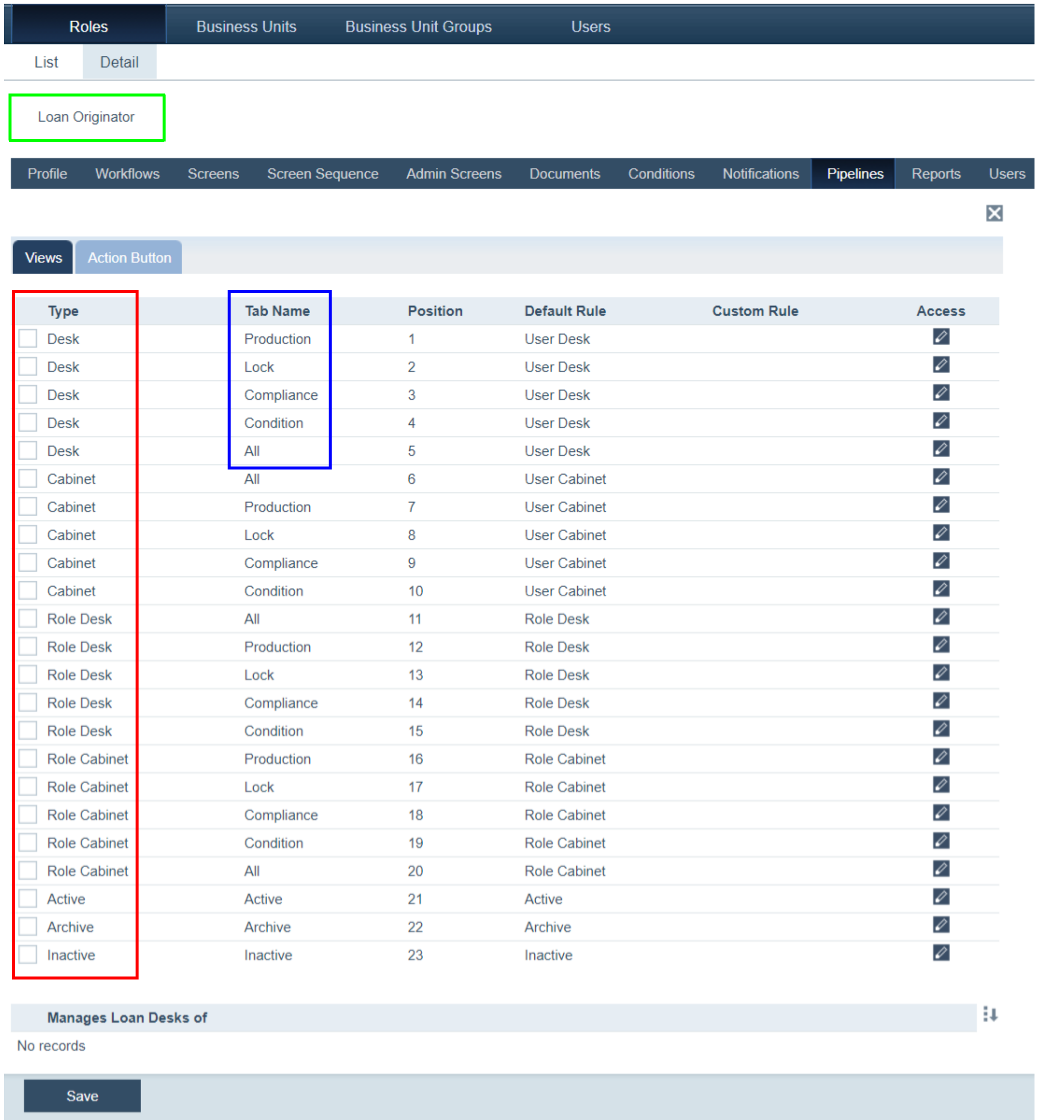
To configure pipeline access for a role:

> ***Note***
>
> *The steps below show an example of the Loan Originator role being configured.*

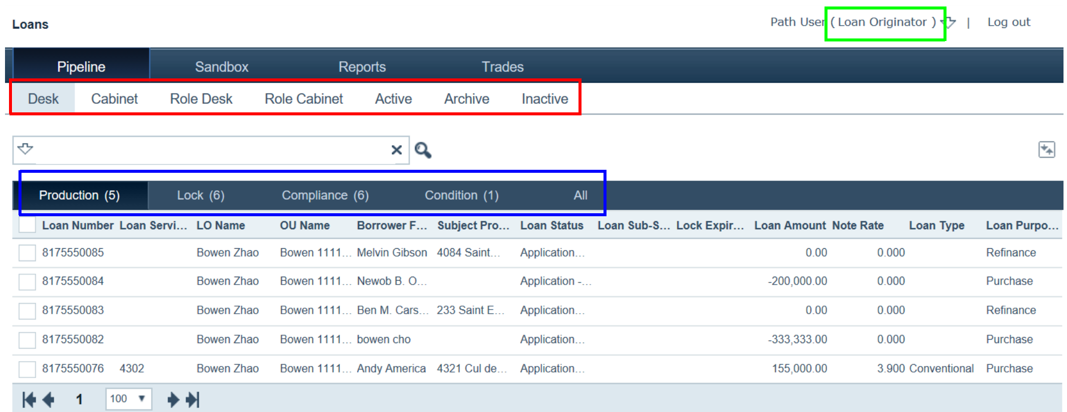
1. Select the **Roles** activity.
2. Choose the Loan Originator role.

3 Click the **Pipelines** tab.

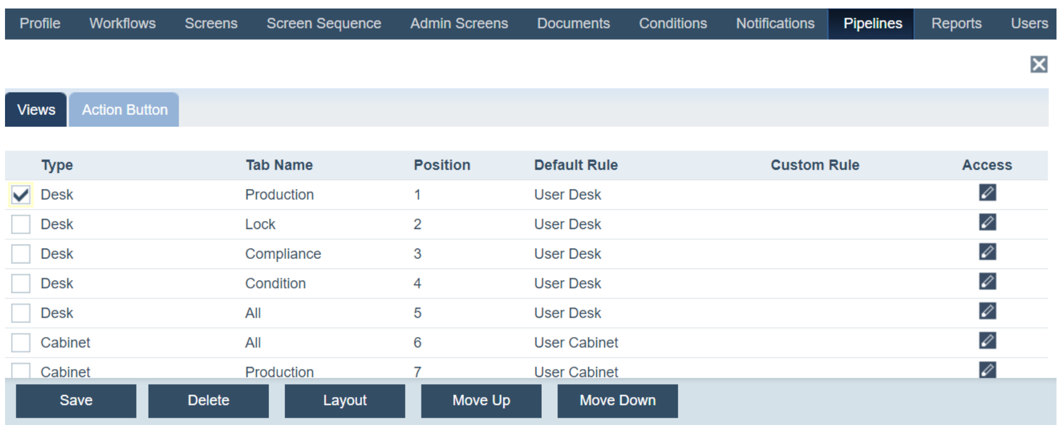
The following view is displayed.



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).



4 To configure a pipeline, select its checkbox, which enables the **Delete**, **Layout**, **Move Up**, and **Move Down** action buttons, as shown below.

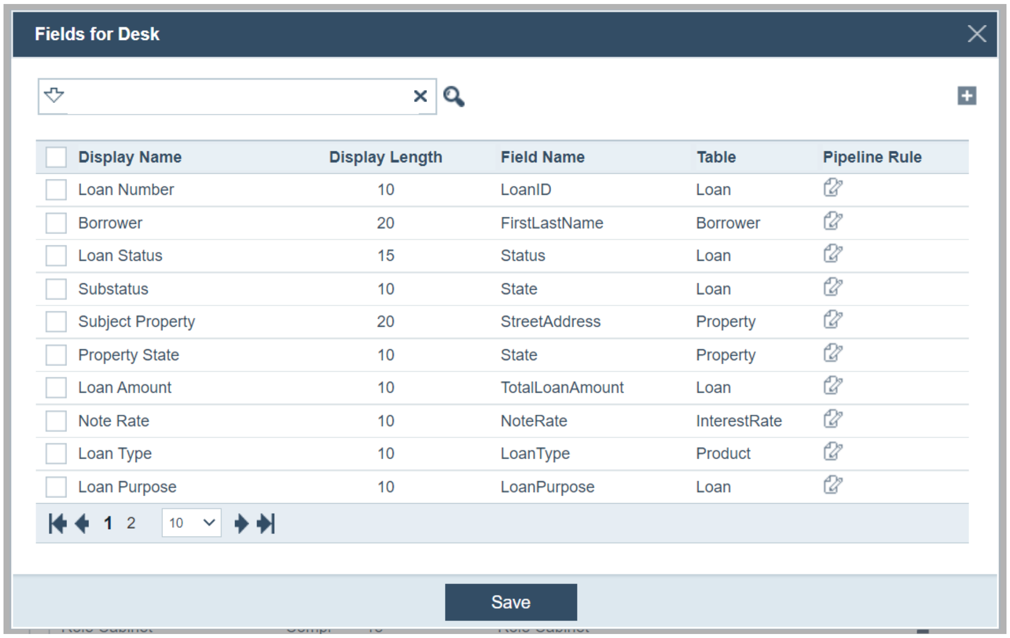


5 To move the position of the pipeline, click the **Move Up** or **Move Down** buttons.

6 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.*

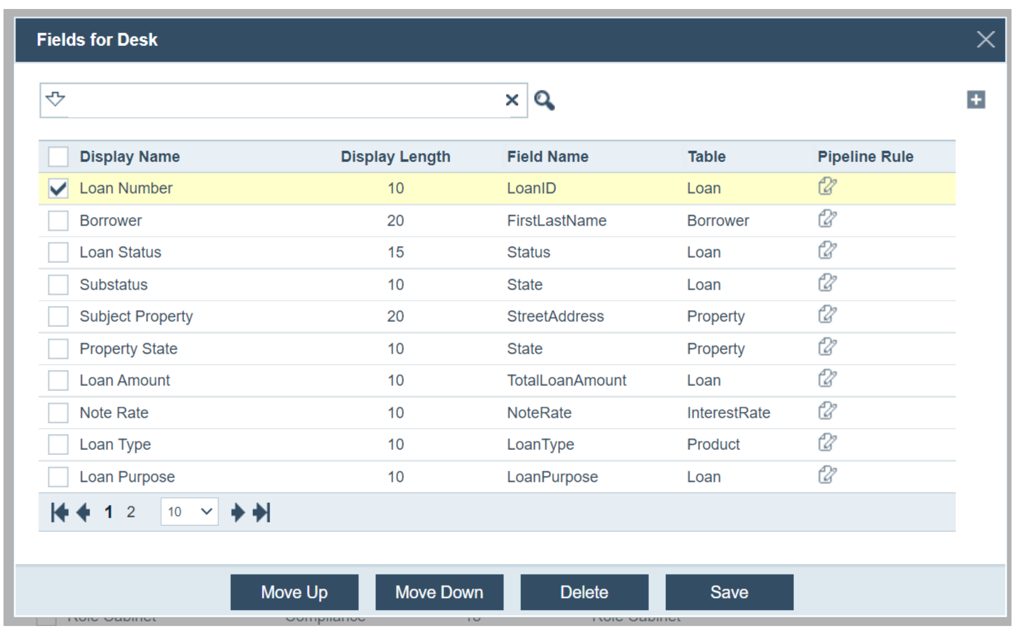
The **Fields for Role Desk** lightbox appears.



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****.*

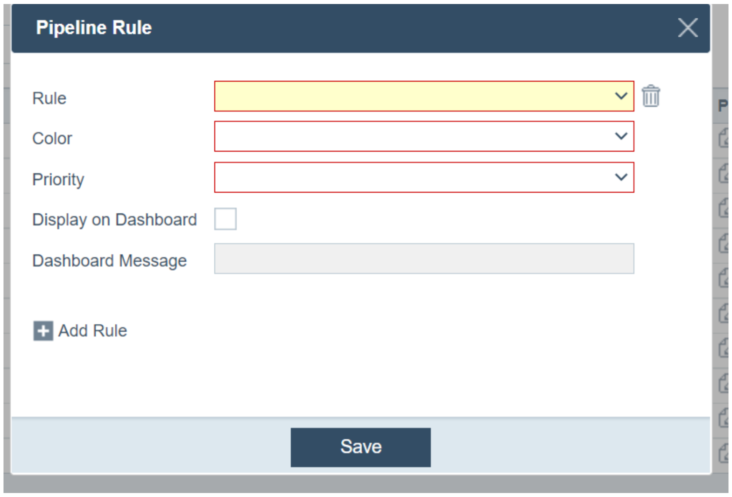
A Select the field to be configured, which enables the **Move Up**, **Move Down**, and **Delete** buttons.



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.

