Path Release Notes

November 2023

This Path update is scheduled for production release on November 12th, 2023, including the following feature updates and enhancements. The actual feature updates and enhancements are subject to change based on testing, development, and other factors that occur before the release date.

Note: As this release contains numerous updates, enhancements, and new features, please refer to the *Table of Contents* for an overview of the updated, enhanced areas and new features added to Path.

Note: New features and screen components are indicated in **bold**. Existing features and screen components are indicated in *italics*.

Note: IFR (items for review) IDs are displayed at the end of items where applicable. Bugfixes are indicated by .

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Table of Contents

Table of Contents **2**

New Features and Major Enhancements **4**

Loans *4*
- Verification Workflow 4
  - Verifications Workflow: Borrower Screen 4
  - Verifications Workflow: Verifications Screen 6
  - Verification Workflow: Old and New Comparison 8
- Production 10
  - Quote > Loan Comparison Tab 10
  - Underwriting > Summary, Loan Analysis, Review & Decision Tabs 11
  - Loan Transmittal Screen 12
- Lock 13
  - Purchase Advice Screen 13
- Conditions 13
  - My Conditions and All Conditions Screens 13

Sandbox and Loans *13*
- Sandbox > Pipeline and Loans > Pipeline 13

Settings *14*
- Conditions 14
  - Collection Screen 14
- Fees 16
  - Templates Screen 16
- Notifications 18
  - Detail Screen 18

General Updates and Enhancements **19**

Loans *19*
- Production 19
  - Borrower Screen 19
  - Closing Costs > Fees Tab 19
  - Closing Information > General Tab 20
  - Closing Information > Legal Tab 20
  - Transactions Screen 20
  - Property Screen 20
  - Product & Pricing Screen 20
  - Loan Transmittal and Summary screens 21
  - Summary Screen 21
- Production: Data Mapping/Transfer 21
  - Quote Screen 21
  - Purchase Advise Screen 21
  - VA > Worksheet Tab 22
- Lock 22
  - Lock Verification, Summary, Request, and Confirm Screens 22
  - Confirm and Pricing Review Screens 22
  - Summary Screen 22
  - Request Screen 22
- Compliance 23
  - Closing Costs > Summaries of Transaction Tab 23
  - Summary Screen 23
- Production and Compliance 23
  - Production > Product & Pricing Screen and Lock > Request Screen 23

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Reports 23
Pipeline 23
Archive 24
Sandbox *24*
Pipeline 24
Settings *24*
Dashboards 24
Notifications 25
Fees 25
Templates 25
Documents > Category 26
Documents > Type 26
Conditions 26
Templates 26
General Settings 28
Business Calendar Screen 28
General Bugfixes *28*
Production 28
Verifications > Verification Lightboxes 28
HMDA/NMLS Screen 28
Borrower > Income Calculator Lightbox 28
Transactions > Other Financing Lightbox 28
Product & Pricing > Pricing Search Parameters Lightbox 29
Loan Transmittal Screen 29
FHA > 203(k) Tab 29
Property and HMDA/NMLS Screens 29
Messages 29
Documents 30
Lock 30
Summary Screen 30
Settings 30
General Settings 30
Interfaces 30
Flood Screen 30
Fraud Screen 30
Verifications > Request Transcript Lightbox 31
Interfaces and Production 31

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New Features and Major Enhancements

Loans

Verification Workflow

A major enhancement for this release is the verification workflow, where new features are added, redundant steps removed, and data mapping/transfer improved between the *Borrower* and *Verification* screens. The major theme of this enhancement is the removal of the need for users to navigate back and forth between the *Borrower* screen, *Verifications* screen, and *Documents*. Now users are able to perform the necessary steps in the verification workflow from either the *Borrower* screen or the *Verifications* screen.
(47605)

This section includes the following subsections:

- ✓ *Verifications Workflow: Borrower Screen*
  - A detailed overview of the updates and enhancements added to the *Borrower* screen.
- ✓ *Verifications Workflow: Verifications Screen*
  - A detailed overview of the updates and enhancements added to the *Verifications* screen.
- ✓ *Verification Workflow: Old and New Comparison*
  - An overview of the old and new workflows.

Verifications Workflow: Borrower Screen

To improve the verification workflow, several new features have been added to the *Borrower* screen, including the following.
(47605)

- ✓ New textbox that notifies users about discrepancies in the fields shared between the *Borrower* and *Verifications* screens.
  - When a shared field displays a value that is different from the *Verifications* screen, this text box appears next to the field to notify the user.
    - When it appears next to an editable field, users can simply click the textbox to update the discrepant field, to match the corresponding field from the *Verifications* screen.
    - When it appears next to a read-only field (for example, a field that displays calculated values), the textbox refers the user to the editable fields that contributed to the discrepant data.
  - This textbox is also displayed in the following lightboxes:
    - *Employment Income*
    - *Other Income*
    - *Real Estate Liabilities*

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- *Credit Cards, Other Debt and Leases*
- *Bank Accounts, Retirement and Other Accounts*

✓ New **Open Verification** button and the **Verification of []** lightbox in the following lightboxes:

- *Verification – Current Address* lightbox
  - Here, the **Open Verification** button opens the new **Verification of Rent** lightbox.
- *Other Income* lightbox
  - Here, the **Open Verification** button opens the new **Verification of Benefits** lightbox.
- *Real Estate Liabilities l*ightbox
  - Here, the **Open Verification** button opens the new **Verification of Mortgage** lightbox.
- *Credit Cards, Other Debt and Leases* lightbox
  - Here, the **Open Verification** button opens the *Verification* lightbox.
- *Bank Accounts, Retirement and Other Accounts* lightbox
  - Here, the **Open Verification** button opens the new **Verification of Deposit** lightbox.

– Each of the above new lightboxes, and the existing *Verification* lightbox, can also be accessed from the *Verifications* screen.

– Use these lightboxes to enter information about where the verification request is sent and returned, as well as generate, open, and attach a verification document.

Note: For more information on the new lightboxes above, and the new **Verification of Employment** lightbox below, please see *Verifications Workflow: Verifications Screen*.

✓ In the *Employment Income* lightbox, added:

– New **Open VOE** button
  - Click this button to open the verified and returned VOE document, if there is one.
  - Note that this is a different button from the existing *Open Verification* button in the *Employment Income* lightbox,

– New **Verification of Employment** lightbox, opened by the *Open Verification* button.
  - This new lightbox allows users to generate, open, and attach a verification document, as well as enter information about where the verification request is sent and returned.

✓ New **Verified Date** field below the *Request Verification* checkbox, in the following lightboxes:

- Employment Income
- Other Income
- Real Estate Liabilities
- Credit Cards, Other Debt and Leases
- Bank Accounts, Retirement and Other Accounts

– This is a read-only field (greyed out), which displays the date of the verification.

