



# Path Release Notes

April 2025

This Path release is scheduled for production release on April 13<sup>th</sup>, 2025, 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: 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

Note: This is the 3/28/25 version of the updated release notes. There may be future versions with updated/added items.



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# **New Features**

## **Custom Button Configuration to View Forms**

- ✓ This new feature for custom buttons allows users to view any form from any screen/tab. (50482)
  - To enable this feature for users, the system administrator need to configure custom buttons in Configuration > Roles > Screens.
  - For example, the system admin can configure a button specifically to view the Fees Worksheet for the *Closing Costs > Fees* tab or the *Quote* screen, or configure a button specifically to view the Wire Disbursement form for the *Closing Information > Wire* tab.
    - In the example below, the **View Fees Worksheet** button is configured for the *Compliance* > *Closing Costs* > *Fees* tab.

Configuration	👻 Roles 🖣						
List Det	tail						
	_						
Profile	Workflows	Screens	Screen Sequence	Admin Screens	Documents	Conditions	Notifications
	Reference	TRID Closi	ng Costs		Screen Display Name	Closing Costs	
	Edit When	Applicati	Putton Configurati	00			
		Processo	Button Conngurati				
		Loan De	Button Name	View	Fees Worksheet		
		-	Set Status To				
	II Tab	Fees	Production				: <b>1</b> m
	Edit Whee	Applicat	Lock				
	con when	Received	Compliance				Â
		CD REQU	Condea Dola				
			Seria to Kole				:+ 🔟
	Button Name						
•	Save						
•	Delete		Business Rule				it 🗊
Ø	Custom 1		Hide When Status is 🗸	•			
$\odot$	Custom 2		Production				34
	Custom 3						
0	Custom 4						1
	Custom 5		Lock				
	Custom 6						
	Custom 7						
	Custom 9		Compliance				
	Custom 10						
	Custom 11						
Ø	Custom 12		Hide When Business Ri	ule is 🗸			<b>it</b> 🗊
0	Custom 13		Disable Note				
0	Custom 14		Document ~				<b>:</b> ‡ 🗊
$\odot$	Custom 15		Interface				
	Restore Fees		Document				
		- ( -					



- Select the screen/tab and open the *Button Configuration* lightbox for a custom button.
- Enter the *Button Name* and select *Document*.
- Click the corresponding select icon (1) to open the *Select Document* lightbox.

Select Document	t				
Form Category	Standard Forms	~	]		
☆ fees		×Q			
Available				Selected	
Fees Worksheet					
Fees Worksheet (CF	-FEESWS)				
Fees Worksheet De	tail				
Fees Worksheet Sur	mmary				
Initial Fees Workshe	eet - Origin		$\rightarrow$		
Initial Fees Workshe	eet - Trinity Oaks Mortgage				
Old Fees Worksheet	t (CF-FEESWSOLD)				
TRID Fees Workshe	et				
TRID Fees Workshe	et (CF-TRIDFEESWS)				
		Sel	ect (	lose	$\frown$
n 14	Desumant + +				

• After selecting the form and configuring the button, it is now displayed in the corresponding screen/tab in *Loans*.

#### Path Release Notes



Loa	ans 🗸 🛛 🙆 C4'	11060	4—Peteraa	Parker, Sn 🗙	: -	Compliar	ice 👻	Closin	g Costs 👻			
Se	nd/Status S	Summa	ary Cl	osing Costs	Ot	her Disclos	ures	Disclos	sure Dates	Toler	ance	QM
	Fees Summa	ary	Loan Estir	mate Serv	vice Pro	oviders	Closin	g Disclosu	re Sumi	maries of	Transactio	ons
Estim	ated Closing Date	= //		Firs	st Paym	ient Date			Total Char	Settleme ges	nt <sub>\$</sub>	
Sales	Price	\$		Tota	al Loan	Amount	\$	0.00	Note	Rate		
	Form Library											
	P 6	Г										
	Borrower Group	) [	Peteraa Park	(er		~			Borrower Se	et	Peteraa I	Parker
	Borrower		Peteraa Park	(er		~			Borrower		Peteraa I	Parker
	Additional Borro	ower				~						
	Form Library		Standard Fo	rms		~						
Ľ							0					
	$\bigtriangledown$					~	4					
	Available								Selected			
	_sign_test								Fees Works	sheet		
•	4506-C (Single B	Sorrow	er)									
	4506-T Request	for Tr	anscript of T	av Return				<b>—</b>				
	4506-T Request	for Tr	anscript of T	ax Return (Co-l	Borrow	ver)						
	8821 Tax Inform	nation	' Authorizatio	n (Co-Borrowe	er)							
-	Acknowledgeme	ent of	Receipt of H	omeownership	o Couns	seling Notic	e					
6	Acknowledgeme - (Borrower)	ent of	Receipt of H	omeownership	o Couns	seling Notic	e					
Ĭ	Affidavit of Sam	e Nam	e and Comn	non Identity								
	Alternative Doci	ument	ation Checkl	ist			•					
Nc												
							View		Add			
	D. Total Lo	an c	.OSTS (A	+ R + C)		_		_	_			
		_			_							_
5:	ave Delet	te	View Fee	s Worksheet		Restore Fe	-5	Compare	Fees	Change (	Contact	
	Delet			- Hombliell				compute		childrige (		

• When the user clicks the new button in corresponding screen/tab in *Loans*, the *Form Library* lightbox appears, with the form preselected.

## **Copy Documents from One Loan to Another**

✓ This new time-saving feature allows users to copy documents from one loan to another for borrowers with multiple loans.

(47369)

 Instead of requesting the same documents from borrowers or having the user download and upload documents between loan files, the user can simply click the new Copy to Loan button and enter the Loan Number where the documents will be copied to.



Loans 🗸	🛛 🕘 C3032101—Juanita Wa	ang 🗙 🗸	Documents 👻	List 👻					\$
List	Pending Deleted	Summary							
\$>			×Q	Show Full Description	n	Show Active C	Only Show All	✓ Tem	plate
Drag a col	umn header and drop it here to grou	up by that colu	nn						
	Document :	Borrower	Category	: Туре :	Description	Ву :	Status	Status Date & Time	Upload Date & Time
~	Self-Employed Income Analysis Form A (CF-SEIA-A)	Juanita Wang	Form	Self-Employed Income Analysis Form A (CF-SEIA-A)		Shibani Bagga	Added from Library	03/11/2025 3:44:04 PM	03/11/2025 3:44:02 PM
~	Self-Employed Income Analysis Form B (CF-SEIA-B)	Juanita Wang	Form	Self-Employed Income		Shibani Bagga	Added from Library	03/11/2025 3:44:04 PM	03/11/2025 3:44:02 PM
~	4506-T Request for Transcript of Tax Return	Juanita Wang	Form	Loan Number		Сору	•		11/2025 3:44:00 PM
~	4506-T Request for Transcript of	Juanita Wang	Form	1-000-	Data saved.	энноанн рабба	Авсонтонт	03(11)(2023-3, <del>44</del> .03-FW)	uar (1/2025 3:43:59 PM
				<b>+</b> F	ile Drop Zone or Click to U	pload			
Save	Delete Add from C	Computer	Add from Libr	ary Request	Merge Add Pack	age Review	v View	Download Placeho	older Copy to Loan

System administrators need to enable this button in *Configurations > Roles > Screens > Loan > Documents > List*.



# **General Enhancements and Updates**

## Loans

## Pipeline

## File Export

 ✓ Added the options to export ULDD Fannie and ULDD Freddie XML files. (49419)



#### **New Columns**

- Added Credit Report Expires (field ID: CreditProfileMaster.CreditReportExpires) and RegB Action Date (field ID: HMDA.RegBActionDate) as new columns to be displayed in the *Pipeline*. (48973, 50436)
  - To enable these columns, the system admin needs to go to Configuration > Roles > Pipelines > Fields for Desk > Field Selection lightbox.



## Production

### **Borrower Screen**

#### All Tables

 $\checkmark$  Added move up ( $\clubsuit$ ) and move down icons ( $\blacktriangledown$ ) to all tables.

(50085, 47749)

Loans 🗸	@ C411	0701—3	7085 × -	Production -	∷≡	Borrower 👻										
Send/Status	Su	mmary	Borrower	Product &	Pricing	Transactions	Property	(	Closing Costs	Loan Transm	ittal	FHA	VA	•		
Income	e															
Total Income		\$	19,000.00													
Employment In	icome	\$	19,000.00		Other In	come	\$	0.00		Net Rental Inco	me	\$		0.00		
Employment In	icome									Subtotal		\$	19,00	00.00	++	€
Status			Start Date	End Date	Com	pany			Self Er	mployed/Owner	Month	y Income	Total	Ver	ified Date	•
Current (F	Primary)		02/01/2025		Shib	ani Test BU						\$ 10,0	00.00			
Current (S	Secondary	1)	02/01/2025		XYZ							\$ 9,0	00.00			
Previous			02/01/2006	01/31/2025								\$ 19,0	00.00			
Other Income										Subtotal		\$		0.00	++	Đ
Туре				Name			Base Amount	A	djuster	Monthly Income	Total	Doc Exp	iration	Ver	fied Date	
No records																
▲ Assets Total Assets		\$			Total Lia	bilities	\$			Net Worth		\$				
Bank Accounts,	, Retireme	ent and O	ther Accounts	Institution			Account Numb	er	Cash	Subtotal	ue S	\$ Source Am	ount	0.00 Ver	+ +	Ð
Jpc				morreacion			Account Numb		cash	buildinger Market Var		ource An	ount	VCI	mea Date	

No records

- Use these icons to change the position(s) of the selected item(s) within each table.
- Removed the *Move Up* and *Move Down* buttons from the action bar, as they are not needed.

#### Property You Own Section > Property You Own Lightbox

Added the Includes Taxes, Ins., and Maintenance checkbox next to the Mortgage Payment field.
 (48698)



Property You Own		
Subject Property		
Current Residence		
Туре	Condominium	~
Address	2225 Main ave	
Unit Type		~
Unit Number		
City	Newark	
State	CA 🗸 ZIP 94	560
Country	United States	~
Status	Retained	~
Current Occupancy	Investment Property	~
Intended Occupancy	Investment Property	~
Number of Units		
Market Value	\$ 500,000.00	
Liens	\$ 250,000.00	
Gross Rental Income	\$ 2,500.00	
Mortgage Payment	\$ 1,500.00	✓ Includes Taxes, Ins., and Maintenance
Taxes, Ins., and Maintenance	s	

Note: The amount in the *Mortgage Payment* field is copied from *Liabilities* > *Real Estate Liabilities* > *Monthly Payment*, as shown below.