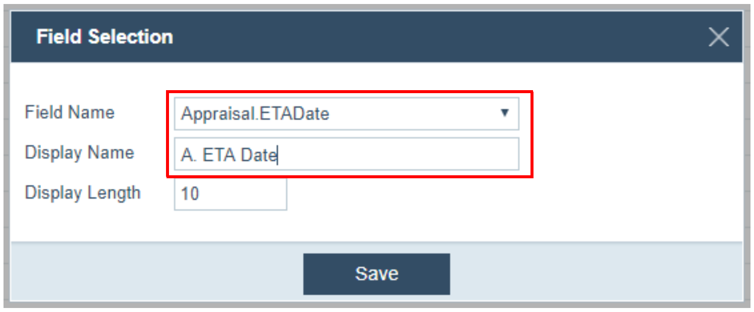
ii To display a message on the dashboard, select the **Display on Dashboard** checkbox and enter the *Dashboard Message*.

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.



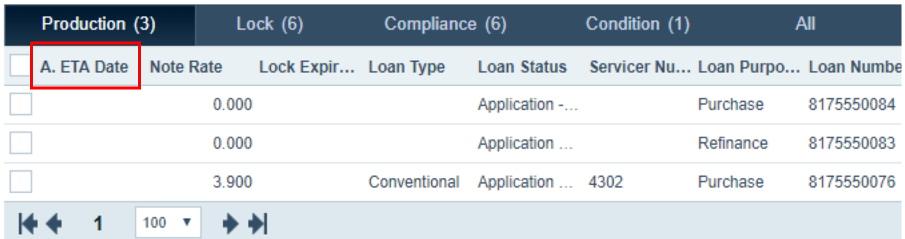
i In the ***Field Name*** drop down list, select the field name.

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**.

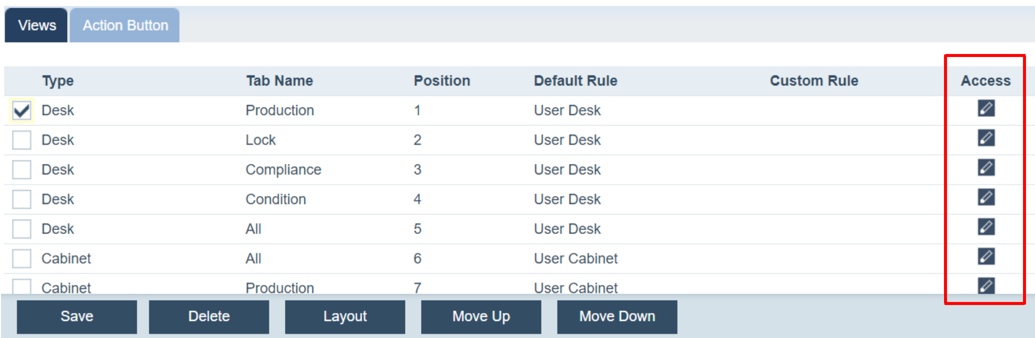
Shown below is how it is displayed to the role.



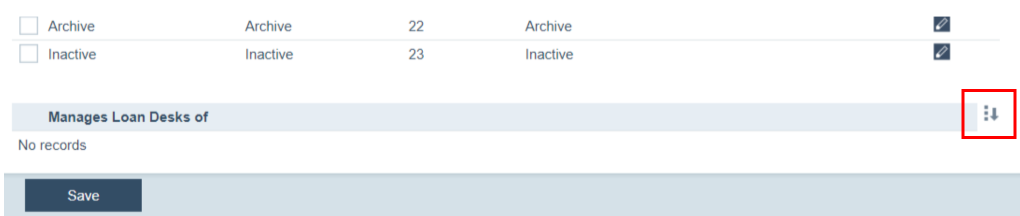
E Click the **Save** button of the **Fields for Role Desk** lightbox.

7 Configure the Loan Originator role's access rights to each pipeline type, through the icons in the *Access* column.

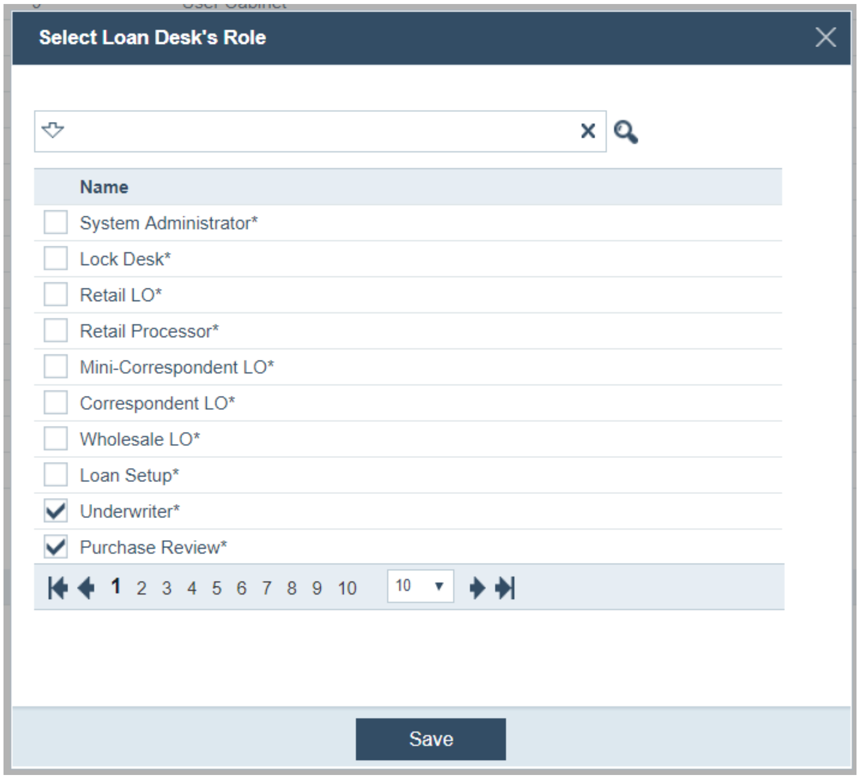
Clicking the *no access* icon ( ) will change it into the *edit* icon ( ), and vice versa.



8 Optional, click of *Manages Loan Desks Of*.



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.

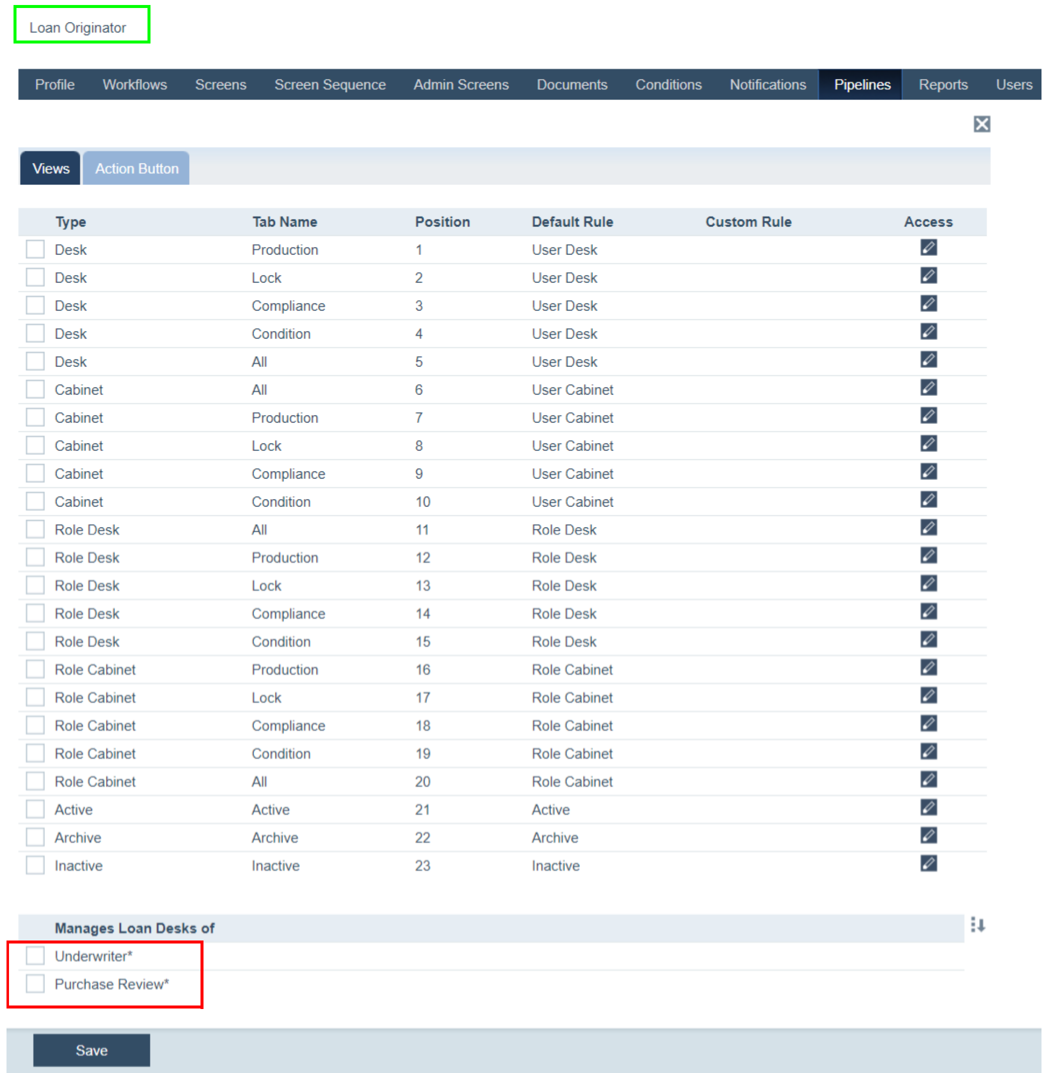
Underwriter and **Purchase Review** are selected.

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.

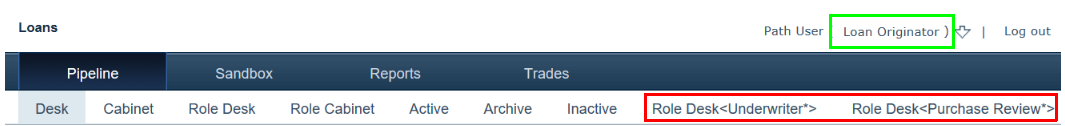
Note

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**.



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).



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).

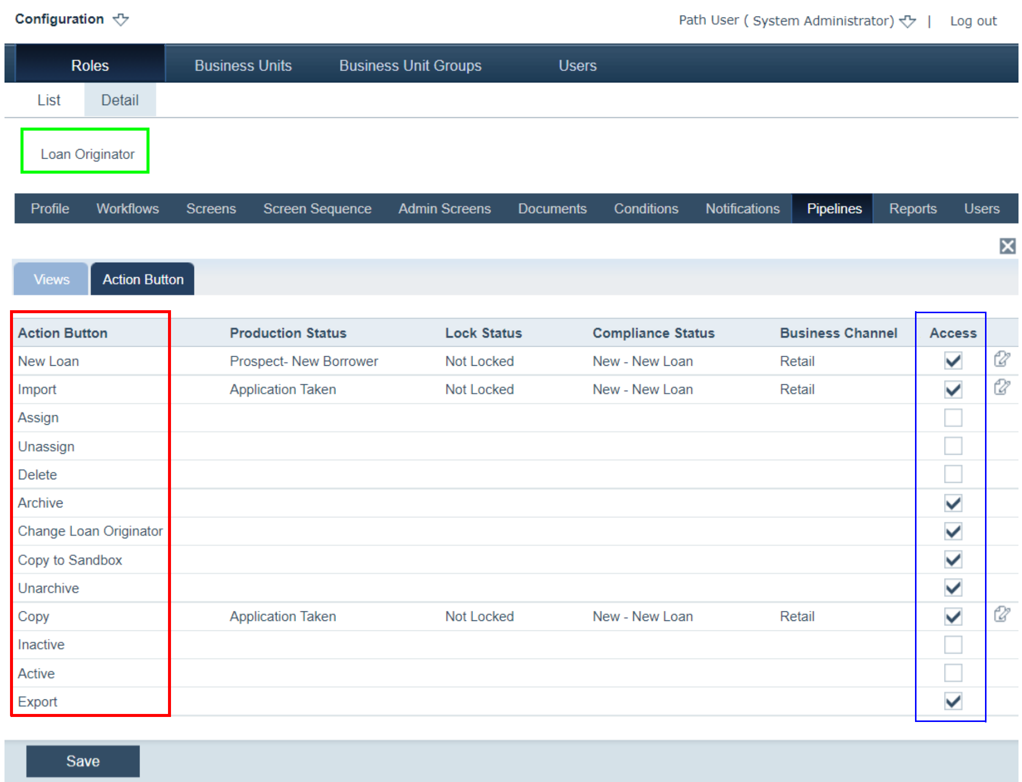
To specify a role's access to action button access:

Note

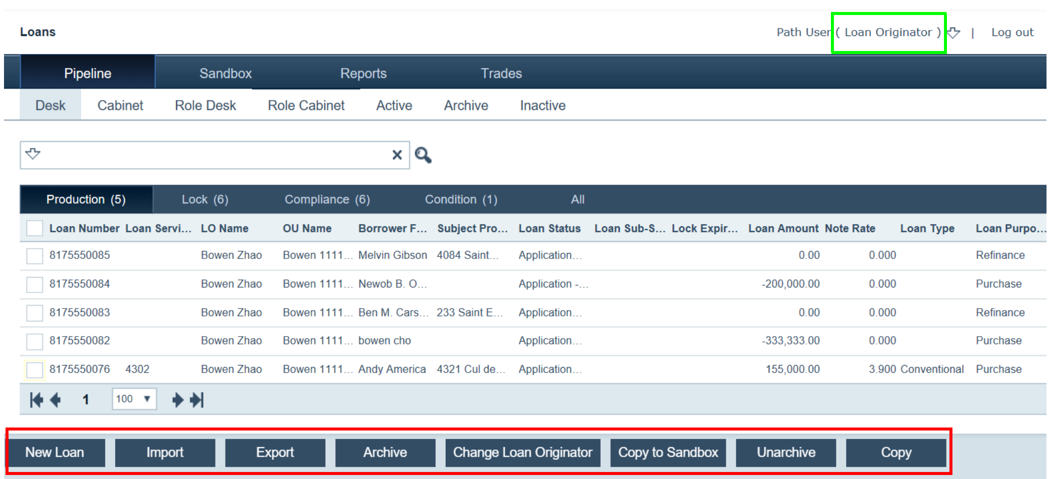
The steps below show an example of the Loan Originator role being configured.

