



# RELEASE NOTES

## DECEMBER 2025

# Path Release Notes (10/28 Version)

December 2025

This Path release is scheduled for production release on December 7<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 beginning of items where applicable. Bugfixes are indicated by .

**Important Note:** This is an early version of the release notes. Later versions may contain more or fewer items depending on testing, development, and other factors. Some items and bug fixes listed in these release notes have not yet completed full verification and certain features may not be immediately available for testing or production use.

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## Enhancements and Updates

### Loans

#### Pipeline

##### New Columns

✓ (50550)

Added **Product Program Name** as a new column that can be displayed in the *Pipeline*.

- **Purpose** – To give users easy access to this information, without the need to navigate to other screens or reports, which can slow down workflows and delay decision making.

Note: To enable this column, the system admin need to go to *Configuration > Roles > Pipelines > Views*, select the *Type* of pipeline view > *Layout* button > *Fields for Desk* lightbox > add icon (+) > *Field Selection* lightbox > *Field Name* dropdown > **Product.BuysidePricingProgramName**.

✓ (50470)

Added **Purchase Date** as a new column that can be displayed in the *Pipeline*.

- **Purpose** – To give users easy access to this information, without the need to navigate to other screens or reports, which can slow down workflows and delay decision making.

Note: To enable this column, the system admin need to go to *Configuration > Roles > Pipelines > Views*, select the *Type* of pipeline view > *Layout* button > *Fields for Desk* lightbox > add icon (+) > *Field Selection* lightbox > *Field Name* dropdown > **Loan.PurchaseDate**.

✓ (49900)

Added **Lien Position** as a new column that can be displayed in the *Pipeline*.

- **Purpose** – To give users easy access to this information, without the need to navigate to other screens or reports, which can slow down workflows and delay decision making.

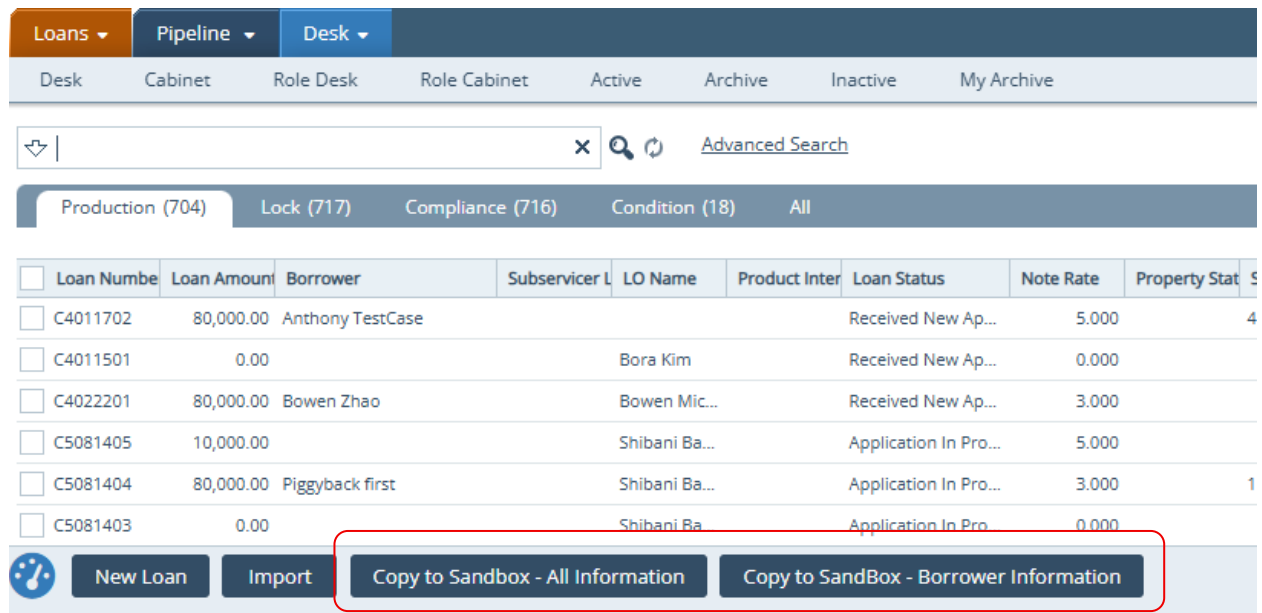
Note: To enable this column, the system admin need to go to *Configuration > Roles > Pipelines > Views*, select the *Type* of pipeline view > *Layout* button > *Fields for Desk* lightbox > add icon (+) > *Field Selection* lightbox > *Field Name* dropdown > **Product.LienPosition**.

##### New Buttons

✓ (51101)

Added the new **Copy to Sandbox - All Information** and **Copy to Sandbox - Borrower Information** buttons, replacing the legacy *Copy to Sandbox* button.

- **Purpose** – To give you more granular control over data duplication.



The screenshot shows the Path Calyx interface with the 'Loans' tab selected. Below the navigation bar, there is a search bar and a table of loans. The table has columns: Loan Number, Loan Amount, Borrower, Subservicer L, LO Name, Product Inter, Loan Status, Note Rate, and Property Stat. The table contains several rows of loan data. Below the table, there are two buttons: 'Copy to Sandbox - All Information' and 'Copy to Sandbox - Borrower Information'. These buttons are highlighted with a red box.

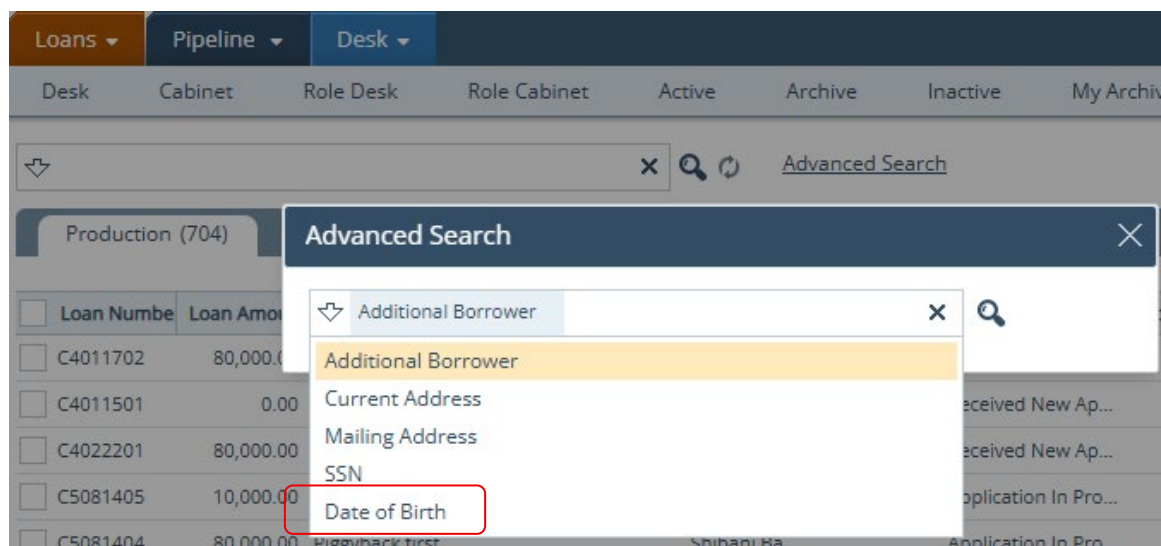
Note: To enable these new buttons, the system admin need to go to *Configuration > Roles > Pipelines > Action Button* tab.

## New Search Filters

✓ (50902)

Added **Date of Birth** as an advanced search filter.

- **Purpose** – To allow you to more accurately look up loans.



The screenshot shows the Path Calyx interface with the 'Advanced Search' dialog box open. The dialog box has a search bar and a list of filters. The 'Date of Birth' filter is selected and highlighted with a red box. The background shows the same Loans table as in the previous screenshot.

## Production and Compliance

### Closing Costs Screen

#### Fees Tab

✓ (51324)

Updated the fees in the *F. Prepays* section, where whenever the *First Payment Date*, *Estimated Closing Date*, or *Disbursement Date* are changed, the prepaid fees are automatically recalculated based on the changes.

- **Purpose** – This updated helps to:
  - Ensure accuracy and compliance in fee calculations without requiring manual intervention.
  - Improve user efficiency by eliminating unnecessary steps (such as opening the *Prepaid* lightbox).
  - Reduce risk of incorrect disclosures and potential regulatory violations.

#### Payoffs/Payments Tab

✓ (50922)

Added the up/down arrows (  ) and delete icons (  ) to the table and updated the *Payoffs and Payments* lightbox buttons to **Previous**, **Next**, **Save**, **New** and **Delete**.

- **Purpose** – To improve usability and consistency, to ensure a clearer, more intuitive interface for closing workflows, reducing user confusion and errors.
  - To move an item, select its checkbox and click  or .
  - To delete an item, select its checkbox and click .

| Loans ▾ C4011702—Anthony TestCase X ▾ Compliance ▾ Closing Costs ▾                                                                        |                 |                  |                    |                  |              |               |                                                                                                                                                                             |                |
|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------|--------------------|------------------|--------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| Send/Status                                                                                                                               | Summary         | Closing Costs    | Other Disclosures  | Disclosure Dates | Tolerance    | QM            | COC Request                                                                                                                                                                 | COC Confirm    |
| Fees Summary Loan Estimate Service Providers Closing Disclosure Summaries of Transactions Payoffs/Payments Additional Information Escrows |                 |                  |                    |                  |              |               |                                                                                                                                                                             |                |
| <input type="checkbox"/> To                                                                                                               | Adjustment Type | Subject Property | Type               | Paid By          | Paid By Type | Amount        |   |                |
| <input type="checkbox"/> borrower                                                                                                         | HELOC           | Yes              | Closing Adjustment | lender           | Individual   | \$ 500,000.00 | \$                                                                                                                                                                          | Prepay Penalty |
| K. Total Payoffs and Payments                                                                                                             |                 |                  |                    |                  |              | \$ 500,000.00 |                                                                                                                                                                             |                |

- *Payoffs and Payments* lightbox buttons.
  - When there are multiple items listed in the table, click **Previous** and **Next** to move from one item to the next.
  - To add a new item, click **New**.
  - To save and close the lightbox, click **Save**.
  - To delete the item from the table, click **Delete**.



Payoffs and Payments

To

borrower

Adjustment Type

HELOC

Secured by Subject Property

☒

Type

Closing Adjustment

Paid By

lender

Paid by Type

Individual

Amount

\$ 500,000.00

Prepay Penalty

\$

Previous

Next

Save

New

Delete

## Service Providers Tab

✓ (48964)

Added the up/down arrows (  ) and delete icons (  ) to the C. *Services Borrower Can Shop For* table and updated the *Services Borrower Can Shop For* lightbox buttons to **Previous**, **Next**, **Save**, **New** and **Delete**.

- **Purpose** – To improve usability and consistency, to ensure a clearer, more intuitive interface for closing workflows, reducing user confusion and errors.
- Users can use the up/down arrows to arrange the list of items in the table to any order they like.
  - To move an item, select its checkbox and click  or .
  - To delete an item, select its checkbox and click .

Loans

C4011702—Anthony TestCase

Production

Closing Costs

Send/Status

Summary

Borrower

Product & Pricing

Transactions

Property

Closing Costs

Loan Transmittal

FHA

VA

Fees

Summary

Loan Estimate

Service Providers

Closing Disclosure

Summaries of Transactions

Payoffs/Payments

Additional Information

Escrows

Issue Date

### B. Services Borrower Cannot Shop For (from Fees)

| Service    | Estimate | Service Provider | Contact | Affiliate |
|------------|----------|------------------|---------|-----------|
| No records |          |                  |         |           |

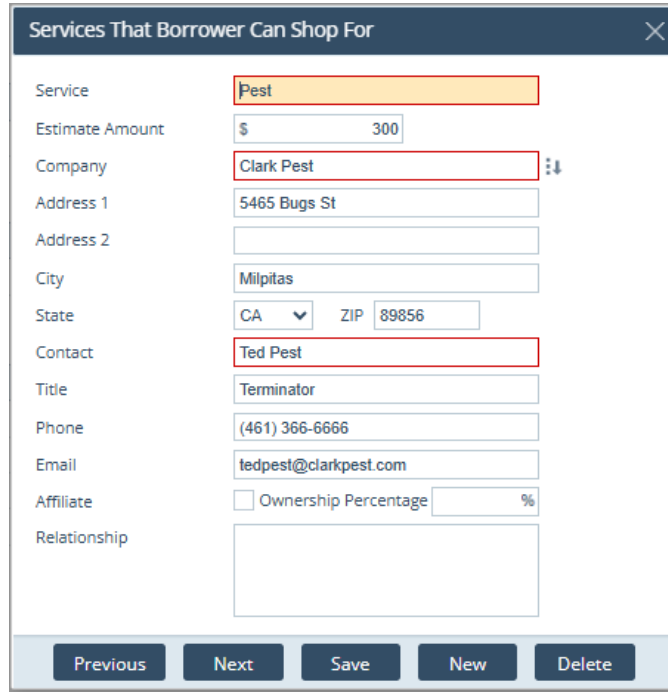
### C. Services Borrower Can Shop For (from Fees)

| Service             | Estimate | Service Provider | Contact | Affiliate |
|---------------------|----------|------------------|---------|-----------|
| Pest Inspection Fee | \$ 175   |                  |         | No        |

### C. Services Borrower Can Shop For

| <input type="checkbox"/> Service    | Estimate | Service Provider   | Contact     | Affiliate |
|-------------------------------------|----------|--------------------|-------------|-----------|
| <input type="checkbox"/> Title      | \$ 200   | A Title Company    | Pat Gross   | No        |
| <input type="checkbox"/> Pest       | \$ 300   | Clark Pest         | Ted Pest    | No        |
| <input type="checkbox"/> Survey     | \$ 250   | TKM Land Surveyors | Jimmy Land  | No        |
| <input type="checkbox"/> Settlement | \$ 275   | AAA Mortgage Bank  | Patrice Sue | No        |

- *Services Borrower Can Shop For* lightbox buttons.
  - When there are multiple items listed in the table, click **Previous** and **Next** to move from one item to the next.
  - To add a new item, click **New**.
  - To save and close the lightbox, click **Save**.
  - To delete the item from the table, click **Delete**.



