



path
calyx

RELEASE NOTES

April 13, 2025

Path Release Notes

April 2025

This Path release is scheduled for production release on April 13th, 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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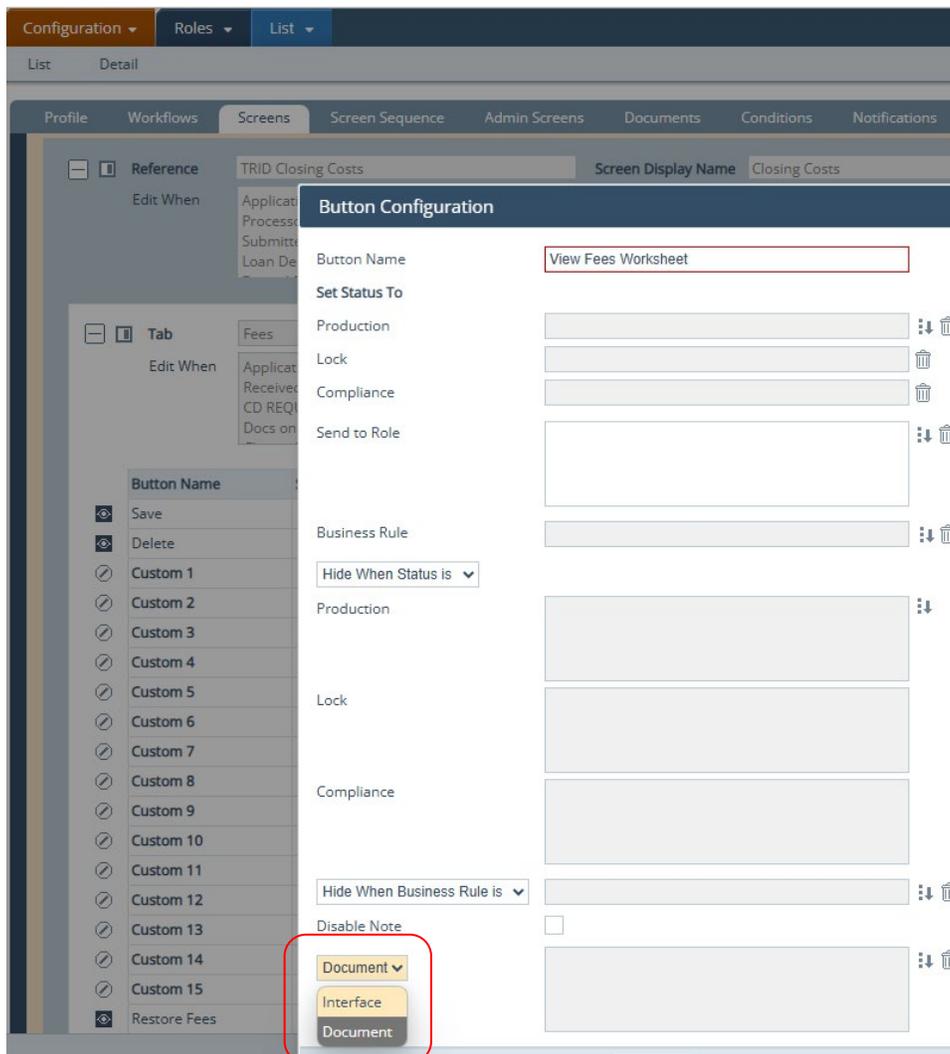
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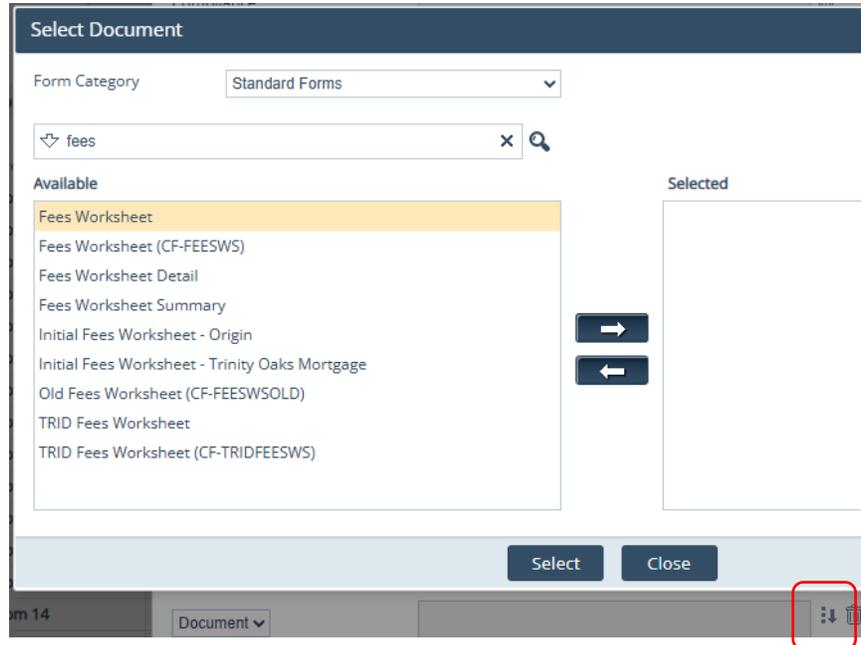
New Features

Custom Button Configuration to View Forms

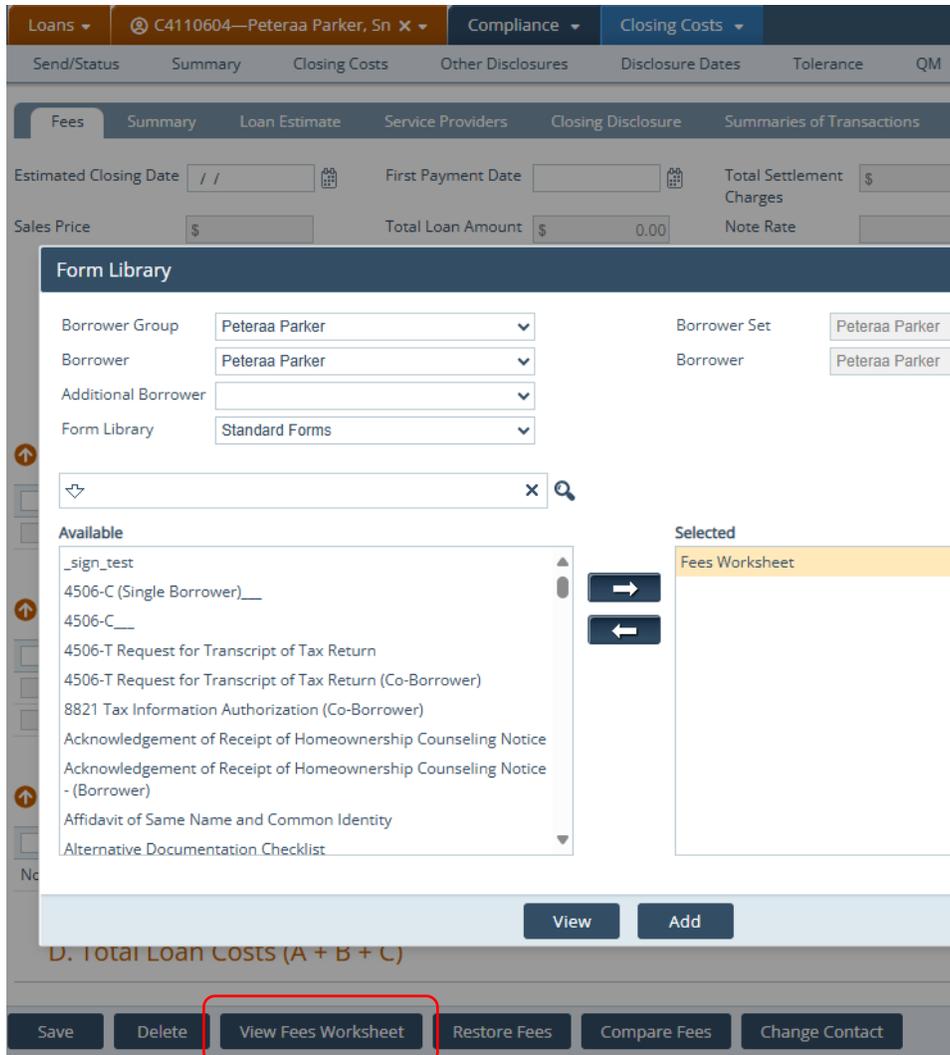
- ✓ This new feature for custom buttons allows users to view any form from any screen/tab. (50482)
 - To enable this feature for users, the system administrator need to configure custom buttons in *Configuration > Roles > Screens*.
 - For example, the system admin can configure a button specifically 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.



- 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 (⌵) to open the *Select Document* lightbox.



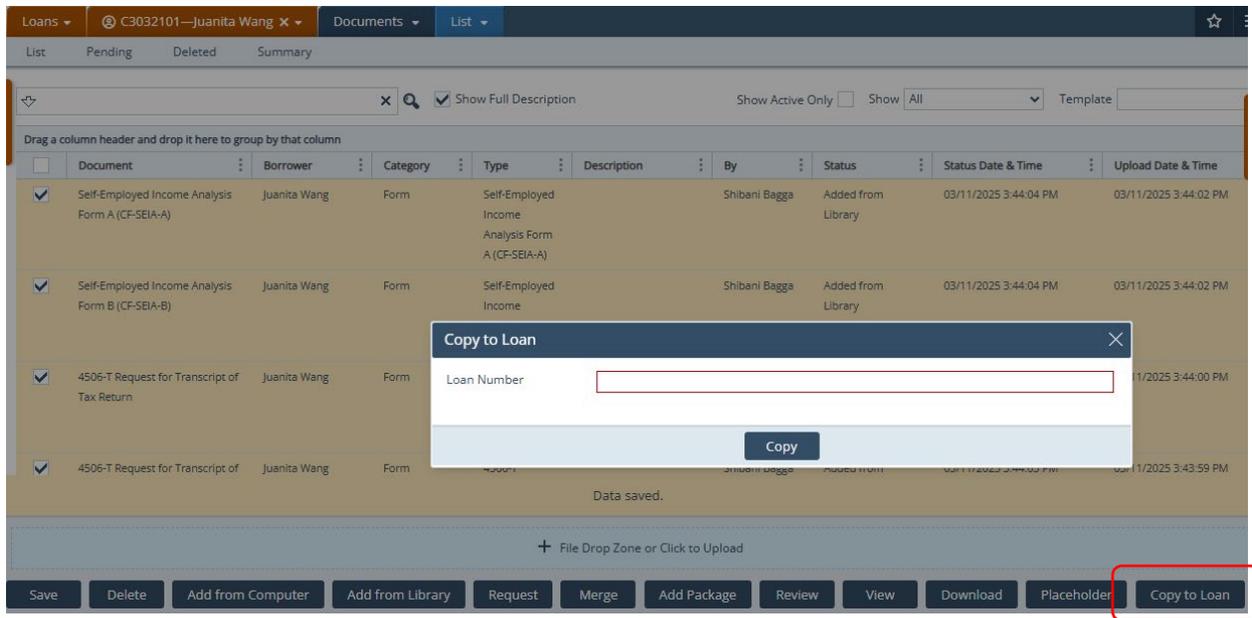
- After selecting the form and configuring the button, it is now displayed in the corresponding screen/tab in *Loans*.



- 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.



The screenshot shows the Path Calyx interface for a user named Juanita Wang. The main area displays a table of documents with columns for Document, Borrower, Category, Type, Description, By, Status, Status Date & Time, and Upload Date & Time. A 'Copy to Loan' dialog box is open, prompting for a 'Loan Number'. The 'Copy to Loan' button in the bottom toolbar is highlighted with a red box.