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.



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).

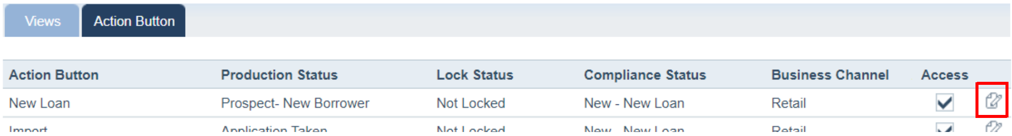


5 Select or de-select the action buttons the Loan Originator role can access, in the *Access* column (highlighted above in blue).

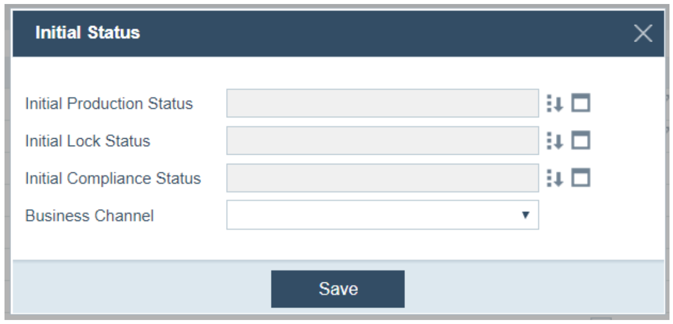
6 Click **Save**.

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**.

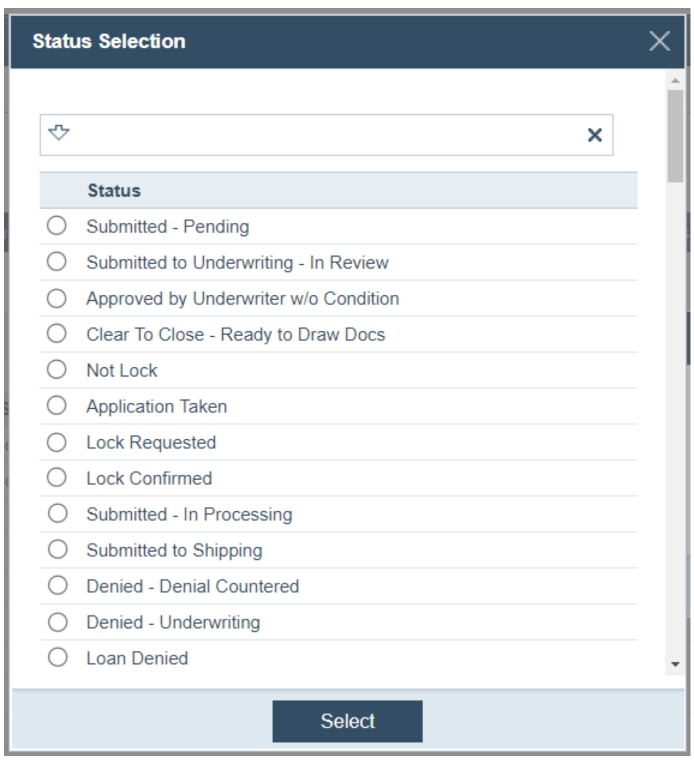


The **Initial Status** lightbox appears.



B For the *Initial Production Status* field, click the corresponding .

The **Status Selection** lightbox appears.



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:

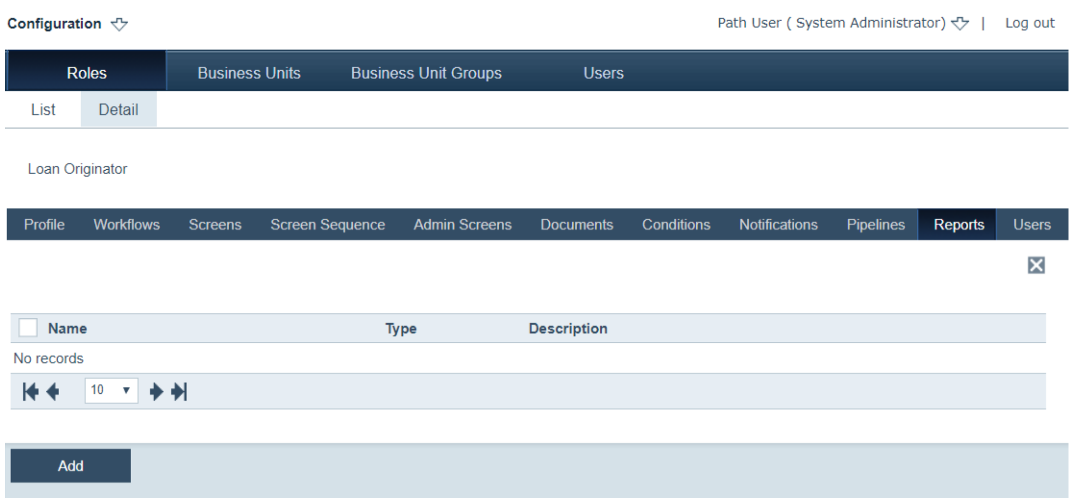
> ***Note***
>
> *The steps below show an example of the Loan Originator role being configured.*

1 Select the **Roles** activity.

2 Choose the Loan Originator role.

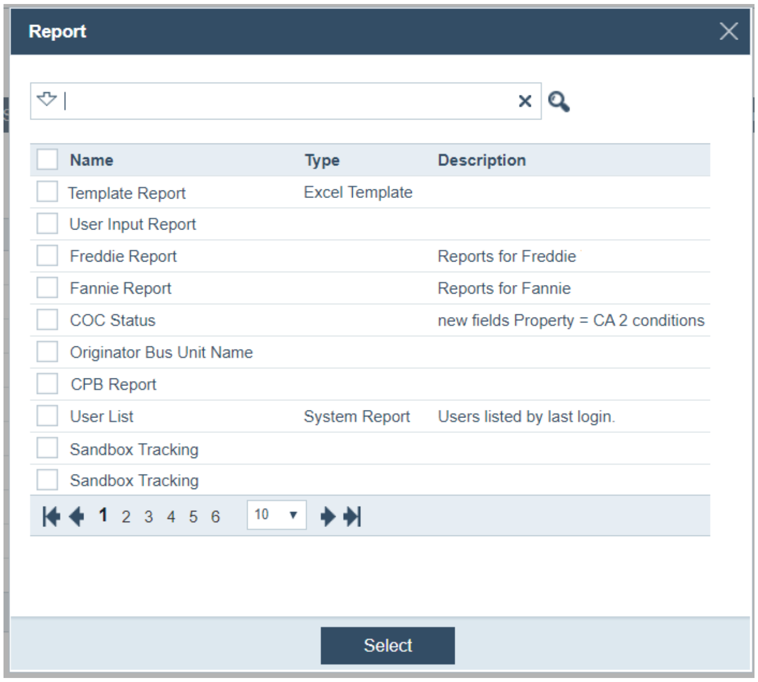
3 Click the **Reports** tab.

4 The following view is displayed, which lists the reports available to this role.



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

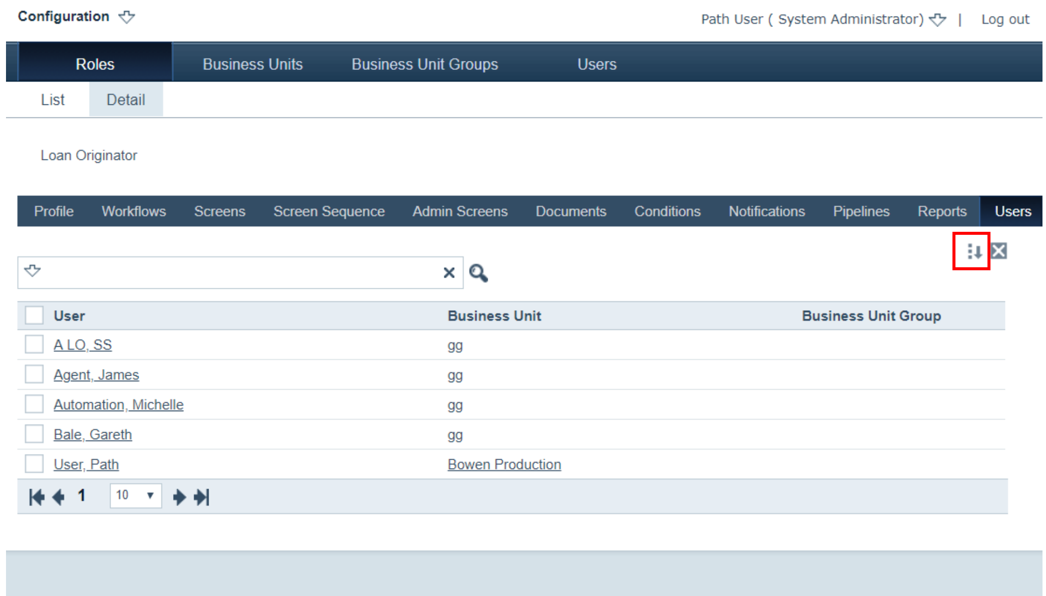
The steps below show an example of the Loan Originator role being configured.

1 Select the **Roles** activity.

2 Choose the Loan Originator role.

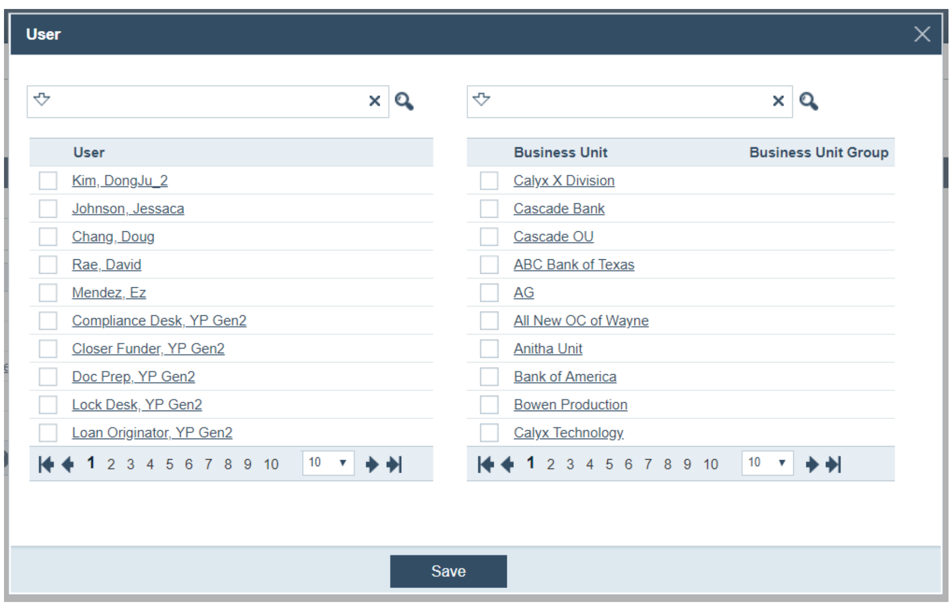
3 Click the **Users** tab.

The following view appears, which lists the users with this role.



4 To add users to this role, click .

The **User** lightbox containing users and business units is displayed.



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.