## Escrows Tab

✓ (50615)

Updated the **Copy to Fees** button, where the *Withhold from Wire* checkbox is automatically selected when **Aggregate Adjustment** is copied to the *Fees* tab.

- **Purpose** – To make it easier to copy the **Aggregate Adjustment** without manually selecting the *Withhold from Wire* checkbox.

Loans
C4011702—Anthony TestCase
Production
Closing Costs

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

Fees
Summary
Loan Estimate
Service Providers
Closing Disclosure
Summaries of Transactions
Payoffs/Payments
Additional Information
Escrows

Estimated Closing Date: 11/27/2025
First Payment Date: 01/01/2026

| Type                                                 | Annual Amount | Monthly Amount | Months Collected | Total Due | Frequency | Next Due | Months Cushion | Cushion Amount |   |    |      |
|------------------------------------------------------|---------------|----------------|------------------|-----------|-----------|----------|----------------|----------------|---|----|------|
| <input type="checkbox"/> Property Taxes              | \$            | \$             | 0.00             | 6         | \$        | 0.00     | Annually       | 12/01/2025     | 2 | \$ | 0.00 |
| <input type="checkbox"/> Mortgage Insurance          | \$            | \$             | 0.00             | 1         | \$        | 0.00     | Monthly        | 01/01/2026     | 0 | \$ | 0.00 |
| <input type="checkbox"/> Homeowner's Insurance       | \$            | \$             | 0.00             | 4         | \$        | 0.00     |                |                | 2 | \$ | 0.00 |
| <input type="checkbox"/> Homeowner's Association ... | \$            | \$             | 0.00             | 4         | \$        | 0.00     |                |                | 1 | \$ | 0.00 |

### Aggregate Adjustment

Total Cushion Amount: \$ 0.00

Total Collected: \$ 0.00

Total before the Adjustment: \$ 0.00

Aggregate Adjustment: \$ 0.00

Edit Aggregate Adjustment: ☐

Total Tax Annual Amount: \$

Total Monthly Escrow: \$ 0.00

Next Due Date: 12/01/2025

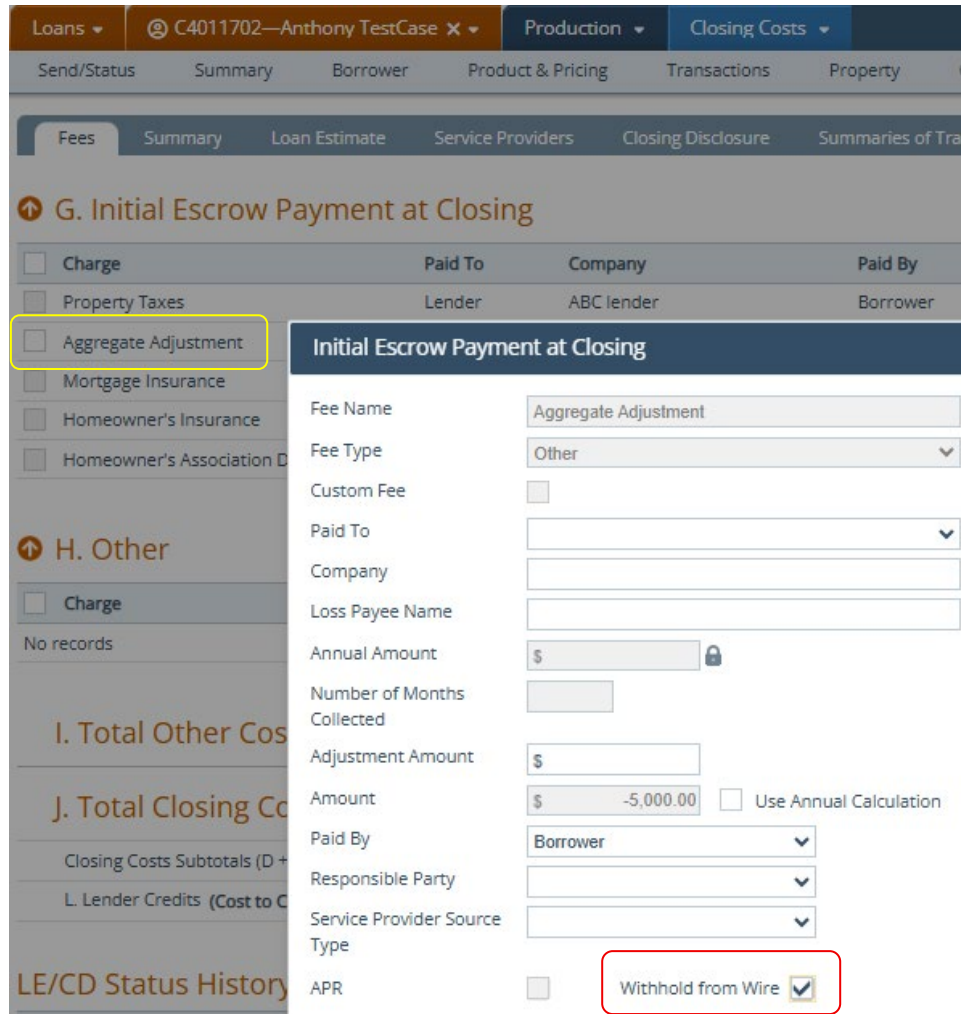
Next Due Amount: \$ 0.00

### Payment Schedule

| Month          | Paid into Escrow | Paid out of Escrow | Trial Balance | Adjusted Aggregate |
|----------------|------------------|--------------------|---------------|--------------------|
| 2026 January   | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 February  | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 March     | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 April     | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 May       | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 June      | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 July      | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 August    | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 September | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 October   | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 November  | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |
| 2026 December  | \$ 0.00          | \$ 0.00            | \$ 0.00       | \$ 0.00            |

Save
Calculate Aggregate
Copy to Fees

- On the *Fees* tab, the *Withhold from Wire* checkbox is automatically selected, in the *Initial Escrow Payment at Closing* lightbox.



✓ (50939)

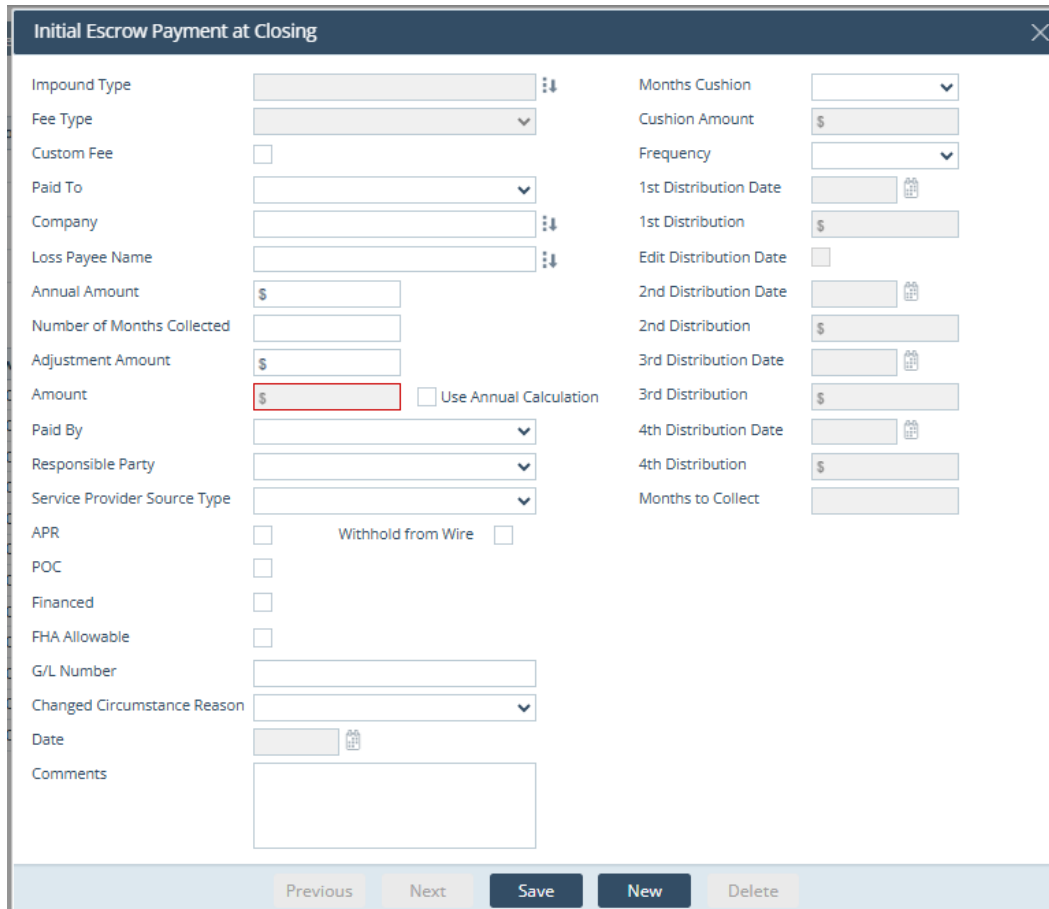
Added the up/down arrows (  ) and delete icons (  ) to the table and updated the *Initial Escrow Payment at Closing* lightbox buttons to **Previous**, **Next**, **Save**, **New** and **Delete**.

- **Purpose** – To improve usability and consistency, to ensure a clearer, more intuitive interface for closing workflows, reducing user confusion and errors.

- To move an item, select its checkbox and click  or .
- To delete an item, select its checkbox and click .

| Loans C4011702—Anthony TestCase Production Closing Costs                                                                                  |               |                |                    |           |            |            |                |                |  |  |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|--------------------|-----------|------------|------------|----------------|----------------|--|--|
| Send/Status Summary Borrower Product & Pricing Transactions Property Closing Costs Loan Transmittal FHA VA                                |               |                |                    |           |            |            |                |                |  |  |
| Fees Summary Loan Estimate Service Providers Closing Disclosure Summaries of Transactions Payoffs/Payments Additional Information Escrows |               |                |                    |           |            |            |                |                |  |  |
| Estimated Closing Date                                                                                                                    |               | 11/27/2025     | First Payment Date |           | 01/01/2026 |            |                |                |  |  |
| Type                                                                                                                                      | Annual Amount | Monthly Amount | Months Collected   | Total Due | Frequency  | Next Due   | Months Cushion | Cushion Amount |  |  |
| <input type="checkbox"/> Property Taxes                                                                                                   | \$            | \$ 0.00        | 6                  | \$ 0.00   | Annually   | 12/01/2025 | 2              | \$ 0.00        |  |  |
| <input type="checkbox"/> Mortgage Insurance                                                                                               | \$            | \$ 0.00        | 1                  | \$ 0.00   | Monthly    | 01/01/2026 | 0              | \$ 0.00        |  |  |
| <input type="checkbox"/> Homeowner's Insurance                                                                                            | \$            | \$ 0.00        | 4                  | \$ 0.00   |            |            | 2              | \$ 0.00        |  |  |
| <input type="checkbox"/> Homeowner's Association ...                                                                                      | \$            | \$ 0.00        | 4                  | \$ 0.00   |            |            | 1              | \$ 0.00        |  |  |

- *Initial Escrow Payment at Closing* lightbox buttons.
  - When there are multiple items listed in the table, click **Previous** and **Next** to move from one item to the next.
  - To add a new item, click **New**.
  - To save and close the lightbox, click **Save**.
  - To delete the item from the table, click **Delete**.



## Loan Estimate Tab

- ✓ (50786)
 

Updated the UI by expanding the *Description* and *Notes* fields (*Change of Circumstances* section) and the *Prepayment Penalty Description* field (*Loan Terms* section).

  - Purpose – To make it easier to read and enter longer descriptions and notes, improving clarity and reducing errors caused by truncated text.

Fees
Summary
Loan Estimate
Service Providers
Closing Disclosure
Summaries of Transactions

### Change of Circumstance

Date

Details of Reason

Description
Notes

### Loan Terms

Purpose  Product Name

|                              |         |                             |    |             |    |
|------------------------------|---------|-----------------------------|----|-------------|----|
| Loan Amount                  | \$ 0.00 | Can Increase?               | No | As High As  | \$ |
| Interest Rate                | 0.000 % | Can Increase?               | No | As High As  |    |
| Term                         | 0 years | Adjusts Every               |    | Starting In |    |
| Monthly Principal & Interest | \$ 0.00 | Can Increase?               | No | As High As  | \$ |
|                              |         | Adjusts Every               |    | Starting In |    |
| Interest Only                | Yes     | Interest Only Term (months) | 0  |             |    |
| Balloon Payment              | Yes     | Balloon Term (months)       | 0  | Max Amount  | \$ |

Prepayment Penalty  Prepayment Term (months)  Max Amount \$

Prepayment Penalty Description

## Production

### Summary Screen

✓ (44338)

Added the **Investor** section.