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Verifications Workflow: Verifications Screen

To improve the verification workflow, several enhancements have been added to the *Verifications* screen, including the following:

✓ New **Verification of []** lightboxes, each tailored to a specific verification category.
- Within these lightboxes, users can now perform crucial functions, such as generating the verification form, copying verified data to the *Borrower* screen, attaching additional documents to the verification request, sending the verification request, etc.
- These added features eliminate the need to navigate to other screens/tabs/lightboxes to perform these functions.
- Same as before, the add icon ( ) opens a new verification request.
  - Next, the new **Verification Category** lightbox opens, prompting the user to specify which kind of verification is being requested.

  - Each option from the *Category* dropdown menu corresponds to a new **Verification of []** lightbox.

✓ The following discusses new features specific to each **Verification of []** lightbox, which otherwise remains the same as the existing *Verification* lightbox.

1. The **Verification of Employment** lightbox features:
   - New **Gross Earnings** section, where users enter the borrower's base, overtime, commission, bonus, and total pay, for the year to date and past two years. (47706)
   - New textbox, which would appear next to the *Monthly Income* field, when there is a discrepancy between its value and the corresponding value from the **Gross Earnings** section.
   - New **Generate VOE** button, to generate a *Request for Verification of Employment* document, which is also stored in *Documents*.
   - New **Open VOE** button, to open the *Request for Verification of Employment* document in the *Quick View* lightbox, after it has been generated. The *Quick View* lightbox also features:
     - New **Email** button, which opens the *Send Document* lightbox, where users send the verification request.
     - New **Attach** button, to attach supporting documents (from the user's computer).
       - Once the documents are attached, they can be accessed via the **Verification of []** lightbox on both the *Borrower* and *Verifications* screens, removing the need to go to *Documents* to access them.

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2. The new **Verification of Deposit** lightbox features:
    - New **Current Balance** and **Two-Month Average Balance** fields.
    - New **Generate VOD** button, to generate a *Request for Verification of Deposit* document, which is also stored in *Documents*.
    - New **Open VOD** button, to open the *Request for Verification of Deposit* document in the *Quick View* lightbox, after it has been generated. The *Quick View* lightbox also features:
        - New **Email** button, which opens the *Send Document* lightbox, where users send the verification request.
        - New **Attach** button, to attach supporting documents (from the user's computer).
            - Once the documents are attached, they can be accessed via the **Verification of []** lightbox on both the *Borrower* and *Verifications* screens, removing the need to go to *Documents* to access them.
3. The new **Verification of Mortgage** lightbox features:
    - New **Unpaid Balance** and **Monthly Payment** fields.
    - New **Generate VOM** button, to generate a *Request for Verification of Mortgage* document, which is also stored in *Documents*.
    - New **Open VOM** button, to open the *Request for Verification of Mortgage* document in the *Quick View* lightbox, after it has been generated. The *Quick View* lightbox also features:
        - New **Email** button, which opens the Send Document lightbox , where users send the verification request.
        - New **Attach** button, to attach supporting documents (from the user's computer).
            - Once the documents are attached, they can be accessed via the **Verification of []** lightbox on both the *Borrower* and *Verifications* screens, removing the need to go to *Documents* to access them.
4. The new **Verification of Benefits** lightbox features:
    - New **Amount of Benefits**, **Period**, and **Monthly Income** fields.
    - New **Generate VOB** button, to generate a *Request for Verification of Benefits* document, which is also stored in *Documents*.
    - New **Open VOB** button, to open the *Request for Verification of Benefits* document in the *Quick View* lightbox, after it has been generated. The *Quick View* lightbox also features:
        - New **Email** button, which opens the *Send Document* lightbox, where users send the verification request.
        - New **Attach** button, to attach supporting documents (from the user's computer).
            - Once the documents are attached, they can be accessed via the **Verification of []** lightbox on both the *Borrower* and *Verifications* screens, removing the need to go to *Documents* to access them.
5. The new **Verification of Rent** lightbox features:
    - New **Rental Amount** field.

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- New **Generate VOR** button, to generate a *Request for Verification of Rent* document, which is also stored in *Documents*.
- New **Open VOR** button, to open the *Request for Verification of Rent* document in the *Quick View* lightbox, after it has been generated. The *Quick View* lightbox also features:
    - New **Email** button, which opens the Send Document lightbox, where users send the verification request.
    - New **Attach** button, to attach supporting documents (from the user's computer).
        - Once the documents are attached, they can be accessed via the **Verification of []** lightbox on both the *Borrower* and *Verifications* screens, removing the need to go to *Documents* to access them.
- New **Attach** button, to attach supporting documents (from the user's computer).
    - Once the documents are attached, they can be accessed via the **Verification of []** lightbox on both the *Borrower* and *Verifications* screens, removing the need to go to *Documents* to access them.

✓ The previous *Store Verification* button has been relabeled to the more accurate name of **Generate Verification Form**. The button's functionality remains the same, which is to generate a verification document and store it in *Documents*.

- System administrators need to enable this button in *Configuration* > *Roles* > *Screens* tab.

Verification Workflow: Old and New Comparison

The table below shows the old and new steps of the verification workflow. Note that these are steps for a generic workflow, which may not apply to your specific workflow.

Step	Old Workflow	Step	New Workflow
1	LO (loan officer) goes to the *Borrower* screen and selects the *Request Verification* checkbox in a lightbox from the *Income*, *Assets*, or *Liabilities* section.	**1**	LO goes to the *Borrower* screen and selects the *Request Verification* checkbox in a lightbox from the *Income*, *Assets*, or *Liabilities* section.
2	The corresponding verification request is created and listed on the *Verifications* screen.	**2**	The corresponding verification request is created and listed on the *Verifications* screen.
3	LP (loan processor) goes to the Verifications screen, opens the *Verification* lightbox of the corresponding request, enters information about where the verification request is sent and returned.	**3**	The LO remains in the lightbox and clicks the new **Open Verification** button, which opens a new **Verification of []** lightbox that is specific to the type of verification requests. For example: **Verification of Employment**.
4	Back on the *Verifications* screen, the LP selects the checkbox of the corresponding request and clicks the *Store Verification* button.	**4**	In the new **Verification of []** lightbox, the LO enters information about where the verification request is sent and returned. Additionally, the LO can generate, open, and attach the verification document (negating steps 4 and 5

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Step	Old Workflow	Step	New Workflow

			from the old workflow by removing the need to go to *Documents*).
			
			• When the document is opened, the LO can open the *Send Document* lightbox (step 7 of the old workflow) and email the document to the verifying party.
			  ○ Additionally, the verifying party's email address is automatically populated.
			  ○ From the **Verification of []** lightbox, the LO can attach the verifying document (step 8 of the old workflow).