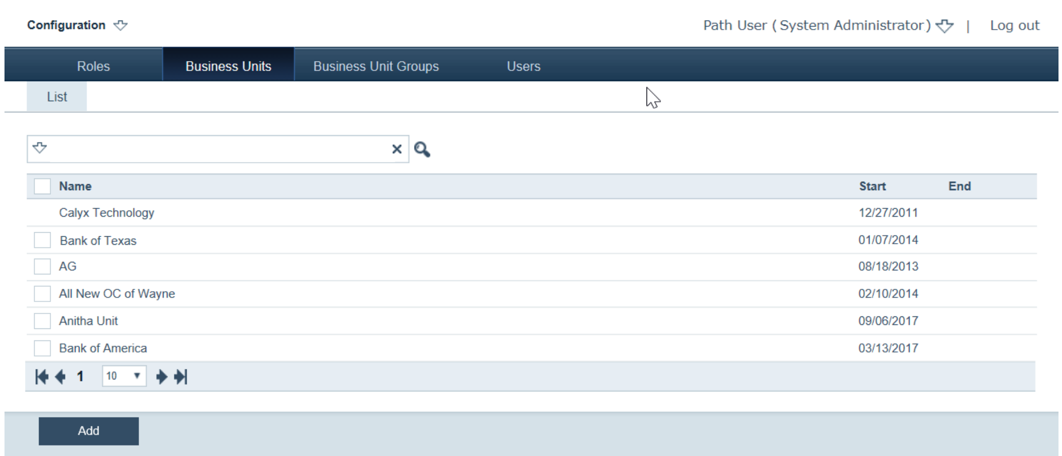
- You can create other business units (that are not authorized to originate loans) to provide access rights to loans for teams or for roles that overlap across branches, such as centralized processing or underwriting teams.

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

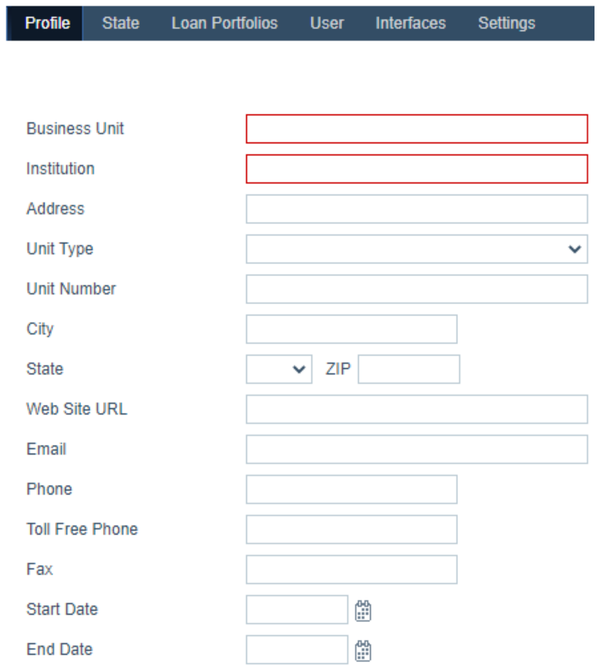
To create a business unit:

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.



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.

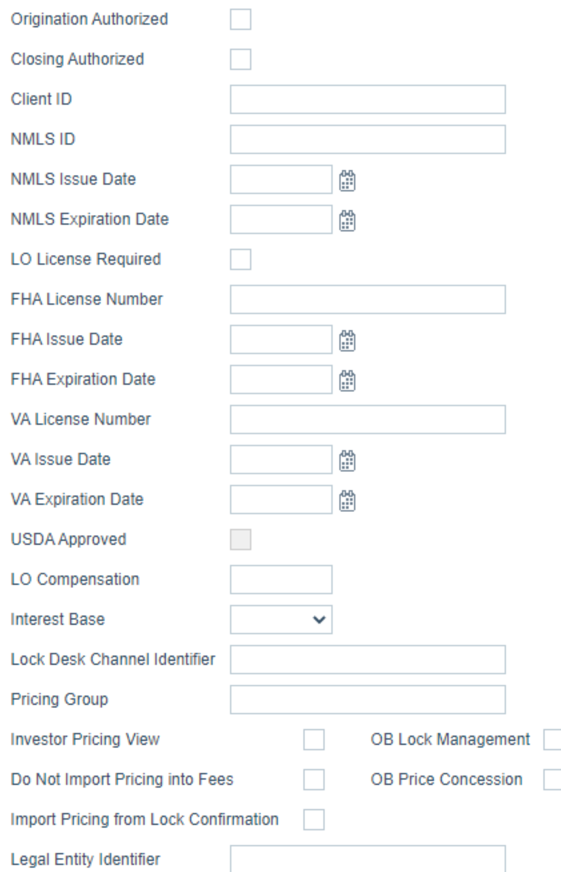
Note

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.



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.

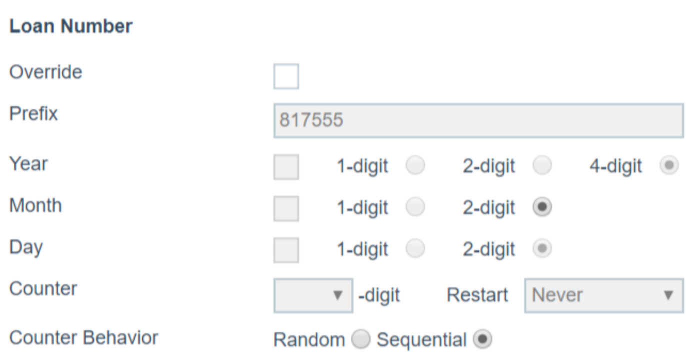
20 If applicable, enter the 20-character LEI code into the *Legal Entity Identifier* field. Only alpha numeric characters are allowed, no special characters.

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.



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.

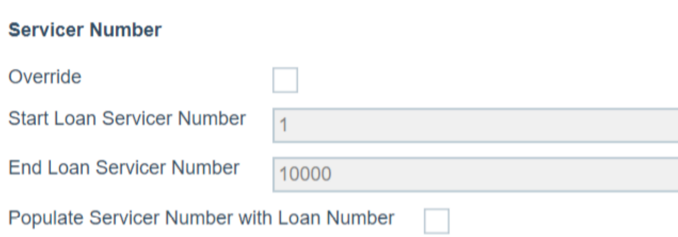
D To restart the counter, select *Now* from the ***Restart*** dropdown list. *Never* is the default.

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.



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.

A Enter the first number to be used in the *Start Trade Number* field.

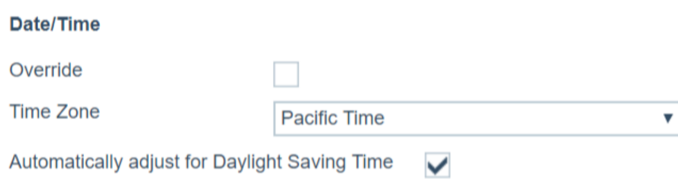
For example, to start the counter at one, enter *1* or to start the counter at 100, enter *100*.

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.

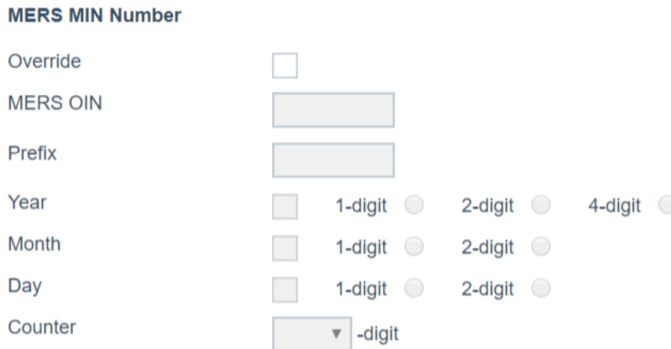


A In the ***Time Zone*** dropdown list, select the time zone of the business unit.

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.



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:

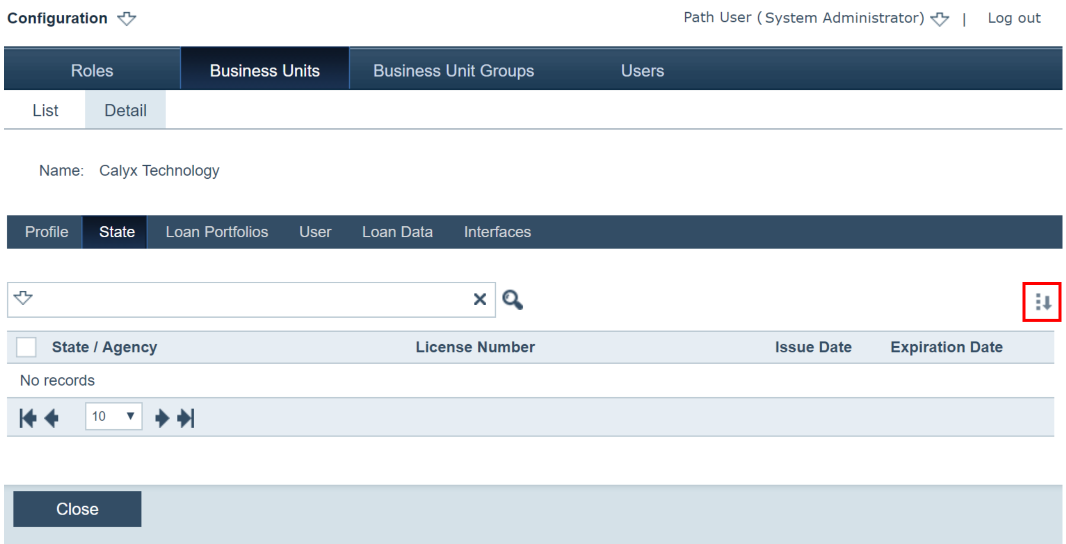
Requirement

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.

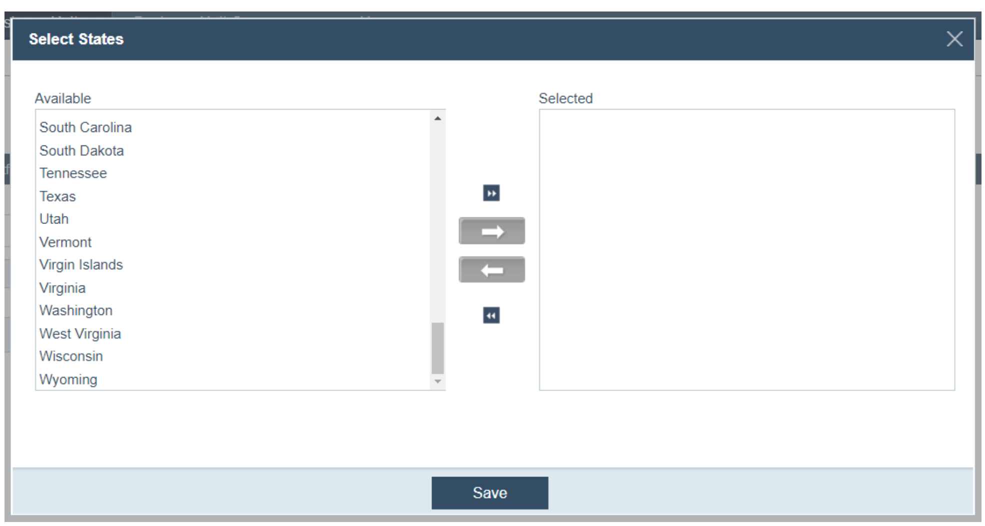


Important

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).

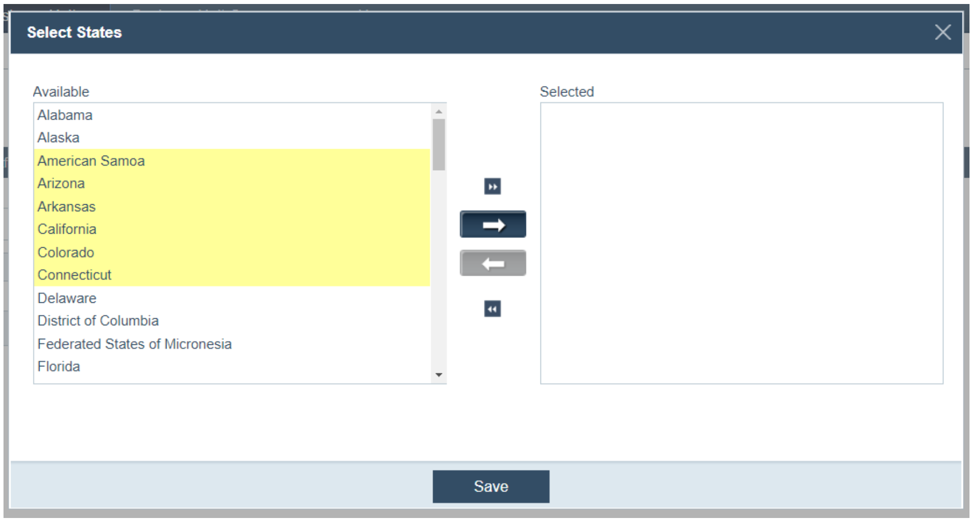
4 Click .

The **Select States** lightbox is displayed.