- **Purpose** – To provide users access to this information without granting them access to *Lock > Final Commitment > Additional Tracking* tab or *Production > ULDD* screen.

| Loans                       | C5081404—Piggyback first | Production           | Summary              |
|-----------------------------|--------------------------|----------------------|----------------------|
| Send/Status                 | Summary                  | Borrower             | Product & Pricing    |
| Other Financing Information |                          | Subject Property     |                      |
| Total Other Financing       | \$ 10,000.00             | Address              | 123 Subject Property |
| Total Credit Limit          | \$ 10,000.00             | Unit Number          |                      |
| Total Monthly Amount        | \$ 53.68                 | City                 |                      |
|                             |                          | State/Zip Code       |                      |
|                             |                          | County               |                      |
|                             |                          | Property Type        |                      |
|                             |                          | Number of Units      |                      |
| Originator                  |                          | Investor             |                      |
| Business Unit               | Shibani Test BU          | Investor Name        | Alpha - Codename     |
| Institution                 | Shibani Test Institution | Investor Loan Number | 55224433             |
| Originator Name             | Shibani Bagga            | Product              | Loan Product 1       |
| Loan Servicing Number       | 603143                   | Investor Feature ID  | 221 223              |
|                             |                          |                      | 222 221              |

## Borrower Screen

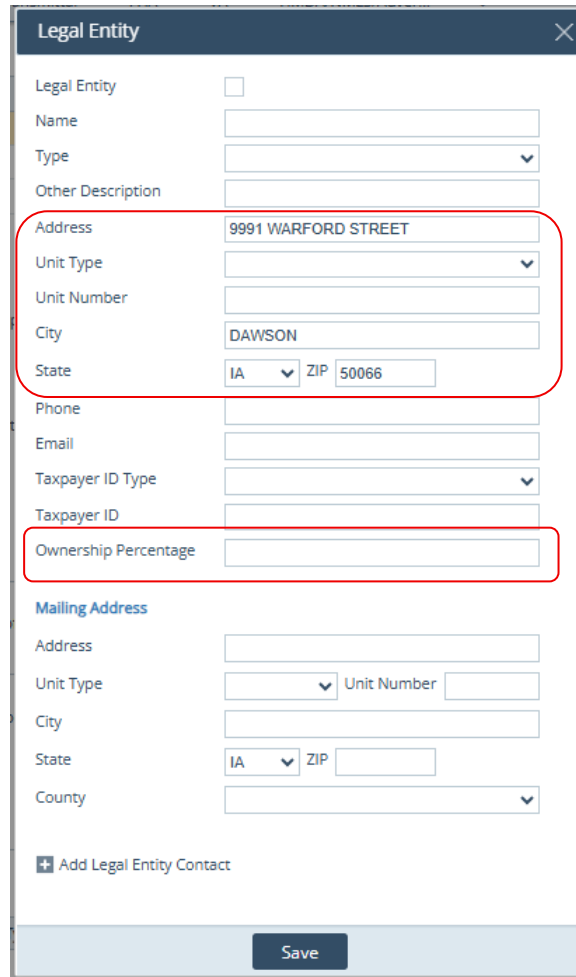
### Personal Information Section

✓ (50985)

The *Legal Entity* field has been moved from the *Other Information* section to the *Personal Information* section, and the *Legal Entity* lightbox has been updated to include address fields and the *Ownership Percentage* field.

| Loans                           | C4011702—Anthony TestCase | Production         | Borrower                 |
|---------------------------------|---------------------------|--------------------|--------------------------|
| Send/Status                     | Summary                   | Borrower           | Product & Pricing        |
| Transactions                    |                           |                    |                          |
| Property                        |                           |                    |                          |
| Closing Costs                   |                           |                    |                          |
| Loan Transmittal                |                           |                    |                          |
| FHA                             |                           |                    |                          |
| VA                              |                           |                    |                          |
| Closing Information             |                           |                    |                          |
| Dave Daveson                    |                           |                    |                          |
| Personal Information            |                           |                    |                          |
| Copy from Borrower Dave Daveson |                           |                    |                          |
| First Name                      | Anthony                   | Home Phone         |                          |
| Middle Name                     |                           | Cell Phone         |                          |
| Last Name                       | TestCase                  | Work Phone         | (784) 784-7841 Ext.      |
| Suffix                          |                           | Fax                |                          |
| Nickname                        |                           | Email              | ldavis19982003@yahoo.com |
| SSN                             | 000-00-0018               | Best Contact       |                          |
| Date of Birth                   | 01/01/1974                | Age                | 50                       |
|                                 |                           | Best Time to Call  |                          |
|                                 |                           | Citizenship        | US Citizen               |
|                                 |                           | Preferred Language |                          |
|                                 |                           | Other              |                          |
|                                 |                           | Legal Entity       |                          |

- New fields in the *Legal Entity* lightbox.



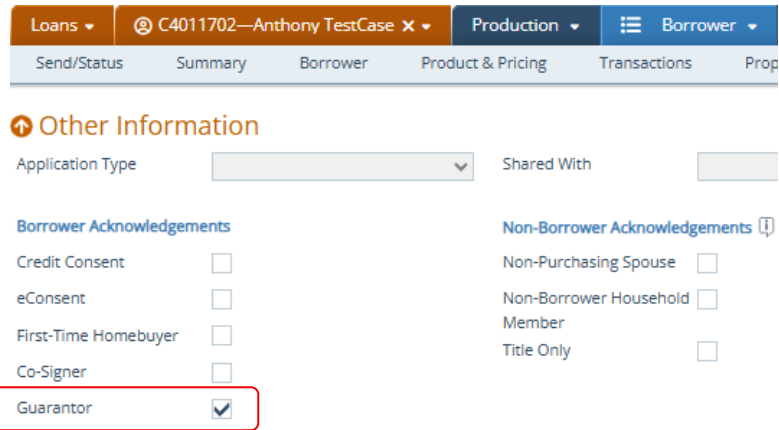
## Other Information Section

✓ (50890)

Added the **Guarantor** checkbox, placed below the *Co-Signer* checkbox.

- **Purpose** – This new option allows you to indicate when a borrower is acting as a guarantor, in addition to existing co-signer functionality.
  - Provides clearer borrower role identification.
  - Improves compliance and reporting accuracy.
  - Reduces confusion in scenarios involving guarantors.





Loans ▾ C4011702—Anthony TestCase X ▾ Production ▾ Borrower ▾

Send/Status Summary Borrower Product & Pricing Transactions Prop

Other Information

Application Type ▾ Shared With ▾

**Borrower Acknowledgements**

Credit Consent ☐

eConsent ☐

First-Time Homebuyer ☐

Co-Signer ☐

Guarantor ☒

**Non-Borrower Acknowledgements** ⓘ

Non-Purchasing Spouse ☐

Non-Borrower Household Member ☐

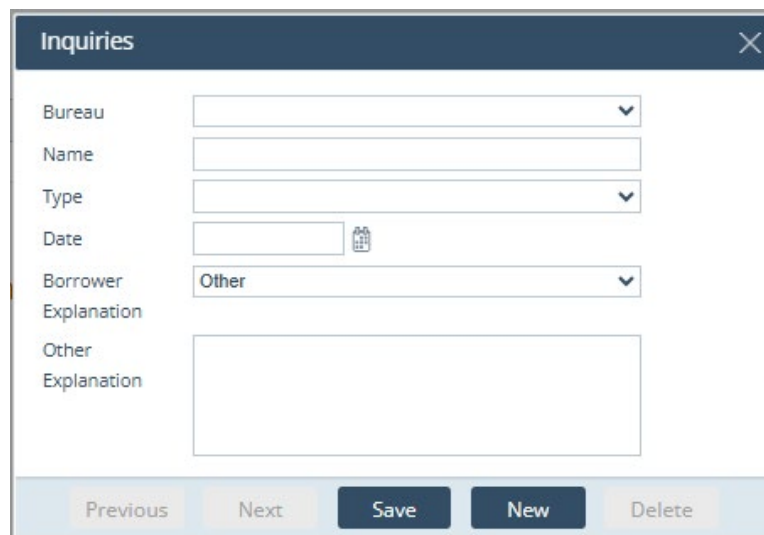
Title Only ☐

### Credit Report Data section

✓ (47094)

Added the **Other Explanation** field to the *Inquiries* lightbox.

- **Purpose** – To provide a dedicated field for other explanations on borrower credit inquiries.



Inquiries X

Bureau ▾

Name ▾

Type ▾

Date  

Borrower Explanation ▾ Other ▾

Other Explanation

Previous Next Save New Delete

- By default, this field is read only. This field is enabled when *Other* is selected from the *Borrower Explanation* dropdown.

## HMDA/NMLS/Adverse Action Screen

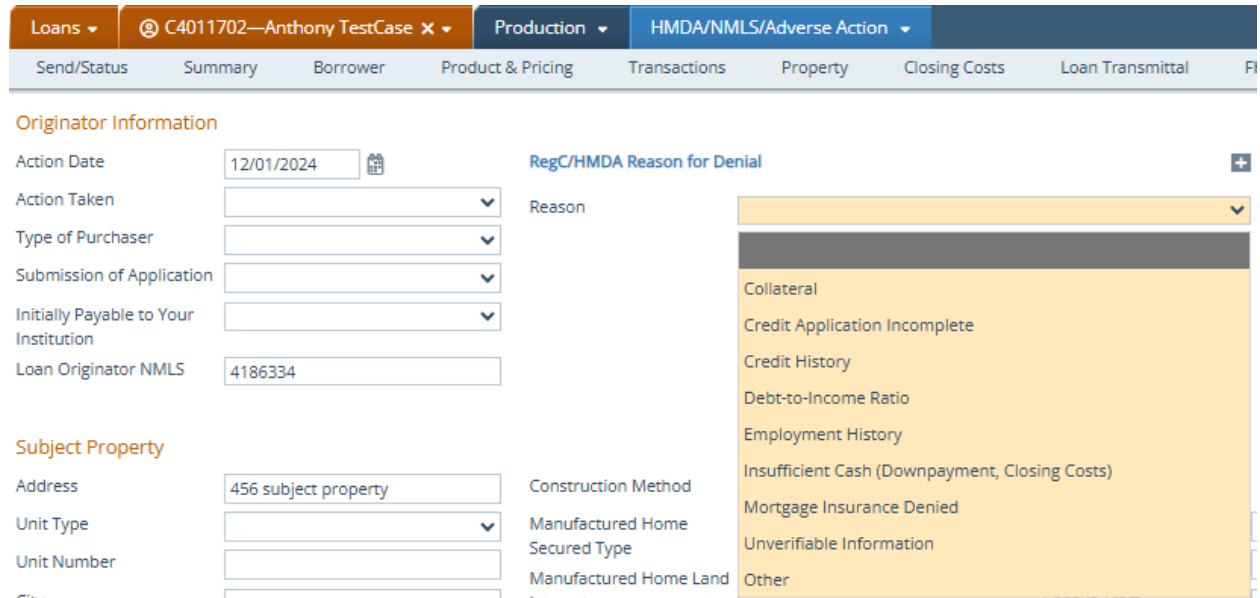
### Originator Information Section

✓ (41160)

Updated the *Reason* dropdown menu in the *RegC/HMDA Reason for Denial* section. The list of options are now displayed in alphabetical order.

- **Purpose** – Previously this list was not in alphabetical order, which made it difficult for users to quickly locate and select the correct reason when processing adverse actions. Now that it is in

alphabetical order, it will allow user to more easily locate and select the correct reason and reduce the risk of the wrong reason being selected.

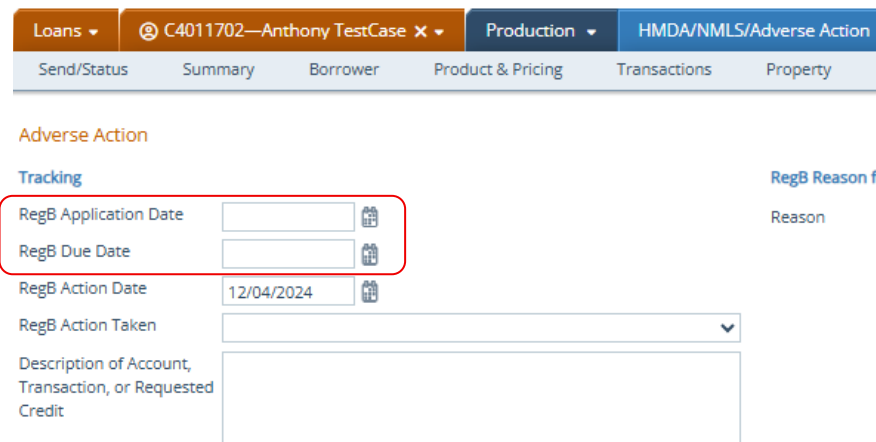


## Adverse Action Section

✓ (51200)

Added the new fields **RegB Application Date** and **RegB Due Date**.

- **Purpose** – To help you track compliance deadlines more accurately.

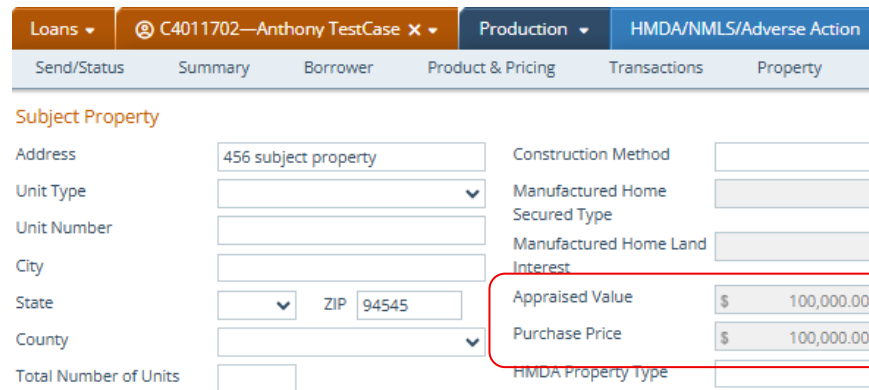


## Subject Property Section

✓ (50839)

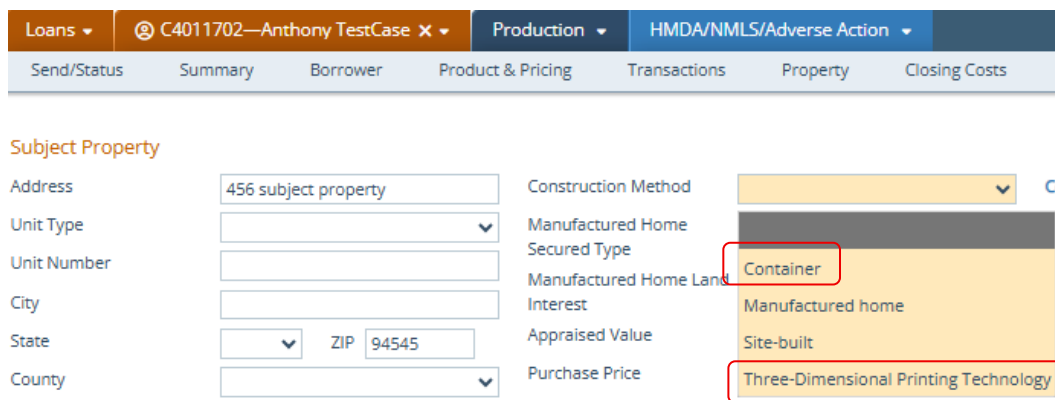
Relabeled the old **Property Value** field to **Appraised Value** and added the new **Purchase Price** field.