5	The corresponding verification document is generated and stored in *Documents*.	**5**	The LO clicks the *Send* button, at which point the outbound portion of the verification process is completed.
6	The LP goes to *Documents*, opens the document, reviews it, and sends it by clicking the *Email* button.	**6**	The LP receives the document from the verifying party and uploads it to *Documents*.
7	The *Send Document* lightbox is opened, in which the LP enters the verifying party's email's address, subject, and message.	**7**	The LP goes to the *Verifications* screen and opens the corresponding new **Verification of []** lightbox and cross-references the data between the document and the lightbox. • Once both sets of data match, the LP clicks the *Verify* button. • Back on the *Verifications* screen, the verified item is stamped with the verification date in the *Verify Date* column.
8	The LP attaches the document related to verifying the borrower's information, by clicking the *Attach from Documents* button.	**8**	On the *Borrower* screen, the LO or LP clicks the new **Verification Reconciliation** button, which opens a new lightbox (same name), displaying the discrepant fields between the *Borrower* and *Verifications* screens. The LO can then update certain or all discrepant fields to match those from the *Verifications* screen. ○ This saves much effort and time required for step 12 from the old workflow.
9	The LP clicks the *Send* button, at which point the outbound portion of the verification process is completed.	**9**	The LP then goes to the *Send/Status* screen and submits the loan to the underwriter, thus ending the verification workflow.
10	The LP received back the document from the verifying party and uploads it to *Documents*.		
11	The LP goes back to the *Verifications* screen and opens the corresponding *Verification l*ightbox and		

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Step	Old Workflow	Step	New Workflow
	cross-references the data between the document and the lightbox. Occasionally, calculations are required. • Once both sets of data match, the LP clicks the *Verify* button. Back on the *Verifications* screen, the verified item is stamped with the verification date in the *Verify Date* column.		
12	The LP then goes back to the *Borrower* screen, looks for discrepant fields between the *Borrower* and the *Verifications* screens, and manually updates the applicable fields with newly verified data. Oftentimes, more calculations are required.		
13	The LP then goes to the *Send/Status* screen and submits the loan to the underwriter, thus ending the verification workflow.		

Production

Quote > Loan Comparison Tab

✓ Added the new **Loan Comparison** tab to the *Quote* screen, which enables users to compare the data from an active loan to the data from loan scenarios from *Sandbox*.
(46863)

- Users can also make changes to the active loan from the **Loan Comparison** tab, without the need to navigate to the *Product & Pricing*, *Transactions*, or *Closing Costs* screens. Changes made here are reflected in the rest of Path.
- Data from the active loan and loan scenarios are laid out in four columns.
  - The **Application** column displays data from the active loan.
  - Data from loan scenarios (up to three) are displayed in **Scenario 1**, **Scenario 2**, and **Scenario 3** columns.
- Loan and scenario data are also grouped in three sections:
  - **Loan Information**, which displays the loan's template, program, purpose, type, sales price, loan amounts (based and total), rate, term, down payment, and LTV.
  - **Ratios**, which displays housing expense, monthly income and debt, and qualifying income ratio and debt ratio.
  - **Closing Costs**, which displays fees, fee template, adjustments and credits, and cash to close.
- *Sandbox* loan scenarios are displayed by using the new **Link Sandbox Loan Scenario** lightbox.

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- This lightbox is opened by the edit icon ( ) next to each loan scenario's column header.
- Once the lightbox is opened, the user can select which loan scenarios to link and display in the loan scenario column.

– The **Loan Comparison** tab also features:
- New **Create Scenario and Link** button, which is used to copy the loan's data to *Sandbox*, creating an identical loan scenario, to be modified further and compared to the actual loan.
  - The created scenario is then displayed in one of the **Scenario** columns.
- **Pricing** and **Payment Schedule** buttons, which work the same as they do on the *Product & Pricing* screen, removing the need for users to go back and forth between these screens.
- **Clear** button, which is used to clear out the data displayed in the **Scenario** columns, clearing room for new loan scenarios to compare.

Underwriting > Summary, Loan Analysis, Review & Decision Tabs

The *Underwriting* screen has been comprehensively revised and enhanced, providing underwriters with all the information they need to analyze, review, and make the underwriting decision. Previously underwriters needed to navigate back and forth between the *Underwriting* screen and other screens in Path, such as the *Summary – Underwriting*, *Loan Transmittal*, and *Quote* screens. Now the information from these screens is usefully located in the following new tabs within the refreshed *Underwriting* screen.
(48388)

✓ The new **Summary** tab displays information from the *Summary – Underwriting* screen, conveniently located first in the tab order, providing underwriters with a summary of the important underwriting information, organized in the following sections:
- **Current Loan Status - Role/User/Received Date**
- **Validations**
- **Subject Property**
- **Product Information**
- **Loan Information**
- **Underwriting**
- **Risk Assessment**
- **Appraisal Information**
- **Stable Monthly Income**
- **Proposed Monthly Payment**
- **Borrower Funds to Close**
- **Other Financing**
- **Down Payment Assistance Program**
- **Originator**
- **Lock Information**
- **Current Address and Date of Birth**

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- ✓ The new **Loan Analysis** tab displays underwriting-related information from the *Quote* and *Loan Transmittal* screens, enabling the underwriter to analyze the loan information, organized in the following sections:
    - **Borrower Information**
    - **Income and Employment**
    - **Assets**
    - **Property You Own**
    - **Credit**
    - **Liabilities**
    - **Subject Property and Project Classification**
    - **Flood Certification**
    - **Mortgage Information**
    - **Underwriting Information**
    - **Automated Underwriting System (AUS) History**
  - Additionally, underwriters are able to perform various useful functions from the new **Loan Analysis** tab, such as:
    - Pulling credit via the **Credit** button.
    - Viewing how loan data populates the 1008 form via the **View Form** button.
- ✓ The new **Review & Decision** tab allows underwriters to view and perform all the information and functions from the previous *Underwriting* screen.

Loan Transmittal Screen

- ✓ Added the **Qualifying Loan Term (months)** field and (directly beneath) the **Edit Loan Term** checkbox to the *III. Underwriting Information* section.
  (48195)
  - The **Qualifying Loan Term (months)** field is read only (greyed out) by default, which becomes editable after selecting the **Edit Loan Term** checkbox.
  - This enhancement allows borrowers to get qualified for a mortgage with a certain term that is based on the P&I of a mortgage with a different term.
    - For example, to qualify a borrower for a 30-year mortgage based on the P&I of a 15-year mortgage.
    - Selecting **Edit Loan Term** allows the user to enter a new **Qualifying Loan Term (months)**, enabling the user to run a new pricing engine request based on the new term.

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Lock

Purchase Advice Screen

The **Purchase Advice** screen has been moved from *Production* to *Lock* and comprehensively updated to better serve as an accounting tool that records data from the Purchase Advice statement.
(48429)

- ✓ Added the new **Loan Information** and **Subject Property** sections.
- ✓ Added the new **Purchase Advice Detail** section, to capture information about the realized sell price, interest, escrows, fees, final purchase amount, the sale date, the first payment date for the investor, etc.
- ✓ Added the new **Origination Company** and **Investor Information** sections to capture their respective information.
- ✓ Removed the old *Investor* and *Reconciliation* sections.