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:

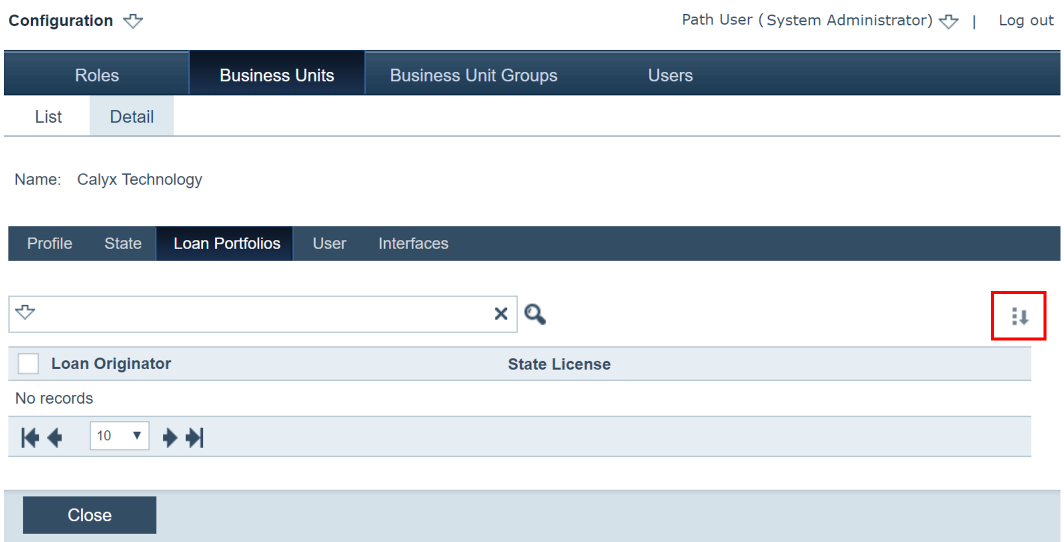
Prerequisite

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.

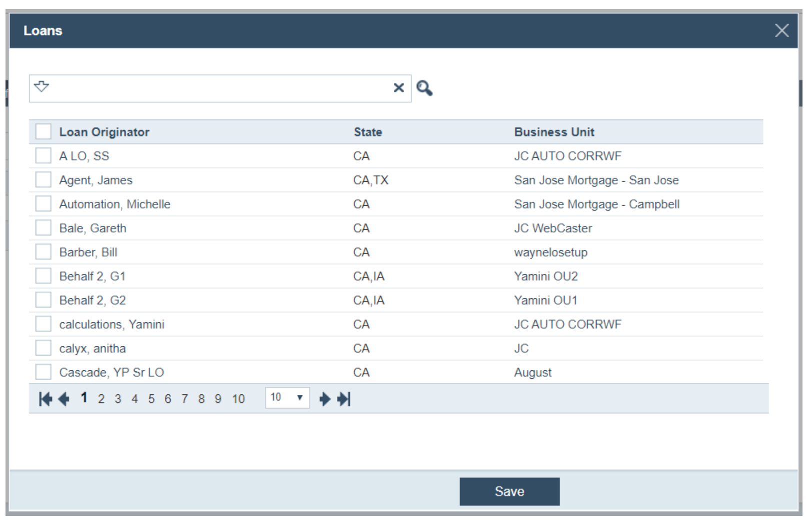
2 Select a business unit.

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.

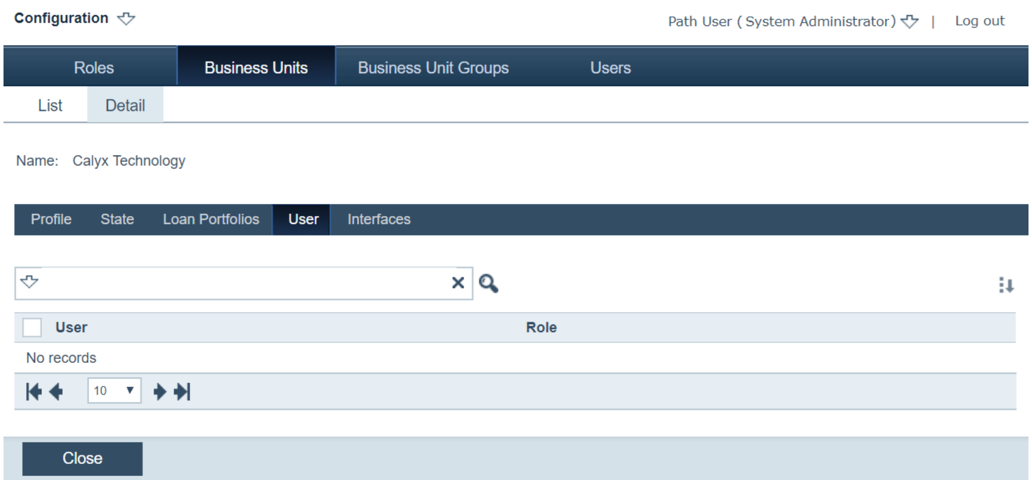
Adding users to a business unit

The **User** tab allows you to add users to a business unit.

1 Select the **Business Unit** activity.

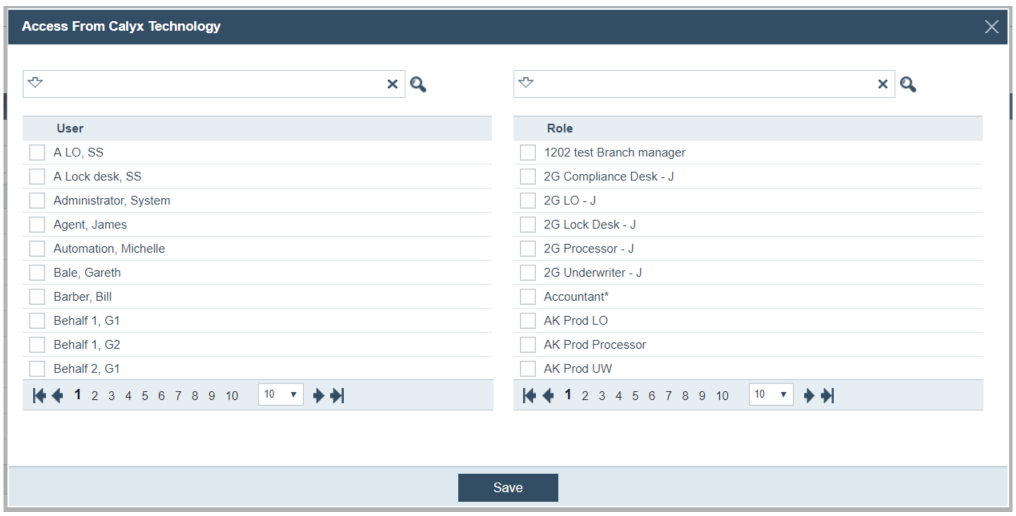
2 Select a business unit.

3 Select the **User** tab.



4 Click .

The **Access From** (business unit name) lightbox is displayed.



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.

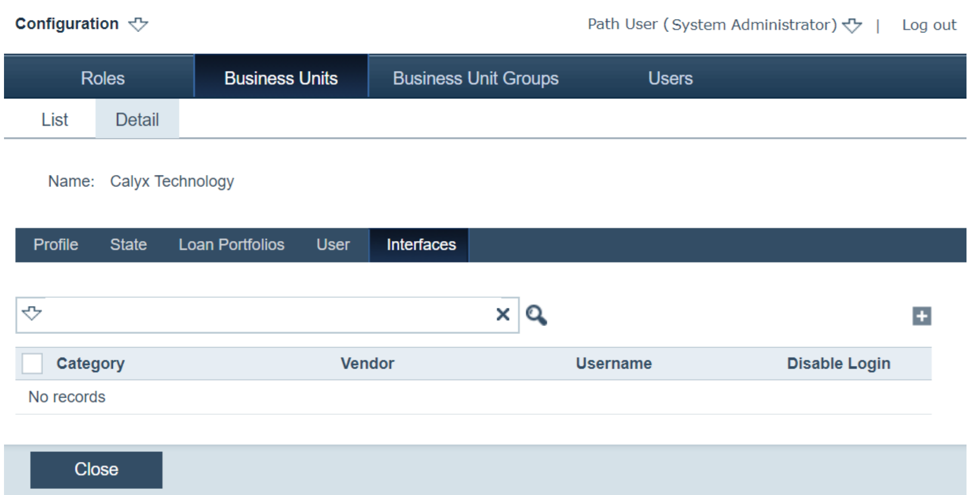
For example, you want the users of a business unit to have access to the services provided by certain vendors. But instead of having the users manually entering the login credentials (of this business unit to that vendor's interface) each time they access that vendor's interface, you can pre-configure 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:

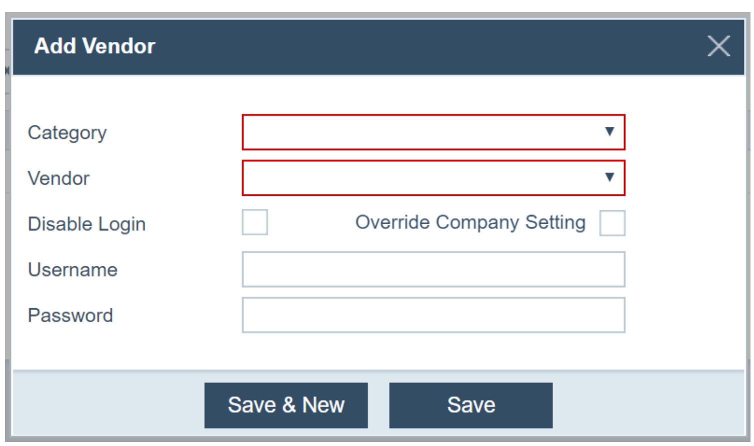
1 Select the **Business Unit** activity.

2 Select a business unit.

3 Select the **Interfaces** tab.



4 Click [+] to open the **Add Vendor** lightbox.



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

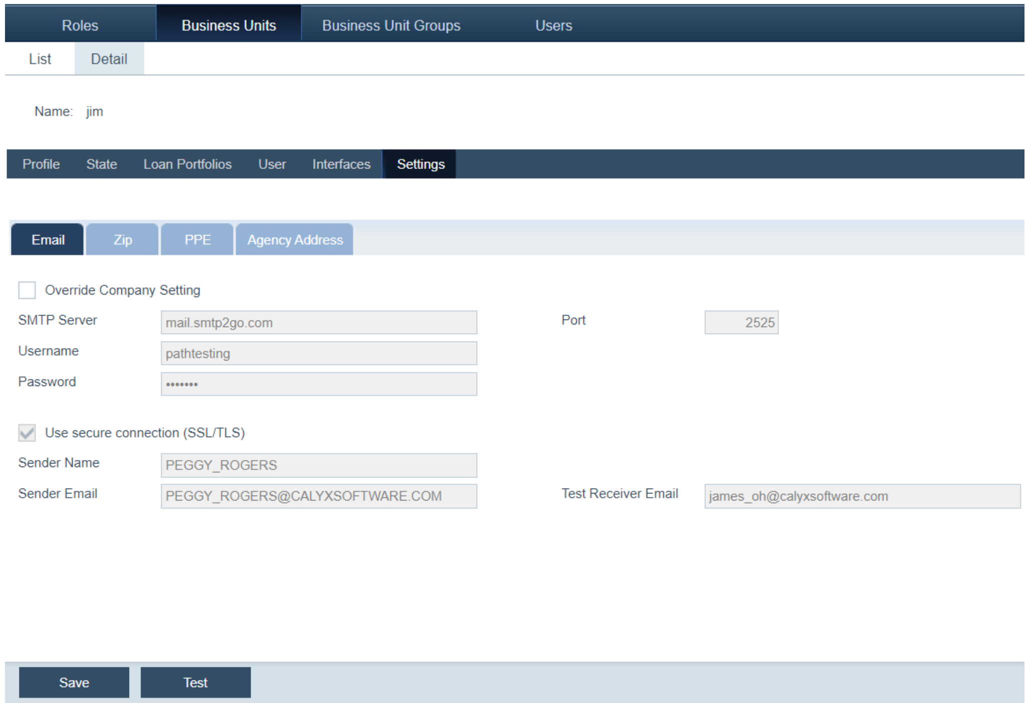
*Because Path runs from the Microsoft Azure cloud, it does not have a static IP address. Therefore, when you configure your SMTP server, do not restrict IP accessibility to the server. Configure the server to allow connection from all IPs or restrict accessibility by URL (for example, *.calyxpath.com).*

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.



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.

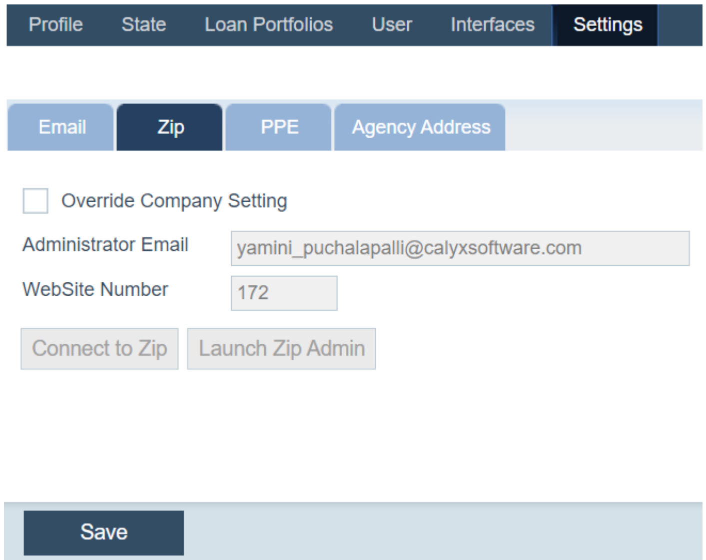
Zip

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.