🖸 Li	abilit	ies														
Total I	Liabilitie	s	\$	250,000.00		Tota	Assets	;	\$	922,	400.00		Net Wor	th	\$	672,400.00
Total I	Monthly	Payment	\$	400.00												
													Balance	Subtotal	5	0.00
Credit	Cards, (	Other Debts	and Leas	es									Payment	t Subtotal	S	0.00
	Туре			Creditor		Account	Numb	er	Unpai	d Balance	Month	ly Payment	Month	is Remaining	PAC	Omit
	Collectio	ons Judgmei	nts And L.	-					s		s				No	No
Other	Liabilitie	es and Expe	nses										Payment	Subtotal	S	400.00
	Descript	tion				Туре					Month	ly Payment	Month	s Remaining		Omit
						Child !	Support	t			s	400.00		40		
													Balance	Subtotal	\$	250,000.00
Real E	state Lia	bilities										<b>`</b>	Payment	t Subtotal	s	1,500.00
	Туре	Lien F	Position	Creditor	Acc	count Numbe	r	Unpaid Bal	ance	Monthly	Payment	Months Re	emaining	PAC	Omit	REO ID Ve
	Mortgag	e First						\$ 250,0	00.00	s	1,500.00	16	7	No	No	1
O Pr	roper	ty You	Own													
Total I	Market V	/alue	\$	500,000.00		Tota	I Month	nly Payment	S	1,5	600.00		Total Gro	iss Rent	s	2,500.00
Total I	Liens		S	250,000.00		Tota	l Tax, In	nsurance,	s		0.00		Total Net	Rental Incom	e s	1,000.00
						Mair	rtenanc	.=								
	REO ID	Address		Subject	Current	Status	Туре	e		Market V	alue	Liens		Payment	Net Rent	al Associat
	1	2225 Mair	n ave	No	No	Retained	Con	dominium	\$	500,00	0.00 \$	250,000.00	s	1,500.00 \$	1,000.0	0

- Importantly, when you select the **Includes Taxes, Ins., and Maintenance** checkbox, make sure to leave the *Taxes, Ins., and Maintenance* field blank.



 Mortgage Payment
 \$ 1,500.00

 Taxes, Ins., and Maintenance

- This is because the system assumes that this mortgage payment (e.g., the \$1,500 amount shown above) already includes taxes, insurance, and maintenance costs when this box is checked.
- Entering an amount in the *Taxes, Ins., and Maintenance* field will disrupt calculations, leading to inaccurate loan data being sent to Fannie and Freddie.

Income Section > Employment Income Lightbox > Income History Worksheet Lightbox

- ✓ Multiple updates to the *Income History Worksheet* lightbox, including: (32513)
  - Removed the *Pay Basis* dropdown, as it was redundant and listed the same options as the *Pay Period* dropdown, which is retained.
  - Reorganized the fields related to the dates and duration of employment into the *Income History Worksheet* section.
  - Relabeled *Income History Worksheet Monthly* Income to **Worksheet Total Monthly Income**.

Ti.					
	Income History Work	sheet			
	Pay Period Rate (to calcula	te Base Pay)			
	Pay Period	Weekly 🗸	Date of Hire	03/01/2025	
	Amount	\$ 3,000.00			
	Base Monthly Income	\$ 13,000.00			
	Income History Worksheet	1			
	First Day of Qualifying	03/01/2006	Thru 03/01/2025	Qualifying Months	228.03
	income		Workshe	et Total Monthly Income	\$ 0.00
	Turne	Vest to Date	Veer 2024	Veer 2000	Manthulacomo
	Type	fear to Date	tear 2024	rear 2023	Montly Income
	<ul> <li>Base Pay</li> </ul>	\$ 27,000.00	\$ 156,000.00	\$ 145,600.00	\$
	Overtime	\$	\$	\$	\$
	Commissions	\$	\$	\$	\$
	Bonus	\$	\$	\$	\$
	Total	\$ 27,000.00	\$ 156,000.00	\$ 145,600.00	
	Percent Change	5.58 %	6.85 %		
	Additional Monthly	\$	Additional Monthly		
	Income		Income Description		

#### Credit Report Data Section

✓ Updated the calculations for the *Representative Credit Score* to exclude the scores of title-only borrowers.
 (48644)



#### O Credit Report Data

Credit Report Date		00
Credit Report Expires		00
Representative Credit Score	0 27	

#### Liabilities Section > Credit Cards, Other Debts and Leases Lightbox

- ✓ Added the calculator icon (□) and Calculator lightbox to the Unpaid Balance field. (46887)
  - Click this icon to open the Calculator lightbox, where you enter the Unpaid Balance and Percentage of Unpaid Balance, which automatically calculates the Monthly Payment.

Credit Cards, Otl	ner Debts	and Leases		
Туре				~
Creditor				11
Address				
Unit Type				~
Unit Number				
City				
State		~	ZIP	
Account Number				
Unpaid Balance		\$		
Monthly Payment	Calcula	tor		×
Pay at Closing	Unpaid B	alance	\$	
Remaining Unpaid E	Percentag	ge of Unpaid		%
New Monthly Payme	Monthly F	avment	s	0.00
Omit			*	
Jointly Held With		S	ave	
No. of the second se				

- Benefits of this enhancement include:
  - Simplifying the task of entering liabilities, such as student loans.
  - Reducing potential errors from manual calculations.

#### Personal Information Section > SSN Verification Lightbox

 ✓ The Other Description field is now positioned directly below the Other checkbox. (50234)



SSN Verification		×
Reasons (select all that ap	yly)	
To Apply for a Mortgage	To Apply for a Loan To Meet a Licensing Requirement	
To Open a Bank Account	To Open a Retirement Account Other	
To Apply for a Credit Card	To Apply for a Job Other Description	
Return Name	Shibani Bagga	
Address	6475 Camden Ave	
Unit Type	✓	
Unit Number		
City	San Jose	
State	CA V ZIP	
Notes		
	Save	

- This update aims to eliminate any confusion about the relationship between the checkbox and the field.
- If you check the *Other* box, make sure to also enter the reason in the *Other Description* field.

#### Other Information Section > Legal Entity Lightbox

✓ The former *Full Name* field has been changed to **Name**, which is more appropriate for legal entities. (50235)

Legal Entity		$\times$
Legal Entity		
Name		)
Туре	~	-
Other Description		
Address		

#### Assets Section > Gift Funds Lightbox

✓ Added Non-Originating Lender as an option for the Source Type.
 (50343)



Gift Funds	Local Agency
	Non-Originating Lender
Туре	Originating Lender
Donor	Parent
Relationship	Real Estate Agent
Address	Relative
Hait Tures	Religious Non Profit
Offic Type	State Agency
Unit Number	Unmarried Partner
City	Unrelated Friend
State	USDA Rural Housing
Phone Number	Other
Source Type	×

## Product & Pricing Screen

#### Loan Information Section

 ✓ Added the Original Lender field to support Notice of Right to Cancel forms H-8 and H-9. (49646)

Loans 🗸 🔵	C3032	101—Jua	anita Wang 🗙 🗸	Produ
Send/Status	Sum	mary	Borrower	Product
🔂 Loan Info	rmat	ion		
Occupancy				~
Lien Position		First		~
Loan Purpose	Refinan	ce	~	
Other				
Refinance Type				~
Refinance Program		Other		~
Other				
Original Lender				
Loan Type		Conven	tional	~
Other				
Amortization Type		Fixed		*
Other				

✓ Updated the calculations for the *Maximum Rate/P&I* for HELOC loans, to match the rates and P&I from the *Closing Costs* > *Loan Estimate* and *Closing Disclosure* tabs.
 (50441)



Loans 🗸	<b>(2)</b> C303210	1—Jua	nita Wang 🗙 🗸	Produ	iction 👻	Product & Pric	ing 👻							
Send/Status	s Summ	ary	Borrower	Product	& Pricing	Transactions		Property	Closing Costs	Loan Transmittal	FHA	VA	•	
🔂 Loan Ir	nformatio	on												
Occupancy				~	Sales Pr	ice	\$			Base LTV/CLTV	0	.000%	(	0.000 %
Lien Position	F	irst		~	Estimate	ed Property Value	\$			Total LTV/CLTV	0	.000%	(	0.000 %
Loan Purpose	F	efinanc	e	~	Appraise	ed Value	\$			HCLTV			(	0.000%
Other					Base Lo	an Amount	\$			Initial Rate/P&I	0	.000%	\$	0.00
Refinance Typ	e			~	Total Lo	an Amount	\$	0.00		Maximum Rate/P&I	0	.000%	\$	0.00

- Previously, for HELOC loans, these fields were calculated based on the *Index* entered in the *Rate Adjustments* section.

#### Rate Adjustments

-	
1st Period Cap	%
Months to 1st Rate Adjustment	
Periodic Rate Cap	%
Months Periodic Adjustment	
Lifetime Cap	%
Margin	%
Index	%

## **Property Screen**

### Subject Property Information Section

 ✓ Added the Census Tract Search subsection. (50168)



Loans 🗸 🛛 🛞	C4110603—49	9930 & 49931 Te	st case 🗙 🗸	Production 👻	Property 👻
Send/Status	Summary	Borrower	Product & F	Pricing Transa	ctions Prope
🕜 Subject Pr	operty In	formation			
Prequalification		Same as Current A	ddress	Property Type	Planned Ur
Address				Attachment Type	
Unit Type			~	Number of Units	
Unit Number				Assessor's Parcel Nu	umber
City				Subdivision	
State		✓ ZIP		Lot Number	E
County			~	Mixed-Use Property	Not Site
Country			~	Number of ADUs	
Address Verification	Click to	Verify Address			
Latitude					
Longitude					
Verified by USPS?		~			
Property Is in a Con	nmunity Proper	ty State			
Census Tract Search	ı Ü				
County Code					
State Code					
Census Tract					
Targeted Area					

 This data, previously available only on the HMDA/NMLS/Adverse Action screen, is now accessible on both screens. The information is mapped and synced across both screens.