- **Purpose** – Previously, the amount displayed in the **Property Value** field was the appraised value and not the purchase price. Now, both values are displayed in these new fields, which ensures accurate reporting and compliance with HMDA requirements.



- ✓ (51006) Updated the *Construction Method* dropdown by adding **Container** and **Three-Dimensional Printing Technology** as additional options.

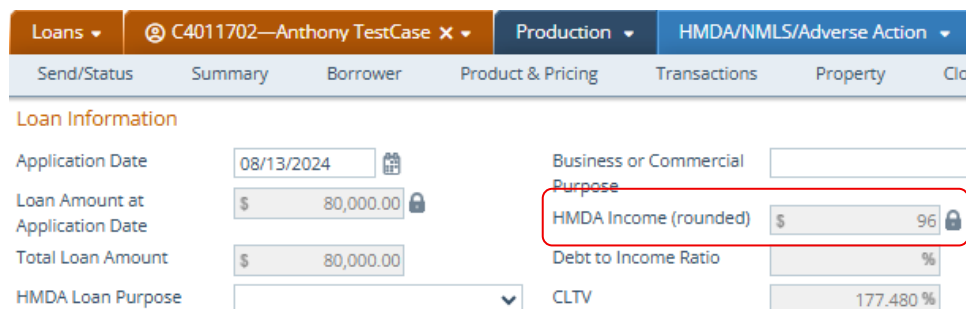
- **Purpose** – To support Freddie Mac ULDD Phase 5.



## Loan Information Section

- ✓ (51335) Updated the *HMDA Income (rounded)* field to be based on gross income instead of net income.

- **Purpose** – To ensure HMDA reporting meets federal requirements by using **gross income** as the basis for calculations.



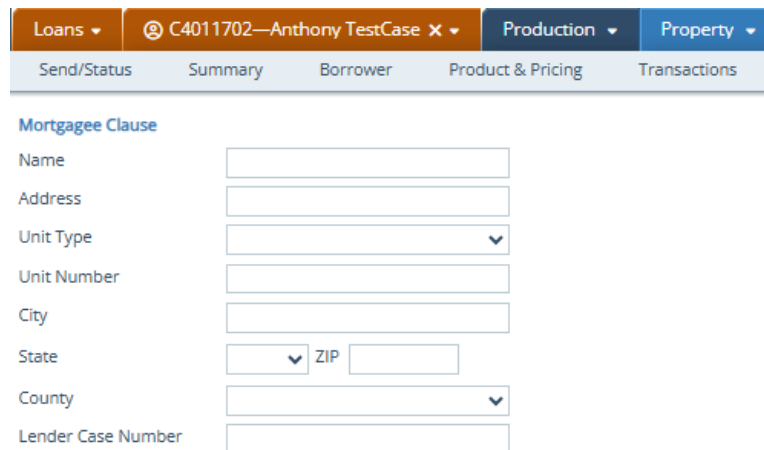
## Property Screen

### Title and Legal Section

#### ✓ (48833)

Added the **Mortgagee Clause** subsection.

- **Purpose** – To make capturing this information easier and more accurate, reducing manual work and improving consistency.



The screenshot shows the Path Calyx interface with the 'Property' tab selected. Below the navigation bar, the 'Mortgagee Clause' subsection is visible. It contains the following fields:

- Name:
- Address:
- Unit Type:
- Unit Number:
- City:
- State:  ZIP:
- County:
- Lender Case Number:

#### ✓ (50644)

Updated the *Vesting Manner Held* dropdown menu by adding an **A** to all applicable options.

- **Purpose** – To improve clarity.

Note: This update also applies to the *Vesting Manner Held* dropdown menu on the *Closing Information > Legal* tab.

|                              |                            |
|------------------------------|----------------------------|
| Vesting Manner Held          |                            |
| Other                        | A Married Couple           |
| Title Vesting Description    | A Married Man              |
|                              | A Married Person           |
|                              | A Married Woman            |
|                              | Not Applicable             |
|                              | Other                      |
| Legal Description Code       | Same Sex Married Couple    |
| See Exhibit A                | A Single Man               |
| Legal Description            | A Single Person            |
|                              | A Single Woman             |
|                              | A Sole Owner               |
|                              | Sole Ownership             |
|                              | Tenants By The Entirety    |
|                              | Tenants in common          |
| Request for Title Commitment | Tenants in Severalty       |
| Title Request Date           | To be determined in escrow |
| Type of Policy               | Trust                      |
| Order Number                 | An Unmarried Man           |
| Effective Date               | An Unmarried Woman         |
| Title Expiration             | A Widow                    |

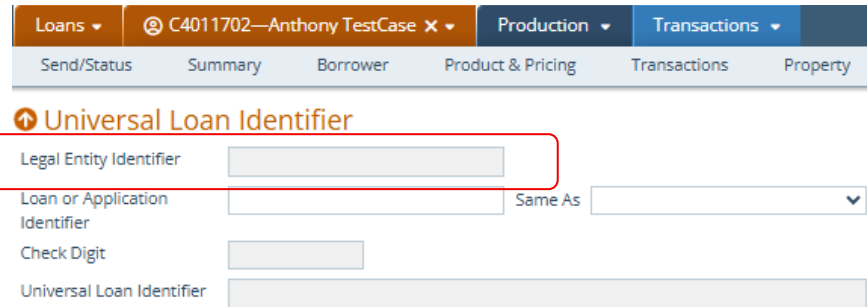
### Subject Property Information Section

- ✓ (51054)  
Updated the *Non-Warrantable* checkbox, to be displayed at all times.
  - **Purpose** – This checkbox, previously limited to condo property types, is now available for all property types.

### Transactions Screen

#### Universal Loan Identifier Section

- ✓ (50536)  
Updated the *Legal Entity Identifier* field to be read only.
  - **Purpose** – To prevent accidental changes to this information.



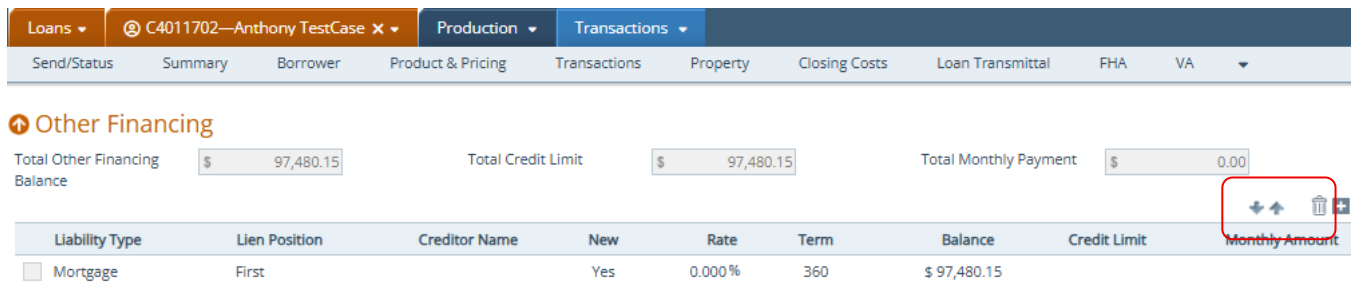
Note: The *Legal Entity Identifier* field remains editable on the *HMDA/NMLS/Adverse Action* screen, for roles/users who have access to that screen.

## Other Financing Section

✓ (50913)

Added the up/down arrows (  ) and delete icon (  ) to the *Other Financing* table.

- **Purpose** – To improve usability and consistency, to ensure a clearer, more intuitive interface for closing workflows, reducing user confusion and errors.
  - To move an item, select its checkbox and click  or .
  - To delete an item, select its checkbox and click .



## Closing Information Screen

### Multiple Tabs

✓ (50986)

Standardized icons for table actions and applied consistent button styling across all applicable lightboxes in the *Closing Information* screen.

- **Purpose** – To improve usability and consistency, to ensure a clearer, more intuitive interface for closing workflows, reducing user confusion and errors.
- Added the up/down arrows (  ) and delete icons (  ) to all applicable tables in the *General*, *Wire & Funding*, *Insurance & Escrow*, and *Legal* tabs.
  - To move an item, select its checkbox and click  or .
  - To delete an item, select its checkbox and click .

### ○ General tab

Loans ▾ C4011702—Anthony TestCase X ▾ Production ▾ Closing Information ▾

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

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

#### ↑ Alternate Names

| Borrower   | Alternate Name | Creditor | Account Number | Type |  |
|------------|----------------|----------|----------------|------|--|
| No records |                |          |                |      |  |

#### ↑ Power of Attorney

| <input type="checkbox"/> Borrower | Grantee | Address | City | State | ZIP | Phone |  |
|-----------------------------------|---------|---------|------|-------|-----|-------|--|
| No records                        |         |         |      |       |     |       |  |

#### ↑ Trust

Primary

| Type       | Name | State | Date Established |  |
|------------|------|-------|------------------|--|
| No records |      |       |                  |  |

Secondary

| Type       | Name | State | Date Established |  |
|------------|------|-------|------------------|--|
| No records |      |       |                  |  |

Trustee

| Type       | Trustee | Address | City | State | ZIP | County |  |
|------------|---------|---------|------|-------|-----|--------|--|
| No records |         |         |      |       |     |        |  |

Grantor

| Type       | Grantor | Address | City | State | ZIP | County |  |
|------------|---------|---------|------|-------|-----|--------|--|
| No records |         |         |      |       |     |        |  |

Beneficiary

| Type       | Beneficiary | Address | City | State | ZIP | County |  |
|------------|-------------|---------|------|-------|-----|--------|--|
| No records |             |         |      |       |     |        |  |

Witness

| Type       | Witness | Address | City | State | ZIP | County |  |
|------------|---------|---------|------|-------|-----|--------|--|
| No records |         |         |      |       |     |        |  |

### ○ Wire & Funding tab

Loans ▾ C4011702—Anthony TestCase X ▾ Production ▾ Closing Information ▾

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

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

#### ↑ Wire Calculation

| Deduction                                             | Amount      | Addition                                            | Amount      |
|-------------------------------------------------------|-------------|-----------------------------------------------------|-------------|
| <input type="checkbox"/> Homeowner's Association Dues | \$ 400.00   | <input type="checkbox"/> Mortgage Insurance Premium | \$ 1,010.10 |
| <input type="checkbox"/> Homeowner's Association Dues | \$ 333.32   | <input type="checkbox"/> Pest Inspection Fee        | \$ 55.00    |
| <input type="checkbox"/> Mortgage Insurance Premium   | \$ 1,010.10 |                                                     |             |
| <input type="checkbox"/> Mortgage Insurance Premium   | \$ 1,010.10 |                                                     |             |
| <input type="checkbox"/> Pest Inspection Fee          | \$ 175.00   |                                                     |             |

### ○ Insurance & Escrows tab

Loans ▾ C4011702—Anthony TestCase X ▾ Production ▾ Closing Information ▾

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

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

### Insurance

| Type       | Company | Phone | Agent | Policy / Binder # | Coverage | Deductible | Premium | Effective Date | Renewal Date |
|------------|---------|-------|-------|-------------------|----------|------------|---------|----------------|--------------|
| No records |         |       |       |                   |          |            |         |                |              |

### Flood

|                          |  |                      |  |                         |  |
|--------------------------|--|----------------------|--|-------------------------|--|
| Certification Number     |  | Flood Zone           |  | LOMA/LOMR               |  |
| Determination Date       |  | NFIP Community Name  |  | LOMA/LOMR Date          |  |
| Community Number         |  | NFIP Map Number      |  | Federal Flood Insurance |  |
| Community Map Number     |  | NFIP Community       |  | Participating Community |  |
| Panel/Map Effective Date |  | Participation Status |  |                         |  |

### Escrows

| Type                        | Annual Amount | Monthly Amount | Months Collected | Total Due | Frequency | Next Due   | Months Cushion | Cushion Amount |
|-----------------------------|---------------|----------------|------------------|-----------|-----------|------------|----------------|----------------|
| Property Taxes              | \$            | \$ 0.00        | 6                | \$ 0.00   | Annually  | 12/01/2025 | 2              | \$ 0.00        |
| Mortgage Insurance          | \$            | \$ 0.00        | 1                | \$ 0.00   | Monthly   | 01/01/2026 | 0              | \$ 0.00        |
| Homeowner's Insurance       | \$            | \$ 0.00        | 4                | \$ 0.00   |           |            | 2              | \$ 0.00        |
| Homeowner's Association ... | \$            | \$ 0.00        | 4                | \$ 0.00   |           |            | 1              | \$ 0.00        |

### Legal tab

Loans ▾ C4011702—Anthony TestCase X ▾ Production ▾ Closing Information ▾

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

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

### Title Endorsements

| Type       | Endorsement |
|------------|-------------|
| No records |             |

### Special Instructions

| Description | Type |
|-------------|------|
| No records  |      |

### Payoffs

| Account    | Balance |
|------------|---------|
| No records |         |

### Tax Messages

| Type       | Year |
|------------|------|
| No records |      |

### Document Requirements

| Document                  |
|---------------------------|
| ARM Rider Required        |
| 1-4 Family Rider Required |

- Updated all lightbox buttons to **Previous**, **Next**, **Save**, **New** and **Delete** for all applicable lightboxes, for the *General*, *Insurance & Escrows*, and *Legal* tabs.
  - When there are multiple items listed in the table, click **Previous** and **Next** to move from one item to the next.
  - To add a new item, click **New**.