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.

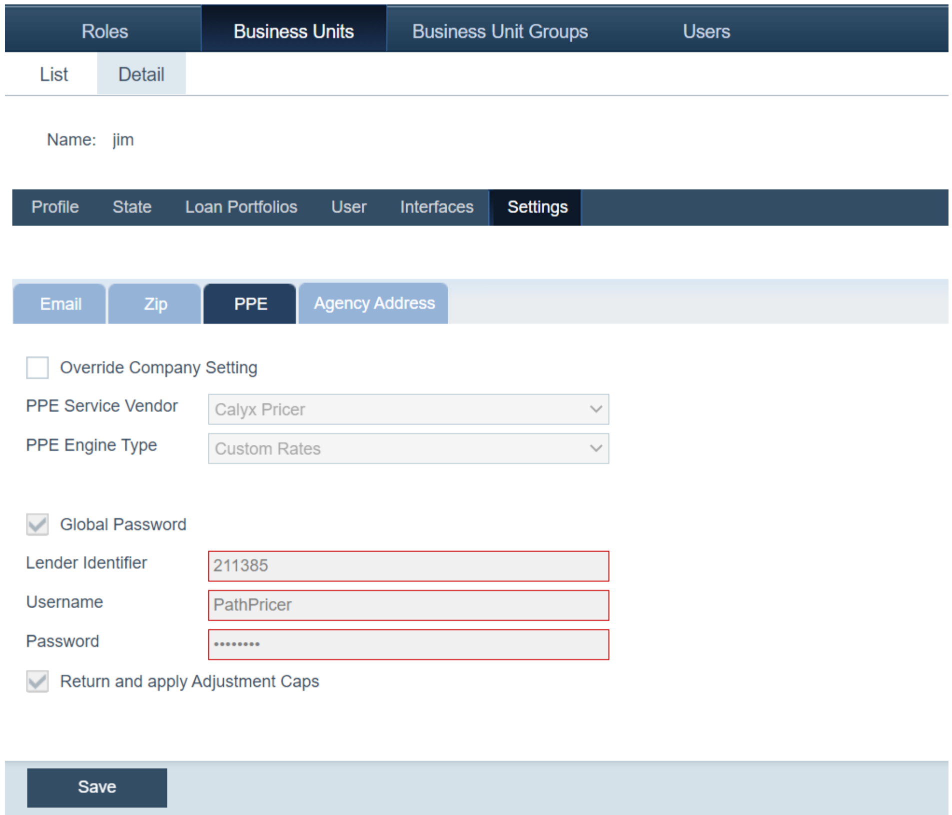
Note

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**.

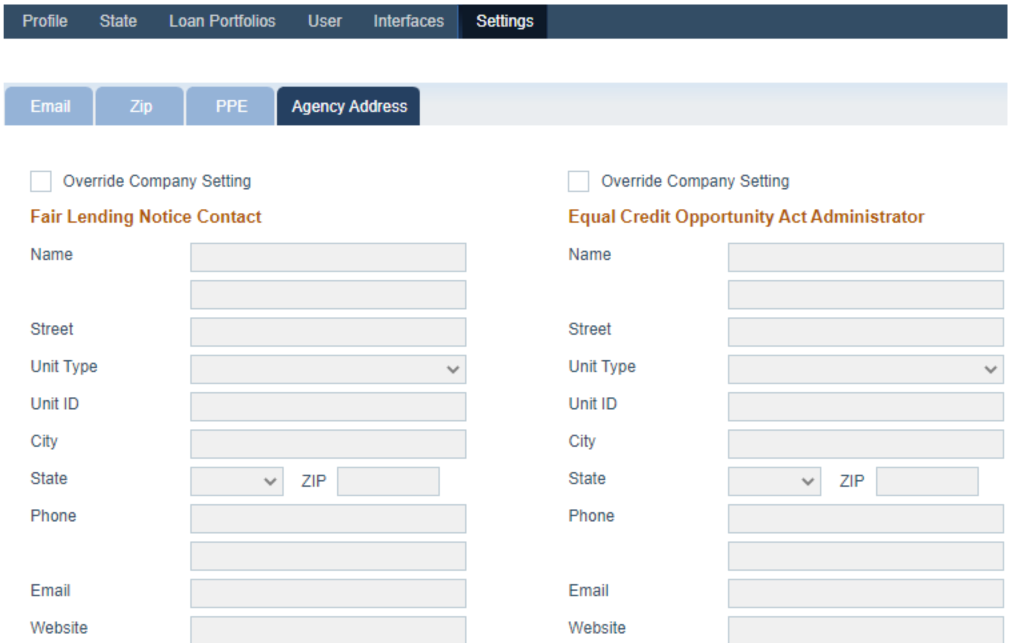
Agency Adress

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.



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.

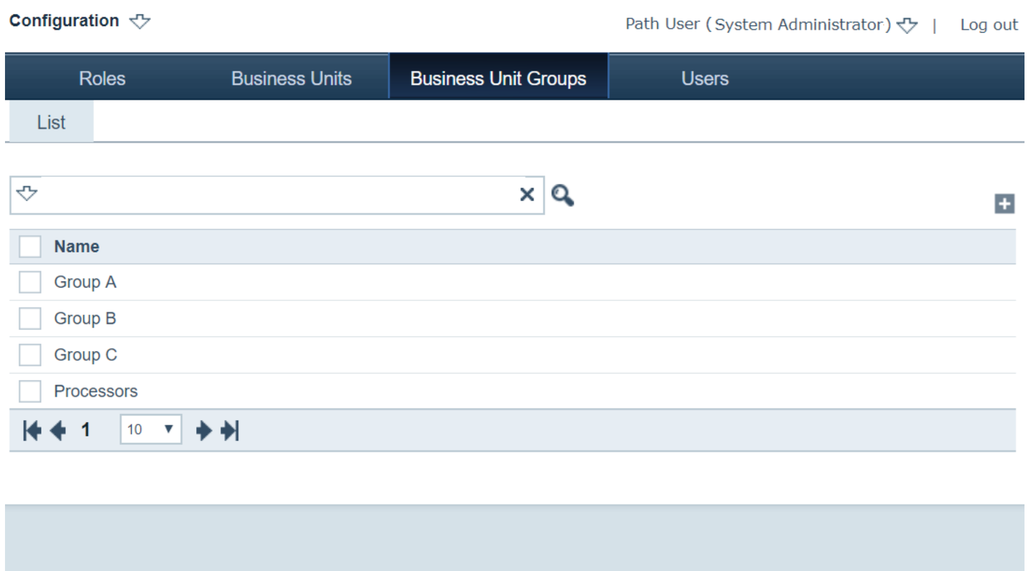
In this topic

- ***Creating a business unit group***

Creating a business unit group

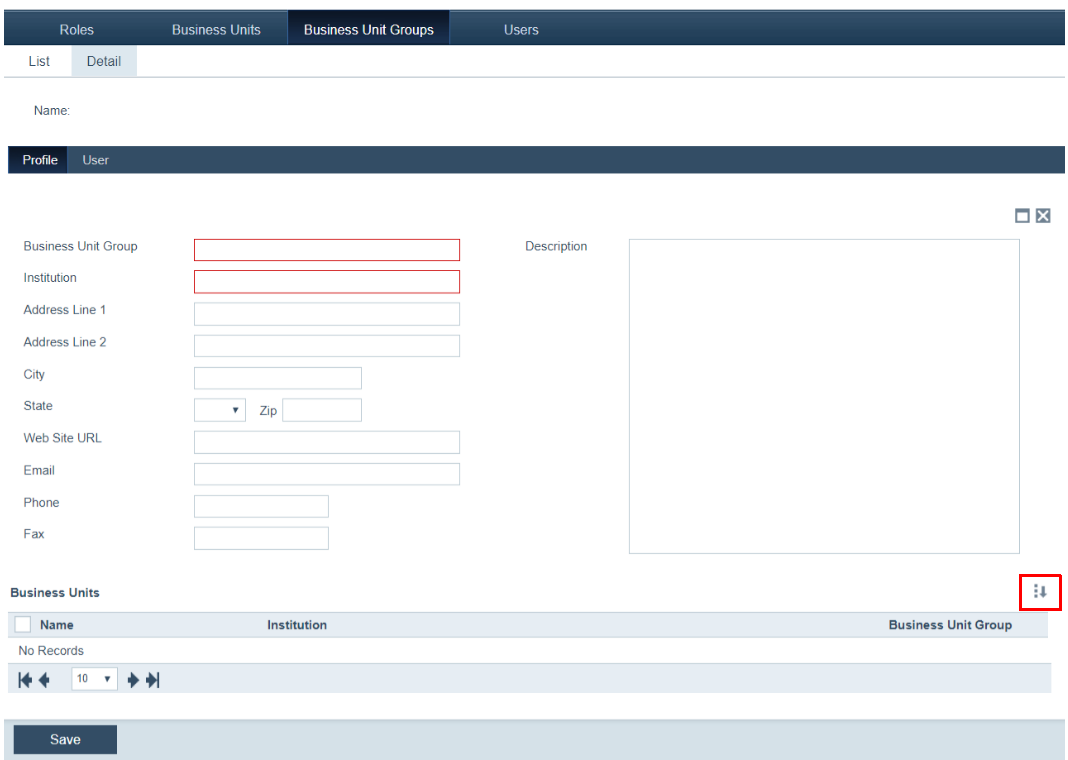
To create a new business unit group:

1 Select the **Business Unit Groups** activity.



2 Click .

You are taken to the ***Detail*** screen of the new business unit group.

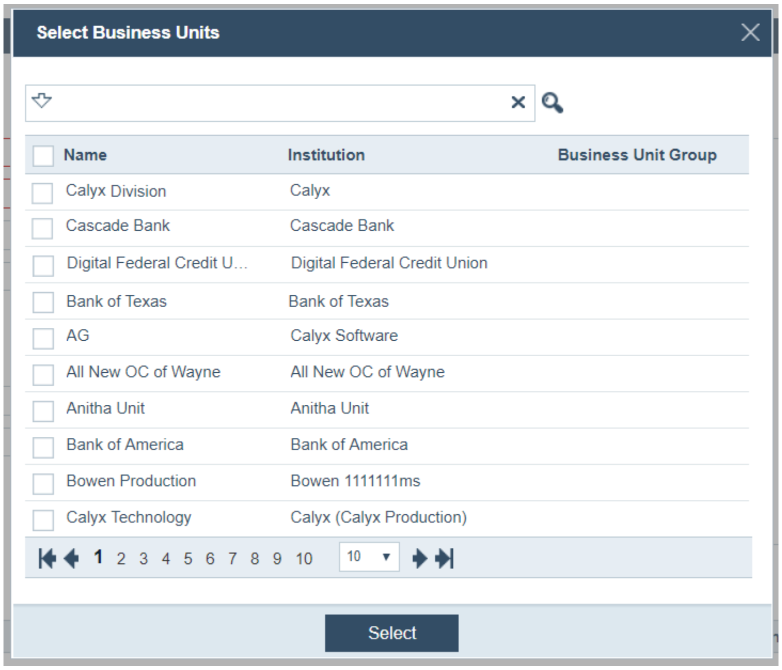


3 Enter the name for the new business unit group and the name of the institution it belongs to in the required fields, outlined in red.

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.



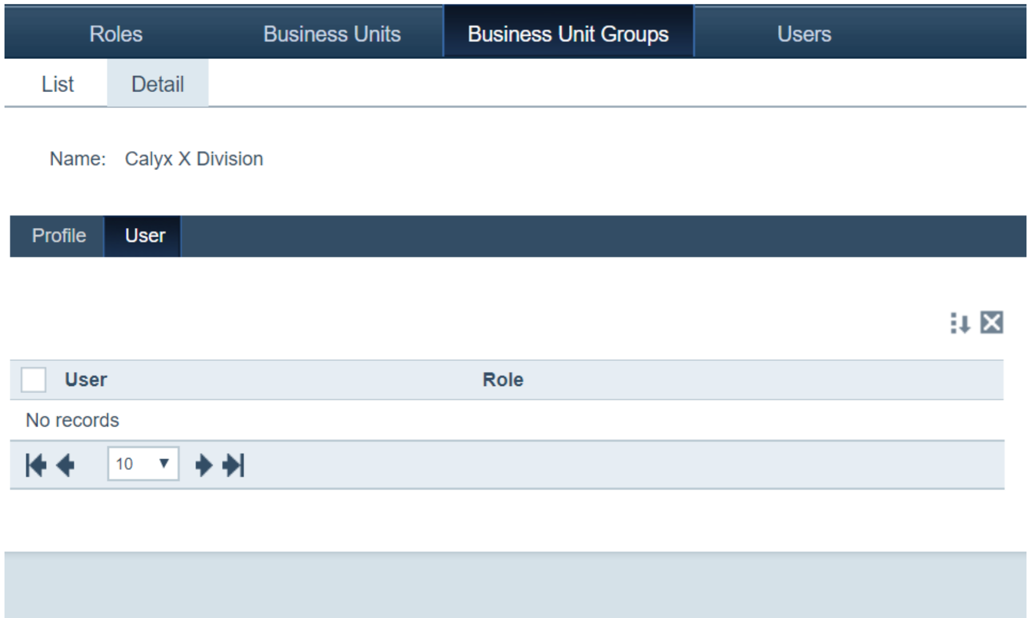
A Choose the business units you want to include in the group.