#### Seller Section > Add/Edit Seller Lightbox

Updated the Seller Is a Legal Entity/Trust checkbox and added the Legal Entity field, to allow you to enter the seller's first, middle, and last names and the seller's suffix, when the seller is a legal entity. (50312)

Add Seller		×
Seller Is a Legal Entity/Trust	✓	
Legal Entity		
Seller First Name		
Seller Middle Name		
Seller Last Name		
Seller Suffix		

- Previously, when the Seller Is a Legal Entity/Trust checkbox was selected, the Seller First Name, Seller Middle Name, Seller Last Name, and Seller Suffix fields were disabled. This made it very difficult to print the seller's personal and contact information onto forms/documents.
  - Now, these fields remain enabled/editable when the *Seller Is a Legal Entity/Trust* checkbox is selected.
- By default, the Legal Entity field is read-only.



- To enable the field, select the *Seller is a Legal Entity/Trust* checkbox.
- For *Interfaces*, this new field is mapped to IDS and DocMagic.

#### Contacts Screen > Loan Contacts Tab

#### Title Field

- ✓ Added the **Title** field to the following sections and subsections, to support multiple forms: (50311)
  - Loan Closer

🔂 Loan Closer	
Name	
Contact	
Title	

- Loan Brokered To > Homeowner's Association

#### 

- Title Company > Settlement Agent

#### Title Company

			Settlement Agent	Same as Title Information	
Company		1	Company		ŧ
Branch Name			Branch Name		
Branch Number			Branch Number		
Address			Address		
Unit Type		~	Unit Type		~
Unit Number			Unit Number		
City			City	Newark	
State	✓ ZIP		State	CA 🗸 ZIP 94560	
Phone			County	ALAMEDA	~
Fax			Phone		
Email			Fax		
Company License			Email		
License Authority			Company License		
Authority URL			License Authority		
Contact			Authority URL		
Title			Contact		
Contact Phone			Title		

- Construction Contacts > Builder and Surveyor

Construction C	Contacts		
Builder		Surveyor	
Name	÷+	Name	
Contact		Contact	
Title		Title	



#### - Purchase Contacts > Buyer's Attorney and Seller's Attorney

Buyer's Attorney		Seller's Attorney	
Company	÷+	Company	4
Address		Address	
Unit Type	~	Unit Type	~
Unit Number		Unit Number	
City		City	
State	✓ ZIP	State	✓ ZIP
Phone		Phone	
Fax		Fax	
Email		Email	
Contact		Contact	
Title		Title	

#### **Origination Company Section**

✓ Added the select icon ( $^{\ddagger\downarrow}$ ) to the *Company* field.

(41294)

Loans 👻	@ C30321	01—Juan	ita Wang	; × -	Produc	tion 👻	Contacts 👻	
Send/Statu	Send/Status Summ		mary Borrower		Product & Pricing		Transactions	
Loan Co	ntacts A	l Contacts						
Origina	ation Co	mpany	/					
		Third	Party Ori	gination		Loan C	riginator	
Company					1	Full Nan	ne	
Address						First Na	me	
Unit Type					~	Middle I	Name	
Unit Number						Last Nar	me	
City						Suffix		
State		~	ZIP			Phone		

 This allows 50482 to select the origination company from the list of companies already registered in your system, by opening the *Contact Details > Select Contact* lightboxes.



	Contact Deta	Contact Details										
acts 👻	Category Company		Contac	t Name								
Sele	ect Contact											
❖			× Q,									
	Category	Company	Address	Contact								
0	Agent	BUYER AGENT Co	486 Buyer Agent st Second Bldg, San	Mrs. Buyer Agen								
0	Agent	Calyx	123 Main Street, San Jose, CA 95120	Petlum Saelieo								
0	Agent	Carson Agents	250 South 25th Avenue Suite 500, Sa	Rod Stewart								
0	Appraisal*	Acme Appraiser C	222 Blue Avenue Suite P, Santa Clara,	Joseppi Acme								
0	Appraisal*	Acme Appraiser C	222 Blue Avenue Suite P, Santa Clara,	John Jackson								
0	Appraisal*	Bug 47663	1234 Apartment St, Redwood City, CA									
0	Appraisal*	CB-Appraisal Com	123 Main street, Mountain View, CA 9	Appraiser Test1								
0	Appraisal*	CB-Appraisal Com	123 Main street, Mountain View, CA 9	Mark Smith								
0	Appraisal*	CB-New Appraisal	1585 Mariposa Court, Mountain View,	Mr Supervisor								
0	Appraisal*	CB-New Appraisal	1585 Mariposa Court, Mountain View,	Claire								
•	<b>1</b> 2 3 4 5 6	7 8 9 10 10	✓ → →									
			Se	elect								

#### Title Company Section > Settlement Agent Subsection

 ✓ Added the County dropdown list, to support DocMagic and custom forms. (50304)

Loans 🗸 🛛 🛞 C41'	10603—4993	0 & 49931	Test case 3	× <del>-</del>	Product	ion 🚽	Conta	cts 👻			
Send/Status Su	ummary	Borrower	Prod	uct & l	Pricing	Transac	tions	Prope	rty	Closing C	osts
Loan Contacts	All Contacts										
Title Compar	ıy										
					Settlemen	nt Agent		Same as	Title In	nformation	
Company				ļ.	Company						1
Branch Name					Branch Nan	ne					
Branch Number					Branch Nur	nber					
Address					Address						
Unit Type				~	Unit Type						~
Unit Number					Unit Numbe	er					
City					City		N	ewark			
State	~	ZIP		_	State		C	A 🗸	ZIP	94560	
Phone					County		A	LAMEDA			~

#### General Closing Information Section

Added the Remote Online Notarization checkbox, to indicate the notarial act was performed online (via audio-visual technology) instead of in person.
 (50341)



Loans 🚽	② C41106	603—4993	0 & 49931	Test case 🗙 🗸	Product	ion 🚽	Clos	ing Information			
Send/Status	Sumr	mary	Borrower	Product & F	Pricing	Transac	tions	Property	Closing (	Costs Loan Transmitta	I FHA
General	Legal	Fees	Insuranc	e & Escrows	Summarie	s of Trans	. (	losing Disclosure	Wire	Verify Employment	Payoffs/Payı
🚯 General	Closin	g Infor	mation	1							
Document Prep	aration	01/06/202	5		Note Date			01/06/2025		Closing Time	
Date			00		First Payme	ent Date	Γ		<b>60</b>	Closing Trustee	
Closing Date		01/06/202	5		Recording	Date	Ē		(th)	Escrow Holdback	62
Funding Date		01/06/202	5		D	Deste				Demons Online	
Signing Date			<u></u>	ē	Rescission	Date				Notarization	

#### Trust Section > Trustee Lightbox

- ✓ Added Phone and Email fields, to support DocMagic.
  - (49042)

Primary	Trustee	
Туре		
No records	Туре	~
	Name	
secondary	Address	
Туре	Unit Type	~
No records	Unit Number	
Trustee	City	
Туре	State	✓ ZIP
No records	County	~
Grantor	Country	~
Туре	Phone	
No records	Email	
Beneficiary		Save

## Closing Information Screen > General Tab

#### **General Closing Information Section**

✓ The *Note Date* field is now editable, to allow you to enter a different *Note Date* from the *Closing Date*. (48420)

Loans 👻	<b>@</b> C3032				ction 👻	Closing Inform	ation 👻	
Send/Statu	end/Status Summary		Borrower	Product	ct & Pricing Transaction		ns Property	
General	Legal	Fees	Insurance & E	scrows	Summa	ries of Trans.	Closing Dis	closure
🕜 Genera	al Closir	ng Info	rmation					
Document Pre	eparation				Note Da	te		00 :::
Closing Date			00 :::		First Payment Date			
			—		Pacardi	Date:	1	,0-0 <sub>1</sub>



- Previously, this field was read-only and auto-populated from the *Closing Date*.

## Closing Information Screen > Insurance & Escrows Tab

#### Insurance Section > Add/Edit Insurance Lightbox

 ✓ Updated the *Replacement Value* field to allow for up to 13-digit amounts. (49100)

🕜 Insui	rance		
Тур	Edit Insurance		
	Туре	Hazard	~
🕜 Floc	Company Address		÷
Certificat	City State	▼ 7IP	
Commur Commur	Country		~
Panel/Ma	Phone Email	Fax	
🕜 Escr	Agent Policy/Binder Number		
Pro	Coverage		
Mor	Deductible	\$	
Hor	Replacement Value Premium	\$	

## VA Screen > Summary Tab

Added the VA Disability Rating field. This rating determines the amount of benefits a veteran receives.
 (42345)



Summary	Addendum	Worksheet	IRRRL	Reasor
🔿 Veteran D	ata			
Borrower		Mi	litary Status	
Juanita Wang				
Veteran				
Entitlement Code				~
Entitlement Amour	t \$			
Current Branch of S	Service			~
Other Description				
Military Status				~
Veteran Disabled		~		
Officer		Service Numbe	r	
Dates of Service		🛗 To		
Purple Heart Recipi	ent	~		
Pre-Discharge Clain Pending	n	~		
On Active Duty on t Following Date of Separation	he Day	~		
VA Benefit-Related Indebtedness				
VA Disability Benefi Active Duty	ts-	VA Disability Ra	ting 55	5%

## VA Screen > Worksheet Tab

#### Loan Data Section

✓ The CAIVRS Number field is now editable. (46570)



- Previously, this field were read-only, which required you to enter the borrower's CAIVRS number on the *Borrower* screen.
- Now, you can enter and edit the CAIVRS number here, which will be printed on the VA Loan Analyses form.
- Additionally, First Name, Middle, Last Name, Suffix, and SSN fields are also made editable.

#### **Underwriter Certification Section**

✓ Added the **Recommendation** and **FINAL ACTION** subsection, to support Section F of the VA Loan Analysis form.