Document	Borrower	Category	Type	Description	By	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						11/2025 3:44:00 PM
4506-T Request for Transcript of	Juanita Wang	Form						11/2025 3:43:59 PM

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

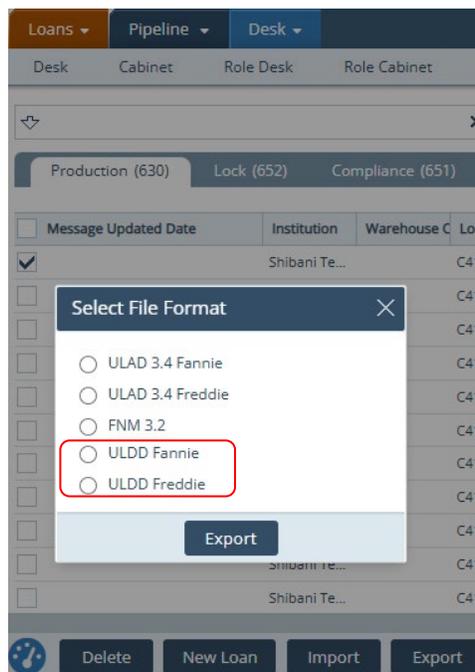
General Enhancements and Updates

Loans

Pipeline

File Export

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



New Columns

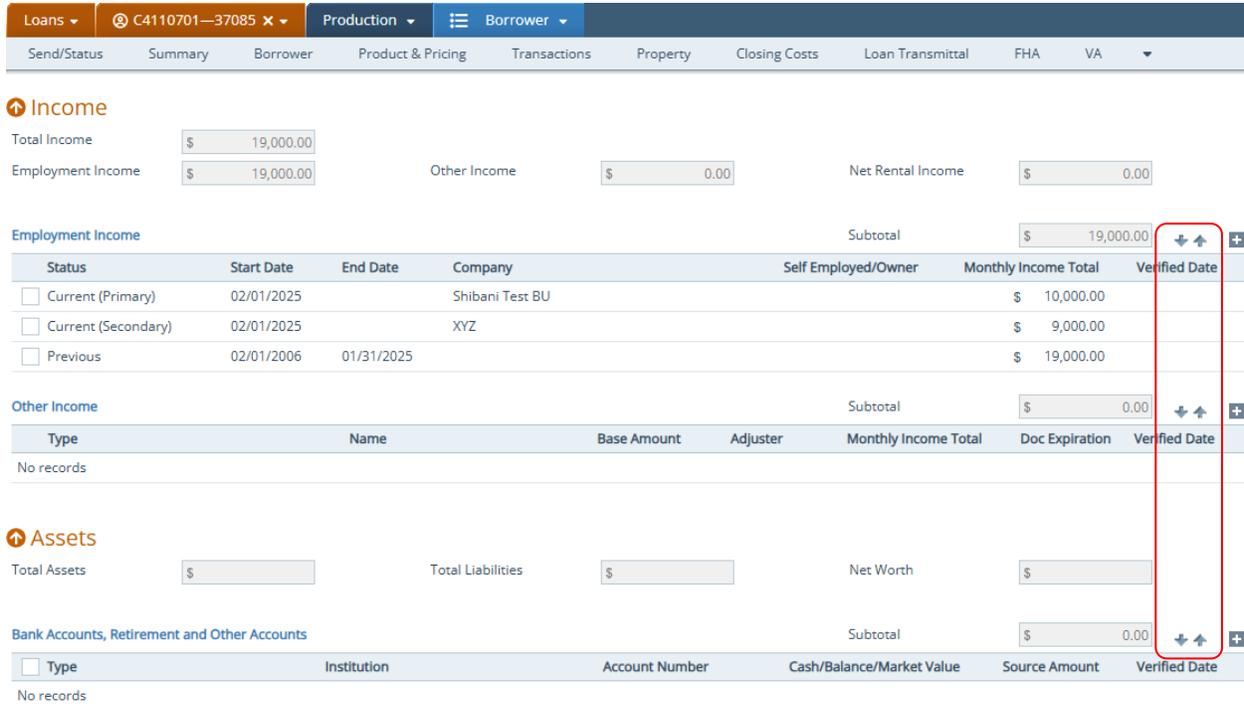
- ✓ Added **Credit Report Expires** (field ID: **CreditProfileMaster.CreditReportExpires**) and **RegB Action Date** (field ID: **HMDA.RegBActionDate**) as new columns to be displayed in the *Pipeline*. (48973, 50436)
 - To enable these columns, the system admin needs to go to *Configuration > Roles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

Production

Borrower Screen

All Tables

- ✓ Added move up (▲) and move down icons (▼) to all tables.
(50085, 47749)



The screenshot displays the Borrower Screen for loan C4110701-37085. The navigation bar includes tabs for Loans, Summary, Borrower, Product & Pricing, Transactions, Property, Closing Costs, Loan Transmittal, FHA, and VA. The main content area is divided into several sections:

- Income:** Total Income (\$19,000.00), Employment Income (\$19,000.00), Other Income (\$0.00), Net Rental Income (\$0.00).
- Employment Income:** Subtotal (\$19,000.00). Table with columns: Status, Start Date, End Date, Company, Self Employed/Owner, Monthly Income Total, Verified Date.

Status	Start Date	End Date	Company	Self Employed/Owner	Monthly Income Total	Verified Date
<input type="checkbox"/> Current (Primary)	02/01/2025		Shibani Test BU		\$ 10,000.00	
<input type="checkbox"/> Current (Secondary)	02/01/2025		XYZ		\$ 9,000.00	
<input type="checkbox"/> Previous	02/01/2006	01/31/2025			\$ 19,000.00	
- Other Income:** Subtotal (\$0.00). Table with columns: Type, Name, Base Amount, Adjuster, Monthly Income Total, Doc Expiration, Verified Date. No records are shown.
- Assets:** Total Assets, Total Liabilities, Net Worth.
- Bank Accounts, Retirement and Other Accounts:** Subtotal (\$0.00). Table with columns: Type, Institution, Account Number, Cash/Balance/Market Value, Source Amount, Verified Date. No records are shown.

- 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

Type Condominium

Address 2225 Main ave

Unit Type

Unit Number

City Newark

State CA ZIP 94560

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 \$

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

Liabilities

Total Liabilities	\$ 250,000.00	Total Assets	\$ 922,400.00	Net Worth	\$ 672,400.00
Total Monthly Payment	\$ 400.00				

	Balance Subtotal	\$ 0.00
	Payment Subtotal	\$ 0.00

Credit Cards, Other Debts and Leases

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
<input type="checkbox"/>	Collections Judgments And L...		\$	\$		No	No

Other Liabilities and Expenses

Description	Type	Monthly Payment	Months Remaining	Omit
<input type="checkbox"/>	Child Support	\$ 400.00	40	

Real Estate Liabilities

	Balance Subtotal	\$ 250,000.00
	Payment Subtotal	\$ 1,500.00

Type	Lien Position	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	REO ID	Ve
<input type="checkbox"/>	Mortgage	First		\$ 250,000.00	\$ 1,500.00	167	No	No	1	

Property You Own

Total Market Value	\$ 500,000.00	Total Monthly Payment	\$ 1,500.00	Total Gross Rent	\$ 2,500.00
Total Liens	\$ 250,000.00	Total Tax, Insurance, Maintenance	\$ 0.00	Total Net Rental Income	\$ 1,000.00

REO ID	Address	Subject	Current	Status	Type	Market Value	Liens	Payment	Net Rental	Associat
<input type="checkbox"/>	1	2225 Main ave	No	No	Retained	Condominium	\$ 500,000.00	\$ 250,000.00	\$ 1,500.00	\$ 1,000.00

- 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	<input checked="" type="checkbox"/> Includes Taxes, Ins., and Maintenance
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**.

Income History Worksheet

Pay Period Rate (to calculate Base Pay)

Pay Period: Date of Hire:

Amount:

Base Monthly Income

Income History Worksheet

First Day of Qualifying Income: Thru: Qualifying Months:

Worksheet Total Monthly Income

Type	Year to Date	Year <input type="text" value="2024"/>	Year <input type="text" value="2023"/>	Montly Income
<input checked="" type="checkbox"/> Base Pay	\$ 27,000.00	\$ 156,000.00	\$ 145,600.00	\$
<input type="checkbox"/> Overtime	\$	\$	\$	\$
<input type="checkbox"/> Commissions	\$	\$	\$	\$
<input type="checkbox"/> Bonus	\$	\$	\$	\$
Total	\$ 27,000.00	\$ 156,000.00	\$ 145,600.00	\$
Percent Change	5.58 %	6.85 %		

Additional Monthly Income: Additional Monthly Income Description:

[Credit Report Data Section](#)

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

↑ Credit Report Data

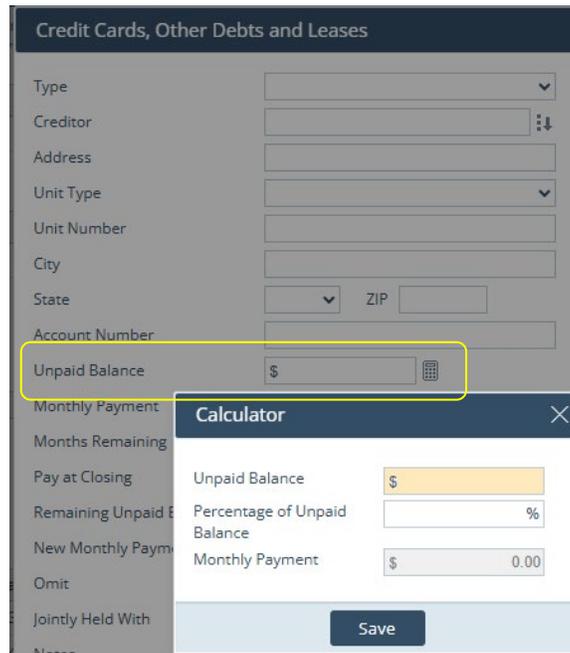
Credit Report Date

Credit Report Expires

Representative Credit Score

Liabilities Section > Credit Cards, Other Debts and Leases Lightbox

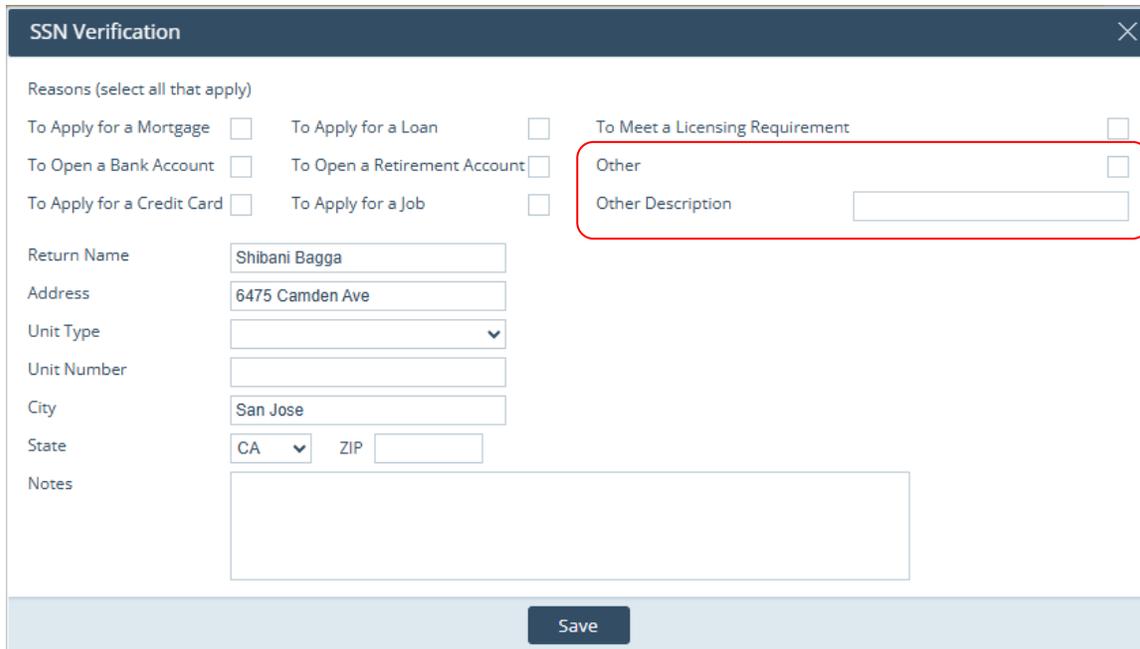
- ✓ Added the calculator icon (🧮) and **Calculator** lightbox to the *Unpaid Balance* field. (46887)
 - Click this icon to open the **Calculator** lightbox, where you enter the **Unpaid Balance** and **Percentage of Unpaid Balance**, which automatically calculates the **Monthly Payment**.



- 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

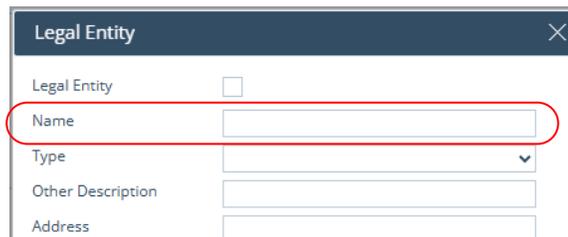
- ✓ The *Other Description* field is now positioned directly below the *Other* checkbox. (50234)



- 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)



[Assets Section > Gift Funds Lightbox](#)

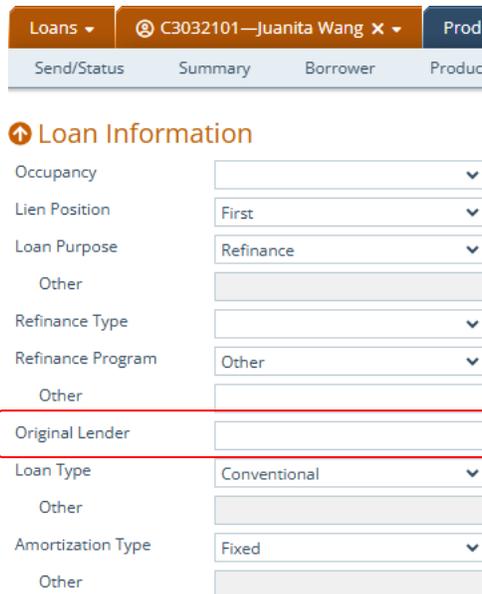
- ✓ Added **Non-Originating Lender** as an option for the *Source Type*. (50343)



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)



- ✓ 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 ▾ C3032101—Juanita Wang ✕ ▾ Production ▾ Product & Pricing ▾

Send/Status Summary Borrower Product & Pricing Transactions Property Closing Costs Loan Transmittal FHA VA ▾