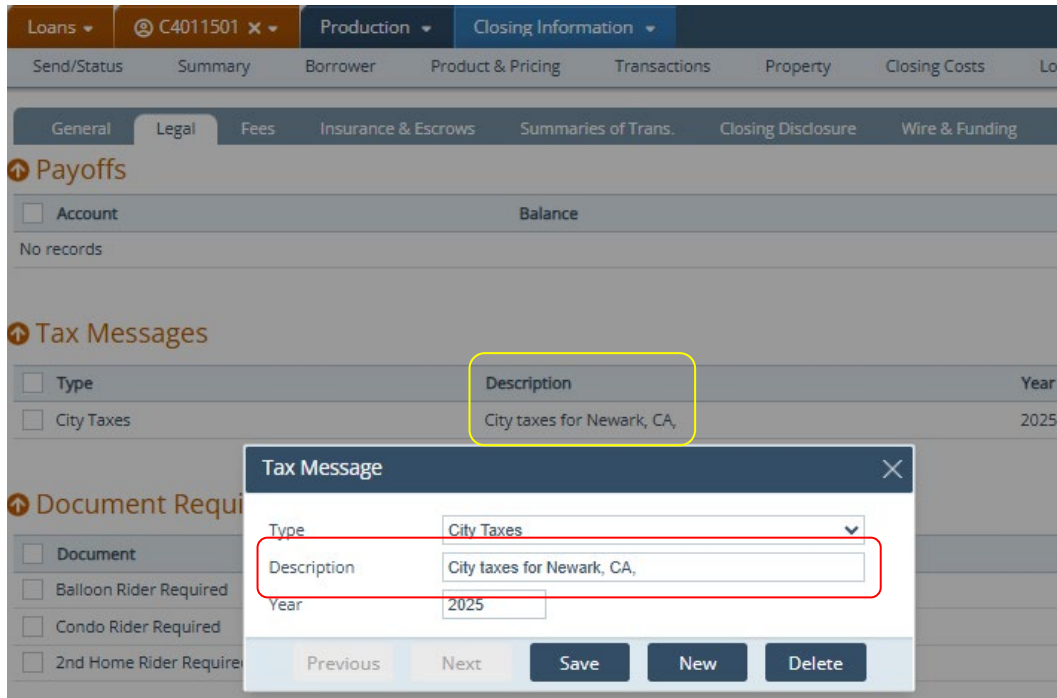
- To save and close the lightbox, click **Save**.
- To delete the item from the table, click **Delete**.
- On the *General* tab, these buttons apply to the following lightboxes:
  - *Alternate Names*
  - *Power of Attorney*
  - *Primary*
  - *Secondary*
  - *Trustee*
  - *Grantor*
  - *Beneficiary*
  - *Witness*
- On the *Insurance & Escrows* tab, these buttons apply to the following lightboxes:
  - *Add/Edit Insurance*
  - *Initial Escrow Payment at Closing*
- On the *Legal* tab, these buttons apply to the following lightboxes:
  - *Title Endorsement*
  - *Special Instruction*
  - *Tax Message*
  - *Document Requirement*

### Legal Tab

✓ (50645)

Added the **Description** field to the *Tax Message* lightbox.

- Purpose – To give users the flexibility to manually enter a more descriptive message, instead of just relying on the options from the *Type* dropdown menu.



- After saving the tax message, the description is also displayed in the new **Description** column.

## General Tab

✓ (50725)

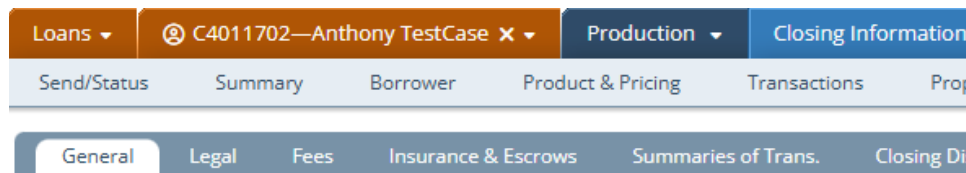
Added borrower name fields to the export mapping for the *Closing Information* screen.

- **Purpose** – This ensures accurate borrower data flows into closing documents and reporting systems, reducing manual entry and improving compliance.

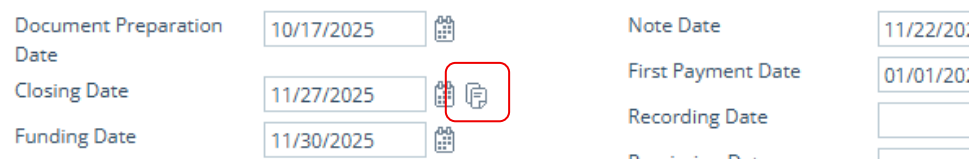
✓ (47581)

Added the copy icon (📋) to the *Closing Date* field, which copies the date in the *Estimated Closing Date* field from the *Closing Costs > Fees* tab.

- **Purpose** – To allow you to match both fields with the ease of a click.



## General Closing Information



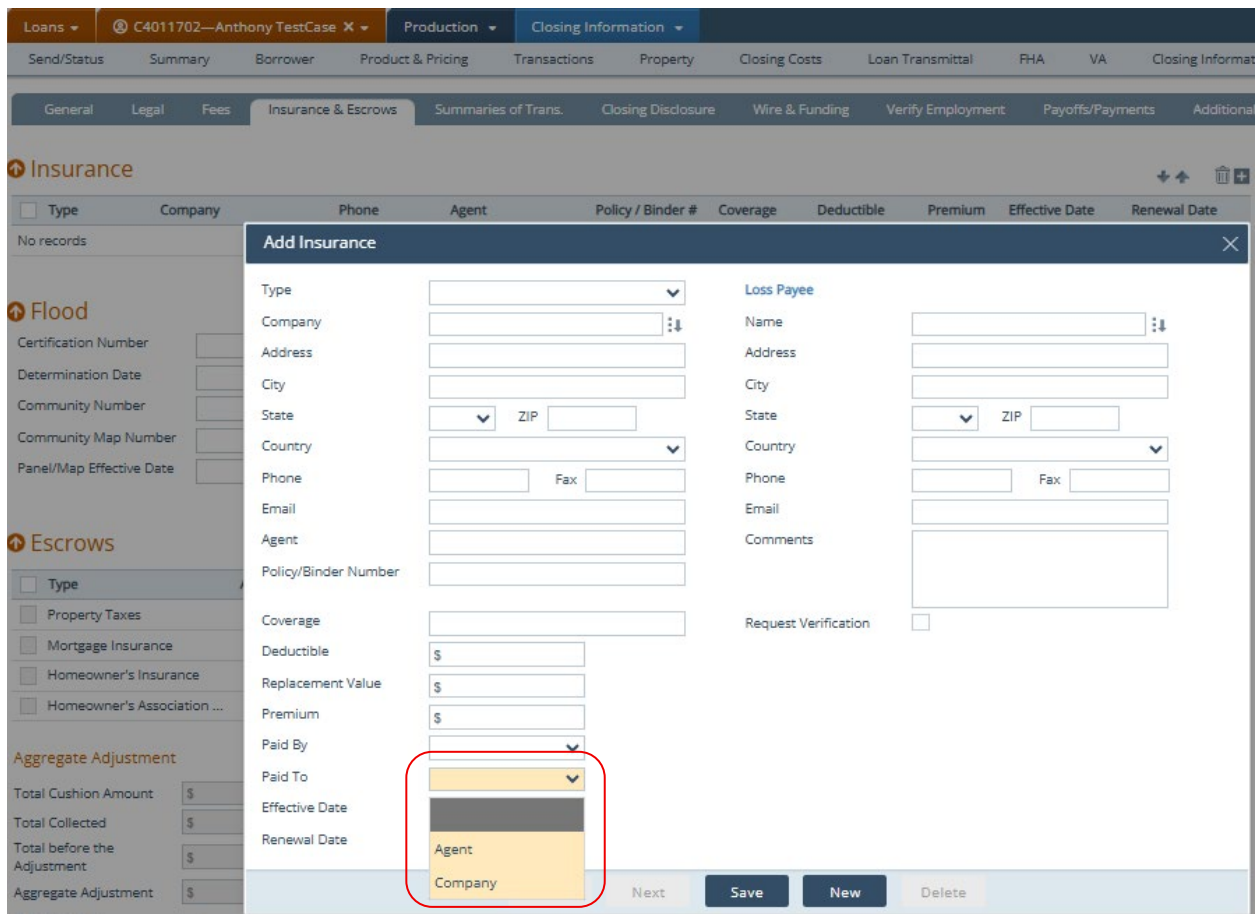
Note: The copy function is only one way. If the date is changed in the *Closing Date* field (on the *Closing Information* screen) the *Estimated Closing Date* field (on the *Closing Costs* screen) remains unchanged until you manually change it.

## Insurance & Escrows Tab

✓ (39771)

Added a dedicated **Paid To** dropdown to the *Add/Edit Insurance* lightbox.

- **Purpose** – This ensures accurate payee details for insurance disbursements and proper mapping to closing documents and audit logs.



## Wire & Funding Tab

✓ (50870)

Updated the calculations for fees with the *POC* checkbox selected (from the *Closing Costs > Fees* tab), where the *Amount Due at Closing* is copied over to the *Closing Information > Wire & Funding* tab.

- Previously, the total fee *Amount* was copied over.
- Now, when the *POC* box is checked and when *Amount Due at Closing* is different from the total fee *Amount*, the *Amount Due at Closing* is copied over.

Added the **Return Funds** section.

- Loans

C4011702—Anthony TestCase

Production

Closing Information

Send/Status

Summary

Borrower

Product & Pricing

Transactions

Property

Closing Costs

General

Legal

Fees

Insurance & Escrows

Summaries of Trans.

Closing Disclosure

Wire & Funding

|                                                                                      |                                                                        |                                                                                   |
|--------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Unfund Date                                                                          | <input type="text"/>                                                   |  |
| Reason/Comments                                                                      | <div></div>                                                            |                                                                                   |
| Funding Date                                                                         | <input type="text" value="11/30/2025"/>                                |  |
| Return Request Date                                                                  | <input type="text"/>                                                   |  |
| Funds Received                                                                       | <input type="text"/>                                                   |  |
| <div> <div> <b>Settlement Agent</b> </div> <div> <b>Warehouse Bank</b> </div> </div> |                                                                        |                                                                                   |
| Company                                                                              | <input type="text" value="A Title Company"/>                           | <input type="text"/>                                                              |
| Address                                                                              | <input type="text" value="400 Market Street"/>                         | <input type="text"/>                                                              |
| City                                                                                 | <input type="text" value="San Jose"/>                                  | <input type="text"/>                                                              |
| State                                                                                | <input type="text" value="CA"/> <input type="text" value="ZIP 95113"/> | <input type="text"/> <input type="text"/>                                         |
| Phone                                                                                | <input type="text" value="(408) 224-3995"/>                            | <input type="text"/>                                                              |
| Fax                                                                                  | <input type="text"/>                                                   | <input type="text"/>                                                              |
| Email                                                                                | <input type="text"/>                                                   | <input type="text"/>                                                              |
| Contact                                                                              | <input type="text" value="Pat Gross"/>                                 | <input type="text"/>                                                              |

## Loan Transmittal Screen

Added the **Condo Project Assessment ID** and **Project Waiver Request ID** fields.

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| Loans       | C4011702—Anthony TestCase | Production | Loan Transmittal  |                  |
|-------------|---------------------------|------------|-------------------|------------------|
| Send/Status | Summary                   | Borrower   | Product & Pricing | Transactions     |
|             |                           |            | Property          | Closing Costs    |
|             |                           |            |                   | Loan Transmittal |
|             |                           |            |                   | FHA              |
|             |                           |            |                   | VA               |
|             |                           |            |                   | Closing Informat |

### I. Borrower and Property Information

| Borrower   |             | Subject Property |                      | Project Classification      |      |
|------------|-------------|------------------|----------------------|-----------------------------|------|
| First Name | Anthony     | Address          | 456 subject property | Unit Number                 |      |
| Middle     |             | Unit Type        |                      | Project Name                | PR31 |
| Last Name  | TestCase    | Unit Number      |                      | Fannie Mae                  |      |
| Suffix     |             | City             |                      | Freddie Mac                 |      |
| SSN        | 000-00-0018 | State            |                      | CPM Project ID              |      |
|            |             | ZIP              | 94545                | Section of the Act          |      |
|            |             | Property Type    | Manufactured Home    | Condo Project Assessment ID |      |
|            |             | Number of Units  |                      | Project Waiver Request ID   |      |
|            |             | Occupancy        | Primary Residence    |                             |      |

## FHA Screen

### FHA Appraisal Analysis Tab

✓ (51124)

Added the **FHA Appraisal Analysis** tab.

- **Purpose** – Previously, this tab was only available on the *Appraisals* screen. Now it can be accessed on the *FHA* screen as well. This tab is still available on the *Appraisals* screen.

Note: System admins need to enable this tab in *Configuration > Roles > Screens > Loan > Production > FHA*.

Loans
C4011702—Anthony TestCase
Production
FHA

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

Worksheet
Addendum
Loan Transmittal
203 (k)
FHA Appraisal Analysis

FHA Case Number
Section of the Act
INST Case Ref No.
Underwriter
CHUMS ID #

### Commitment Information

Conditional Commitment for MI

Improved Living Area

Condo Commitment Expense

By

Sponsor/Agent

Specific Commitment Conditions

Estimated Remaining Economic Life

Assurance of Completion

Additional Items

Additional Conditions

Conditional Commitment Issued

Conditional Commitment Expires

Action Date

Property Eligible for Max Financing

Amount

### Appraisal Analysis

Does the Appraisal Report present a consistent and fair analysis of the property?