(48496)

Loans 🗸	<b>(2)</b> C3032101—Jua	anita Wang 🗙 🗸	Production 👻	VA 👻				
Send/Statu	s Summary	Borrower	Product & Pricing	Trans	actions	Property	Closing Costs	Loan Transm
Summar	y Addendum	Worksheet	IRRRL Reaso	nable Value	Loan C	Comparison		
🛛 Under	writer Certific	ation						
Past Credit Re	cord		· · ·	Recommendat	tion		FINAL ACTIO	N
Does Loan Me	et VA Credit Standard	ls?	~	Recomme	nd that the	e application be eets all requiremen	APPROV	E APPLICATION
Underwriter				of Chapte	r 37, Title 3	38, U.S. Code and		
Underwriter V	'A ID			disapprov under "Re	nd that the ed for the marks" ab	e application be reasons stated ove.	REJECT A	PPLICATION
				under Ne		ove.		

- The boxes checked here will be printed on Section F of the VA Loan Analysis form.

SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION									
Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives.									
Recommend that the application be disapproved for the reasons stated under "Remarks" above.									
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)									
49. DATE		50. SIGNATURE OF EXAMINER/UNDERWRITER (Sign in ink)							
51. FINAL ACTION		52. DATE	53. SIGNATURE AND TITLE OF APPROVING OFFICIAL						
	)								

## Quote Screen > General Tab

#### All Tables

✓ Added move up (♠) and move down icons (♥) to all tables.
 (50170)



Loans 🚽	<b>(2)</b> C3032101—Jua	inita Wang 🗙 🗸	Production 🚽	Quote 👻					
Send/Statu	s Summary	Borrower	Product & Pricing	Transaction	ns Propert	:y Closing C	Tosts Loan Tran	ismittal FHA	VA Quote 💌
i≣ Ge	neral Loan Comp	parison							
Credit									**
Borrowe	r	Credit Reference	Number	Representativ	e Credit Score	Experian	Equifax	TransUnion	Median
Juanita \	Vang			(	D	0	0	0	0
Incom	e and Employ	ment							÷
Borrowe	r	Status	Start Date	End Date	e 1	Fotal Income	Employer/Source		Self Employed
No records									

- Use these icons to move the position(s) of the selected item(s) in each table.

#### **Borrower Information Section**

✓ Added the **Suffix** column to the borrower table.

#### (50253)

Loans 🗸	@ C3032101—Ju	anita Wang 🗙 🗸	Production 👻	Quote 🗸			
Send/Statu	s Summary	Borrower	Product & Pricing	Transactions	Property		
E General Loan Comparison							
Borrov	ver Informati	on					
Number	r First Name	Mi	ddle Name L	ast Name	Suffix		
1	Juanita		v	Vang			

- $\checkmark$  Added the Will you occupy the property as your primary residence? dropdown question.
  - This question is from the *Declarations* section and still remains there. Whichever dropdown question gets answered first will be reflected in the other.



Loans 🗸 🔵 C	3032101—Jua	nita Wang 🗙 🗸	Produ
Send/Status	Summary	Borrower	Product
General	Loan Comp	parison	
Borrower I	nformation First Name	on	iddlo Nami
	luanita	IVI	
Personal Informat First Name Middle Name	Juanita		
Last Name	Wang		
Suffix SSN		62	
Date of Birth		<u>Å</u>	
Citizenship			~
Preferred Language			~
Other			
Will you occupy the property as your prin residence?	Yes		~

## **Demographic Section**

 ✓ Added the Demographics section. (50291)



Loans • 🛞 C3032101—Ji	uanita Wang 🗙 👻	Production 👻	Quote 👻								
Send/Status Summary	Borrower	Product & Pricing	Transactions	Property	Closing Costs	Loan Transmittal	FHA	VA	Quote	-	
😑 General Loan Cor	mparison										
Demographics											
Ethnicity											
Hispanic or Latino		Mexican		Pu	uerto Rican		Cuban				Other
Not Hispanic or Latino		I Do Not Wish to F	urnish	N	ot Applicable						
Sex		- Maria			- Not Mich en Franke	_					
Female		Male			Jo Not Wish to Furnisi	n	NOT AP	plicable			Other
Race											
American Indian or Alaska Na	tive	Tribe									
Asian											
Asian Indian		Chinese		Fi	ipino		📃 Jap	anese			Korean
Vietnamese		Other									
Black or African American											
African American		Ethiopian		н	atian		Jan	naican			Nigerian
Somali		Other									
Native Hawaiian or Other Pac	ific Islander										
Native Hawaiian		Guamanian or Cha	amorro	Sa	imoan		Oth	her			
White		I Do Not Wish to F	urnish	N	ot Applicable						
Information Provided Through			~								
Collected On Visual Observation o	or Surname (for app	blication taken in person	0								
Ethnicity		Signature Date	~ 69								
Sex V											
Race											

## Underwriting Screen > Review & Decision Tab

Added the Undo Decision button to allow you to remove the underwriting decision from the loan file.
 (46834)

Loans 👻	<b>(2)</b> C50114	105—Test1	14 Test Case	× <del>-</del>	Production	•	Underwrit	ing 👻	
Send/Statu	s Sumr	mary	Borrower	Prod	luct & Pricing		Transactions	Pro	
Summar	y Loan A	Analysis	Review & Deo	cision					
Underwriting Decision Underwriting Source									
Decision					Underv	vriter			
Decision Date					Underv	vriting	g Source		
Ву					Underwriting Program				
Loan Exception	on Granted								
Exception Description									
Decision	Undo De	cision	Save						

System administrators need to enable this button in *Configurations > Roles > Screens > Loan > Production > Underwriting > Review & Decision*.



#### **Underwriting Source and Rates Sections**

- ✓ Added the Underwriter field to the Underwriting Source section and the Max Approved Ratios fields to the Rates section.
  - (50507)

Loans 🗸 🕘 C5	)11405—Test	:114 Test Case	× - F	Production 👻	Underwritin	g 🗸				
Send/Status S	ummary	Borrower	Product	: & Pricing	Transactions	Property	Closing Costs	Loan Transmittal	FHA	VA L
Summary Lo	an Analysis	Review & D	ecision							
Underwriting Decisi	on			Underwrit	ing Source			Rates		
Decision				Underwriter	r		8	Note Rate		0.000%
Decision Date				Underwritin	ng Source		11	Qualifying Rate		0.000%
Ву				Underwritin	ng Program			Lock Interest Rate		%
Loan Exception Grante	t 🗌 t							Max Approved Rate		%
Exception Description								Max Approved Ratios		%

- The **Underwriter** field is to display the underwriter for the loan.
- The Max Approved Ratios fields are to display the housing expenses ratio and DTI ratio.

#### Underwriting Screen > Loan Analysis Tab

✓ Added the Seller, Contract, and Contact Information section, from the Loan Transmittal screen.
 (49427)

Loans 🗸 🕘 C41	10604—Peteraa Parker, S	n 🗙 🚽 🛛 Producti	on 🗕 Underwriti	ing 👻	
Send/Status Su	ummary Borrower	Product & Pricing	g Transactions	Property	Clos
Summary 🔚	Loan Analysis Revie	ew & Decision			
Seller, Contra	act, and Contact	Information Cont	act		
Company	Shibani Test Institution	Nam	e		
Address 1	6475 Camden Ave	Title	[		
Address 2		Phon	e Number		
City	San Jose				
State	CA 🗸 ZIP				
Phone	(408) 997-5525				
Fax					
Seller Number	602977				
Seller Loan No.	C4110604				
Investor Loan No.					

- This update removes the hassle of moving back and forth between these screens.
- This section is still available on the *Loan Transmittal* screen.



## HMDA/NMLS/Adverse Action Screen

#### Loan Information Section

- ✓ The APR, APOR, and APOR Date fields are now automatically populated whenever the Issue CD button is clicked on the *Closing Costs* > *Closing Disclosure* tab. (50122)
  - This update ensures that these values match between the HMDA and the loan.
  - APR, APOR, and APOR Date are populated from the Product & Pricing screen.

### FHA Screen > Loan Transmittal Tab

#### Mortgage Information Section > Refinance Information Subsection

✓ Added logic to the *MIP Refund* field, where, for FHA loans, the MIP refund for FHA loans is now deducted from the upfront MIP amount (Closing Costs > Fees > B. Services Borrower Cannot Shop For > Mortgage Insurance Premium). (50104)

#### USDA Screen > General Tab

✓ Added the Copy from Loan/Fees button, to ensure that all relevant loan and fees data are copied over from the URLA to USDA.

(48040)

\_ The copied data are displayed in the Amount column of the Loan Funds Purpose section.

Loans 👻	<b>(2)</b> C3032	101—Juanita Wang 🗙 🗸	Production 👻	USDA 👻						
General Applicant										
Loan Funds	Purpose									
		Description			Amount					
Purchase/Ref	inance				\$					
Financed Loar Costs	n Closing				\$					
Repairs/Othe	r				\$					
Guarantee Fe	e				\$					
Total Request	:				\$					
Save	Template	e Copy from Loan/Fee	es							

#### Freddie Mac Screen

✓ Added the **Property Data Identifier** field. (50345)



- ✓ Added the following options to the *Offering Identifier* dropdown. (50344)
  - HeritageOne
  - AssumptionFREOwnedLoan
  - CHOICERenoEXpressInProgress
  - CHOICERenovationInProgress

## Compliance

#### **QM** Screen

#### **QM Button**

 Removed the 1003 QM button. Retained the QM button for MISMO 3.4 loan files. (48828)

Related: This update is related to *Lock* > <u>*QM Buttons*</u>.

#### **Qualified Mortgage Section**

- ✓ Added the Small Creditor checkbox.
  - (50167)



- This feature allows you to indicate whether it is a small-creditor loan or not.
- To enable this checkbox, select the new Small Creditor checkbox in the Qualified Mortgage section in Configuration > Business Units > Profile tab.

Configuration 👻	Business Units 👻	List 👻		
List Detail				
Profile State	e Loan Portfolios	User Interfaces	; Settings	
Counter	2 💙 -digit	Restart Never 🗸		Qualified Mortgage
Counter Behavior Random 🔘		quential 🔘		Small Creditor

 Select the Small Creditor checkbox in Configuration > Business Units > Profile tab, to enable small-creditor loans for the entire business unit.



 Select the Small Creditor checkbox in Loans > Compliance > QM screen, to enable small-creditor loans on a loan-by-loan basis.