↳ Loan Information

Occupancy	<input type="text"/>	Sales Price	\$ <input type="text"/>	Base LTV/CLTV	<input type="text"/> 0.000%	<input type="text"/> 0.000%
Lien Position	First ▾	Estimated Property Value	\$ <input type="text"/>	Total LTV/CLTV	<input type="text"/> 0.000%	<input type="text"/> 0.000%
Loan Purpose	Refinance ▾	Appraised Value	\$ <input type="text"/>	HCLTV	<input type="text"/>	<input type="text"/> 0.000%
Other	<input type="text"/>	Base Loan Amount	\$ <input type="text"/>	Initial Rate/P&I	<input type="text"/> 0.000%	\$ <input type="text"/> 0.00
Refinance Type	<input type="text"/>	Total Loan Amount	\$ <input type="text"/> 0.00	Maximum Rate/P&I	<input type="text"/> 0.000%	\$ <input type="text"/> 0.00

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

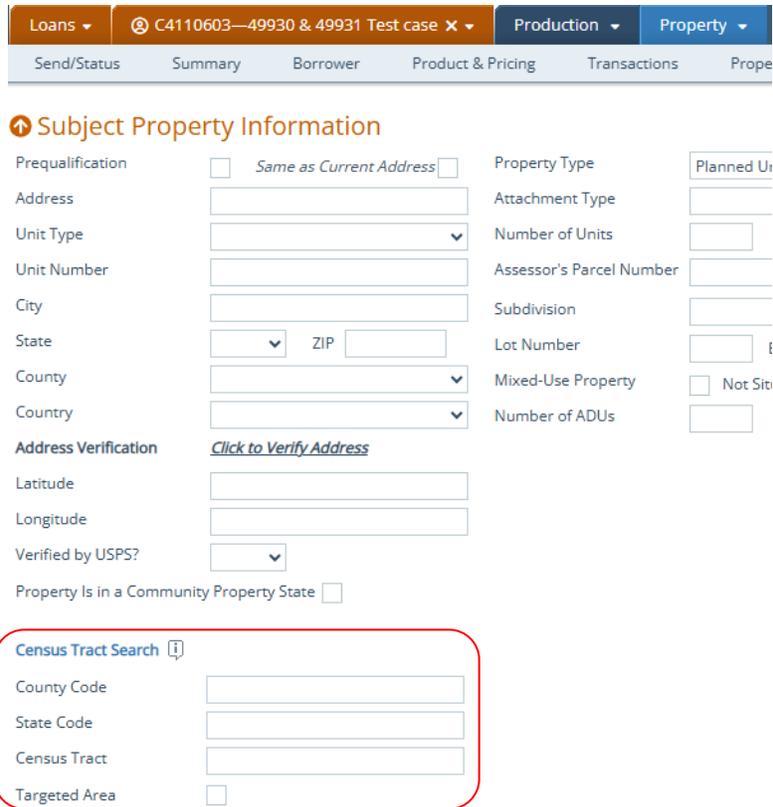
↳ Rate Adjustments

1st Period Cap	<input type="text"/> %
Months to 1st Rate Adjustment	<input type="text"/>
Periodic Rate Cap	<input type="text"/> %
Months Periodic Adjustment	<input type="text"/>
Lifetime Cap	<input type="text"/> %
Margin	<input type="text"/> %
Index	<input type="text"/> %

Property Screen

Subject Property Information Section

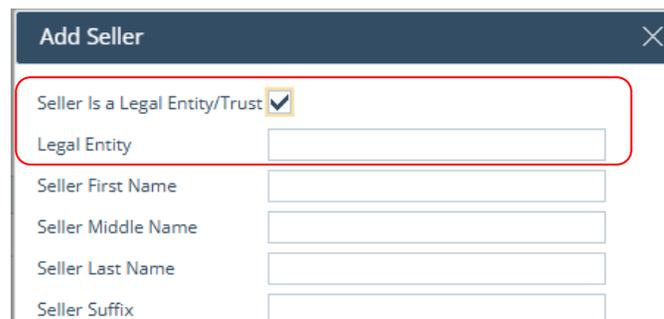
- ✓ Added the **Census Tract Search** subsection. (50168)



- 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)



- 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*

Loan Brokered To

Loan Brokered Out

Homeowner's Association

Company

Address

Unit Type

Name

Contact

Title

- *Title Company > Settlement Agent*

Title Company

Same as Title Information

Settlement Agent

Company <input type="text"/>	Company <input type="text"/>
Branch Name <input type="text"/>	Branch Name <input type="text"/>
Branch Number <input type="text"/>	Branch Number <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Unit Type <input type="text"/>	Unit Type <input type="text"/>
Unit Number <input type="text"/>	Unit Number <input type="text"/>
City <input type="text"/>	City <input type="text" value="Newark"/>
State <input type="text" value="CA"/> ZIP <input type="text" value="94560"/>	State <input type="text" value="CA"/> ZIP <input type="text" value="94560"/>
Phone <input type="text"/>	County <input type="text" value="ALAMEDA"/>
Fax <input type="text"/>	Phone <input type="text"/>
Email <input type="text"/>	Fax <input type="text"/>
Company License <input type="text"/>	Email <input type="text"/>
License Authority <input type="text"/>	Company License <input type="text"/>
Authority URL <input type="text"/>	License Authority <input type="text"/>
Contact <input type="text"/>	Authority URL <input type="text"/>
Title <input type="text"/>	Contact <input type="text"/>
Contact Phone <input type="text"/>	Title <input type="text"/>

- *Construction Contacts > Builder and Surveyor*

Construction Contacts

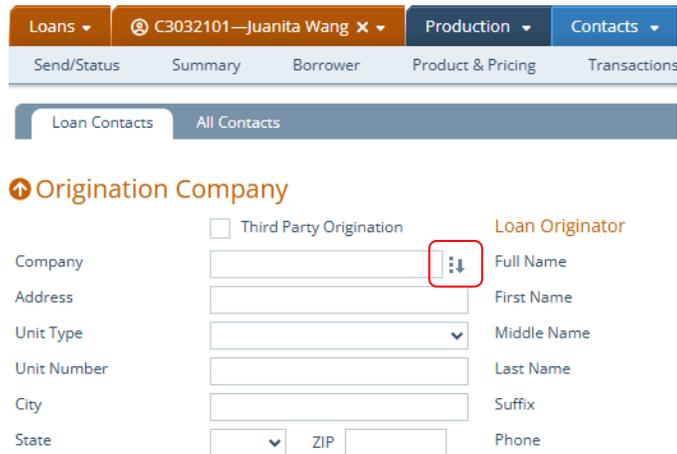
Builder	Surveyor
Name <input type="text"/>	Name <input type="text"/>
Contact <input type="text"/>	Contact <input type="text"/>
Title <input type="text"/>	Title <input type="text"/>

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

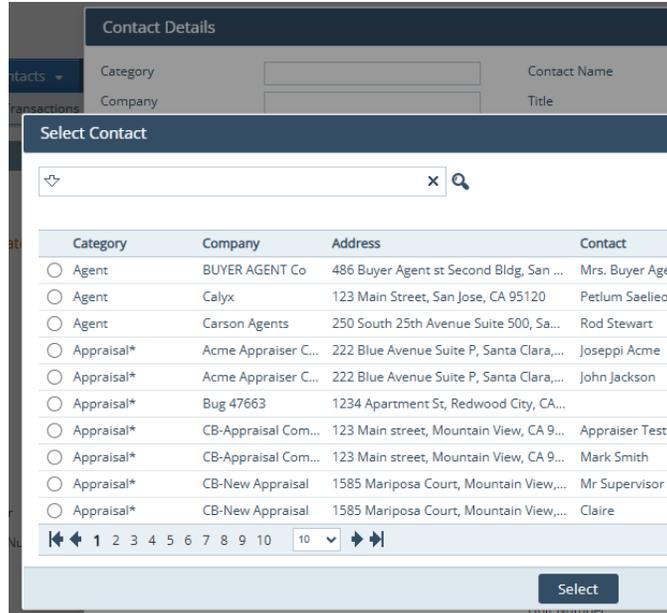
Buyer's Attorney		Seller's Attorney	
Company	<input type="text"/>	Company	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
Unit Type	<input type="text"/>	Unit Type	<input type="text"/>
Unit Number	<input type="text"/>	Unit Number	<input type="text"/>
City	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/> ZIP <input type="text"/>	State	<input type="text"/> ZIP <input type="text"/>
Phone	<input type="text"/>	Phone	<input type="text"/>
Fax	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>	Email	<input type="text"/>
Contact	<input type="text"/>	Contact	<input type="text"/>
Title	<input type="text"/>	Title	<input type="text"/>

Origination Company Section

- ✓ Added the select icon (⌵) to the *Company* field. (41294)

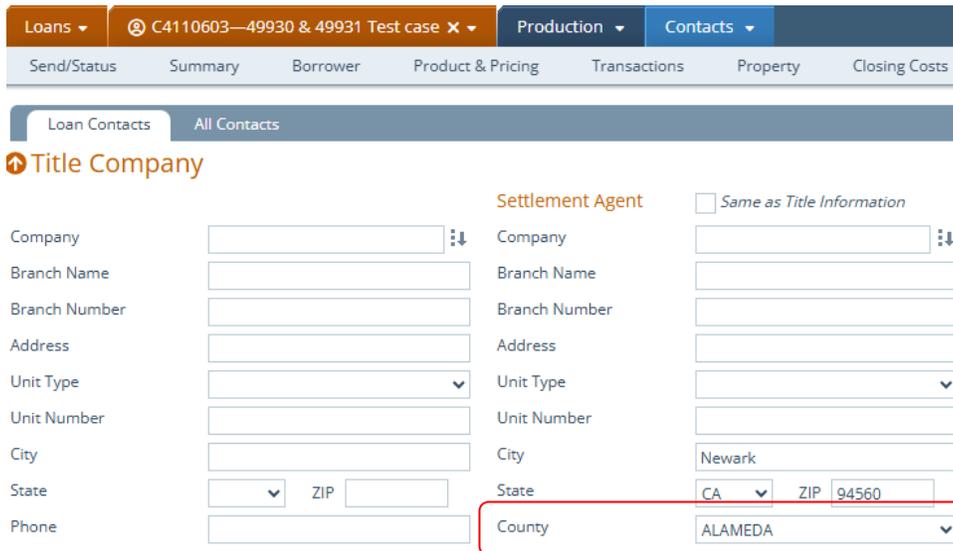


- This allows 50482 to select the origination company from the list of companies already registered in your system, by opening the *Contact Details > Select Contact* lightboxes.



Title Company Section > Settlement Agent Subsection

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



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 ▾ C4110603—49930 & 49931 Test case ✕ ▾ Production ▾ Closing Information ▾

Send/Status Summary Borrower Product & Pricing Transactions Property Closing Costs Loan Transmittal FHA

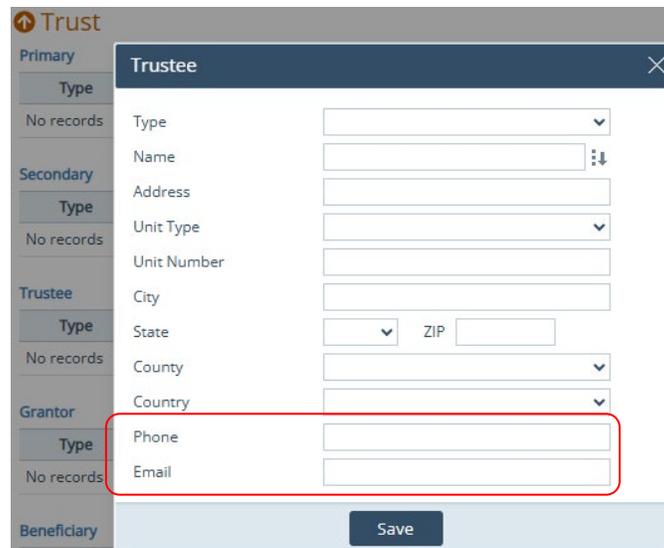
General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment Payoffs/Pay

General Closing Information

Document Preparation Date	<input type="text" value="01/06/2025"/>	Note Date	<input type="text" value="01/06/2025"/>	Closing Time	<input type="checkbox"/>
Closing Date	<input type="text" value="01/06/2025"/>	First Payment Date	<input type="text"/>	Closing Trustee	<input type="checkbox"/>
Funding Date	<input type="text" value="01/06/2025"/>	Recording Date	<input type="text"/>	Escrow Holdback	<input type="checkbox"/>
Signing Date	<input type="text"/>	Rescission Date	<input type="text"/>	Remote Online Notarization	<input type="checkbox"/>

Trust Section > Trustee Lightbox

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



Trust

Primary

Type

No records

Secondary

Type

No records

Trustee

Type

No records

Grantor

Type

No records

Beneficiary

Trustee

Type

Name

Address

Unit Type

Unit Number

City

State

ZIP

County

Country

Phone

Email

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 ▾ C3032101—Juanita Wang ✕ ▾ Production ▾ Closing Information ▾