If No, Explain

## Product & Pricing Screen

### Loan Information Section

- ✓ (50877)
  - Added the **Estimated Closing Date** and **First Payment Date**.
    - Purpose** – To ensure accurate and consistent handling of **Estimated Closing Date** and **First Payment Date** on the *Product & Pricing* screen,

| Loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   | C4011702—Anthony TestCase |                   | Production   |                        | Product & Pricing |                  |     |    |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------------------|-------------------|--------------|------------------------|-------------------|------------------|-----|----|--|--|-----------|-------------------|-------------|----|------------|------------------------|------------|---------------|--------|--------------------------|----|------------|--------------------|------------|--------------|--------------|-----------------|----|------------|---------------|----------|-------|--|------------------|----|-----------|----------------|----------|----------------|--|-------------------|----|-----------|-------|--|
| Send/Status                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Summary           | Borrower                  | Product & Pricing | Transactions | Property               | Closing Costs     | Loan Transmittal | FHA | VA |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |
| <h3>Loan Information</h3> <table> <tr> <td>Occupancy</td> <td>Primary Residence</td> <td>Sales Price</td> <td>\$</td> <td>100,000.00</td> <td>Estimated Closing Date</td> <td>11/27/2025</td> </tr> <tr> <td>Lien Position</td> <td>Second</td> <td>Estimated Property Value</td> <td>\$</td> <td>100,000.00</td> <td>First Payment Date</td> <td>01/01/2026</td> </tr> <tr> <td>Loan Purpose</td> <td>Construction</td> <td>Appraised Value</td> <td>\$</td> <td>100,000.00</td> <td>Base LTV/CLTV</td> <td>80.000 %</td> </tr> <tr> <td>Other</td> <td></td> <td>Base Loan Amount</td> <td>\$</td> <td>80,000.00</td> <td>Total LTV/CLTV</td> <td>80.000 %</td> </tr> <tr> <td>Refinance Type</td> <td></td> <td>Total Loan Amount</td> <td>\$</td> <td>80,000.00</td> <td>HCLTV</td> <td></td> </tr> </table> |                   |                           |                   |              |                        |                   |                  |     |    |  |  | Occupancy | Primary Residence | Sales Price | \$ | 100,000.00 | Estimated Closing Date | 11/27/2025 | Lien Position | Second | Estimated Property Value | \$ | 100,000.00 | First Payment Date | 01/01/2026 | Loan Purpose | Construction | Appraised Value | \$ | 100,000.00 | Base LTV/CLTV | 80.000 % | Other |  | Base Loan Amount | \$ | 80,000.00 | Total LTV/CLTV | 80.000 % | Refinance Type |  | Total Loan Amount | \$ | 80,000.00 | HCLTV |  |
| Occupancy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Primary Residence | Sales Price               | \$                | 100,000.00   | Estimated Closing Date | 11/27/2025        |                  |     |    |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |
| Lien Position                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Second            | Estimated Property Value  | \$                | 100,000.00   | First Payment Date     | 01/01/2026        |                  |     |    |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |
| Loan Purpose                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Construction      | Appraised Value           | \$                | 100,000.00   | Base LTV/CLTV          | 80.000 %          |                  |     |    |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |
| Other                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   | Base Loan Amount          | \$                | 80,000.00    | Total LTV/CLTV         | 80.000 %          |                  |     |    |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |
| Refinance Type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   | Total Loan Amount         | \$                | 80,000.00    | HCLTV                  |                   |                  |     |    |  |  |           |                   |             |    |            |                        |            |               |        |                          |    |            |                    |            |              |              |                 |    |            |               |          |       |  |                  |    |           |                |          |                |  |                   |    |           |       |  |

## Rate Adjustments Section

✓ (51152)

Added the **Payment Deferred [] Months** field.

- **Purpose** – To support loan programs with deferred payment options, improve accuracy in payment schedules, and reduce manual adjustments during setup and closing.

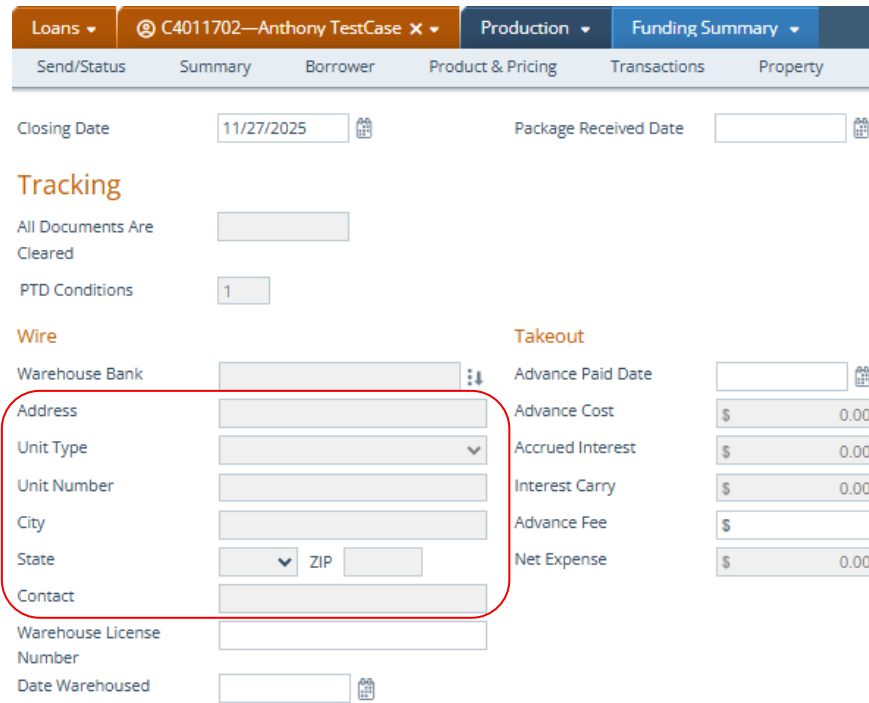
| Loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                             | C4011702—Anthony TestCase                                 |                   | Production   |          | Product & Pricing |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------------------------------------|-------------------|--------------|----------|-------------------|------------------|-----|----|--|--|----------------------|--|-----------------------------------------------------------|-------------------------------|----------------------|---------------------------------|--------------------------|--------------------|------------------------|----------------------------|-----------------------------|-------------------|--------------------------|---------------------------------------------|--------------------------|------------------|-----------------------------|--------|-------|--|----------------|------------|--|--|------------|--|--|-------|---|---------|----|--------|---|---------|--|--------|
| Send/Status                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Summary                     | Borrower                                                  | Product & Pricing | Transactions | Property | Closing Costs     | Loan Transmittal | FHA | VA |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| <h3>Rate Adjustments</h3> <table> <tr> <td>1st Period Cap</td> <td></td> <td>%</td> </tr> <tr> <td>Months to 1st Rate Adjustment</td> <td>60</td> <td></td> </tr> <tr> <td>Periodic Rate Cap</td> <td></td> <td>%</td> </tr> <tr> <td>Months Periodic Adjustment</td> <td></td> <td></td> </tr> <tr> <td>Lifetime Cap</td> <td></td> <td>%</td> </tr> <tr> <td>Margin</td> <td></td> <td>%</td> </tr> <tr> <td>Index</td> <td></td> <td>%</td> </tr> <tr> <td>Index Date</td> <td></td> <td></td> </tr> <tr> <td>Index Type</td> <td></td> <td></td> </tr> <tr> <td>Other</td> <td></td> <td></td> </tr> </table>                                                                                                                                                                                                          |                             |                                                           |                   |              |          |                   |                  |     |    |  |  | 1st Period Cap       |  | %                                                         | Months to 1st Rate Adjustment | 60                   |                                 | Periodic Rate Cap        |                    | %                      | Months Periodic Adjustment |                             |                   | Lifetime Cap             |                                             | %                        | Margin           |                             | %      | Index |  | %              | Index Date |  |  | Index Type |  |  | Other |   |         |    |        |   |         |  |        |
| 1st Period Cap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             | %                                                         |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Months to 1st Rate Adjustment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 60                          |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Periodic Rate Cap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                             | %                                                         |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Months Periodic Adjustment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                             |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Lifetime Cap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                             | %                                                         |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Margin                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                             | %                                                         |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                             | %                                                         |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Index Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                             |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Index Type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                             |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Other                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                             |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| <h3>Payment Adjustments</h3> <table> <tr> <td colspan="2"><b>Interest Only</b></td> <td colspan="2"> <input type="checkbox"/> Term <input type="text"/> Months       </td> </tr> <tr> <td>Initial Payment Rate</td> <td></td> <td colspan="2"> <input type="text"/> %       </td> </tr> <tr> <td>Initial Payment Rate</td> <td></td> <td colspan="2"> <input type="text"/> </td> </tr> <tr> <td>Period (months)</td> <td></td> <td colspan="2"></td> </tr> <tr> <td>Interest Calculation Type</td> <td>Simple</td> <td colspan="2"></td> </tr> <tr> <td><b>Buydown</b></td> <td>1-1</td> <td colspan="2"></td> </tr> <tr> <td>Type</td> <td></td> <td colspan="2"></td> </tr> <tr> <td>1</td> <td>1.000 %</td> <td>12</td> <td>Months</td> </tr> <tr> <td>2</td> <td>1.000 %</td> <td></td> <td>Months</td> </tr> </table> |                             |                                                           |                   |              |          |                   |                  |     |    |  |  | <b>Interest Only</b> |  | <input type="checkbox"/> Term <input type="text"/> Months |                               | Initial Payment Rate |                                 | <input type="text"/> %   |                    | Initial Payment Rate   |                            | <input type="text"/>        |                   | Period (months)          |                                             |                          |                  | Interest Calculation Type   | Simple |       |  | <b>Buydown</b> | 1-1        |  |  | Type       |  |  |       | 1 | 1.000 % | 12 | Months | 2 | 1.000 % |  | Months |
| <b>Interest Only</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                             | <input type="checkbox"/> Term <input type="text"/> Months |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Initial Payment Rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                             | <input type="text"/> %                                    |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Initial Payment Rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                             | <input type="text"/>                                      |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Period (months)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                             |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Interest Calculation Type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Simple                      |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| <b>Buydown</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1-1                         |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                             |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1.000 %                     | 12                                                        | Months            |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1.000 %                     |                                                           | Months            |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| <h3>Graduated Payment Mortgage</h3> <table> <tr> <td>Rate</td> <td></td> <td>%</td> <td>Term</td> <td></td> </tr> </table> <h3>Down Payment Assistance Program</h3> <table> <tr> <td>Down Payment Assistance Program</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Principal Forgiven</td> <td><input type="text"/> %</td> </tr> <tr> <td>Every</td> <td><input type="text"/> Months</td> </tr> <tr> <td>Bi-Weekly Payment</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment Deferred for At Least First 5 years</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Payment Deferred</td> <td><input type="text"/> Months</td> </tr> </table>                                                                                                                                                       |                             |                                                           |                   |              |          |                   |                  |     |    |  |  | Rate                 |  | %                                                         | Term                          |                      | Down Payment Assistance Program | <input type="checkbox"/> | Principal Forgiven | <input type="text"/> % | Every                      | <input type="text"/> Months | Bi-Weekly Payment | <input type="checkbox"/> | Payment Deferred for At Least First 5 years | <input type="checkbox"/> | Payment Deferred | <input type="text"/> Months |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                             | %                                                         | Term              |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Down Payment Assistance Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <input type="checkbox"/>    |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Principal Forgiven                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <input type="text"/> %      |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Every                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <input type="text"/> Months |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Bi-Weekly Payment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <input type="checkbox"/>    |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Payment Deferred for At Least First 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <input type="checkbox"/>    |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |
| Payment Deferred                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <input type="text"/> Months |                                                           |                   |              |          |                   |                  |     |    |  |  |                      |  |                                                           |                               |                      |                                 |                          |                    |                        |                            |                             |                   |                          |                                             |                          |                  |                             |        |       |  |                |            |  |  |            |  |  |       |   |         |    |        |   |         |  |        |

## Funding Summary Screen

✓ (48979)

Added address and contact fields for the *Warehouse Bank*.

- **Purpose** – To streamline funding operations by capturing all necessary warehouse details in one place.



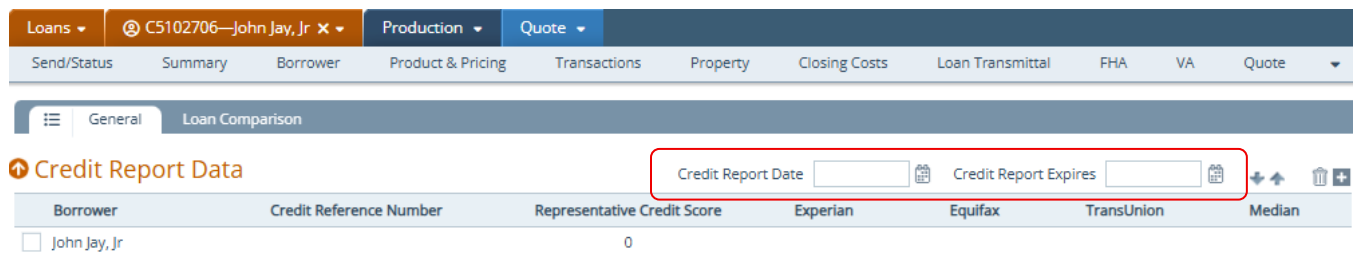
## Quote Screen

### General Tab

✓ (50752)

Added the **Credit Report Date** and **Credit Report Expires** fields to the *Credit Report Data* section.

- **Purpose** – To provide quick visibility into credit report validity directly on the *Quote* screen and to reduce navigation and improve efficiency for loan officers.



✓ (51276)

Added the **Match Address of Borrower** dropdown menu.

- **Purpose** – To streamline the processes of entering the address information for multiple borrowers if they have the same current address of another borrower.



Loans
C4011702—Anthony TestCase
Production
Quote

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

General
Loan Comparison

### Borrower Information

| Number                     | First Name | Middle Name | Last Name | Suffix | Occupant |
|----------------------------|------------|-------------|-----------|--------|----------|
| <input type="checkbox"/> 1 | Anthony    |             | TestCase  |        | Yes      |
| <input type="checkbox"/> 2 | David      |             | Davidson  |        |          |
| <input type="checkbox"/> 3 | Dave       |             | Daveson   |        |          |

#### Personal Information

First Name

Anthony

Middle Name

Last Name

TestCase

Suffix

#### Current Address

Match Address of Borrower

Address

Unit Type

David Davidson

Dave Daveson

## Interfaces

### Credit Screen

- ✓ (51031) Added the ability to order soft-pull credit in addition to the existing hard-pull credit option.
  - **Purpose** – This feature provides greater flexibility for clients who want to retrieve credit information without impacting the borrower's credit score.

### Fraud Screen

- ✓ (50756)
  - Relabeled *Rescore DRIVE* to **Refresh DRIVE**.
  - **Purpose** – To support DataVerify's updated API specifications.