## **Compliance and Production**

## Closing Costs Screen > Fees Tab

#### Services Borrower Cannot Shop For Lightbox

✓ Added the USDA Guarantee Fee field, to the Mortgage Insurance Premium system fee (it is a default fee listed in the *B. Services Borrower Cannot Shop For* table) where the MI premium is automatically calculated.

(48284)



- This field only appears for USDA loans.
- This updated helps to ensure that fee calculations are correct when a USDA loan is changed to another loan type.

## Closing Costs Screen > Closing Disclosure Tab

✓ The Date Received field is now editable. (47608)

Loans 🗸	<b>(2)</b> C3041	201—LECI	DTest 🗙 🗸	Production 👻	Closing Costs 👻			
Send/Statu	s Sum	imary	Borrower	Product & Pricin	g Transactions	Property	Closing Costs	Loan Tr
Fees	Summary	Loan	Estimate	Service Providers	Closing Disclosure	Summaries o	fTransactions	Payoffs/Payr
Application Da	ate	04/03/202	23	LE Date Issued Delivery Method	04/04/2023	Date Receive	ed	

- Previously, this was a read-only field, auto-calculated based on *Date Issued* and *Delivery Method*.



 Now, you can edit the *Date Received* to ensure that the loan is within compliance. This field is no longer auto-calculated, so you have to manually enter the *Date Received*.

## Closing Costs Screen > Service Providers Tab

- Multiple updates to support the new Affiliated Business Arrangement Disclosure Statement form. (42487)
  - Added the Affiliate checkbox, Ownership Percentage and Relationship fields to all lightboxes.

Loans 🗸	<b>(2)</b> C30321	01—Juanita	a Wang 🗙 🗸	Compliance	- Closing	g Costs 👻		
Send/Status	s Sumn	nary (	Closing Costs	Other Disclo	sures D	isclosure Dates	Tolerar	ice
Free	5	1 <b>F</b>		a da a Dana da an	Classiana Dia	-la		
rees	Summary	Loan Est	dmate Se	rvice Providers	Closing Dis	ciosure Sui	mmaries of Tr	ansactions
Issue Date			Servio	es That Borro	wer Can Sh	op For		×
R Services R	orrower Ca	annot Shon	For Service	2	Survey			]
Services borrower cannot shop For			Estima	te Amount	s	500		1
Mortgage Insurance Premium			Compa	any	TKM Land	Surveyors		÷1
				ss 1	2250 Boha	2250 Bohannon Drive		
C. Services Borrower Can Shop For (fro			r (fro Addre	Address 2				
Service			City	City		Santa Clara		
No records			State	State		CA 🗸 ZIP 95050		
C. Somicos P	lorrowor Co	n Chan Fai	Conta	Contact		Jimmy Land		
C. Services D		in shop Foi	Title	Title		Vice Sale Manager		
Survey			Phone		(408) 615-	(408) 615-8801		
			Email					
			Affiliat	e	✓ Owners	hip Percentage	25.000%	
			Relatio	Relationship		Affiliate		
								)
					Sav	/e		

- Added the Affiliate column to all tables.





## Documents

## **Detailed View**

- When you open a document in its detailed view, the screen is now automatically saved when you leave.
   However, you can still exit without saving by clicking the *Close* button.
   (50134)
- The current version of the document displayed in *Document Image View* is now highlighted, to indicate which version is currently being displayed.
   (50143)

Active	Version	Reviewed	Review Date/Time	Expiration Date	Comments	
	2					12
	1					C

#### MySign

The MySign feature now includes a textbox below the signature.
 (47842)



- Text entered in the textbox is printed on the document.
- This feature allows users to document the circumstances of their signature, such as when an underwriter updates 1008 approvals.
- Benefits of this enhancement include:
  - Improving documentation and tracking of approval processes.
  - Ensuring clear attribution of underwriting credit.
  - Supporting regulatory compliance and internal controls.
- The *MySign* textbox allows 100 characters.

#### Add Text and Note

 Added the ability to embed notes into the document via the Add Text button. (50581)



## Ocument Image View

1 / 1 < 100%	✓   ℝ 𝔅 𝔅   Extract   Copy   De	elete   Note   Edit eSign Details   Add Text
Page Thumbnails Move Pages: ▲   ▼   ▲   ▼		Shibani Test BU, NMLS# 8478276   Originator
All		X INFOR
		Finalize 🖌

- Similar to the textbox for the *MySign* function (without the signature), the text entered in the box is also printed on the document, improving the process for documentation and tracking.
- The **Add Text** textbox allows for 1000 characters.
- ✓ The *Memo* button and lightbox has been renamed to **Note**.
   (50735)

Delete	Note   Edit e	Sign Detail	ls   Add Text			
	Shibani Test BL	I, NMLS# 84	178276   Origina	ator: Shiban	i Bagga, NMLS#	4186334, L
ſ						
l	Note					X
	Ву					
	Date/Time					
	Note					
	C	elete	Clea	ir	Save	

- The functionality remains the same.

## eSign Lightbox

✓ Updated eSign, where the name entered in the *eSign Package Name* field is displayed in Zip (Path POS) and in emails sent to the borrower.
 (50159)



eSign	
eSign Package Name	Borrower Signature Authorization
Juanita Wang	bowen_zhao@calyxsoftware.com
Due Date	03/29/2025
Documents	Document Version Signer(s)
	Borrower Signature 1
	Send

#### **Print Groups**

- ✓ Updated *Print Groups* so that the order of the documents matches their configuration in *Settings*.
   (47259)
  - Shown below is a print group being configured in *Settings > Documents > Print Groups*.

Settings 🗸	Docum	ents 👻	Print Gro	oups 👻				
Types	Categories	Ter	mplates	Docum	ent Request	eSign	Form Library	Print Groups
Print Group Na	me	Print Gro	up 1					
Form Category		Standard	l Forms		~			
∿					×Q			
Available							Selected	
Borrowers' Cer	tification ar	nd Authori	zation			(	Anti- Steering Dis	closure
Borrowers' Certification and Authorization (CF-BORCER)							Appraisal/Valuati	on Acknowledgemen
Branch Manag	er Mortgage	e Quote (L	FCU-BMMQ)		•		4506-C	
BSB Funding C	hecklist						Closing Disclosur	e

 When the print group is selected in *Loans > Documents > Form Library*, the documents are displayed in the order they were configured, as shown below.

Loans 🗸	(2) 123554—Tomrrr	r Coc	per 🗙 🗸	Docun	nents 👻	List	•			
List	Pending (0) Delete	ed	Summa	ry						
☆ X Q ✓ Show Full Description										
Drag a colu	umn header and drop it here t	to gro	up by that col	umn						
	Document	:	Borrower	:	Category	:	Тур	8	:	
	Anti- Steering Disclosure		Tomrrrr Co	oper			Anti Disc	- Steering Iosure		
	Appraisal/Valuation Acknowledgement		Tomrrrr Co	oper	Form		App Ackr	raisal/Valuation	on nt	
	4506-C		Tomrrrr Co	oper	Form		450	5-C		
	Closing Disclosure		Tomrrrr Co	oper	Closing, Fo	rm	Clos	ing Disclosur	e	

Note: Using sorting features (such as column headers and the *Show* and *Template* dropdowns) may disrupt the order of documents in the print group.



## Request Button and Document Request Lightbox

- ✓ Updated the *Request* button to be displayed at all times. (50410)
  - This button opens the *Document Request* lightbox.

## Lock

## Request, Confirm, and Lock Verification Screens

#### **QM Buttons**

- ✓ Updated the QM process, by renaming the QM buttons for better clarification. (48828)
  - The QM button has been changed to **1003 QM**, for MISMO 3.2 loans.
  - The QM URLA button has been changed to QM, for MISMO 3.4 loans.
  - The QM URLA Warning lightbox has been removed.

Related: This update is related to *Compliance* > <u>QM Button</u>.

#### Float Down Date

✓ Updated the *Float Down Date* field, where it is now editable when you select the *Float Down Option* checkbox.

(50133)

Loans 🗸	<b>@</b> C4110	603—499	930 & 49931	Test ca	ase 🗙 🗸	Lock 👻	Request 🖣			
Send/Statu:	s Sum	imary	Request	Lo	ock Verifica	tion Pu	irchase Advice	Prof	it & Loss	Confi
Lock Rec	luest									
Request Type		Initial		~		Lock Request	Date/Time			
Lock Expiratio	n				iii 🔒	Lock Date				00
Cancel Reasor	n			~		Cancel Date				
Float Down Op	otion	✓				Float Down D	ate			ĉ

Previously, the *Float Down Date* defaulted to the *Lock Date*. Now you can edit the *Float Down Date* or set it to the current date.

#### Lock Management

 When a lock request is rejected, the lock data will revert back to the original data, which prevents the loan estimate and closing disclosure to be issued. (49728)



For this feature to work, system administrators need to select the Reject Lock Request – Revert
 Back to Previous Lock Data checkbox in *Configurations > Business Units > Settings > PPE & Lock* tab.

Configuration +	Business Units 👻	List 👻				
List Detail						
Name: Benjamin Tes	st BU					
Profile State	e Loan Portfolios	User	Interfac	es Settings		
Email Zip	PPE & Lock Agency	Address	Calculatio	ns		
V Override Compar	ny Setting		P	ricng & Lock Optic	ons	
PPE Service Vendor	Calyx Pricer		~ R	eject Lock Reques	t - Revert back to	$\checkmark$
PPE Engine Type	Custom Rates		~ P	revious Lock Data		

- Enhanced the workflow for updating lock requests and confirmations, to provide a clearer understanding of which fields are being updated when there are discrepancies between loan and lock data.
   (50166)
  - When updating a lock request, the Lock Already Placed lightbox displays a list of fields that will be updated on the Lock > Request screen.
  - When confirming an updated lock request, the Lock Already Placed lightbox displays a list of fields that will be updated.

Lock Already Placed										
There are differences between the loan and lock data that need to be resolved. Click the 'Copy' button to transfer the loan data into the lock request screen.										
Click 'Close' to exit w	ithout changing th	ie lock request screer	n, leaving the discrepa	ncies as they are.						
Loan D	Data		Lock	Data						
Base Loan Amount	142,500.00		Base Loan Amount	150,500.00	*					
Total Loan Amount	144,933.00		Base Loan Amount	156,933.00	1					
Base CLTV	97.351		Base CLTV	99.351	1					
Down Payment	8,500.00		Down Payment	10,000.00						
Base LTV	94.371		Base LTV	97.371						
HCLTV	97.351		HCLTV	99.351						
Primary Housing	18.989		Primary Housing	19.969						
Total Obligations	20.150		Total Obligations	22.150	۳					
	C	Сору С	lose							

Note: This lightbox only appears when there are discrepancies between loan and lock data.