> ***Note***
>
> *The business unit group can include business units from different institutions and other business unit groups.*

B Click **Select**.

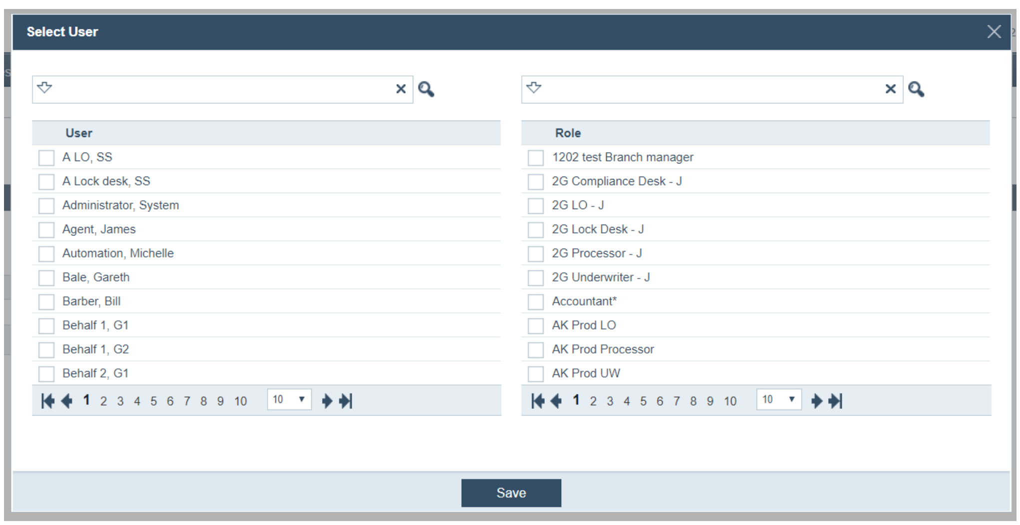
6 Click **Save**.

7 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.



8 Click .

The **Select User** lightbox appears.



A Choose the users and roles you want to include in the business unit group.

B 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.

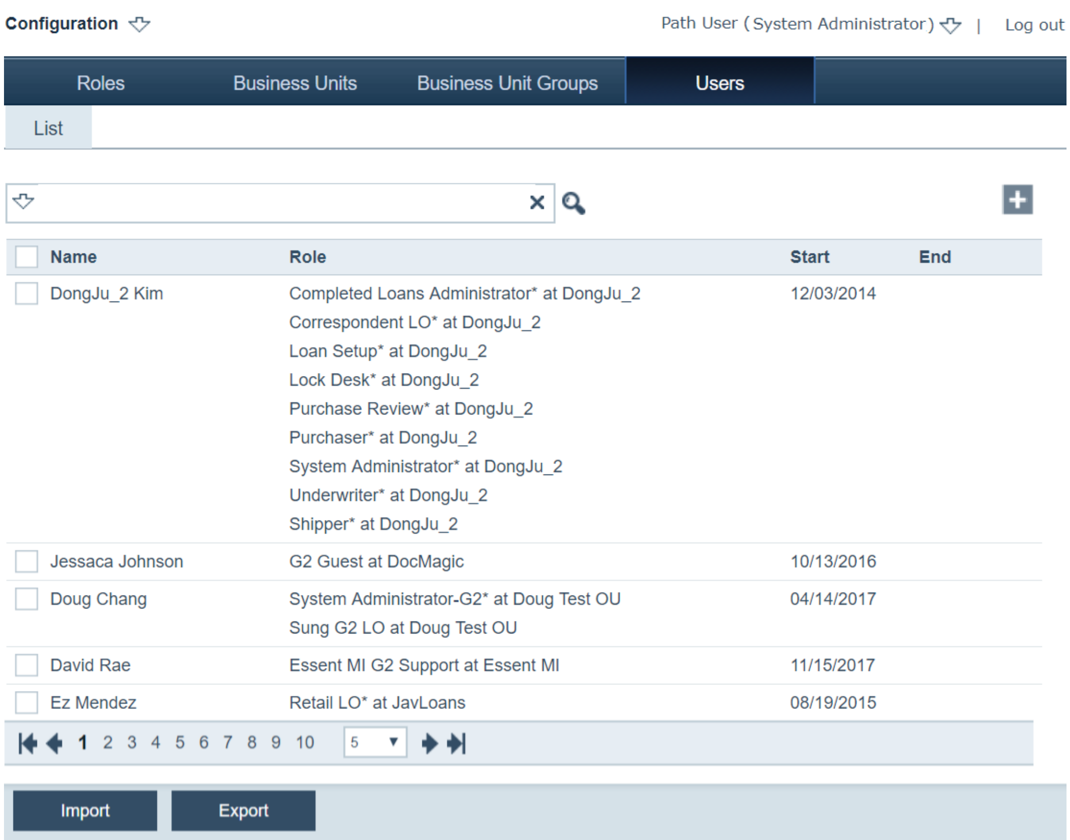
In this topic

- *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

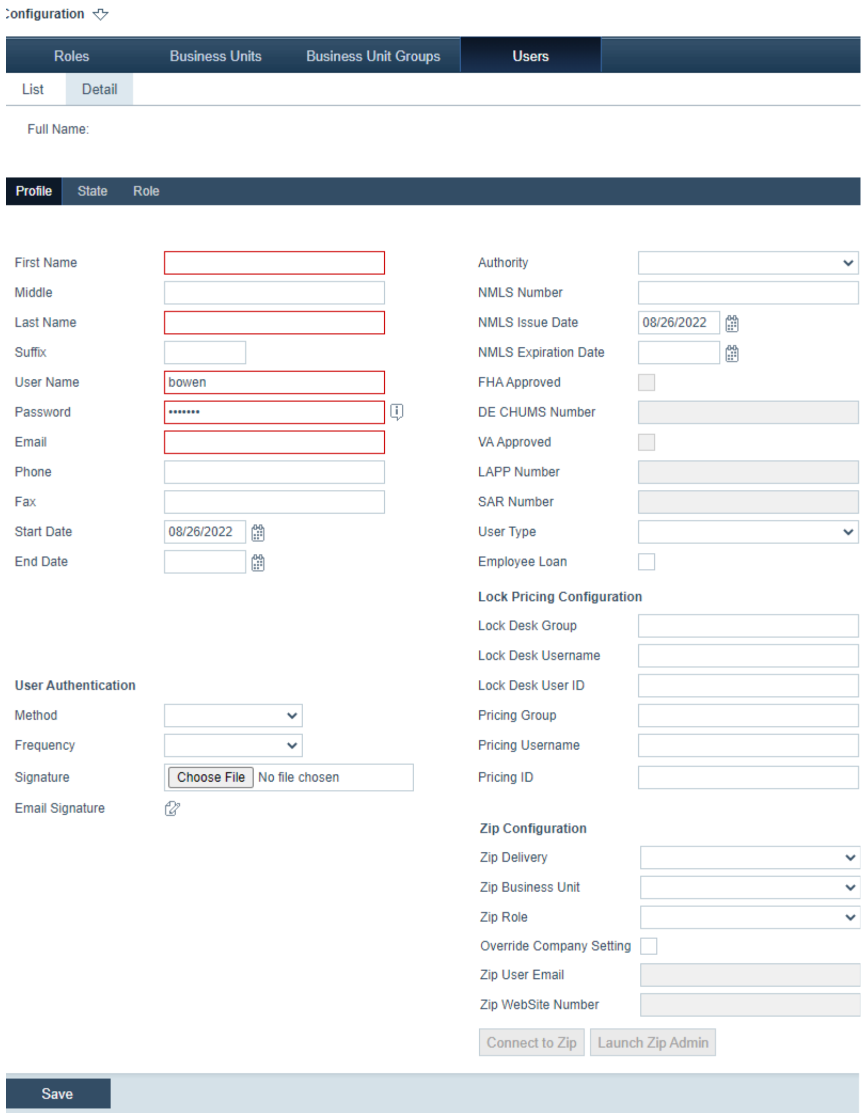
To create a new user:

1 Select the **Users** activity.



2 Click .

The **Profile** tab is displayed, which is used to store basic information about the user.



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

4 Enter other relevant information in the remaining fields.

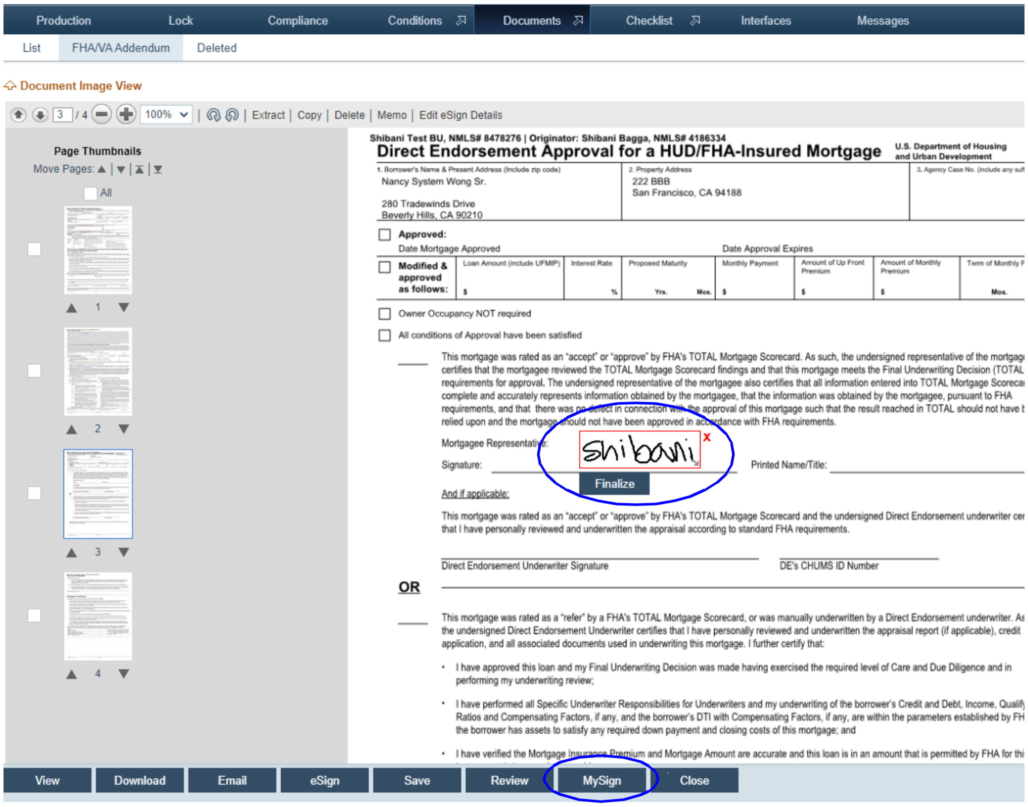
5 In the *User Authentication* section, you can set up a two-factor authentication for this user. It will ask the user to enter a verification code, which is sent to the user's email address, when the user tries to log into Path.

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.

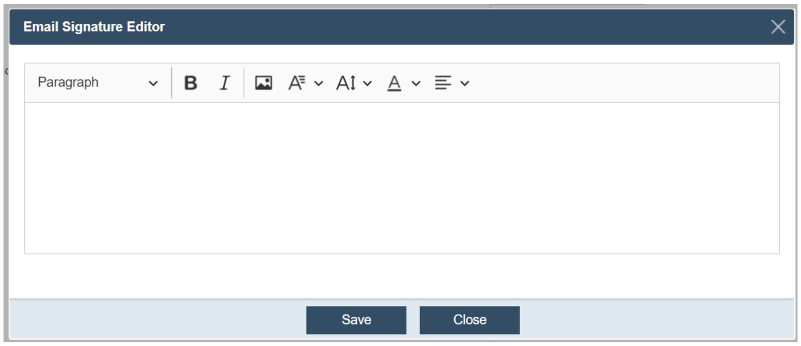
C In the *Signature* field, click **Choose File** to upload an image of the user's signature.

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).



D Click the of the *Email Signature* field to set up an email signature for the user.