Loans
C5102706—John Jay, Jr
Interfaces
Fraud

Summary
Credit
AUS
Initial/Closing Docs
Appraisal

Order
History

| Date/Time  | Provider | Transaction ID | Request Type |
|------------|----------|----------------|--------------|
| No records |          |                |              |

Provider
DataVerify DRIVE
Request Type
Refresh DRIVE
Transaction ID
Update Password
Order DRIVE
Refresh DRIVE

## Verifications Screen

✓ (51032)

Added a **Reverify** option to the TWN integration workflow in Path.

- **Purpose** – Enable lenders to reverify employment and income without leaving Path.

Loans
C5102706—John Jay, Jr
Interfaces
Verifications

Summary
Credit
AUS
Initial/Closing Docs
Appraisal
Flood

Order
History
Message

| Date/Time  | Name on Tax Return | Borrower |
|------------|--------------------|----------|
| No records |                    |          |

Provider
The Work Number
Product
Employment Select Plus
Request Type
Mortgage VOE
Order Type
Order Number
Update Password
New Order Report
Reverify
Relssue
Researched-New Order
Researched-Check Status
Researched-Cancel Order

## Order VOE/VOI Lightbox

✓ (51196)

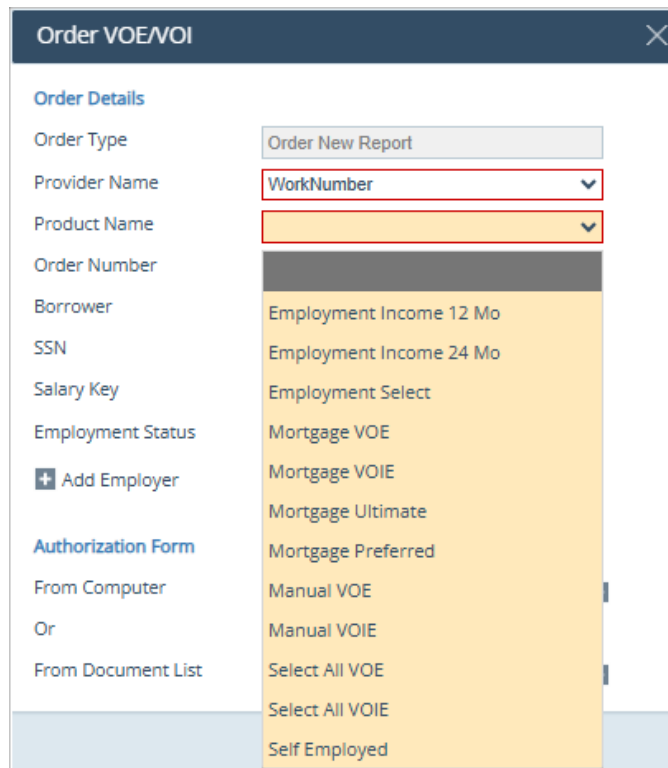
Updated the *Product Name* dropdown menu, by:

- Removing the *Fulfillment Type* and *Employer Status* dropdown menus.
- Adding the **Experian Verify CPD** option to the Provider Name dropdown menu.



The screenshot shows the 'Order VOE/VOI' form. The 'Provider Name' dropdown menu is open, displaying a list of options: 'Finicity', 'WorkNumber', 'Experian Verify', and 'Experian Verify CPD'. The 'Experian Verify CPD' option is highlighted in a dark grey bar at the bottom of the list.

- Updating the options for *WorkNumber*.



The screenshot shows the 'Order VOE/VOI' form. The 'Provider Name' dropdown menu is open, displaying a list of options: 'Employment Income 12 Mo', 'Employment Income 24 Mo', 'Employment Select', 'Mortgage VOE', 'Mortgage VOIE', 'Mortgage Ultimate', 'Mortgage Preferred', 'Manual VOE', 'Manual VOIE', 'Select All VOE', 'Select All VOIE', and 'Self Employed'. The 'WorkNumber' option is highlighted in a dark grey bar at the top of the list.

### Order VOA/VOD Lightbox

✓ (51197)

Added the **Asset Range** dropdown menu.

- **Purpose** – To provide you with the ability to specify and track asset range counts during verification.

Order VOA/VOD

Order Type

Order New Report

Product Name

VOD

Asset Range

Borrower

Institution

30 Days

Phone

60 Days

Address

90 Days

## Reports

### Audit Trail

- ✓ (50464)  
Updated the Audit Trail Report to include the fields on the *Production > Package Receipt* screen.
  - **Purpose** – To improve audit completeness by capturing all relevant package receipt data.
- ✓ (50251)  
Updated audit logs to prevent redundant entries for numeric fields when old and new values are identical, such as when “2.00” is changed to “2.0000.”
  - **Purpose** – This reduces noise in audit logs and improves compliance reporting clarity.
- ✓ (51278)  
Added the **CreditProfile** table.
  - **Purpose** – To expand audit coverage for credit-related data. All credit-related updates are now logged for compliance and audit accuracy.
- ✓ (51286)  
Added the **AssetBorrowerTotal** table.
  - **Purpose** – To log changes made to the aggregate borrower asset totals.

Related: This update supports IFR item 50901.

### Admin Audit Trail

- ✓ (51098)  
The Admin Audit Trail Report now logs initial values when new fees or users are created. Previously, only changes were tracked.
  - **Purpose** – To provide a full picture of data changes from inception.

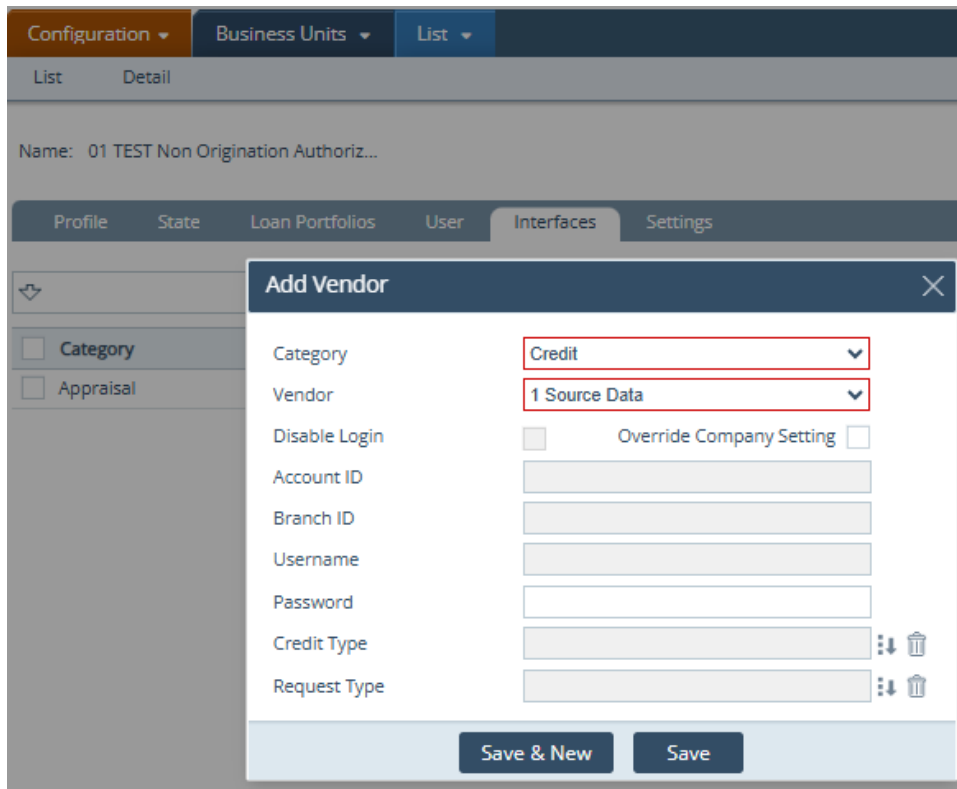
## Configuration

### Business Units

✓ (46701)

System admins can select the default credit vendor in *Business Units > Interfaces*, when there is only one credit vendor.

- **Purpose** – To remove the unnecessary step of selecting a credit vendor for users when there is only one credit vendor.



The screenshot shows the 'Add Vendor' dialog box in the Path Calyx system. The dialog is open over the 'Interfaces' tab of the 'Business Units' configuration page. The 'Category' dropdown is set to 'Credit' and the 'Vendor' dropdown is set to '1 Source Data'. Other fields include 'Disable Login', 'Account ID', 'Branch ID', 'Username', 'Password', 'Credit Type', and 'Request Type'. There are 'Save & New' and 'Save' buttons at the bottom.

- In this scenario, the Credit Agency dropdown is automatically populated with the default vendor in *Loans > Interfaces > Credit* screen, as shown below.

|           |                                |              |                      |
|-----------|--------------------------------|--------------|----------------------|
| Loans ▾   | @ C3101603—Verified Assets ✕ ▾ | Interfaces ▾ | Credit ▾             |
| Summary   | Credit                         | AUS          | Initial/Closing Docs |
| Appraisal |                                |              |                      |
| Flood     |                                |              |                      |

|       |         |
|-------|---------|
| Order | History |
|-------|---------|

| Borrower                                            | Joint With | Credit Agency |
|-----------------------------------------------------|------------|---------------|
| <input checked="" type="checkbox"/> Verified Assets |            |               |

| Other Participant | Joint With | Credit Agency |
|-------------------|------------|---------------|
| No records        |            |               |

|                 |                          |                     |                          |
|-----------------|--------------------------|---------------------|--------------------------|
| Credit Agency   | 1 Source Data ▾          | Equifax             | <input type="checkbox"/> |
| Credit Type     | ▾                        | Experian            | <input type="checkbox"/> |
| Request Type    | ▾                        | Trans Union         | <input type="checkbox"/> |
| Report Type     | Individual               | Credit Pin Required | <input type="checkbox"/> |
| Update Password | <input type="checkbox"/> | Pay by Credit Card  | <input type="checkbox"/> |

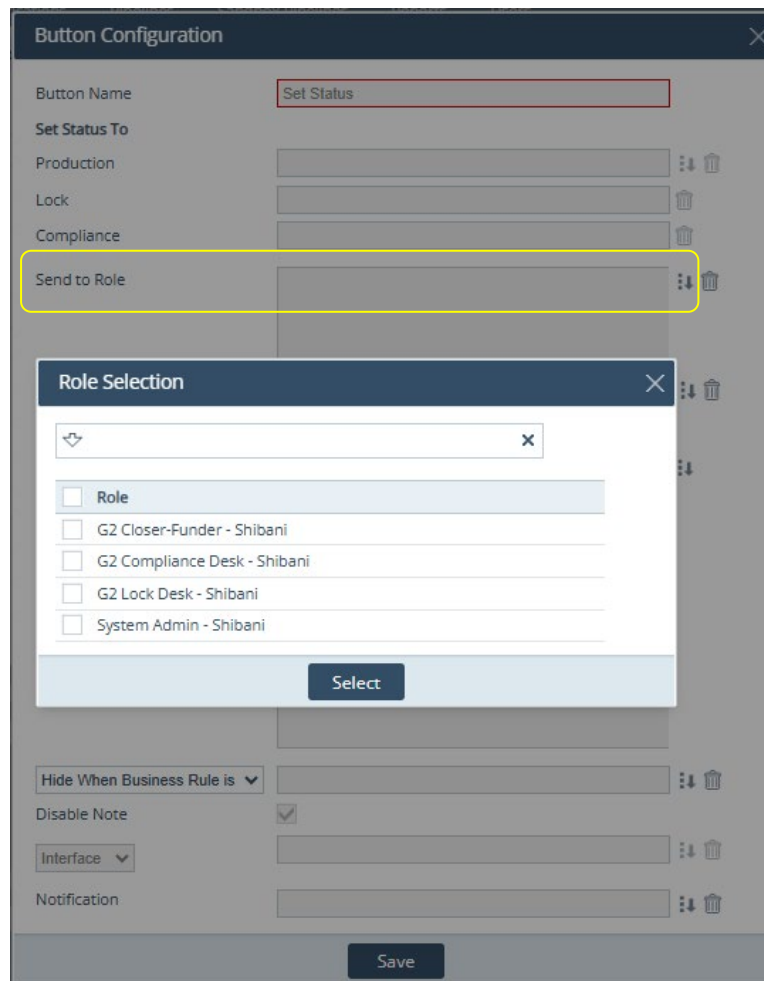
## Roles

### Screens > Loan > Lock

#### ✓ (50363)

Updated the *Send to Role* field in the *Button Configuration* lightbox, to allow the system admin to configure system buttons.

- **Purpose** – Previously, the select icon (⌵) was disabled for system buttons. Now system admins can configure which role(s) the loan is sent to for system buttons, to support system lock statuses.



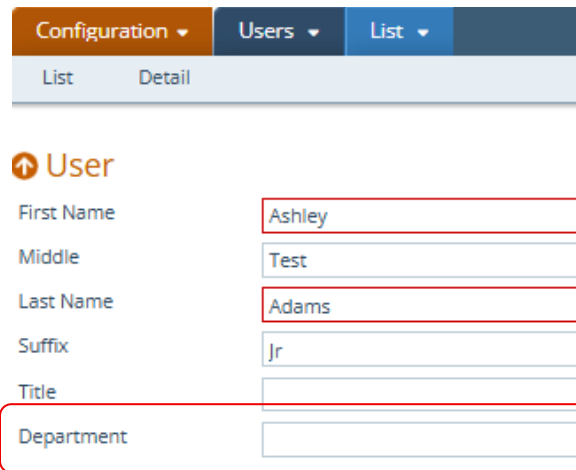
The screenshot shows the 'Button Configuration' dialog box. The 'Button Name' field is set to 'Set Status'. The 'Set Status To' section has four options: 'Production', 'Lock', 'Compliance', and 'Send to Role'. The 'Send to Role' option is highlighted with a yellow box. A 'Role Selection' sub-dialog is open, showing a search bar and a list of roles: 'Role', 'G2 Closer-Funder - Shibani', 'G2 Compliance Desk - Shibani', 'G2 Lock Desk - Shibani', and 'System Admin - Shibani'. The 'Select' button is at the bottom of the sub-dialog. The main dialog has a 'Save' button at the bottom.