## Interfaces

## AUS Screen > Desktop Underwriter M3.4 Tab

#### Validation Service Providers Lightbox

 Added and removed the following options to the Service Provider dropdown, to support the changes by Fannie Mae Day 1 Certainty: (50566)

- Added options:

- Argyle
- Blend Income
- Experian
- FinLocker
- Halcyon
- Plaid
- Removed options:
  - Covis
  - FirstAmerican
  - Universal

#### VA Loan Review Screen > Order and History Tabs

✓ Added the VA LGY Request UUID column to display the VA Loan Guaranty Request Universal Unique ID of failed orders.

(50322)

Loans 🗸	<b>@</b> C30321	101—Juanita W	/ang 🗙 🗸	Interfaces	-	VA Lo	an Review 👻					
Summary	Credit	AUS	Initial/Clos	ing Docs	Арр	oraisal	Flood	Mortgage I	nsurance	Fraud	Audit	Verifications
Order	History											
Date/Time		Request Type	V	A Lender ID		VA Ca	se Number	Status	Messa	ge		VA LGY Request UUID
No records.												

## Fraud Screen > Order Tab

Added the **Rescore DRIVE** option to the *Request Type* dropdown, to allow you to include conditions and adjustments when reordering from DataVerify.
 (50393)



- When **Rescore DRIVE** option to the *Request Type* dropdown, the *Warnings* table appears, displaying the conditions and adjustments that needs to be cleared from the previous order.
   Note: The *Warnings* table also appears when ordering *Request Type > Order Client Adjusted Score* from FraudGuard.
- Click the item in the table to open the *Client Adjusted Score (CAS)* lightbox to make the adjustments.
  - Added new **Sub-Category** and **Scoring Analysis** fields to the *Client Adjusted Score (CAS)* lightbox, to provide more details about the order.
- After the **Rescore DRIVE** order, you will receive the updated documents from DataVerify, including all rescore adjustments.

## Appraisal Screen > Order Tab

- Updated the *Copy Parcel Number* function to copy over all APNs into the *Comments* field, from the *Property* screen, as shown in the images below.
   (50457)
  - APNs entered on the Property screen

Loans 👻		19002—Testing eC	ionsent 🗙 🗸	Production 👻	Property 👻		
Summary	Send/Status	Borrower	Property	Product & Pricing	Transactio	ns Closing Co	osts
Subject	t Property l	nformation					
Prequalificatio	n 🗌	Same as Current A	ddress	Property Type	Planned Ur	nit Development 🔻	•
Address				Attachment Type	Detached	~	•
Unit Type			~	Number of Units	1	Year Built 1980	1
Unit Number				Assessor's Parcel Numb	er 123456		Ð
City					234567		Û
State		✓ ZIP			345678		Û
County			~		456789		Û
Country			~		567890		Û

- Interfaces > Appraisal screen

Loans 🗸	(a) JoeB20	241119002-	-Testing eConsent 🗙 🗸	Interfaces 👻	Арр	raisal 👻		
Summary	Credit	AUS	Initial/Closing Docs	Appraisal	Flood	Mort	gage Insurance	Fra
Order								
Appraisal Con	npany	Mercury Net	work 🗸	Copy Parcel Num	per	Ē		
Request Type			~	Comments	-	123456,23	4567,345678,4567	89,56
Reference Nu	mber					7890		
Due Date			00					
Rush								

#### Mercury Network Update Lightbox

 ✓ Updated the *Status Update* dropdown with relabeled options and new options. (50154)



- **Revision-Correction Needed** (formerly *Revision Needed*)
- Revision-Correction Request Cancelled (formerly Revision Canceled)
- Reconsideration of Value Requested (new)
- Reconsideration of Value Cancelled (new)

## Verifications Screen > Order Tab

✓ Added Certified Credit Reporting as a verification vendor.

```
(50562)
```

Loans 🔹 🕘 ST/	AG5030400009—Sam Jones 🗙 🗣	Interfaces 👻	Verifications 👻
Summary Cre	edit AUS Initial/Closin	g Docs Appraisa	l Flood
Order Histo	ry Message		
Date/Time	Name on Tax Return	Borrower	Provider
No records			
Provider	Certified Credit Reporting	~	
Request Type			
Order Type	Equifax - TWN		
Borrower Name	Equifax – Tax Transcripts		
Order Number	Equifax - SSN		
Update Password	MeridianLink		
opuble rassiona	DataVerify		
	Birchwood Credit Services		
	Advantage Credit		
	CIC Credit		
	Credit Technology		
	Lenders One		
_	SettlementOne		
	Certified Credit Reporting		

- ✓ The Order Number field is now enabled to reverify VOE and VOI requests from MeridianLink. (50323)
  - To enable the Order Number field, make sure that:
    - Provider > MeridianLink
    - Request Type > VOE and VOI
    - Order Type > Reverify
- ✓ Added the ability to manually order VOE/VOI. (50084)
  - In the Order VOE/VOI lightbox, select *Fulfillment Type > Manual* and enter the **Order Number**.



Loans 🗸	<b>@</b> C30321	101—Juanita V	Vang 🗙 🗸	Interfac		Verifica				
Summary	Credit	AUS	Initial/Clos	sing Docs	App	praisal	Flood	Mortgage Insurance	Fraud	Audi
Order	History	Message			-	-	-			-
Date/Time		Name or	Tax Return	Во			~ · ·			
No records					Orde	r voe/vu	ונ			X
Provider		Moridiantink		~	Order	Details				
Request Type					Order	Туре	[	Order New Report		
o i T		VOE and VOI		~	Provid	er Name	[	WorkNumber	~	
Order Type		Order New Re	port	~	Produc	ct Name	Ī	Employment	~	
Borrower Nar	he	Juanita Wang		~	Fulfilln	nent Type	[	Manual	~	
Employer				<b>~</b> 🗓	Order	Number	[			ן
Order Numbe	r			11	Borrow	ver	[	luopito Wong	•*	J
Update Passw	ord				CCN	ver				
					2218			null		
					Salary	Key				
					Employ	yment Stat	us		~	

- The **Order Number** field is only enabled when *Fulfillment Type > Manual*.

## Mortgage Insurance and Appraisal Screens

#### Select Documents Lightbox (Updated/Relabeled)

The old *Document Management List* lightbox has been updated and relabeled to the new Select
 Documents lightbox.

(49521, 49454, 49739, 49740, 50238)

- This update ensures that only actual documents are listed in the Select Documents lightbox. No
  document placeholders or requests are listed here.
- Additionally, only the active version of the document is listed, indicated by the *Active* column checkbox, when a document is opened in detailed view.

Active	Version	Reviewed	Review	v Date/Time	
	1				
	J				
Docum	nent Ima	age View			
1	/2	100% 🗸   🕅	🔊 🖗   Extract   Copy   Delete	e   Memo   Edit eSign [	Details
Pag	e Thumbnail	5			
<b>o</b>					
Move Pa	ages: ▲   ♥   /			Form 4506-C	
	All			(October 2022)	

- Another update is the addition of the Category column and a reordering of the column headers to better match the *Documents > List* screen.
- Below is the Select Documents lightbox displayed on the Mortgage Insurance screen, which also applies to the Appraisal screen.



Loans 🚽				Interfac		Mortgage In							
Summary	Credit	AUS	Initial/Closir	ng Docs	Appra	iisal Flo	od Mor	tgage Insurance	Frau	d Audit	Verifica	tions 🔹	,
Order	1				_							_	-
MI Provider	[	Arch MI		~	Premium	Plan			~	Rate Quote N	umber		
Request Type	[			~	Renewal	Туре			~	MI Certificate	Number		
Select Do	cuments												X
<₽					×Q		Show Activ	e Only Tem	plate		~		
Descr	iption		Тур	e		Category		Ву		Date & Time		Versio	n
Flood I	nsurance Disc	losure	Floo	d Insuranc	e Disclo	Form						1	
Private	Mortgage Ins	urance - LPM	. Priva	ate Mortga	ge Insur	Form						1	
						Se	lect						

## Messages

 ✓ Updated the *Messages* column to be expandable and collapsable. (40877)

Loans	• (2) C3032101—Juanita Wa	ng X • Messages • List •
List		
❖		× 🔍 🔽 Show Full Description
Drag a c	olumn header and drop it here to group	by that column
	Subject	Messages
	Message Expansion	In 2021, Freddie Mac and Fannie Mae (the GSEs) completed a modernization of the URLA to enhance the loan origination process for borrowers and lenders. The project began in 2013. The redesigned URLA was published in 2019 and became mandatory for all new loans to the GSEs on March 1, 2021. At the same time, Freddie Mac's automated underwriting system (AUS) Loan Product Advisor® (LPASM)'s specification was updated based on MISMO's v3.4 reference model to support the redesigned URLA. The LPA specification is regularly updated to reflect changes in AUS underwriting requirements. The GSEs meet regularly to discuss and align on data collection changes and their representation in the specifications.

## Reports

- ✓ Updated the following fields to be displayed in the currency format when pulled for reports. (49768)
  - Loan.DownPaymentAmount
  - Loan.TotalLoanAmount
  - Purchase.Purchaseprice



## Sandbox

## Documents

### **Pending Screen**

- ✓ Added the View button, to allow you to view pending documents.
   (50433)
  - System administrators need to enable this button in *Configurations > Roles > Screens > Sandbox > Documents > Pending*.

## **Settings**

## Documents > Form Library

- ✓ Added the **Description** field and column, to allow system admins to add comments and notes to custom forms.
  - (47168)

Settings 🗸	Document	5 👻 Form Libr	rary 👻						
Types	Types Detail	Categories	Categories Detail	Templates	Document Request	eSign	Form Library	Form Library Detail	Print Groups
Form Name	Git	t Letter (Descriptior	n Field and Column)			Desc	cription	Gift Letter (Description	Field and Column)
Inactive Form									

 The text displayed in the **Description** column (below image) is populated from the **Description** field (above image) when a custom form is opened in detail.