Send/Status Summary Borrower Product & Pricing Transactions Property

General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure

General Closing Information

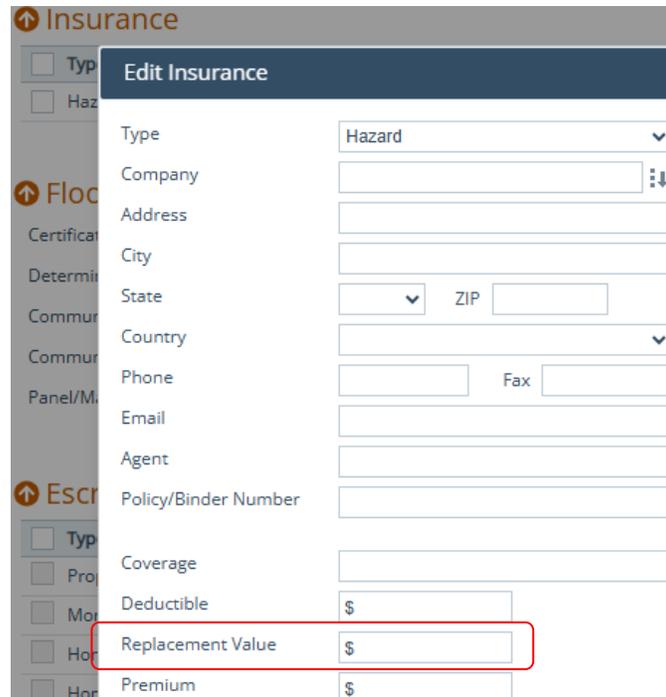
Document Preparation Date	<input type="text"/>	Note Date	<input type="text"/>
Closing Date	<input type="text"/>	First Payment Date	<input type="text"/>
		Recording Date	<input type="text"/>

- 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)



The screenshot shows the 'Edit Insurance' lightbox with various fields. The 'Replacement Value' field is highlighted with a red box. The fields are as follows:

Field	Value/Type
Type	Hazard
Company	[Empty]
Address	[Empty]
City	[Empty]
State	[Dropdown]
ZIP	[Empty]
Country	[Dropdown]
Phone	[Empty]
Fax	[Empty]
Email	[Empty]
Agent	[Empty]
Policy/Binder Number	[Empty]
Coverage	[Empty]
Deductible	\$ [Empty]
Replacement Value	\$ [Empty]
Premium	\$ [Empty]

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 Reason

↑ Veteran Data

Borrower	Military Status
Juanita Wang	

Veteran

Entitlement Code

Entitlement Amount \$

Current Branch of Service

Other Description

Military Status

Veteran Disabled

Officer Service Number

Dates of Service To

Purple Heart Recipient

Pre-Discharge Claim Pending

On Active Duty on the Day Following Date of Separation

VA Benefit-Related Indebtedness

VA Disability Benefits-Active Duty VA Disability Rating

VA Screen > Worksheet Tab

Loan Data Section

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

Loans C3032101—Juanita Wang Pro

Send/Status Summary Borrower Produ

Summary Addendum Worksheet IRRRL

↑ Loan Data

Borrower

First Name

Middle

Last Name

Suffix

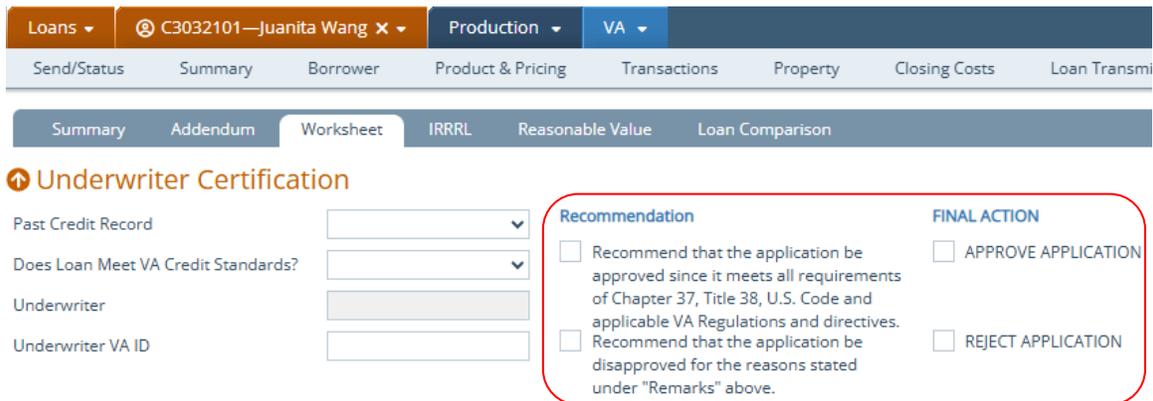
SSN

CAIVRS Number

- 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)



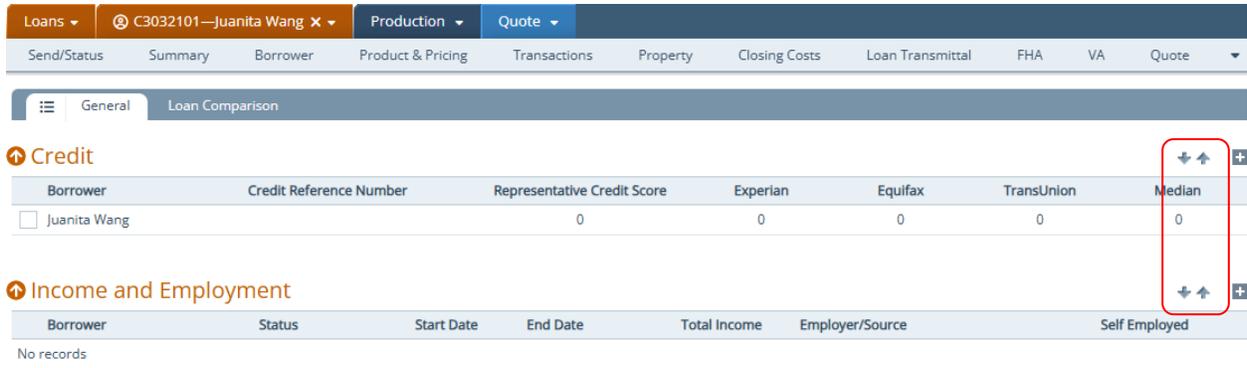
- The boxes checked here will be printed on Section F of the VA Loan Analysis form.

SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION		
<input type="checkbox"/> 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.		
<input type="checkbox"/> 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. <i>(Loan was closed on the automatic basis.)</i>		
49. DATE	50. SIGNATURE OF EXAMINER/UNDERWRITER <i>(Sign in ink)</i>	
51. FINAL ACTION <input type="checkbox"/> APPROVE APPLICATION <input type="checkbox"/> REJECT APPLICATION	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 ▾ C3032101—Juanita Wang × ▾ Production ▾ Quote ▾

Send/Status Summary Borrower Product & Pricing Transactions Property Closing Costs Loan Transmittal FHA VA Quote ▾

General Loan Comparison

↑ Credit

Borrower	Credit Reference Number	Representative Credit Score	Experian	Equifax	TransUnion	Median
<input type="checkbox"/> Juanita Wang		0	0	0	0	0

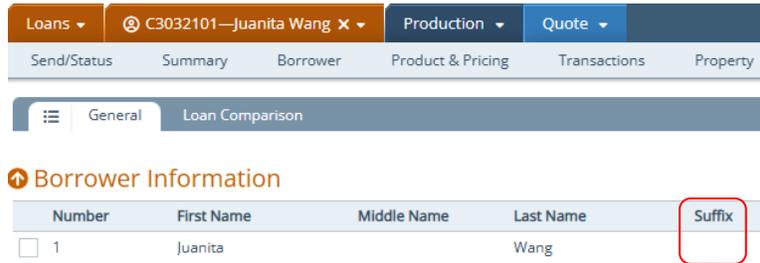
↑ Income and Employment

Borrower	Status	Start Date	End Date	Total 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—Juanita Wang × ▾ Production ▾ Quote ▾

Send/Status Summary Borrower Product & Pricing Transactions Property

General Loan Comparison

↑ Borrower Information

Number	First Name	Middle Name	Last Name	Suffix
<input type="checkbox"/> 1	Juanita		Wang	

- ✓ 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 ▾ C3032101—Juanita Wang ✕ ▾ Produ

Send/Status Summary Borrower Product

☰ General Loan Comparison

↑ Borrower Information

Number	First Name	Middle Name
<input type="checkbox"/> 1	Juanita	

Personal Information

First Name

Middle Name

Last Name

Suffix

SSN 

Date of Birth 

Citizenship

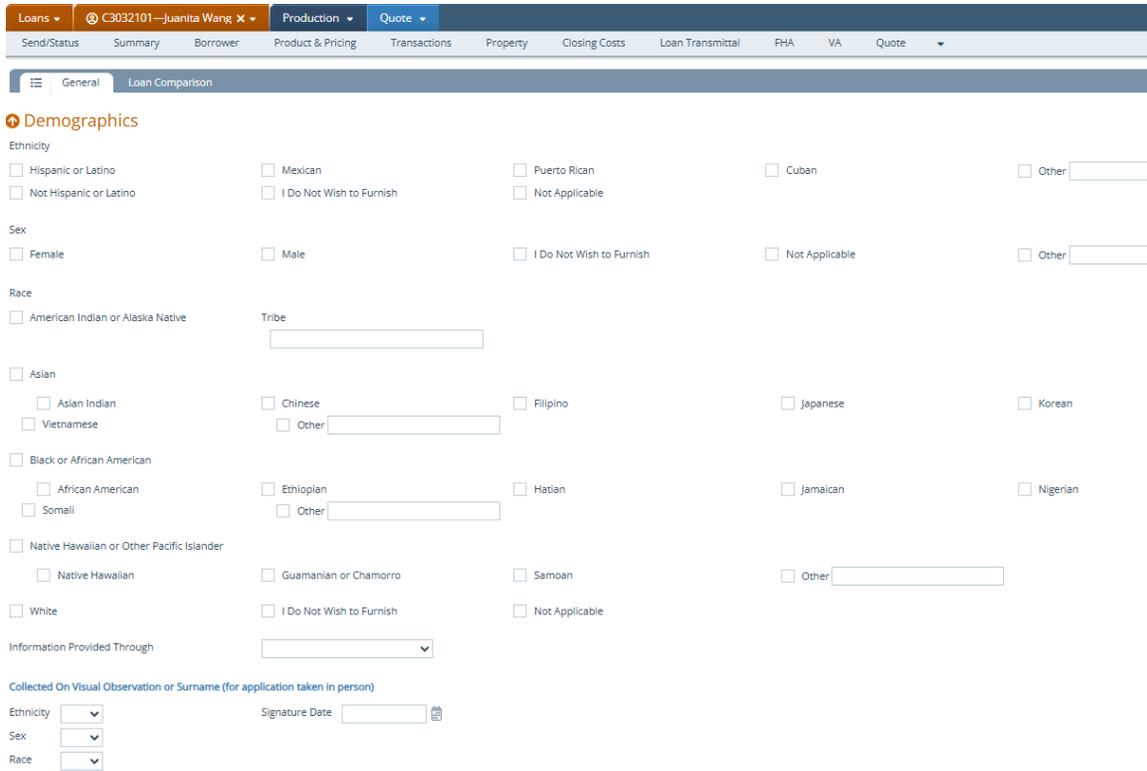
Preferred Language

Other

Will you occupy the property as your primary residence?

Demographic Section

- ✓ Added the **Demographics** section.
(50291)



Demographics

Ethnicity

Hispanic or Latino Mexican Puerto Rican Cuban Other

Not Hispanic or Latino I Do Not Wish to Furnish Not Applicable

Sex

Female Male I Do Not Wish to Furnish Not Applicable Other

Race

American Indian or Alaska Native I Do Not Wish to Furnish

Tribe

Asian

Asian Indian Chinese Filipino Japanese Korean

Vietnamese Other

Black or African American

African American Ethiopian Haitian Jamaican Nigerian

Somali Other

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan Other

White I Do Not Wish to Furnish Not Applicable

Information Provided Through

Collected On Visual Observation or Surname (for application taken in person)

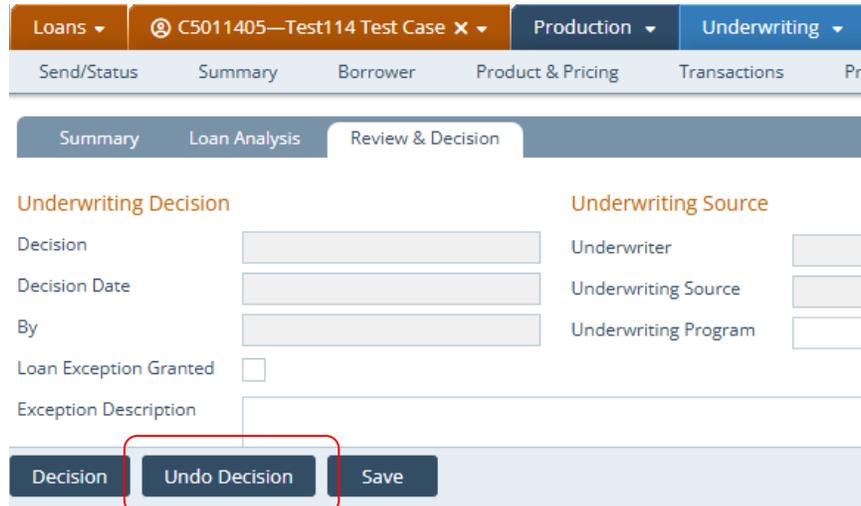
Ethnicity Signature Date

Sex

Race

Underwriting Screen > Review & Decision Tab

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



Underwriting Decision

Decision

Decision Date

By

Loan Exception Granted

Exception Description

Underwriting Source

Underwriter

Underwriting Source

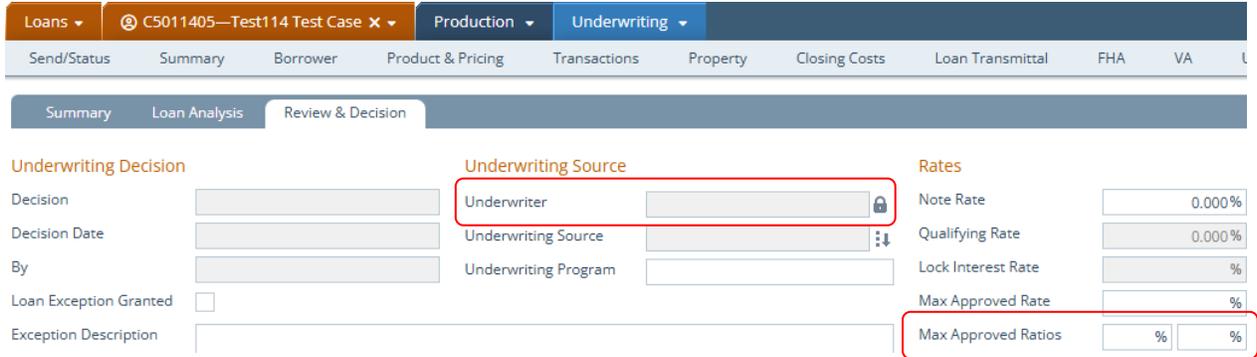
Underwriting Program

Decision **Undo Decision** 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)