The **Email Signature Editor** lightbox appears.



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

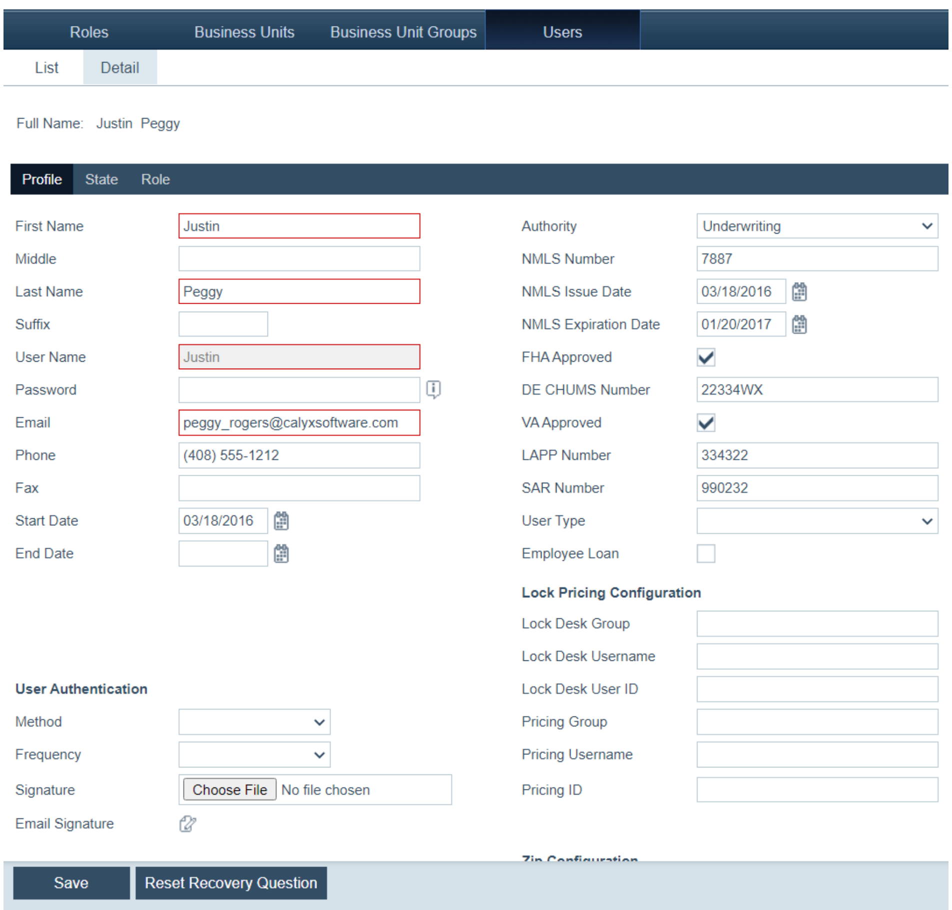
In the scenario where a user cannot log into Path and cannot remember the recovery question and answer, you, as the administrator, can reset it from the user's profile page.

To reset a recovery question:

1 Select the **Users** activity.

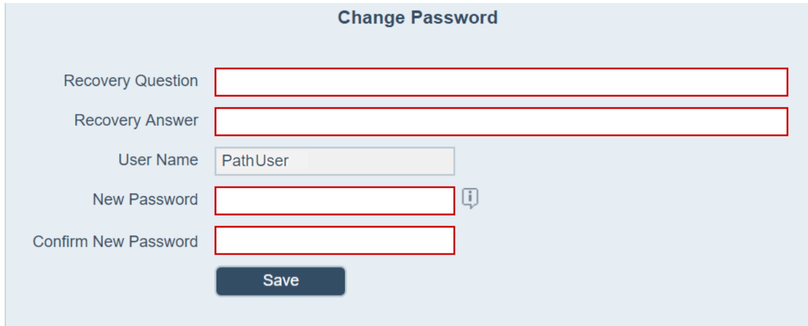
2 Select a user.

The **Profile** tab for that user is displayed.



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.



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

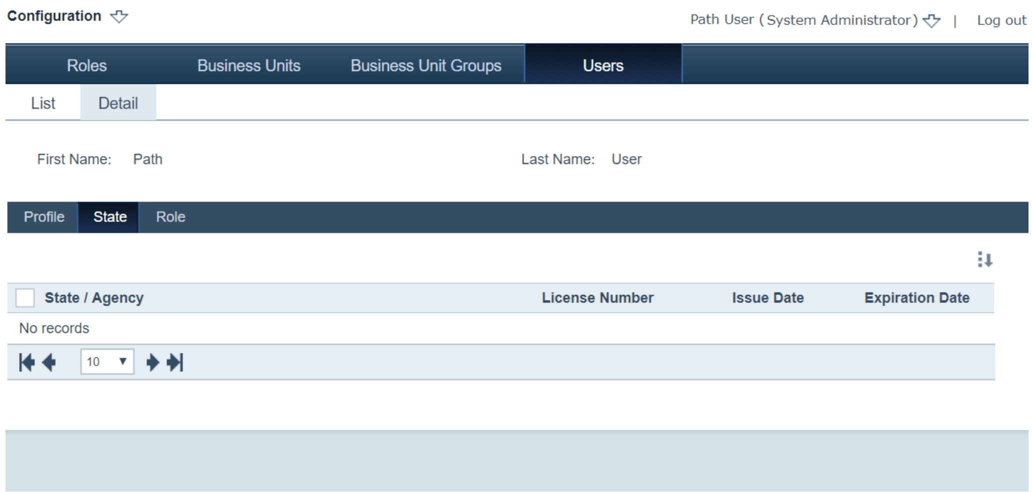
This configuration only applies to users configured with the authority to originate loans. Other types of users are not applicable.

1 Select the **Users** activity.

2 Select the user.

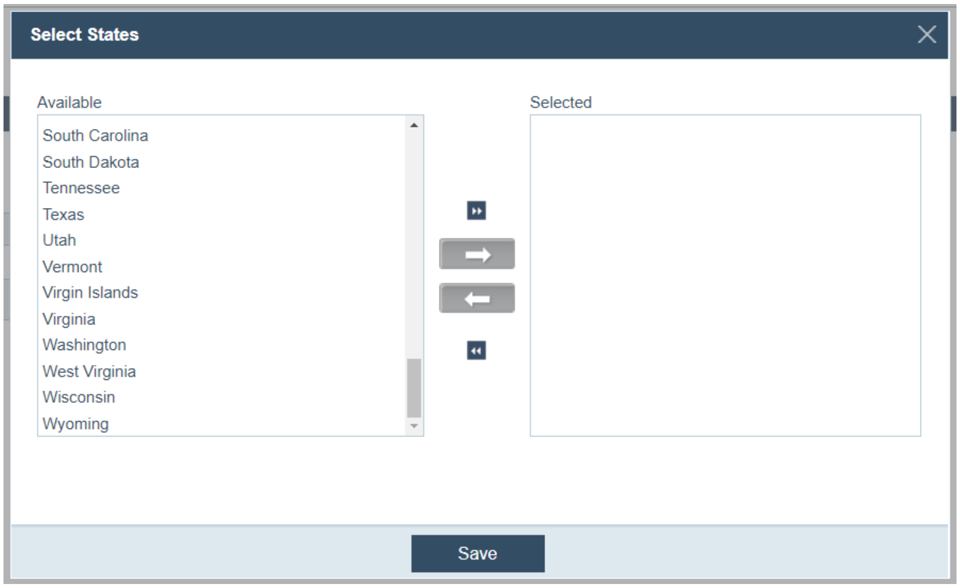
The **Profile** tab for that user is displayed.

3 Click the **State** tab.



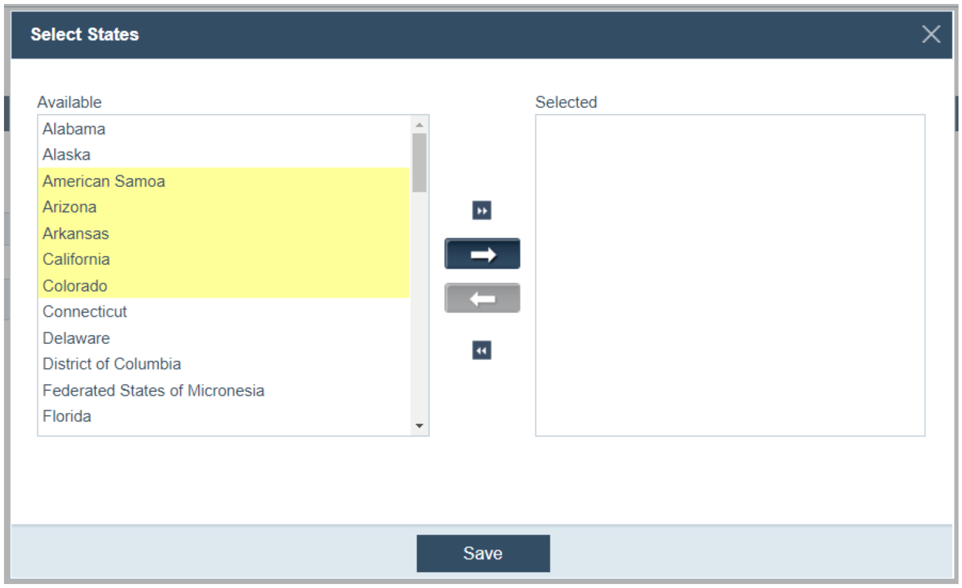
4 Click .

The **Select States** lightbox appears.



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.

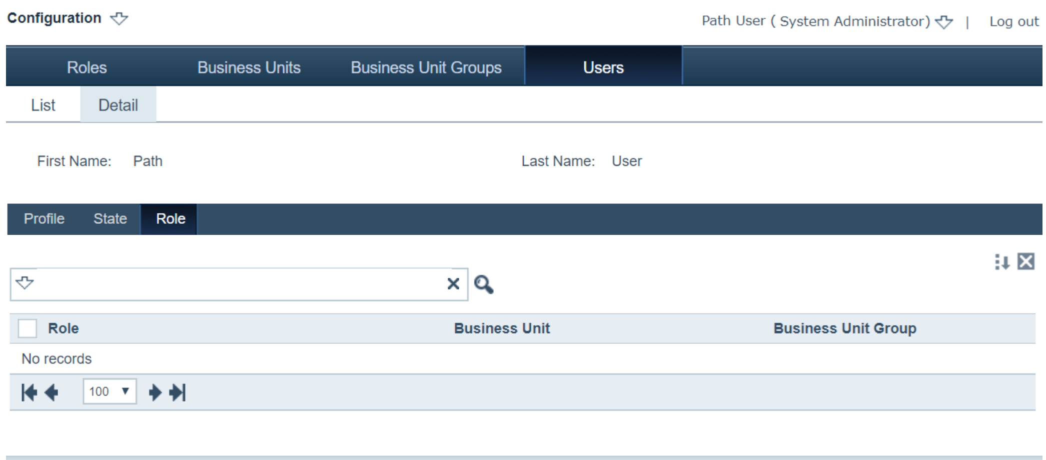
To add roles and business unit to a user:

1 Select the **Users** activity.

2 Select the user.

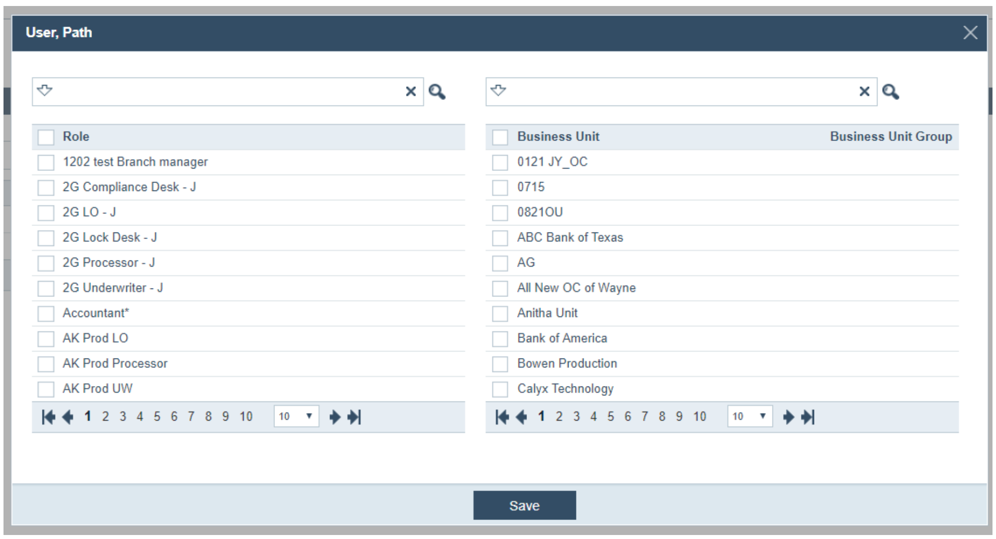
The **Profile** tab for that user is displayed.

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.