Conditions

My Conditions and All Conditions Screens

- ✓ Added the **Clear**, **Un-Clear**, **Waive**, and **Un-Waive** buttons to the *My Conditions* and *All Conditions* screens. (Previously, the **Waive** button can only be accessed via the *Edit Condition* lightbox.)
  (48376, 43780, 44538)
  - Use these new buttons for the following functions:
    - **Clear** button, to clear a condition.
    - **Un-Clear** button, to un-clear a cleared condition.
    - **Waive** button, to waive a condition.
    - **Un-Waive** button, to un-waive a waived condition.
  - The **Clear**, **Un-Clear**, and **Un-Waive** buttons are also added to the *Edit Condition* lightbox.
- ✓ Updated the *Pick List* lightbox (opened by the *Pick* button), by adding the new **Condition Collections** section, which lists the available condition collections that can be applied to the loan.
  (48145)

Note: For more information on the new condition collection feature, see *Collection Screen*.

Sandbox and Loans

Sandbox > Pipeline and Loans > Pipeline

- ✓ Added the ability to move loans from *Loans* > *Pipeline* to *Sandbox* > *Pipeline* via the new **Move to Sandbox** button and move loan scenarios from *Sandbox* > *Pipeline* to *Loans* > *Pipeline*, via the new **Move to**

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Loans button.
(48082)

- When a loan is moved from *Loans* to *Sandbox* or when a loan scenario is moved from *Sandbox* to *Loans*, all data is transferred over.
    - Including all messages stored in *Messages*.
      (47619)
- These buttons are different from the existing *Copy to Sandbox* and *Copy to Loans* buttons, in that the *Copy to Sandbox*/*Loans* buttons only copy the loan/loan scenario to their respective destinations, while still leaving the loan/loan scenario in *Loans*/*Sandbox*.
- The new **Move to Sandbox**/**Loans** buttons function as their names imply, similar to dragging a file from one folder to another.
- When the **Move to Loans** button is clicked in *Sandbox* > *Pipeline*, the selected loan scenario is moved to *Loans* > *Pipeline* (becoming an actual loan file) and no longer remains in *Sandbox* > *Pipeline*.
- When the **Move to Sandbox** button is clicked in *Loan* > *Pipeline*, the selected loan is moved to *Sandbox* > *Pipeline* (becoming a loan scenario file) and no longer remains in *Loans* > *Pipeline*.

This enhancement also addresses the following IFR: 47905, 48487, and 45827.

Settings

Conditions

Collection Screen

✓ Added the new **Collection** screen to *Settings* > *Conditions*.
(48145, 48543)

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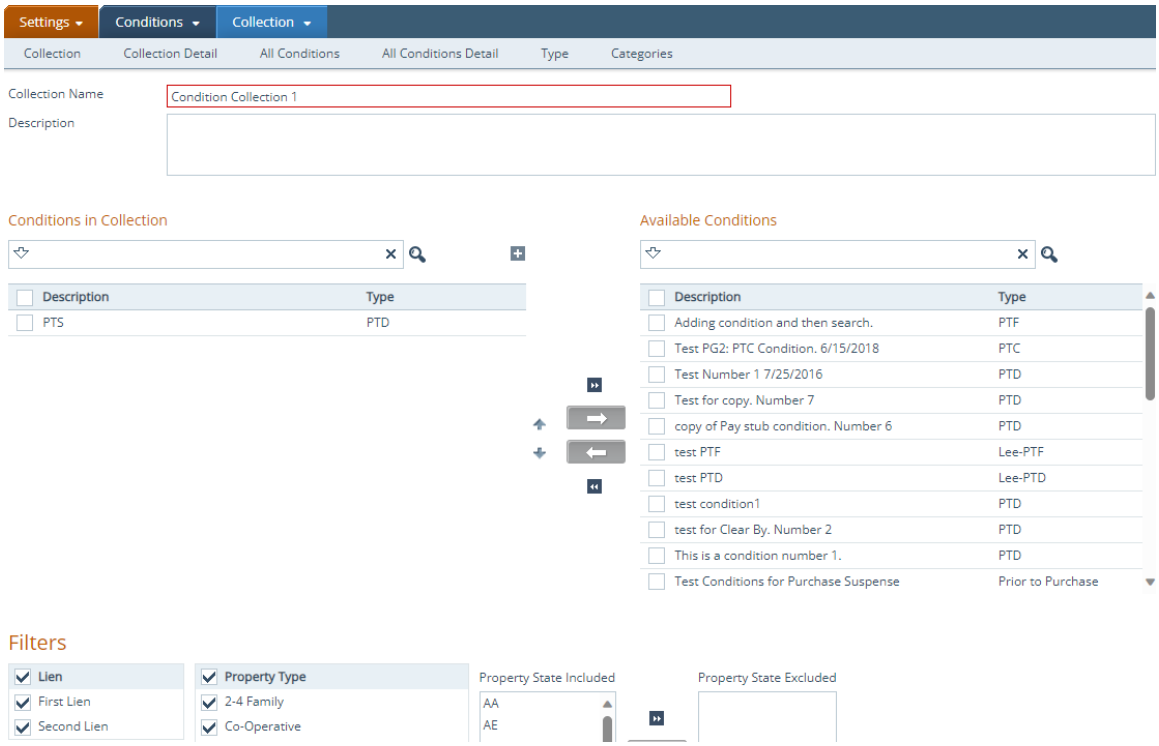

- This screen allows system administrators to create a collection of conditions, which can then be applied to loans by users.
- Instead of adding individual conditions to a loan, as was previously done, now users can simply add a preconfigured collection of conditions to a loan.
- Featured on this screen are the **Conditions in Collection** and **Available Conditions** sections.
    - The **Available Conditions** section lists the conditions from the *All Conditions* screen, which are available to be added to the collection.
    - The **Conditions in Collection** section lists the lists the conditions used in the collection.
    - To add a new condition (not listed on the *All Conditions* screen), click the add icon ( ) in the **Conditions in Collection** section, which opens the *All Conditions* > *Profile* tab.
        - Here system administrators can create a new condition to be added to the collection, just like how new conditions are normally created.
        - After the new condition is created and added to the collection, it will also be added to the *All Conditions* screen, where it will be available to be added to other collections.
        - Once the system administrator saves and closes the *All Conditions* > *Profile* tab, the newly created condition is added to the collection.
    - The **Filters** section features all the filter options available in the *All Conditions* > *Profile* tab.

Note: For more information on how this feature is implemented in Loans > Conditions, see *My Conditions and All Conditions Screens*.