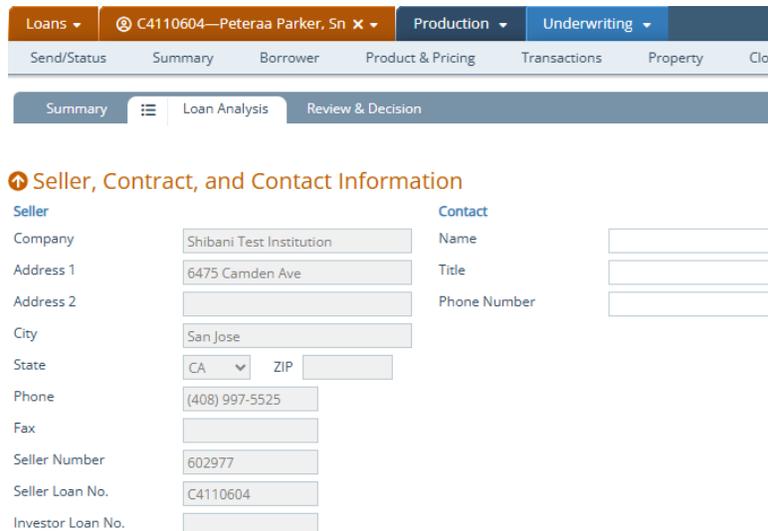


The screenshot shows the 'Underwriting' tab in the software interface. It features three main sections: 'Underwriting Decision', 'Underwriting Source', and 'Rates'. In the 'Underwriting Source' section, the 'Underwriter' field is highlighted with a red box. In the 'Rates' section, the 'Max Approved Ratios' fields are highlighted with a red box.

- 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)



The screenshot shows the 'Underwriting' tab with the 'Loan Analysis' sub-tab selected. A new section titled 'Seller, Contract, and Contact Information' is visible, containing fields for Seller and Contact information. The section is highlighted with a red box.

- 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.

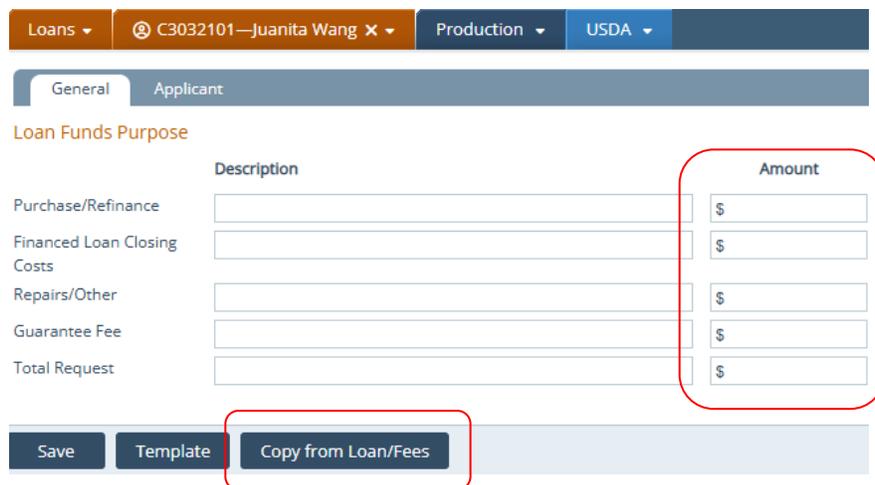
FHA Screen > Loan Transmittal Tab

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.



The screenshot shows the USDA Loan Funds Purpose section. At the top, there are navigation tabs: 'Loans', 'C3032101—Juanita Wang', 'Production', and 'USDA'. Below this, there are two sub-tabs: 'General' and 'Applicant'. The 'Loan Funds Purpose' section contains a table with the following structure:

Description	Amount
Purchase/Refinance	\$
Financed Loan Closing Costs	\$
Repairs/Other	\$
Guarantee Fee	\$
Total Request	\$

Below the table, there are three buttons: 'Save', 'Template', and 'Copy from Loan/Fees'. The 'Copy from Loan/Fees' button is highlighted with a red box.

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

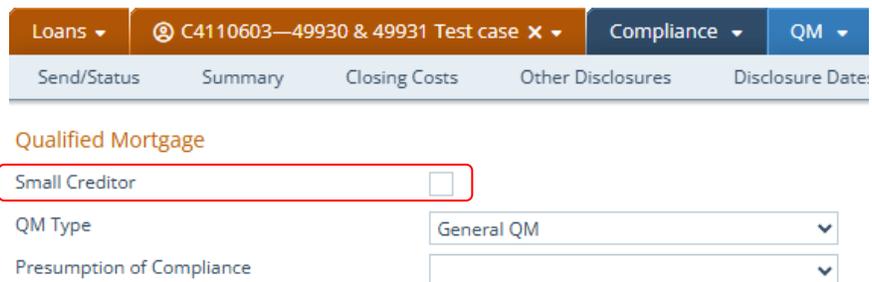
QM Screen

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* > [QM Buttons](#).

Qualified Mortgage Section

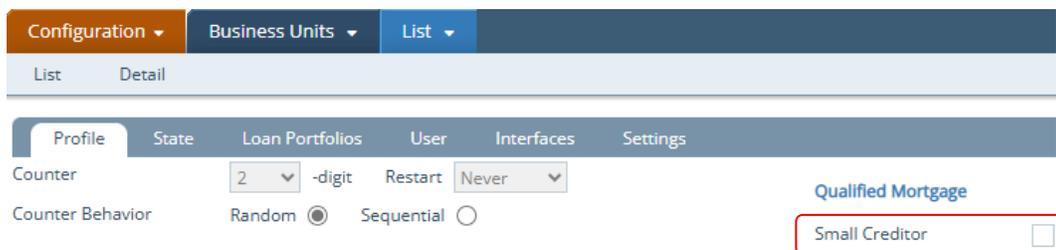
- ✓ Added the **Small Creditor** checkbox. (50167)



The screenshot shows a navigation bar with 'Loans', 'C4110603—49930 & 49931 Test case', 'Compliance', and 'QM'. Below the navigation bar are tabs for 'Send/Status', 'Summary', 'Closing Costs', 'Other Disclosures', and 'Disclosure Date:'. The 'Qualified Mortgage' section contains the following fields:

- Small Creditor**: A checkbox, currently unchecked, highlighted with a red box.
- QM Type**: A dropdown menu set to 'General QM'.
- Presumption of Compliance**: A dropdown menu.

- 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.



The screenshot shows the 'Configuration' > 'Business Units' > 'List' > 'Detail' path. The 'Profile' tab is active, showing fields for 'Counter' (2), '-digit', 'Restart' (Never), and 'Counter Behavior' (Random selected, Sequential unselected). The 'Qualified Mortgage' section at the bottom right contains the 'Small Creditor' checkbox, which is highlighted with a red box.

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

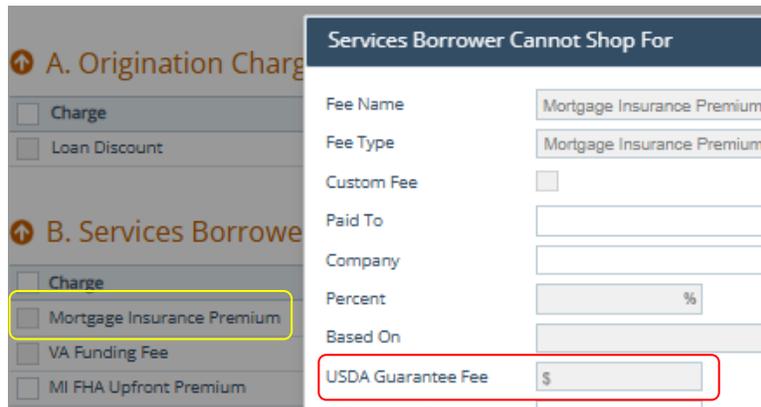
- Select the **Small Creditor** checkbox in *Loans > Compliance > QM* screen, to enable small-creditor loans on a loan-by-loan basis.

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)

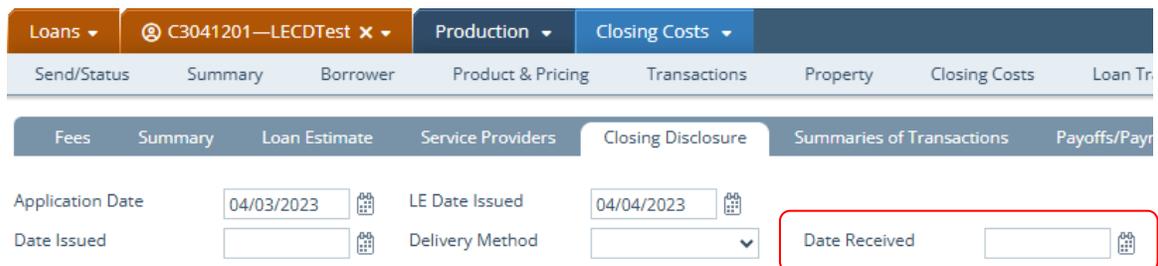


Services Borrower Cannot Shop For	
Fee Name	Mortgage Insurance Premium
Fee Type	Mortgage Insurance Premium
Custom Fee	<input type="checkbox"/>
Paid To	<input type="text"/>
Company	<input type="text"/>
Percent	<input type="text"/> %
Based On	<input type="text"/>
USDA Guarantee Fee	<input type="text"/> \$

- 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)



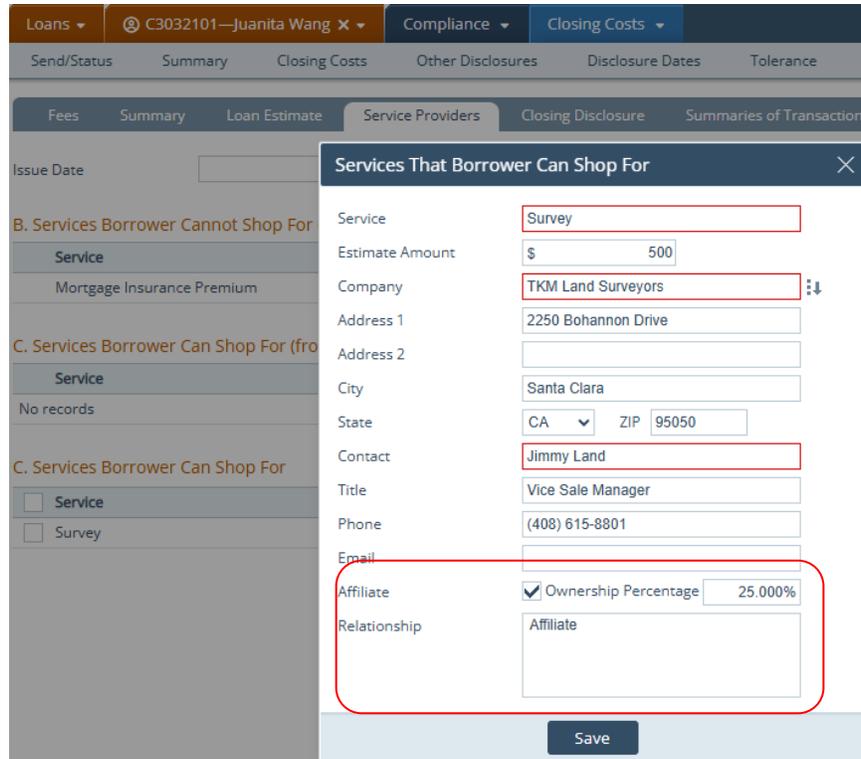
Closing Costs			
Application Date	<input type="text" value="04/03/2023"/>	LE Date Issued	<input type="text" value="04/04/2023"/>
Date Issued	<input type="text"/>	Delivery Method	<input type="text"/>
		Date Received	<input type="text"/>

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

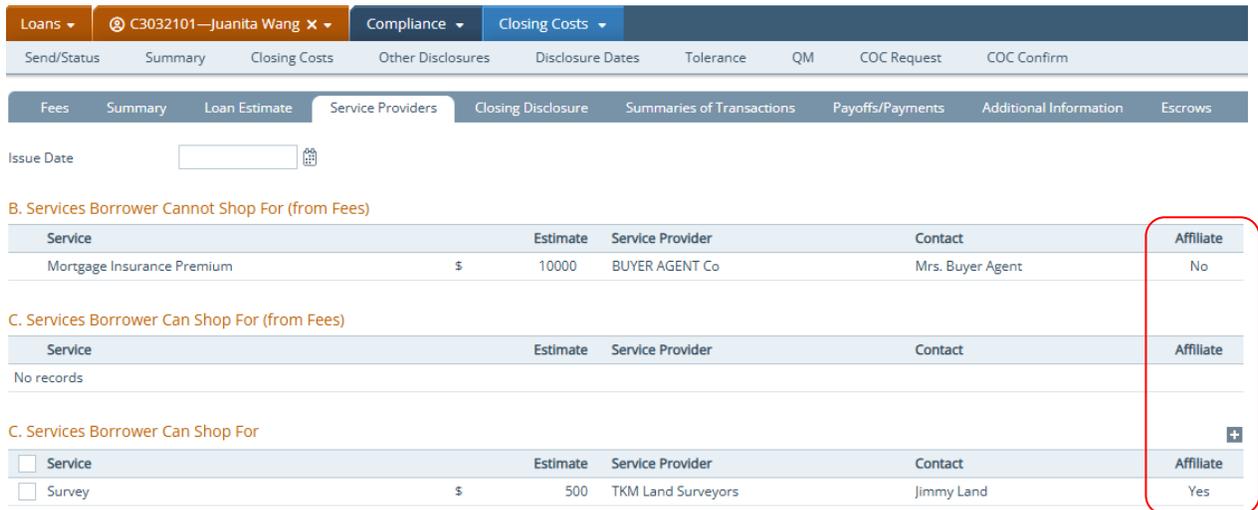
- Now, you can edit the *Date Received* to ensure that the loan is within compliance. This field is no longer auto-calculated, so you have to manually enter the *Date Received*.