Settings 🗸	Documents 👻	Form Lit	orary 👻					
Types	Categories Te	mplates	Document Request	eSign	Form Library	Print Groups		
.⇔			×Q					
Documer	it	Ту	pe			Inactive	Pages	Description
							-	
Gift Lette	r (Description Field a	nd Col Gif	t Letter				4	Gift Letter (Description Field and Column)
Gift Lette	r (Description Field a -Borrower 8821 & Co	nd Col Gif	t Letter 3(k) and Streamlined (k) M	laximum Mor	tgage Worksheet2		4	Gift Letter (Description Field and Column)

## Templates

 ✓ Added the following fields: (40343)



- ARM.IndexType
- ARM.IndexTypeDescription
- ARM.IndexTypeDetail
- ARM.IndexTypeOtherDescription
- ARM.RoundingType
- FairLendingContact.AgencyName1
- Government.ValueDeterminedBy
- Government.VAOccupancy
- Government.ApprovalType
- Government.FHARiskClass
- Government.FinancialAffiliationSellerBuilder
- Property.VAAppraisalType
- Property.VAPropertyDesignation
- Property.VATypeOfStructure
- USDAGeneral.ApprovedLenderTaxId
- USDAGeneral.GuaranteeFeeDescription
- Borrower[1].CreditProfile.PastCreditRecord
- Borrower[2].CreditProfile.PastCreditRecord
- Borrower[n].CreditProfile.PastCreditRecord
- Borrower[1].CreditProfile.VACreditStandards
- Borrower[2].CreditProfile.VACreditStandards
- Borrower[n].CreditProfile.VACreditStandards

## Dashboards

- ✓ Added the following fields that can be displayed on dashboards.
  - LoanEstimate.EstimatedCashToCloseRounded (47549)

Settings - Dashbo	ards 👻 List 👻
List Detail	
<b>Path Fields</b> ☆ LoanEstimate.Estimate	dCashToCloseRounded X
Label	Field
Estimated Cash to Close	LoanEstimate.EstimatedCashToCloseRounde d

Loan.Channel (50517)



Settings 🗸	Dashboards 👻	List 👻		
List De	tail			
Path Fields				
🕆 Loan.Chan	nel		×	Q,
Label		Field		
Channel		Loan.Chan	nel	

## Rules

- ✓ Business rules can now be applied to loans in Sandbox.
   (50469)
- ✓ Added the following fields to business rules:
  - Added PurchaseSeller.LastName. (50412)
  - Added FloodOrderHistory.StatusDate. (50558)

## Reports

## Audit Trail Reportable Fields

- Added GovtMonitoring.HMDAPropertyType. (49871)
- Added BorrowerOtherInformation table and its associated fields, as reportable fields.
   (50121)





Path Fields		
Table	BorrowerOtherInformation	~
Borrower Position	Data Sequence	
FeeName		~
FeeSection		~
	Q	
Field		
BorrowerOtherIn	formation.ApplicationType	
BorrowerOtherIn	formation.ApplicationTypeCD	
BorrowerOtherIn	nformation.BorrowerID	
BorrowerOtherIn	nformation.BorrowerInCommunityPropertyState	
BorrowerOtherIn	formation.BusinessPhoneNumberExtn	
BorrowerOtherIr	nformation.Citizenship	
BorrowerOtherIn	nformation.CitizenshipCD	
BorrowerOtherIn	formation.CopyFrom	
n <u>ni</u> i	e	v

## General Reportable Fields

- ✓ The Underwriting.SourceContactName field is now reportable. (50532)
- ✓ The following credit agency fields are now reportable.
  - (50314)
    - CreditProfileMaster.CreditAgencyName
    - CreditProfileMaster.CreditAgencyAddress
    - CreditProfileMaster.CreditAgencyCity
    - CreditProfileMaster.CreditAgencyState
    - CreditProfileMaster.CreditAgencyZip
    - CreditProfileMaster.CreditAgencyPhone
- ✓ All interface fields are now reportable.

(42385)

- Previously, only a partial list of interface fields were reportable.
- This update completes the list of reportable interface fields.
- Below is the list of the tables added for reporting, along with images of the fields in each table.
   Note: The images do not capture the complete list of fields in a table. For the full list, go to
   Settings > Reports.
  - Credit

#### Path Release Notes



Line D	ant Data 1		
List Kep	ort Detail		
Path Fields			
Table	Credit		
Borrower		Data Saguanga	
Position		Data Sequence	
FeeName			
FeeSection			
			Q
Field			
Credit.Alternate	FirstName		
Credit.Alternate	FullName		
Credit.Alternate	LastName		
Credit.Alternate	MiddleName		
Credit.Alternate	NameAccount	Number	
Credit.Alternate	NameCreditor		
Credit.Alternate	NameType		
Credit.Alternate	NameTypeCD		
e (6.86) (7.9	T 01	<b>B</b> 1.0	
Path Fields			
Table	AUS		
Borrower		2.5	
Position		Data Sequence	
FeeName			
FeeSection			
			Q
Field			
rielu			

AUS.AUSEngine AUS.AUSEngineCD AUS.AUSProfileID AUS.AUSRecommendation AUS.AUSRecommendationCode AUS.CalyxAUSCaseFileID AUS.CalyxAUSResult AUS.CalyxAUSTransactionID

- OrderDocs





Path Fields				
Table	OrderDocs			~
Borrower Position		Data Sequence		
FeeName				~
FeeSection				~
			Q	
Field				
OrderDocs.AltLe	nderCode			
OrderDocs.Blank	ketLEIndicator			
OrderDocs.Com	panyID			
OrderDocs.Com	panyName			
OrderDocs.DMD	irectDocldx			
OrderDocs.Docl	ж			
OrderDocs.Docu	mentldentifier			
OrderDocs.Docu	mentLoanProg	gram		
Path Fields	Appraisal			~
lable	Appraisal			~
Borrower Position		Data Sequence		
FeeName				~
FeeSection				~
			Q	
Field				
Appraisal.Activel	ndicator			
Appraisal.Apprai	isalCompanyNa	ame		
Appraisal.Apprai	isalCost			
Appraisal.Apprai	isalForm			
Appraisal.Apprai	isalFormCD			
Appraisal.Apprai	isalID			
Appraisal.Apprai	sedValue			
Appraisal.Apprai	iserCode			
A	- 11A			

• Flood





Table	Flood
Borrower Position	Data Sequence
FeeName	
FeeSection	
	Q
Field	
Flood.Address1	
Flood.Address2	
Flood.AddressUn	itNumber
Flood.AddressUn	itType
Flood.AddressUn	itTypeCD
Flood.Certificate	Drdered
Flood.Certificatio	пТуре
Flood.Certificatio	nTypeCD
Path Fields	
Path Fields	Mortgagelosurance
Path Fields	MortgageInsurance
Path Fields Table Borrower Position	MortgageInsurance Data Sequence
Path Fields Table Borrower Position FeeName	MortgageInsurance Data Sequence
Path Fields Table Borrower Position FeeName FeeSection	MortgageInsurance Data Sequence
Path Fields Table Borrower Position FeeName FeeSection	MortgageInsurance Data Sequence
Path Fields Table Borrower Position FeeName FeeSection	MortgageInsurance
Path Fields Table Borrower Position FeeName FeeSection Field	MortgageInsurance
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran	MortgageInsurance
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran MortgageInsuran	MortgageInsurance Data Sequence Data Sequence Ce.AbsenceReason Ce.AbsenceReasonCD
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran MortgageInsuran	MortgageInsurance
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran MortgageInsuran MortgageInsuran	MortgageInsurance Data Sequence Data Sequence Ce.AbsenceReason Ce.AbsenceReasonOtherDescriptions Ce.AbsenceReasonOtherDescriptionsCD
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran	MortgageInsurance Data Sequence Data Sequence Ce.AbsenceReasonCD Ce.AbsenceReasonOtherDescriptions Ce.AbsenceReasonOtherDescriptionsCD Ce.Address1
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran	MortgageInsurance Data Sequence Data Sequence Ce.AbsenceReason Ce.AbsenceReasonOtherDescriptions Ce.AbsenceReasonOtherDescriptionsCD Ce.Address1 Ce.Address2
Path Fields Table Borrower Position FeeName FeeSection Field MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran MortgageInsuran	MortgageInsurance

• OrderFraud





Path Fields			
Table	OrderFraud		
Borrower Position		Data Sequence	
FeeName			
FeeSection			
			Q
Field			
OrderFraud.CalyxT	rackingID		
OrderFraud.LoanI	)		
OrderFraud.Repor	tProvider		
OrderFraud.Repor	tProviderCD		
OrderFraud.Reque	stType		
OrderFraud.Reque	stTypeCD		
OrderFraud.Transa	actionID		
OrderFraud.Updat	ePassword		

Path Fields		
Table	OrderAudit	~
Borrower Position	Data Sequence	
FeeName		~
FeeSection		~
	٩	
Field		
OrderAudit.Au	ditReportIndicator	
OrderAudit.CE	ID	
OrderAudit.Di	sclosedAPR	
OrderAudit.Di	sclosureID	
OrderAudit.Do	ocumentIssuanceType	
OrderAudit.Do	ocumentType	
OrderAudit.Do	ocumentTypeCD	
OrderAudit.Ini	tialCDDeliveryDate	
0 I A 15 I -	CIERRIE MILLI	