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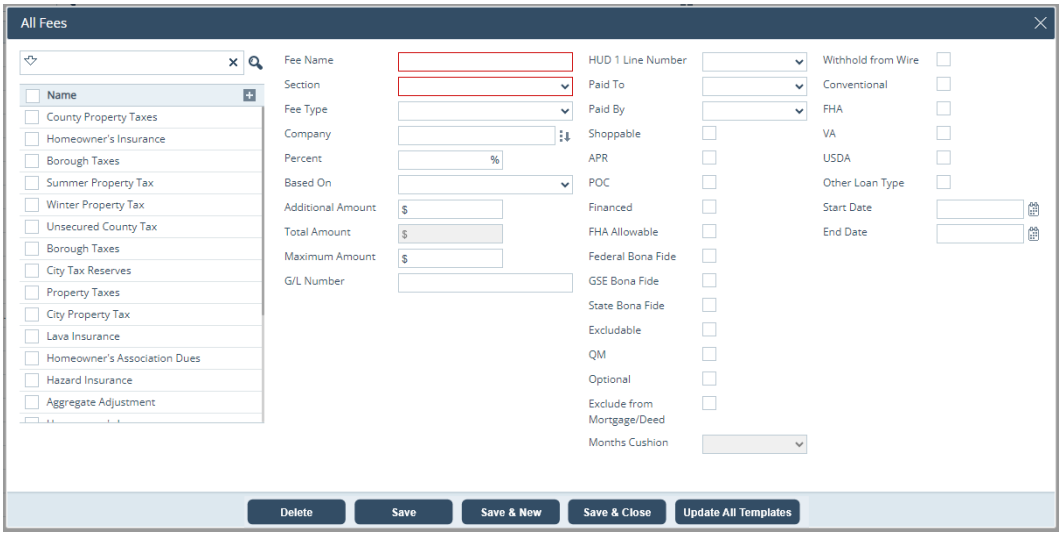
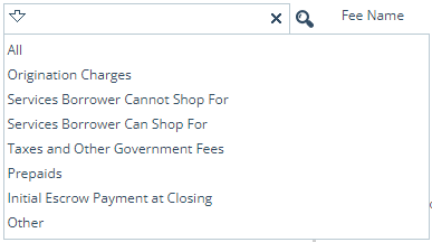
Fees

Templates Screen

✓ Added the new **All Fees** lightbox (opened by the new **Fees LB** button) to *Fees* > *Templates* screen, which enables system administrators to create new fees to be added to a template, without the need to go to the *Fee List* and *Fee Names* screens.
(47780)



- The **All Fees** lightbox features a list of all fees from the *Fee List* screen, located on the left.
  - Click the dropdown arrow in the search box to filter the fees according to section, as shown below.



- The rest of the lightbox features all fields, dropdown menus, and checkboxes from the *Fee List* > *Profile* tab, enabling system administrators to perform all the tasks and functions in creating a new fee and/or editing an existing fee.
  - To edit a fee, simply click the fee's row on the left, which automatically populates the fields, dropdown menus, and checkboxes on the right, displaying all of the fee's characteristics, as shown below.

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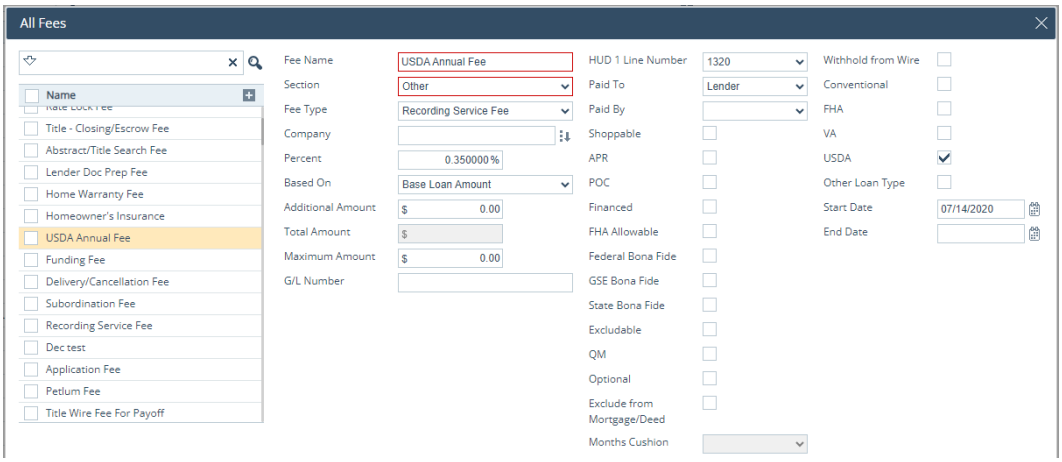

- This lightbox also features the following buttons and icons:
  - **Delete**
    - This button allows users to delete a fee without the need to go to the *Fee List* screen.
      - This button is enabled after a fee's checkbox is selected.
  - **Save**
    - This button saves the changes made to an existing fee and/or the creation of a new fee.
  - **Save & New**
    - This button saves the changes made to an existing fee and/or the creation of a new fee and opens a new blank **All Fees** lightbox for the borrower to create a new fee.
  - **Save & Close**
    - This button saves the changes made to an existing fee and/or the creation of a new fee and closes the lightbox.
  - **Update All Templates**
    - After an existing fee has been modified, if this fee is also used in other templates, click this button to update all other templates in which the fee is used.
  - The add icon ( ) in the *Name* column header.
    - Click this icon to open a new blank **All Fees** lightbox.
  - The select icon ( ) of the *Company* field.
    - Click this icon to open the *Contact Details* > *Select Contact* lightboxes, to select a company stored in your organization's *Settings* > *Contacts*.

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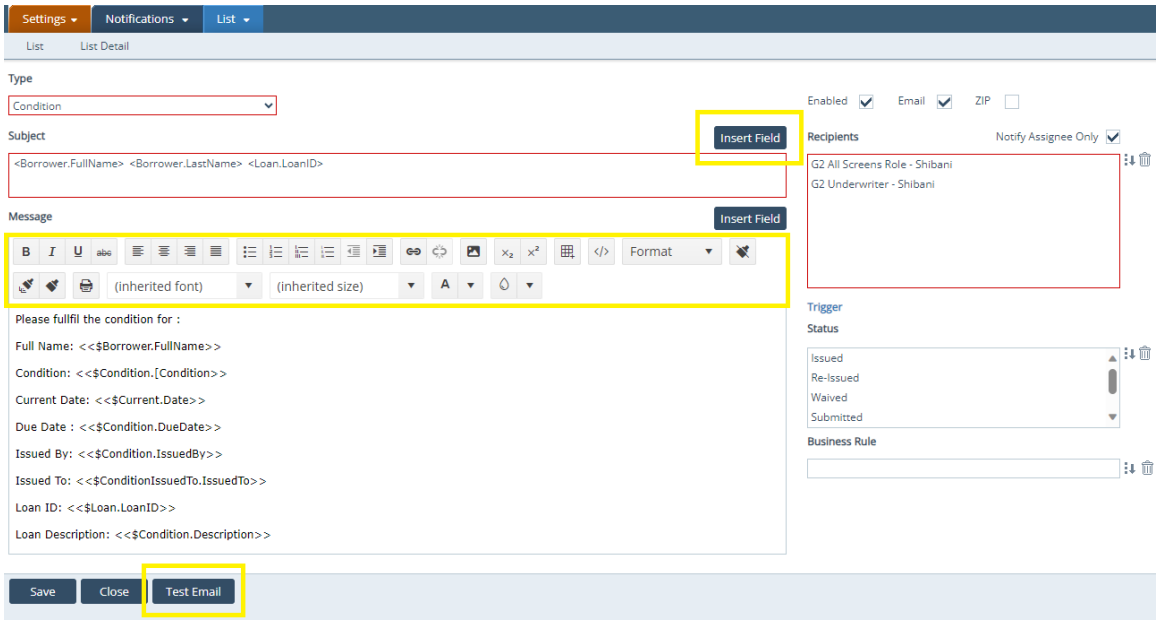
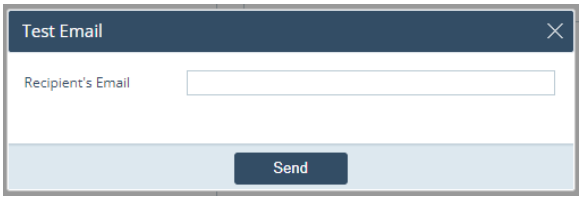
Notifications