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.



- Added the **Affiliate** column to all tables.



Service	Estimate	Service Provider	Contact	Affiliate
B. Services Borrower Cannot Shop For (from Fees)				
Mortgage Insurance Premium	\$ 10000	BUYER AGENT Co	Mrs. Buyer Agent	No
C. Services Borrower Can Shop For (from Fees)				
No records				
C. Services Borrower Can Shop For				
<input type="checkbox"/> Service				<input type="checkbox"/> Affiliate
<input type="checkbox"/> Survey	\$ 500	TKM Land Surveyors	Jimmy Land	Yes

Documents

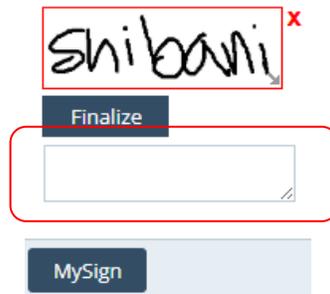
Detailed View

- ✓ 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
<input checked="" type="checkbox"/>	2				
<input type="checkbox"/>	1				

MySign

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

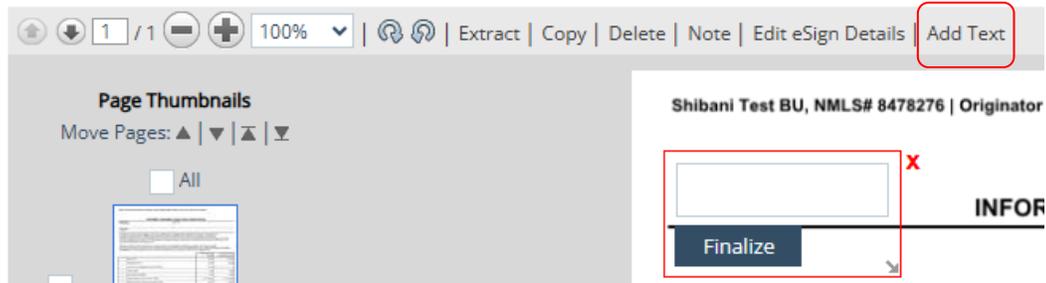


- Text entered in the textbox is printed on the document.
- This feature allows users to document the circumstances of their signature, such as when an underwriter updates 1008 approvals.
- Benefits of this enhancement include:
 - Improving documentation and tracking of approval processes.
 - Ensuring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

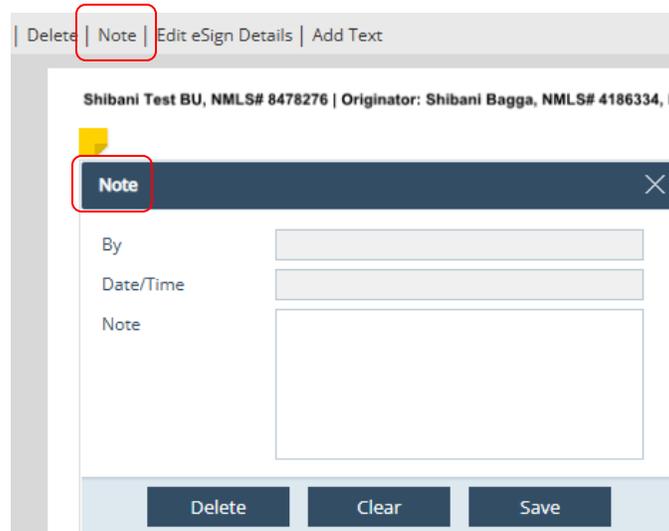
Add Text and Note

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

Document Image View



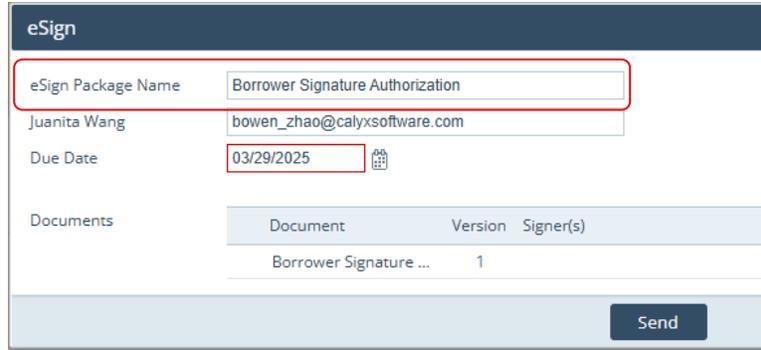
- Similar to the textbox for the *MySign* function (without the signature), the text entered in the box is also printed on the document, improving the process for documentation and tracking.
 - The **Add Text** textbox allows for 1000 characters.
- ✓ The *Memo* button and lightbox has been renamed to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



- The functionality remains the same.

eSign Lightbox

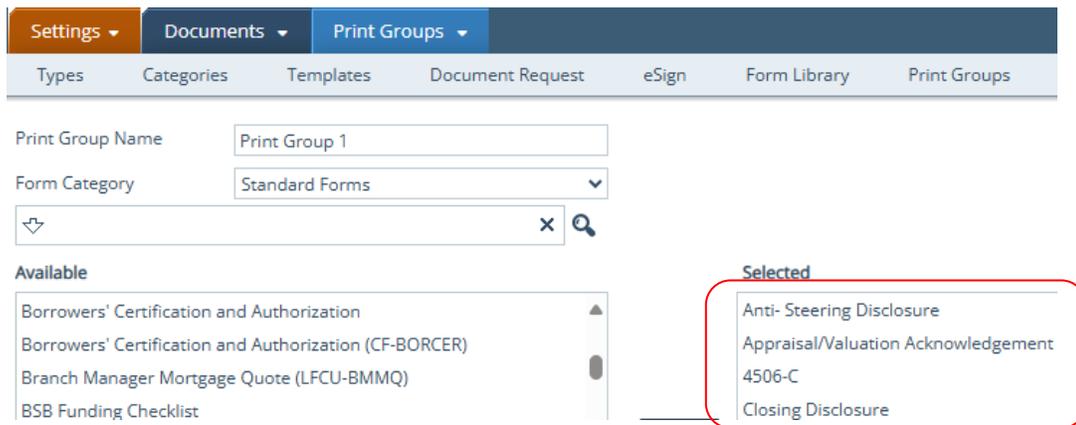
- ✓ Updated eSign, where the name entered in the *eSign Package Name* field is displayed in Zip (Path POS) and in emails sent to the borrower.
(50159)



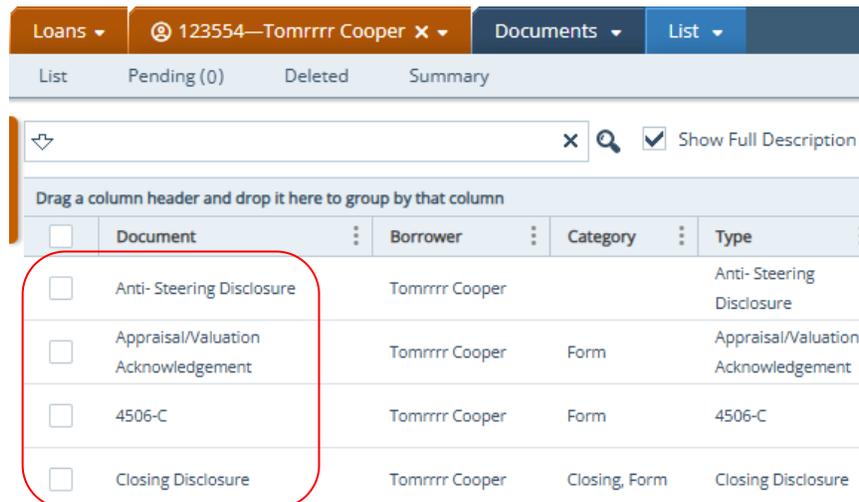
Print Groups

- ✓ 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*.



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



	Document	Borrower	Category	Type
<input type="checkbox"/>	Anti-Steering Disclosure	Tomrrrr Cooper		Anti-Steering Disclosure
<input type="checkbox"/>	Appraisal/Valuation Acknowledgement	Tomrrrr Cooper	Form	Appraisal/Valuation Acknowledgement
<input type="checkbox"/>	4506-C	Tomrrrr Cooper	Form	4506-C
<input type="checkbox"/>	Closing Disclosure	Tomrrrr Cooper	Closing, Form	Closing Disclosure

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

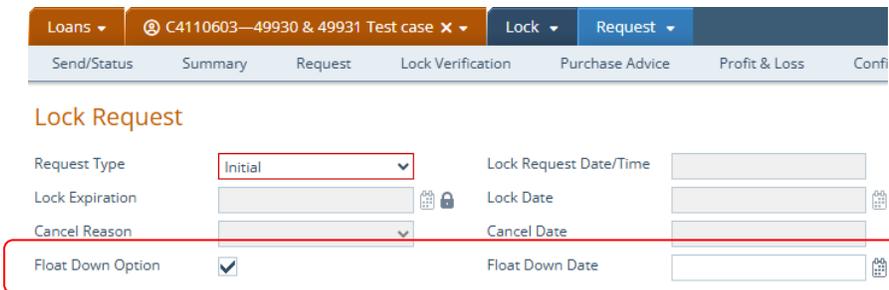
QM Buttons

- ✓ 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* > [QM Button](#).

Float Down Date

- ✓ Updated the *Float Down Date* field, where it is now editable when you select the *Float Down Option* checkbox. (50133)

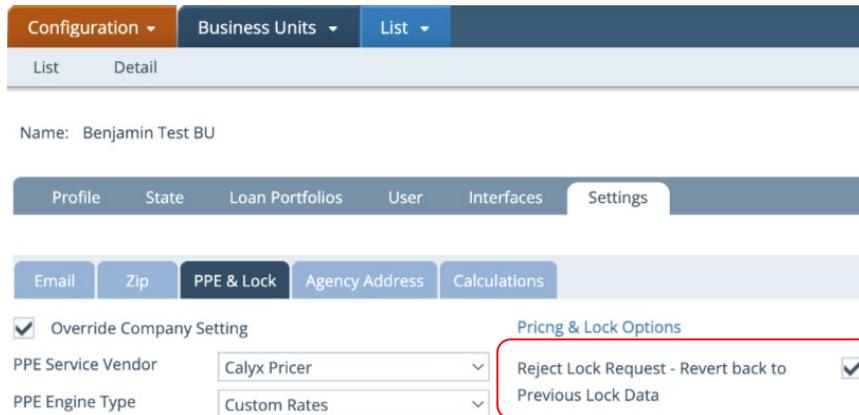


- Previously, the *Float Down Date* defaulted to the *Lock Date*. Now you can edit the *Float Down Date* or set it to the current date.

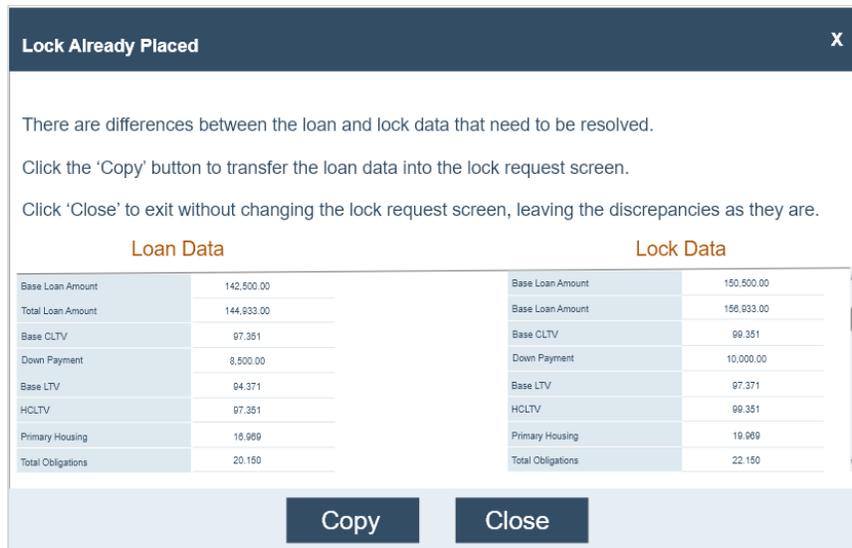
Lock Management

- ✓ 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.