• OrderAuditHistory





		Path Fields		
		Table	OrderAuditHistory	~
		Borrower Position	Data Sequence	
		FeeName		~
		FeeSection		~
			٩	
		Field		
		OrderAuditHistor	ry.AuditHistoryld	
		OrderAuditHistor	ry.CEID	
		OrderAuditHistor	ry.DateTime	
		OrderAuditHistor	ry.DisclosedDate	
		OrderAuditHistor	ry.DisclosurelD	
		OrderAuditHistor	ry.Docldx	
		OrderAuditHistor	ry.DocumentIssuanceType	
		OrderAuditHistor	ry.DocumentType	
•	Ord	erVerification Path Fields	•	
•	Ord	erVerification Path Fields Table	OrderVerification	*
•	Ord	erVerification Path Fields Table Borrower Position	OrderVerification Data Sequence	*
•	Orde	erVerification Path Fields Table Borrower Position FeeName	OrderVerification Data Sequence	*
•	Ord	erVerification Path Fields Table Borrower Position FeeName FeeSection	OrderVerification Data Sequence	<b>&gt;</b>
•	Ord	erVerification Path Fields Table Borrower Position FeeName FeeSection	OrderVerification Data Sequence	<b>&gt;</b>
•	Ord	erVerification Path Fields Table Borrower Position FeeName FeeSection Field	OrderVerification Data Sequence	× ×
•	Ord	erVerification Path Fields Table Borrower Position FeeName FeeSection Field OrderVerification	OrderVerification Data Sequence Data Sequence	~
•	Orde	erVerification Path Fields Table Borrower Position FeeName FeeSection Field OrderVerification OrderVerification	OrderVerification Data Sequence Data Sequence	✓
•	Orde	erVerification Path Fields Table Borrower Position FeeName FeeSection Field OrderVerification OrderVerification OrderVerification	OrderVerification Data Sequence Data Sequence	<ul> <li>✓</li> <li>✓</li> <li>✓</li> <li>✓</li> </ul>
•	Orde	erVerification Path Fields Table Borrower Position FeeName FeeSection Field OrderVerification OrderVerification OrderVerification OrderVerification	OrderVerification Data Sequence Data Sequence	✓
•	Orde	erVerification Path Fields Table Borrower Position FeeName FeeSection Field OrderVerification OrderVerification OrderVerification OrderVerification OrderVerification OrderVerification	OrderVerification Data Sequence Data Sequence	✓
•	Orde	erVerification Path Fields Table Borrower Position FeeName FeeSection Field OrderVerification OrderVerification OrderVerification OrderVerification OrderVerification OrderVerification OrderVerification	OrderVerification Data Sequence Data Sequence	✓

• VALoanReview

OrderVerification.CIDBorrowerName

Ŧ



	Path Fields			
	Table	VALoanReview		*
	Borrower Position	Da	ta Sequence	
	FeeName			~
	FeeSection			~
				Q,
	Field			
	VALoanReview.Lo	anID		
	VALoanReview.Re	questType		
	VALoanReview.Re	questTypeCD		
	VALoanReview.VA	LenderID		
• UCD	Download			

Path Fields		
Table	UCDDownload	~
Borrower Position	Data Sequence	
FeeName		~
FeeSection		~
Field	۵,	
UCDDownload	d.CaseNumber	
UCDDownload	d.CaseNumberSystemName	
UCDDownload	d.CaseNumberSystemNameCD	
UCDDownload	d.CDBorrowerDocldx	
UCDDownload	d.CDForBorrowerDescription	
UCDDownload	d.CDForSellerDescription	
UCDDownload	d.CDSellerDocldx	
UCDDownload	d.CustomerIDType	

• OrderVOA



	Path Fields		
	Table	OrderVOA	~
	Borrower Position	Data Sequence	
	FeeName		~
	FeeSection		~
		Q	
	Field		
	OrderVOA.Accou	untChekOwnershipTransfered	
	OrderVOA.Borro	owerFirstName	
	OrderVOA.Borro	owerID	
	OrderVOA.Borro	owerLastName	
	OrderVOA.Durat	tionPeriod	
	OrderVOA.Durat	tionPeriodCD	
	OrderVOA.Emplo	oyerID	
	OrderVOA.Emplo	oyerName	
	0.1.1001		
• 0	rderVOAHistor	У	
• 0	rderVOAHistor Path Fields	у	
• 0	rderVOAHistor Path Fields Table	<b>y</b> OrderVOAHistory	~
• 0	rderVOAHistor Path Fields Table Borrower Position	y OrderVOAHistory Data Sequence	~
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName	OrderVOAHistory       Data Sequence	~
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName EeeSection	OrderVOAHistory       Data Sequence	~
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection	OrderVOAHistory       Data Sequence	<b>&gt;</b>
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection	y OrderVOAHistory Data Sequence	<b>&gt;</b>
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field	y OrderVOAHistory Data Sequence	<b>&gt;</b>
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field OrderVOAHistor	y OrderVOAHistory Data Sequence Data Sequence	<b>~</b>
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field OrderVOAHistor OrderVOAHistor	y OrderVOAHistory Data Sequence Data Sequence	~
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field OrderVOAHistor OrderVOAHistor	OrderVOAHistory         Data Sequence         Data Sequence         y.AccountChekToken         y.AccountChekVODID         y.BorrowerFirstName	✓
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field OrderVOAHistor OrderVOAHistor OrderVOAHistor	y OrderVOAHistory Data Sequence Data Sequence V.AccountChekToken V.AccountChekVODID V.BorrowerFirstName V.BorrowerFullName	✓
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field OrderVOAHistor OrderVOAHistor OrderVOAHistor OrderVOAHistor	y OrderVOAHistory Data Sequence Data Sequence v.AccountChekToken y.AccountChekVODID y.BorrowerFirstName y.BorrowerFullName y.BorrowerID	<ul> <li>✓</li> <li>✓</li></ul>
• 0	rderVOAHistor Path Fields Table Borrower Position FeeName FeeSection Field OrderVOAHistor OrderVOAHistor OrderVOAHistor OrderVOAHistor OrderVOAHistor	y OrderVOAHistory Data Sequence Data Sequence V.AccountChekToken V.AccountChekVODID V.BorrowerFirstName V.BorrowerFullName V.BorrowerID V.BorrowerLastName	✓

• OrderAVM

OrderVOAHistory.DurationPeriod

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B	orrower osition		Data Sequence		
F	eeName				$\mathbf{v}$
F	eeSection				$\sim$
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F	ield				
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OrderBankCore

OrderAVMHistory.OrderedBy OrderAVMHistory.ReferenceNumber

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Table	OrderBankCore
Borrower Position	Data Sequence
FeeName	
FeeSection	
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Field	
OrderBankCore.	BranchCode
OrderBankCore.	CompanyID
OrderBankCore.	CreditRatingCode
OrderBankCore.	CreditRatingCodeCD
OrderBankCore.	CustomerID
OrderBankCore.	LoanApplicationID
OrderBankCore.	LoanID
OrderBankCore.	OfficerCode

Path Fields		
Table	OrderBankCoreHistory	*
Borrower Position	Data Sequence	
FeeName		~
FeeSection		~
	Q	
Field		
OrderBankCoreH	listory.ActionBy	
OrderBankCoreH	listory.CompanyID	
OrderBankCoreH	listory.ErrorCategory	
OrderBankCoreH	listory.LastActionDateTime	
OrderBankCoreH	listory.LoanID	
OrderBankCoreH	listory.Messages	
OrderBankCoreH	listory.OrderBankCoreHistoryID	
OrderBankCoreH	listory.RequestType	
0.1.0.16.1		



# **Bugfixes**

## Loans

## Production

## HMDA/NMLS/Adverse Action Screen

#### Copy from Loan button and HMDA Loan Purpose Dropdown

- The Copy from Loan button is now working correctly for the HMDA Loan Purpose. (50483)
- Updated the HMDA Loan Purpose dropdown to display the correct options. (50247)

Loan Information	
Application Date	Å0.
Loan Amount at Application Date	\$
Total Loan Amount	\$ 0.00
HMDA Loan Purpose	~
Loan Purpose	
Refinance Type	Home Purchase
Loan Type	Home Improvement
Loan Term	Refinancing
Preapproval (home	Cash-Out Refinancing
purchase loans only)	Other Purpose
Occupancy Type	Not Applicable

## Closing Information Screen > General Tab

#### **Closing Lender Section**

- Restored the Servicer and Subservicer subsections. (50500)
  - These subsections were removed in the previous release. Now they are back.
  - These subsections are also available on the *Servicing* screen, where data are mapped and synced between the two screens.



## Documents

### Viewing and Downloading

Viewing and downloading documents no longer causes errors. (49947)

## Edit eSign Details

The eSign textbox is now being saved in the correct position.

(49474)

#### Ocument Image View

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Page Thumbnails					
Move Pages: A   V   X   Y	Form <b>4506-C</b> (October 2022)	IVE	Edit eSign Details		
	Juanita Wang.Full S	Signature X	eSign Information		
A manuar of the later A manuar of the later	1a. Current name i. First name	ii. Middle initial iii. I	Signer	Juanita Wang	~
	1b. First taxpayer identification	tion number (see instru	Signature Type	Ten Signatore	
	1c. Previous name shown o i. First name	on the last return filed if II. Middle initial III. I			Save Insert Close

## **Category Column**

- The Category column on the Documents > List screen is now displaying correctly. (50425, 48827)
  - Previously, documents imported from *Interfaces* showed blank entries in the *Category* column, even though the category appeared correctly in the detailed view of each document.

#### **MySign**

After a document has been signed via the *MySign* button, the signature and timestamp are now displayed when the document is in view mode via the *View* button. (47088)

## Conditions

## Add/Edit Condition Lightbox

Restored the ability to add documents to a condition for all roles that have access rights to submit conditions. (50531)



## Interfaces

## Credit

Duplicate alternate names are no longer imported into Path when credit is pulled. (48952)

### Fraud

- Gift donor data is now correctly sent to FraudGuard.
   (47658)
- The NMLSID is sent to FraudGaurd only when it is a numeric value. (50485)

## **Loans and Sandbox**

- When a loan is copied from Sandbox to Loans, all information is now correctly copied over. (47610)
- When a loan is copied from Sandbox to Loans, the Lender Case Number is now correctly copied over. (49021)

## Configuration

## **Business Units**

After the effective operating date has expired for a business unit, past the date entered in the *End Date* field, no new loans will be created under the business unit. (46345)



Configuration	Busin	ess Unit	s 🗸	List 👻	
List Deta	il				
Profile	State Lo	oan Portf	olios	User	Int
	_				
Business Unit	Ce	ntral Pac	ific Ho	meloans	
Institution	Ea	sy Money	/ Mortg	gage	
Address	PC	Box 33			
Unit Type					~
Unit Number					
City	Gr	eat Falls			
State	VA	~	ZIP	22066	
Web Site URL					
Email					
Phone	(32	23) 777-7	777		
Toll Free Phone					
Fax					
Start Date	01	/26/2016		00	
End Date	03	/05/2030		<b>**</b>	

## **Settings**

## Contacts

The Contact Detail screen is now correctly displayed. (50404)