Detail Screen

✓ Enhance the *Notifications* > *Detail* screen by adding: (48643)



- New **Insert Field** buttons for the *Subject* and *Message* of the email notification.
  - This button opens the *Field Dictionary* lightbox, where system administrators select Path fields to insert into the *Subject* and *Message*.
- New editing and formatting toolbar at the top of the *Message* field, used to tailor the body of the notification email.
- New **Test Email** button and lightbox, used for sending test emails.



- This enhancement also enables the submission of HTML compatible emails.

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General Updates and Enhancements

Loans

Production

Borrower Screen

- ✓ The *Homebuyer Education* section has been removed and replaced with the new **Homebuyer Education** and **Homebuyer Counseling** sections.
  (47196)
  - This update supports the new Supplemental Consumer Information form, required by the Federal Housing Finance Agency to have both education and counseling.
    - The previous *Homebuyer Education* section only allowed users to select either *Counseling* or *Education* from the *Counseling Type* dropdown menu. Now both counseling and education are provided to comply with the updated Supplemental Consumer Information form.
- ✓ Updated the *Alternate Names* table, where the *Alternate Name* column displays the suffix of the borrower's alternate name.
  (47906)
- ✓ Updated the *Borrower* screen's navigation icon ( ) to include the *Homebuyer Education* section, for direct access to this section.
  (48247)

Closing Costs > Fees Tab

- ✓ Updated all fee tables by adding the **Borrower**, **Seller**, and **Other** columns.
  (48319)
  - These new columns are situated behind the *Paid By* column.
  - Depending on which party is selected from the *Paid By* dropdown menu in a fee's lightbox, the fee's amount will be displayed in either the **Borrower**, **Seller**, or **Other** column.
  - In the below example, the borrower has been selected to pay the *Pest Inspection*, therefore the fee amount is displayed in the **Borrower** column in the *C. Services Borrower Can Shop For* table.

C. Services Borrower Can Shop For — Total: $ 200.00

Charge	Paid To	Company	Paid By	Borrower	Seller	Other	APR	POC	Amount
Pest Inspection			Borrower	$ 200.00	$ 0.00	$ 0.00	No	No	$ 200.00

  - The enhancement allows users to quickly glance at the fee amount without needing to open the fee's lightbox to access this information.

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- ✓ Added the information icon ( ) to the *C. Services Borrower Can Shop For*, *E. Taxes and Other Government Fees*, and *H. Other* tables.
  - Click this icon to open the **Information** lightbox, notifying users that seller-responsible fees are excluded from the *Total Closing Costs* on the *Loan Estimate* but are still displayed in the *Seller-Paid* column on the *Closing Disclosure*.

Closing Information > General Tab

- ✓ Updated the *Closing Lender* section, by adding *Unit Type*, *Unit Number*, *City*, *State*, *ZIP*, and *County* to for the *Servicer* and *Future Servicer*.
  (46826)
  - This update allows the servicer information to be printed correctly on documents.
- ✓ To support the Deed of Trust form, added the:
  (42777)
  - **Witness** table and lightbox to the *Trust* section.
  - **VA Rider** and **Biweekly Payment Rider** checkboxes to the *Property Information* section.

Closing Information > Legal Tab

- ✓ Updated the *Special Instruction* lightbox, by expanding the *Description* field, allowing longer descriptions to be easily viewed, without the need to scroll down.
  (40899)

Transactions Screen

- ✓ Updated the *Lender Case Number* field to allow for up to 40 characters.
  (41245)

Property Screen

- ✓ Updated the *Subject Property* section, by moving the *Sales Price* field (formerly in the *Purchase Information* section) directly above the *Estimated Property Value* field, where these two values can be more easily compared.
  (48377)

Product & Pricing Screen

- ✓ Updated the *Loan Information* section, by:
  (47607)
  - Relabeling the previous *Monthly P&I* field to the more precise **Note Rate Monthly P&I**.
  - Adding the related **Initial Rate/P&I**, **Maximum Rate/P&I**, and **Qualifying Rate/P&I** fields.

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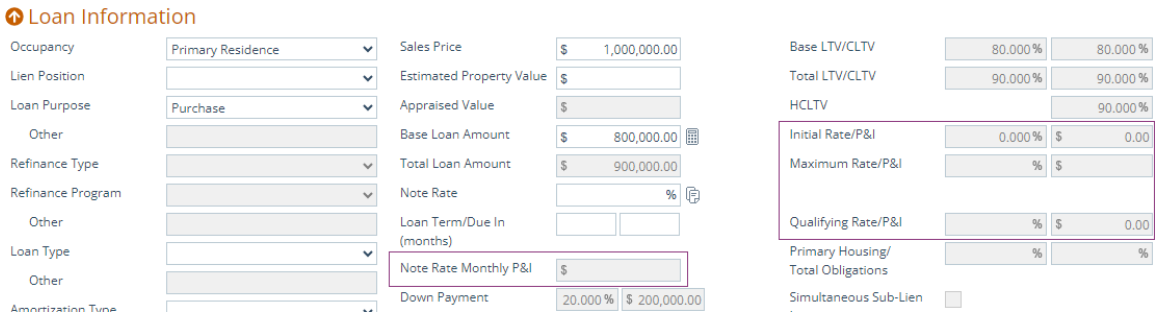

✓ Updated the *Rate Adjustments* section, by adding **Wall Street Journal Prime** as an additional option to be selected from the *Index Type* dropdown menu.
(46679)

Loan Transmittal and Summary screens

✓ Updated the *Subject Property* section, by adding the **Unit Number** field.
(46548)

Summary Screen

✓ Updated the *Status Details* section, by adding the *Closing Date* and *Disbursement Date* fields.
(47302)

Production: Data Mapping/Transfer

As part of the overall improvement in data mapping/transfer between the screens in Path, the following updates are added to this release.