- ✓ 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.



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

Interfaces

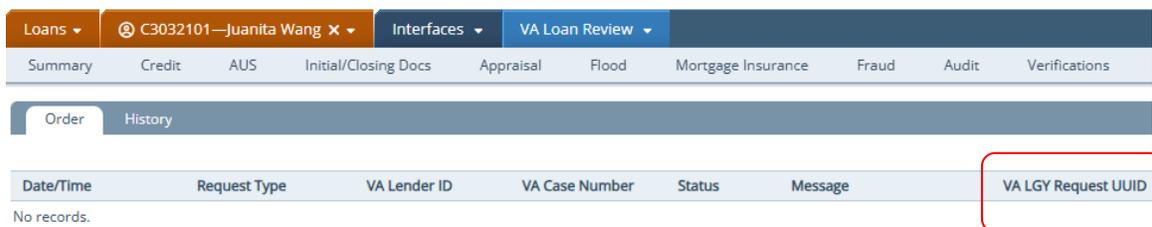
AUS Screen > Desktop Underwriter M3.4 Tab

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)



Date/Time	Request Type	VA Lender ID	VA Case Number	Status	Message	VA LGY Request UUID
No records.						

Fraud Screen > Order Tab

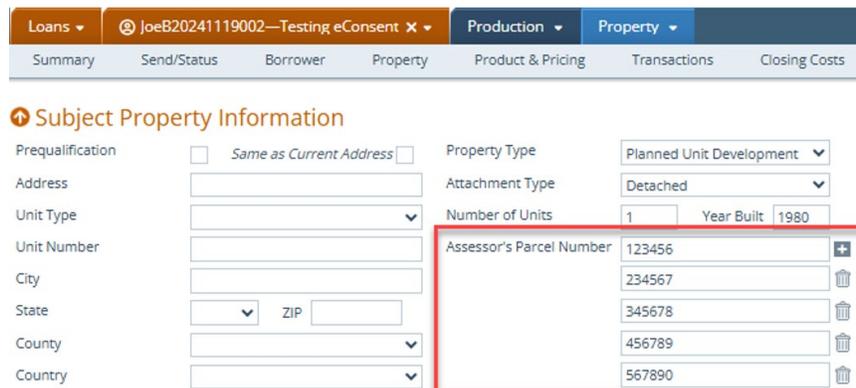
- ✓ Added the **Rescore DRIVE** option to the *Request Type* dropdown, to allow you to include conditions and adjustments when reordering from DataVerify. (50393)

- 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

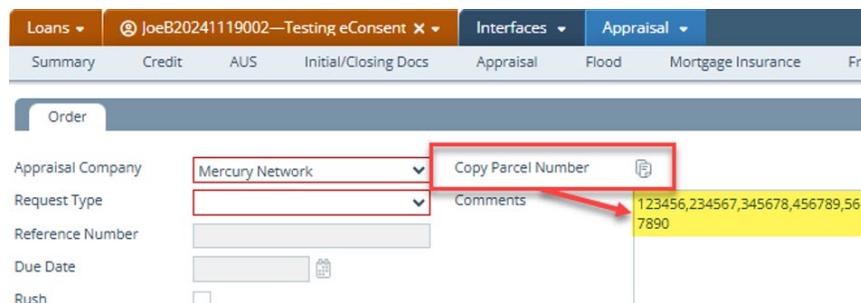
- ✓ Updated the *Copy Parcel Number* function to copy over all APNs into the *Comments* field, from the *Property* screen, as shown in the images below.
(50457)

- APNs entered on the *Property* screen



The screenshot shows the 'Subject Property Information' section of the Property screen. A table of Assessor's Parcel Numbers (APNs) is highlighted with a red box. The table contains the following APNs: 123456, 234567, 345678, 456789, and 567890. Each APN has a trash icon to its right.

- *Interfaces > Appraisal* screen



The screenshot shows the 'Order' tab of the Appraisal screen. The 'Copy Parcel Number' button is highlighted with a red box. Below it, the 'Comments' field contains the text '123456,234567,345678,456789,567890', which is highlighted in yellow. A red arrow points from the 'Copy Parcel Number' button to the 'Comments' field.

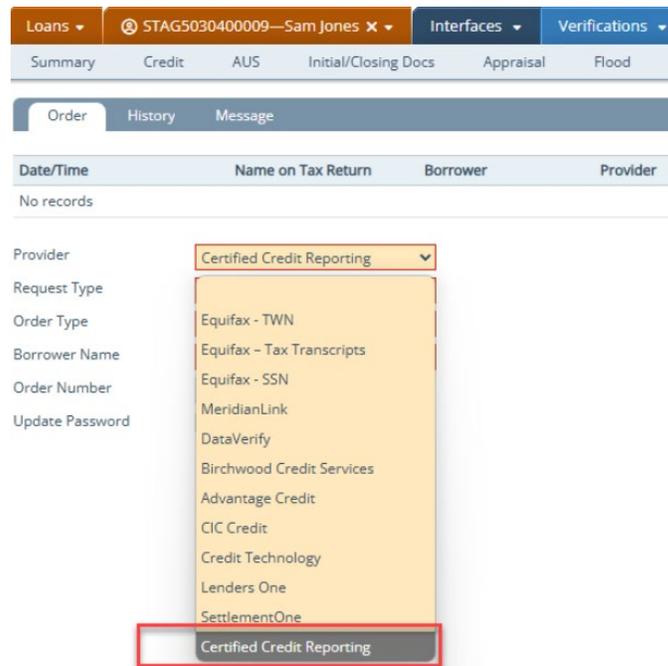
Mercury Network Update Lightbox

- ✓ 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)



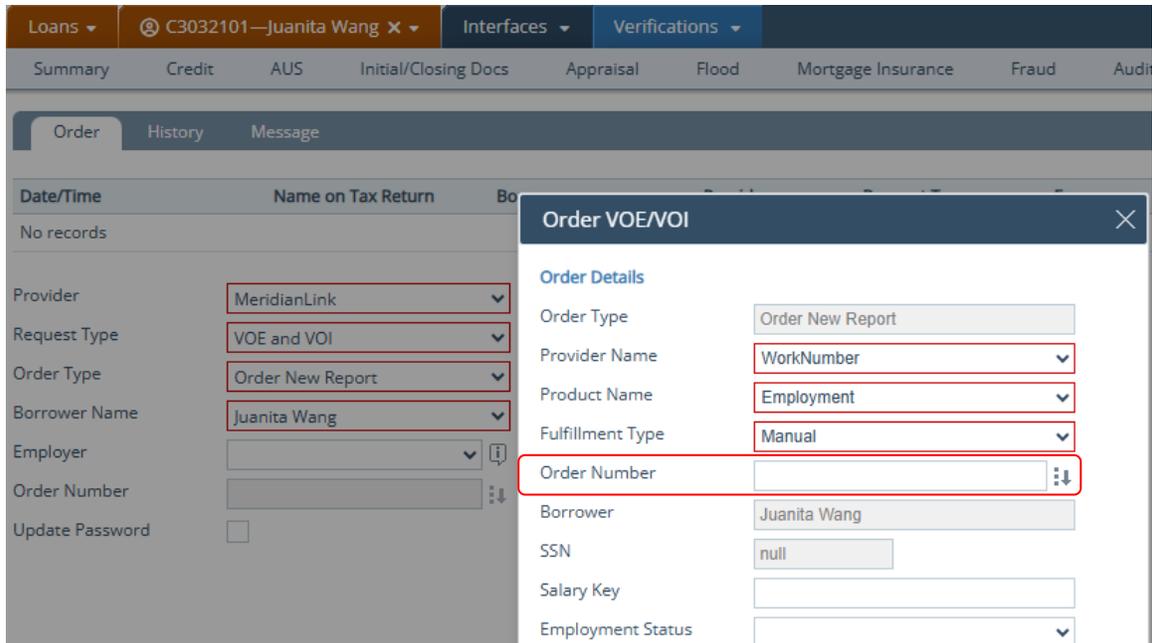
- ✓ The *Order Number* field is now enabled to reverify VOE and VOI requests from MeridianLink.
(50323)

- 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**.



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

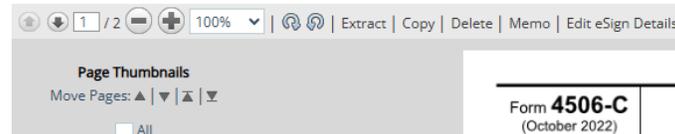
Mortgage Insurance and Appraisal Screens

Select Documents Lightbox (Updated/Relabeled)

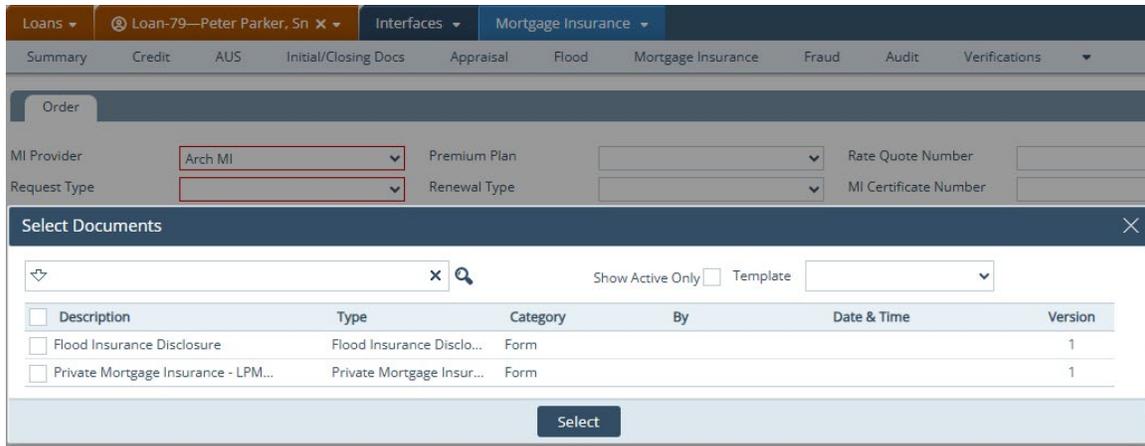
- ✓ The old *Document Management List* lightbox has been updated and relabeled to the new **Select Documents** lightbox.
(49521, 49454, 49739, 49740, 50238)
 - This update ensures that only actual documents are listed in the **Select Documents** lightbox. No document placeholders or requests are listed 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 Date/Time
<input checked="" type="checkbox"/>	1		

Document Image View

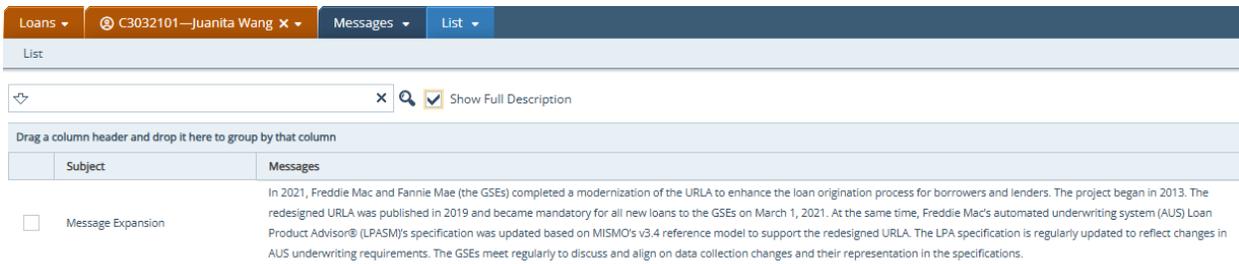


- Another update is the addition of the **Category** column and a reordering of the column headers to better match the *Documents > List* screen.
- Below is the **Select Documents** lightbox displayed on the *Mortgage Insurance* screen, which also applies to the *Appraisal* screen.



Messages

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



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

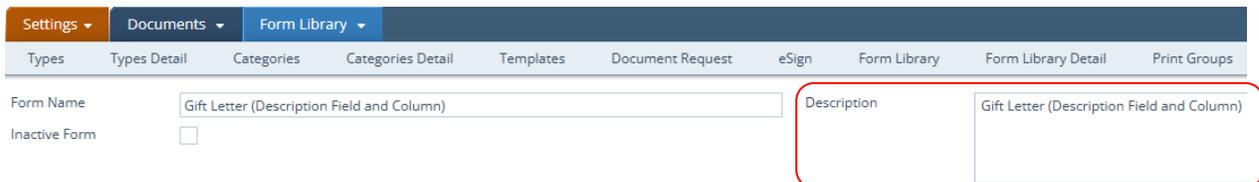
Pending Screen

- ✓ 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*.