Quote Screen

✓ Added the **Assets** section, which includes the **Gift Funds** and **Bank Accounts, Retirement and Other Accounts – Other Assets – Other Credits** tables.
(48096)

- This section and tables work the same as they do on the *Borrower* screen.

Purchase Advise Screen

✓ Added the **Payment Schedule** button and lightbox, which work the same as they do on the *Product & Pricing* screen.
(48624)

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VA > Worksheet Tab

- ✓ Updated the logic for the *Cash Down Payment* field, where it is now mapped from the *Down Payment* field from the *Product & Pricing* screen (when *Loan Type* is *VA*).
  (48472)
  - This update supports the VA Loan Analysis form 26-6393.

Lock

Lock Verification, Summary, Request, and Confirm Screens

- ✓ Updated the *Subject Property* section, by adding the **Unit Number** field.
  (46548)

Confirm and Pricing Review Screens

- ✓ Updated the *Confirm* and *Pricing Review* screens, where users are now able to edit the *Anticipated Sell Price* section without depending on placing or updating a buyside lock.
  (48300)
- ✓ Added the copy icon ( ) to the *Benchmark Price* fields in the *Benchmark Price* section, which is used to copy the values entered in the *Base Price* fields from the *Anticipated Sell Price* section.

Summary Screen

- ✓ Added the **Initial Lock Date** field to the *Lock Status Details* section.
  (48516)

Request Screen

- ✓ Added the **Lock Already Placed** lightbox.
  (48302)
  - If loan data is updated after a lock has already been placed, this lightbox appears when the user opens the *Lock* > *Request* screen.
  - This lightbox prompts users to either copy the updated loan data over to *Lock* > *Request* screen or to close the lightbox and leave the screen.

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Compliance

Closing Costs > Summaries of Transaction Tab

- ✓ Updated the *L. Paid Already by or on Behalf of Borrower at Closing* section, to allow the *Deposit* and *Other Credits* fields to be editable, by:
  (48275, 48224, 48497)
  - Adding the lock icon ( ) to the *Deposit*, allowing this field to be editable.
  - Adding the copy icon ( ) to *Other Credits*, allowing the user to copy over the data from the *Gift Funds* table from the *Borrower* screen.

Summary Screen

- ✓ Updated the *Application Summary* section, by adding the **Unit Number** field.
  (46548)

Production and Compliance

Production > Product & Pricing Screen and Lock > Request Screen

- ✓ Updated the *Pricing Search Parameters* lightbox, where the *Manufactured Home Width* dropdown menu is no longer a required field.
  (48393)

Reports

- ✓ Added **Borrower.Count** as a reportable field, used to report the number of borrower(s) per loan.
  (48013)
- ✓ Added **MCR Report 2024** and **HMDA Standard Report 2023**.

Pipeline

- ✓ Added new fields that can be displayed as columns in the *Pipeline* table.
  (41162, 42977)
  - **Subservicer Loan Number**
    - *Field Name* dropdown option: **Closing.SubservicerLoanNumber**
  - **Decision**
    - *Field Name* dropdown option: **Underwriting.Decision**
  - **Exception Description**
    - *Field Name* dropdown option: **Underwriting.ExceptionDecision**

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- To display these fields as columns in the *Pipeline* table, the system administrator needs to select them from the *Field Name* dropdown menu in *Configuration* > *Roles* > *Pipelines* > *Views* > *Layout* button > *Fields for Desk/Cabinet/Role Desk/Role Cabinet/Active/Archive/Inactive* lightboxes > add icon ( ) > *Field Selection* lightbox.
- The system administrator can modify how these fields are displayed by editing the *Display Name* and *Display Length* fields in the *Field Selection* lightbox.

Archive

✓ Added the **Loan Purpose** filter to the search box.
(47650)

Sandbox

Pipeline

✓ Added the **Export** button, which allows *Sandbox* loan scenarios to be exported as 3.4 Fannie, 3.4 Freddie, FNM 3.2, and MISMO 3.4 files.
(47601)
- Path system administrators need to enable this button in *Configuration* > *Roles* > *Sandbox Pipelines* > *Action Button*.
- This button functions the same as its counterpart in *Loans* > *Pipeline*.

✓ Updated the *Pipeline* table, where by default it lists up to 100 loan scenarios.
(45085)

Settings

Dashboards

✓ Added the following fields as options that can be displayed in dashboards.
(42649, 45615, 47948, 48352, 42372)
- **Total Income**
- **First Borrower Email**
- **Co-Borrower Email**
- **First Borrower Cell Phone**
- **Co-Borrower Cell Phone**
- **Total Initial Escrow Payment**
- **Number of Months Reserves**
- **Verified Assets**

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- **Cash from/to Borrower**
- **Assets (Bank Account Balance(s))**
- **Years in Residence**
- **Years on Job**
- **VA Residential Income**
- **DTI**
- **Proposed Housing Expense**
- **County**

Notifications

✓ Updated the *Field Dictionary* lightbox, by adding loan officer's name and NMLS (amongst others) as fields that can be inserted in the subject and body of a notification email. The following is the full list of added fields.
(47226)

- **LO First Name**
- **LO Middle Name**
- **LO Last Name**
- **LO Suffix**
- **LO Full Name**
- **LO NMLS**
- **Closing Lender**
- **Origination Company**
- **Origination Company Address**
- **Origination Company City**
- **Origination Company NMLS**
- **Origination Company Phone**
- **Origination Company State**
- **Origination Company Unit Number**
- **Origination Company Unit Type**
- **Origination Company ZIP Code**

Fees

Templates

✓ Replaced the previous *Add* button with the add icon (), located at the upper right corner of the table of fee templates. Functionality remains the same.