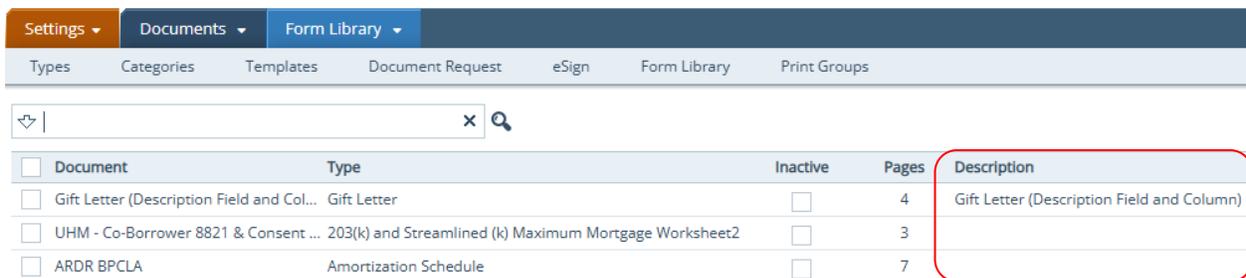
Settings

Documents > Form Library

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



- 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.



Document	Type	Inactive	Pages	Description
<input type="checkbox"/>	Gift Letter (Description Field and Col...	<input type="checkbox"/>	4	Gift Letter (Description Field and Column)
<input type="checkbox"/>	UHM - Co-Borrower 8821 & Consent ... 203(k) and Streamlined (k) Maximum Mortgage Worksheet2	<input type="checkbox"/>	3	
<input type="checkbox"/>	ARDR BPCLA	<input type="checkbox"/>	7	

Templates

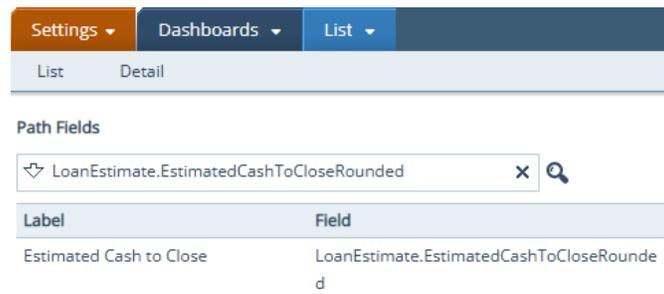
- ✓ Added the following fields: (40343)

- 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.

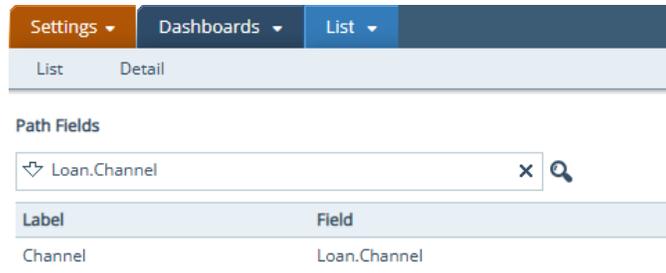
- **LoanEstimate.EstimatedCashToCloseRounded**
(47549)



The screenshot shows the 'Dashboards' configuration page. At the top, there are tabs for 'Settings', 'Dashboards', and 'List'. Below the tabs, there are 'List' and 'Detail' view options. The 'Path Fields' section contains a search bar with the field 'LoanEstimate.EstimatedCashToCloseRounded' entered. Below the search bar is a table with two columns: 'Label' and 'Field'.

Label	Field
Estimated Cash to Close	LoanEstimate.EstimatedCashToCloseRounded

- **Loan.Channel**
(50517)



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:

Borrower Position: Data Sequence:

FeeName:

FeeSection:

Field
BorrowerOtherInformation.ApplicationType
BorrowerOtherInformation.ApplicationTypeCD
BorrowerOtherInformation.BorrowerID
BorrowerOtherInformation.BorrowerInCommunityPropertyState
BorrowerOtherInformation.BusinessPhoneNumberExtn
BorrowerOtherInformation.Citizenship
BorrowerOtherInformation.CitizenshipCD
BorrowerOtherInformation.CopyFrom

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**

Settings ▾ Reports ▾ List ▾

List Report Detail

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

🔍

Field

- Credit.AlternateFirstName
- Credit.AlternateFullName
- Credit.AlternateLastName
- Credit.AlternateMiddleName
- Credit.AlternateNameAccountNumber
- Credit.AlternateNameCreditor
- Credit.AlternateNameType
- Credit.AlternateNameTypeCD

- AUS**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

🔍

Field

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

- OrderDocs**

Path Fields

Table:

Borrower Position: Data Sequence:

FeeName:

FeeSection:

Field
OrderDocs.AltLenderCode
OrderDocs.BlanketLEIndicator
OrderDocs.CompanyID
OrderDocs.CompanyName
OrderDocs.DMDirectDocIdx
OrderDocs.DocIdx
OrderDocs.DocumentIdentifier
OrderDocs.DocumentLoanProgram

- **Appraisal**

Path Fields

Table:

Borrower Position: Data Sequence:

FeeName:

FeeSection:

Field
Appraisal.ActiveIndicator
Appraisal.AppraisalCompanyName
Appraisal.AppraisalCost
Appraisal.AppraisalForm
Appraisal.AppraisalFormCD
Appraisal.AppraisalID
Appraisal.AppraisedValue
Appraisal.AppraiserCode

- **Flood**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

Field
Flood.Address1
Flood.Address2
Flood.AddressUnitNumber
Flood.AddressUnitType
Flood.AddressUnitTypeCD
Flood.CertificateOrdered
Flood.CertificationType
Flood.CertificationTypeCD

- **MortgageInsurance**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

Field
MortgageInsurance.AbsenceReason
MortgageInsurance.AbsenceReasonCD
MortgageInsurance.AbsenceReasonOtherDescriptions
MortgageInsurance.AbsenceReasonOtherDescriptionsCD
MortgageInsurance.Address1
MortgageInsurance.Address2
MortgageInsurance.BasedOnRemainingBal
MortgageInsurance.CalculateBaseOn

- **OrderFraud**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection



Field
OrderFraud.CalyxTrackingID
OrderFraud.LoanID
OrderFraud.ReportProvider
OrderFraud.ReportProviderCD
OrderFraud.RequestType
OrderFraud.RequestTypeCD
OrderFraud.TransactionID
OrderFraud.UpdatePassword

- **OrderAudit**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection



Field
OrderAudit.AuditReportIndicator
OrderAudit.CEID
OrderAudit.DisclosedAPR
OrderAudit.DisclosureID
OrderAudit.DocumentIssuanceType
OrderAudit.DocumentType
OrderAudit.DocumentTypeCD
OrderAudit.InitialCDDeliveryDate

- **OrderAuditHistory**

Path Fields

Table:

Borrower Position: Data Sequence:

FeeName:

FeeSection:



Field
OrderAuditHistory.AuditHistoryId
OrderAuditHistory.CEID
OrderAuditHistory.DateTime
OrderAuditHistory.DisclosedDate
OrderAuditHistory.DisclosureID
OrderAuditHistory.DoclDx
OrderAuditHistory.DocumentIssuanceType
OrderAuditHistory.DocumentType

- OrderVerification**

Path Fields

Table:

Borrower Position: Data Sequence:

FeeName:

FeeSection:



Field
OrderVerification.BirthDate
OrderVerification.BorrowerFirstName
OrderVerification.BorrowerID
OrderVerification.BorrowerLastName
OrderVerification.BorrowerMiddleName
OrderVerification.BorrowerSuffix
OrderVerification.CIDBorrowerID
OrderVerification.CIDBorrowerName

- VALoanReview**

Path Fields

Table:

Borrower Position: Data Sequence:

FeeName:

FeeSection:



Field

- VALoanReview.LoanID
- VALoanReview.RequestType
- VALoanReview.RequestTypeCD
- VALoanReview.VALenderID

- UCDDownload**

Path Fields

Table:

Borrower Position: Data Sequence:

FeeName:

FeeSection:



Field

- UCDDownload.CaseNumber
- UCDDownload.CaseNumberSystemName
- UCDDownload.CaseNumberSystemNameCD
- UCDDownload.CDBorrowerDoIdx
- UCDDownload.CDForBorrowerDescription
- UCDDownload.CDForSellerDescription
- UCDDownload.CDSellerDoIdx
- UCDDownload.CustomerIDType

- OrderVOA**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection



Field
OrderVOA.AccountChekOwnershipTransferred
OrderVOA.BorrowerFirstName
OrderVOA.BorrowerID
OrderVOA.BorrowerLastName
OrderVOA.DurationPeriod
OrderVOA.DurationPeriodCD
OrderVOA.EmployerID
OrderVOA.EmployerName

- **OrderVOAHistory**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection



Field
OrderVOAHistory.AccountChekToken
OrderVOAHistory.AccountChekVODID
OrderVOAHistory.BorrowerFirstName
OrderVOAHistory.BorrowerFullName
OrderVOAHistory.BorrowerID
OrderVOAHistory.BorrowerLastName
OrderVOAHistory.DocIdx
OrderVOAHistory.DurationPeriod

- **OrderAVM**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

Field
OrderAVM.AVMCompany
OrderAVM.AVMCompanyCD
OrderAVM.CallbackToken
OrderAVM.LoanID
OrderAVM.Password
OrderAVM.RequestType
OrderAVM.RequestTypeCD
OrderAVM.UpdatePassword

- **OrderAVMHistory**

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

Field
OrderAVMHistory.AVMCompany
OrderAVMHistory.AVMCompanyCD
OrderAVMHistory.DocIdx
OrderAVMHistory.LoanID
OrderAVMHistory.OrderAVMHistoryID
OrderAVMHistory.OrderDateTime
OrderAVMHistory.OrderedBy
OrderAVMHistory.ReferenceNumber

- **OrderBankCore**

Path Fields

Table ▼

Borrower Position Data Sequence

FeeName ▼

FeeSection ▼

🔍

Field
OrderBankCore.BranchCode
OrderBankCore.CompanyID
OrderBankCore.CreditRatingCode
OrderBankCore.CreditRatingCodeCD
OrderBankCore.CustomerID
OrderBankCore.LoanApplicationID
OrderBankCore.LoanID
OrderBankCore.OfficerCode

- **OrderBankCoreHistory**

Path Fields

Table ▼

Borrower Position Data Sequence

FeeName ▼

FeeSection ▼

🔍

Field
OrderBankCoreHistory.ActionBy
OrderBankCoreHistory.CompanyID
OrderBankCoreHistory.ErrorCategory
OrderBankCoreHistory.LastActionDateTime
OrderBankCoreHistory.LoanID
OrderBankCoreHistory.Messages
OrderBankCoreHistory.OrderBankCoreHistoryID
OrderBankCoreHistory.RequestType

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	<input type="text"/>	
Loan Amount at Application Date	<input type="text" value="\$"/>	
Total Loan Amount	<input type="text" value="\$ 0.00"/>	
HMDA Loan Purpose	<input type="text" value=""/>	
Loan Purpose	<div style="border: 1px solid #ccc; background-color: #fff; padding: 5px;"> <ul style="list-style-type: none"> Home Purchase Home Improvement Refinancing Cash-Out Refinancing Other Purpose Not Applicable </div>	
Refinance Type		
Loan Type		
Loan Term		
Preapproval (home purchase loans only)		
Occupancy Type		

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

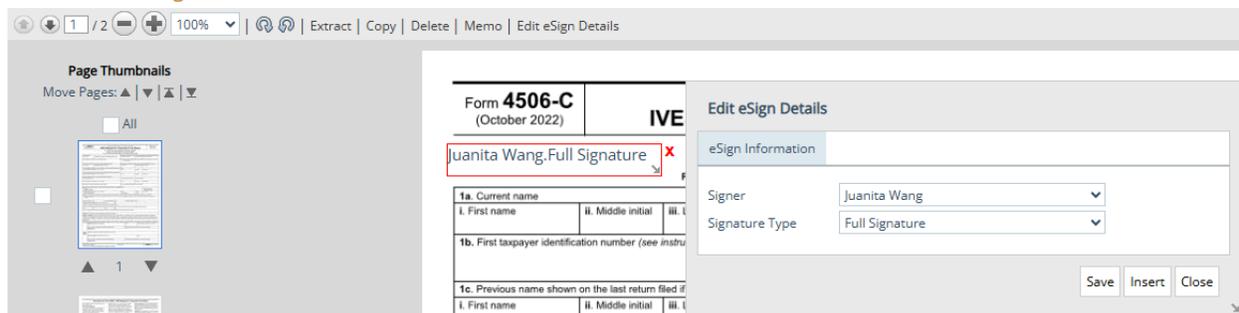
Viewing and Downloading

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

Edit eSign Details

- The eSign textbox is now being saved in the correct position. (49474)

Document Image View



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	Business Units	List
List	Detail	
Profile	State	Loan Portfolios
Business Unit	Central Pacific Homeloans	
Institution	Easy Money Mortgage	
Address	PO Box 33	
Unit Type		
Unit Number		
City	Great Falls	
State	VA	ZIP 22066
Web Site URL		
Email		
Phone	(323) 777-7777	
Toll Free Phone		
Fax		
Start Date	01/26/2016	
End Date	03/05/2030	

Settings

Contacts

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

Settings	Contacts	Contact
Contact	Contact Detail	Investor
		Warehouse
Company Profile	Contact List	
Category	Broker*	
Company	Test Broker Company	