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Documents > Category

- ✓ Updated the *Form* category in *Documents* > *Category*, by making it read only (greyed out), to prevent accidental change or deletion.
  (48270)

Documents > Type

- ✓ Updated the *Description* field in *Documents* > *Type*, to allow up to 500 characters.
  (48027)

Conditions

- ✓ Enhanced the filtering function for conditions by adding the **Occupancy Type** section, with the following filtering options:
  (47477)
  - **Investment Property**
  - **Primary Residence**
  - **Secondary Residence**
  - **Other**

Templates

- ✓ Added the following fields to the *Field Dictionary* lightbox, as fields that can be included in a template.
  (41268, 47082, 48239)
  - Government Monitoring
    - **GovtMonitoring.APOR**
    - **GovtMonitoring.APORDate**
    - **GovtMonitoring.APR**
    - **GovtMonitoring.CensusTract**
    - **GovtMonitoring.CountyCode**
    - **GovtMonitoring.DiscountPoints**
    - **GovtMonitoring.DocType**
    - **GovtMonitoring.ExcludeLoanFromHMDAReport**
    - **GovtMonitoring.FAS140SafeTreatment**
    - **GovtMonitoring.HMDAIncome**
    - **GovtMonitoring.HMDALienStatus**
    - **GovtMonitoring.HMDAPropertyType**
    - **GovtMonitoring.HMDARateSpread**
    - **GovtMonitoring.HomeImprovementLoan**
    - **GovtMonitoring.IntroductoryRatePeriod**

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- **GovtMonitoring.LegalEntityID**
- **GovtMonitoring.LenderCredits**
- **GovtMonitoring.LoanAppID**
- **GovtMonitoring.LoanPurpose**
- **GovtMonitoring.LoanType**
- **GovtMonitoring.ManufacturedHomeLandInterest**
- **GovtMonitoring.ManufacturedHomeSecuredType**
- **GovtMonitoring.MSAMDCode**
- **GovtMonitoring.MultiFamilyAffordableUnits**
- **GovtMonitoring.NegativeAmortizationProgramType**
- **GovtMonitoring.OpenEndLOCIndicator**
- **GovtMonitoring.OptionARM**
- **GovtMonitoring.OriginationCharges**
- **GovtMonitoring.OtherNonAmortizingFeatureIndicator**
- **GovtMonitoring.OwnerOccupied**
- **GovtMonitoring.PointsFeesIndicator**
- **GovtMonitoring.Preapproval**
- **GovtMonitoring.RateSpread**
- **GovtMonitoring.ReverseIndicator**
- **GovtMonitoring.SameAsClosingCosts**
- **GovtMonitoring.SameAsLoanIndicator**
- **GovtMonitoring.StateCode**
- **GovtMonitoring.TotalLoanCosts**
- **GovtMonitoring.TransferType**
- **GovtMonitoring.TypeofPurchaser**
- **GovtMonitoring.ULICheckDigit**
- **GovtMonitoring.ULIResult**

– Other Adjustments

- **InvestorPurchaseAdjustment[1].Description**
- **InvestorPurchaseAdjustment[2].Description**
- **InvestorPurchaseAdjustment[3].Description**

– Business Hours

- **Loan.SRCurBizHourFrom**
- **Loan.SRCurBizHourTo**
- **Loan.SRTransferBizHourFrom**
- **Loan.SRTransferBizHourTo**

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General Settings

Business Calendar Screen

✓ Updated the *Federal Holidays* table by setting the dates according to their actual dates, instead of the dates on which they are observed.
(48528)

- For example, *New Year's Day* is now set to Sunday, January 1st, instead of Monday, January 2nd, for 2023.

General Bugfixes

Production

Verifications > Verification Lightboxes

Updated the function of the *Copy My Information* copy icon ( ) in the *Return Verification To* section for all verification lightboxes, where the information copied is the *Institution* entered in the *Configuration* > *Business Units* > *Profile* tab, not the *Business Unit*.
(48356)

HMDA/NMLS Screen

Updated the mapping for the *NMLS Loan Purpose* field, where it now reflects the correct loan purpose.
(48476)

Borrower > Income Calculator Lightbox

Updated the *Income Calculator* lightbox, to retain the values that were previously entered by any user/role, such as the *Period* and the *Amount*, on which the *Monthly Income* is based.
(45607)

- After a user selects the *Period*, enters the *Amount*, and saves the *Income Calculator* lightbox, these values are stored in the lightbox when it is opened by the same or any other user.

Transactions > Other Financing Lightbox

Updated the calculation for the *Liability Type*, *Other Financing Balance*, and *HELOC Credit Limit* fields, where the *HELOC Credit Limit* now remains blank when the *Liability Type* is *Mortgage* and the *Other Financing Balance* is entered.
(42868)

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- This update helps to separate lien positions for loans with multiple liens.

Product & Pricing > Pricing Search Parameters Lightbox

- Updated the logic for DSCR products (*Documentation Program Type* dropdown menu) where these products are able to receive pricing now.
(48481)

Loan Transmittal Screen

- When a loan's *Underwriting Method* is changed from *AUS* to *Manual Underwriting* after AUS is ordered, it now stays as *Manual Underwriting* after the *Loan Transmittal* screen is saved.
(48379)
- The *III. Underwriting Information* > *Borrower Funds to Close* section now displays the correct *Verified Assets*.
(46450)

FHA > 203(k) Tab

- Updated the LTV and CLTV calculations for FHA rehabilitation loans, where they are calculating correctly now.
(46487)

  - Also added the **Copy to Application** button, which will:
    - Copy the value from the *FHA* > *203(k) tab* > *Total Rehabilitation Cost* field to the *Transactions* > *B. Improvements, Renovations, and Repairs* field.
    - Copy the value from the FHA > 203(k) tab > *Base Mortgage Amount* field to the *Product & Pricing* > *Base Loan Amount* field.

Property and HMDA/NMLS Screens

- Updated the logic for the *HMDA/NMLS* > *Preapproval (home purchase loan only)* dropdown menu, where it is now left blank (no longer populated with the *Preapproval was requested* option), when the *Property* > *Prequalification* checkbox is selected.
(48178)

Messages

- Updated the *Message* lightbox, by lengthening the *Subject* field and increasing the character limit to a maximum of 50.
(46680)

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Documents

- When a document is downloaded or viewed, the entirety of the document is now displayed.
  (48431, 48360)
- Updated the *Description* field, where it no longer retains any text after the text is deleted.
  (43080)
- The eSign function is now working correctly.
  (48498)
- Document request is now working correctly.
  (48534)

Lock

Summary Screen

- Fixed the issue with copying lock information to the loan (*Copy from Lock to Loan* button), where the adjustment cap indicator is now copied correctly.
  (48560)

Settings

General Settings

- Updated the password settings in *General Settings* > *Security* > *Password* tab.
  (48293)
  - When setting a new password for a new user, the password's length accords with the specifications set in the *Password* tab.

Interfaces

Flood Screen

- Flood Zone is now correctly importing from ServiceLink National Flood.
  (48558)

Fraud Screen

- Updated FraudGuard mapping, by removing SellerAgentCompany from SellerCompany.
  (48344)

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- This update prevents the listing company (contracted to sell the property) from being included into the selling company (owner of record).

Verifications > Request Transcript Lightbox

- Updated the *Request Tax Transcript* lightbox, where borrowers can now be selected from the *Name on Tax Return* dropdown menu.
  (47783)

Interfaces and Production

- Updated the mapping between *Interfaces* and *Production*, where the *Property* > *Flood* section is now populated with the *NFIP Community Participation Status* after a Flood Certification is ordered from the *Interfaces* > *Flood* screen.
  (48382)

  - The *NFIP Community Participation Status* is also now correctly mapping to and printing on the applicable documents.

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