## Users

✓ (37674, 46611)

Added the **Title** and **Department** fields.

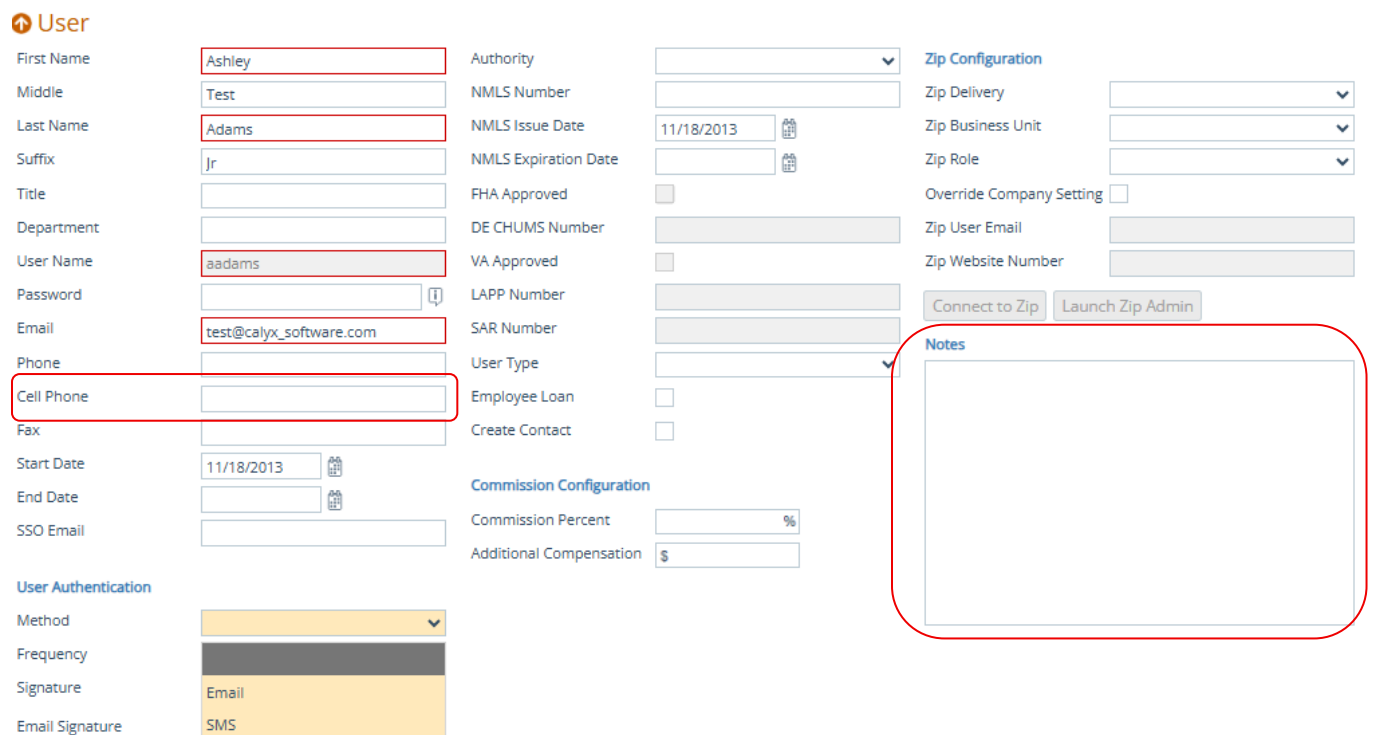
- **Purpose** – To improve user management and reporting by enabling administrators to record and reference title and departmental information directly within Path.



✓ (38264)

Added the **Cell Phone** and **Notes** fields. Updated the *Method* dropdown.

- **Purpose** – To give administrators additional fields for entering the user's cell phone number, add notes about the user. And to select the method for user authentication, such as SMS for cell phone.



– (49611)

The **Cell Phone** field has also been added to the *Profile* lightbox.

✓ (51323)

Added the **Last Login** column.

- **Purpose** – To provide administrator with information on when users last logged in to their Path accounts, helping improve security.



| Configuration ▾ Users ▾ List ▾                                                                                          |                                                                                                                                                                                                                                            |                        |            |            |
|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------|------------|
| List Detail                                                                                                             |                                                                                                                                                                                                                                            |                        |            |            |
| <input type="text"/> <input type="button" value="x"/> <input type="button" value="Q"/> <input type="button" value="+"/> |                                                                                                                                                                                                                                            |                        |            |            |
| <input type="checkbox"/> Name                                                                                           | Role                                                                                                                                                                                                                                       | Last Login ▾           | Start      | End        |
| <input type="checkbox"/> Ben Mark Russell Sr.                                                                           | All Screens Role - Benjamin - Correspondent at Ben - Retail<br>System Administrator - Benjamin at Benjamin Test BU<br>All Screens Role - Benjamin - Seller at Benjamin Test BU<br>All Screens Role - Benjamin - Broker at Benjamin Test BU | 10/23/2025 8:08:15 PM  | 08/13/2019 |            |
| <input type="checkbox"/> 1bUser tester                                                                                  | Hoan G2 Loan Originator at HoanG2<br>Hoan G2 System Administrator at HoanG2<br>Hoan Loan Originator - URLA at HoanG2                                                                                                                       | 10/17/2025 4:28:01 PM  | 04/03/2024 | 08/27/2027 |
| <input type="checkbox"/> ATester1 Testing                                                                               | Hoan Loan Originator - URLA at HoanG2                                                                                                                                                                                                      | 10/17/2025 4:07:43 PM  | 08/27/2025 |            |
| <input type="checkbox"/> CID User                                                                                       | CID Role at CID BU<br>CID_QA_ROLE at CID_QA_BU<br>CID_QA_ROLE at Copy of CID_QA_BU                                                                                                                                                         | 10/01/2025 8:25:27 AM  | 02/27/2020 |            |
| <input type="checkbox"/> Alvin Claiborne                                                                                | AI System Administrator-G2 at ULDD<br>AI Lock Desk at ULDD<br>All Powerful at ULDD<br>All Screen Role at ULDD<br>CIS - Broker (new URLA) at ULDD<br>LL of All Powerful at LaToi BU                                                         | 09/08/2025 11:37:19 AM | 06/23/2017 |            |
| <input type="checkbox"/> Ben Russell 2                                                                                  | All Screens Role - Benjamin - Broker at Ben - Retail<br>All Screens Role - Benjamin - Correspondent at Ben - Retail                                                                                                                        | 06/06/2025 11:36:58 AM | 05/14/2025 |            |

## Settings

### Conditions

#### Collection

✓ (49274)

Added the **Use Business Rule** dropdown menu, to the *Filters* section.

- **Purpose** – To incorporate business rules as additional filtering mechanisms.

Settings

Conditions

Collection

Collection

Collection Detail

All Conditions

All Conditions Detail

Types

Categories

Collection Name

Description

Conditions in Collection

Description

Filters

☐ Use Business Rule:

SubmissionSummary(Channel:Retail)

SubmissionSummary(Channel:Other)

Submission Summary

Hard stop on Loan Application-Product for action button Save

Hard stop on Submission Summary-Cancel action button

Hard stop on Submission Summary-Loan Program is null

QM Finding for not locked loans

Hard stop on retail submission if application date is empty

Loan is not locked

Soft stop on Prepare/Doc Prep Summary

Hard stop on Lock request screen

Hard stop on Product tab screen

Required fields before a loan can be cancelled/Denied or Withdrawn

Spouse's debt in community property states

Required to order Initial Disclosure

The loan status is Clear to Close.

Required fields to run AUS

Hard stop on Funding

Started Adjusted Rate for QM finding

## Dashboard

✓ (51192)

Added the closing lender's **Company** and **Contact** fields as fields that can be added to the dashboard.

- **Purpose** – To give users quick visibility into who the closing lender is without navigating to other screens.

Settings

Dashboards

List

List

Detail

Path Fields

closinglender

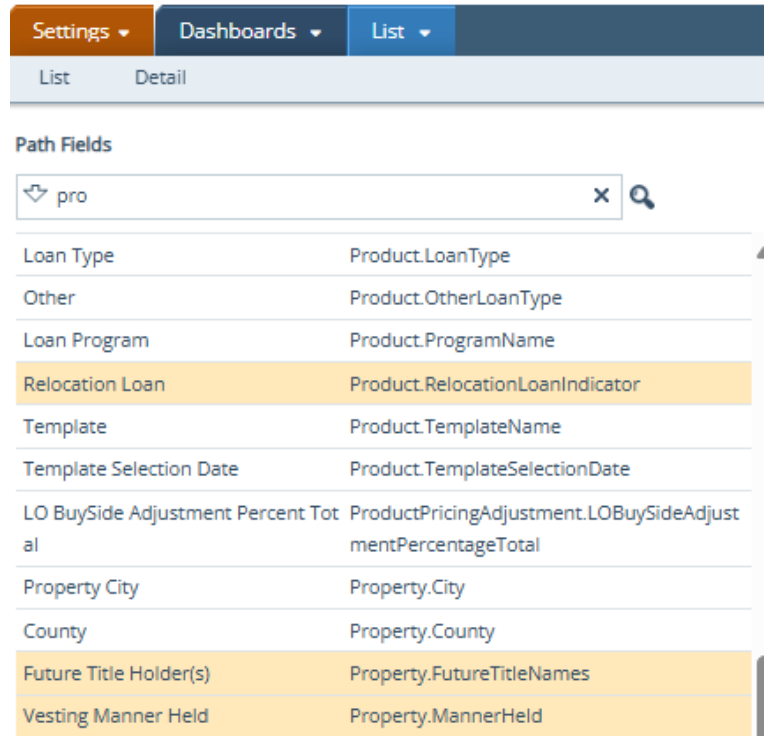
x

| Label   | Field                        |
|---------|------------------------------|
| Company | Closing.ClosingLenderName    |
| Contact | Closing.ClosingLenderContact |

✓ (51079)

Added **Relocation Loan**, **Future Title Holder(s)**, and **Vesting Manner Held** as fields that can be added to the dashboard.

- **Purpose** – To give users quick visibility to these pieces of loan information.

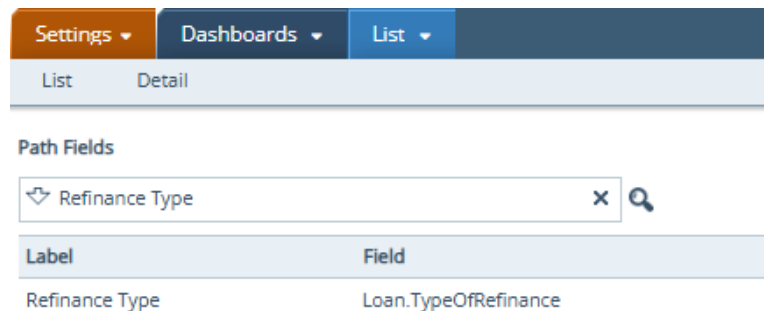


| Label                               | Field                                                       |
|-------------------------------------|-------------------------------------------------------------|
| Loan Type                           | Product.LoanType                                            |
| Other                               | Product.OtherLoanType                                       |
| Loan Program                        | Product.ProgramName                                         |
| Relocation Loan                     | Product.RelocationLoanIndicator                             |
| Template                            | Product.TemplateName                                        |
| Template Selection Date             | Product.TemplateSelectionDate                               |
| LO BuySide Adjustment Percent Total | ProductPricingAdjustment.LOBuySideAdjustmentPercentageTotal |
| Property City                       | Property.City                                               |
| County                              | Property.County                                             |
| Future Title Holder(s)              | Property.FutureTitleNames                                   |
| Vesting Manner Held                 | Property.MannerHeld                                         |

✓ (51267)

Added **Refinance Type** as a field that can be added to the dashboard.

- **Purpose** – To give users quick visibility into refinance details without navigating to other screens.



| Label          | Field                |
|----------------|----------------------|
| Refinance Type | Loan.TypeOfRefinance |

✓ (50761)

Added **LO Buy Side Adjustment Percent Total** as a field that can be added to the dashboard.

- **Purpose** – To give users a clearer view of pricing adjustments directly on the dashboard without navigating to other screens.

Settings ▾

Dashboards ▾

List ▾

List

Detail

Path Fields

↵

Adjustment Percent Total

×

🔍

| Label                               | Field                                                       |
|-------------------------------------|-------------------------------------------------------------|
| LO BuySide Adjustment Percent Total | ProductPricingAdjustment.LOBuySideAdjustmentPercentageTotal |

✓ (50300)

Added the following income fields are fields that can be added to the dashboard.

- **Purpose** – To give users quick access to borrower income details without navigating to multiple screens.

- **Income.AllOtherIncomeTotal**
- **Income.BaseIncomeTotal**
- **Income.BonusesTotal**
- **Income.CommissionsTotal**
- **Income.CompanyID**
- **Income.DividendsInterestTotal**
- **Income.FamilySupportBalance**
- **Income.FHANetRentalIncomeTotal**
- **Income.FHAOtherIncomeTotal**
- **Income.FHATotalIncome**
- **Income.GrossEmploymentEarnings**
- **Income.LoanID**
- **Income.MilitaryEntitlementsTotal**
- **Income.NegativeRentalCashFlow**
- **Income.NetRentalIncomeTotal**
- **Income.NetTakeHomePay**
- **Income.OtherEmploymentIncomeTotal**
- **Income.OtherIncomeTotal**
- **Income.OvertimeTotal**
- **Income.QualifyingIncome**
- **Income.TotalDeductions**
- **Income.TotalIncome**
- **Income.TotalNetEffectiveIncome**
- **Income.VABaseProximityReduction**
- **Income.VAEditGuidelineIndicator**
- **Income.VAEditSizeIndicator**
- **Income.VAIncomeRegion**
- **Income.VAOtherIncomeTotal**
- **Income.VARatio**
- **Income.VATotalIncome**
- **Income.QualifyingIncomeIndicator**
- **Income.SubjectPropertyPositiveCashFlow**
- **Income.TransmittalTotalIncome**

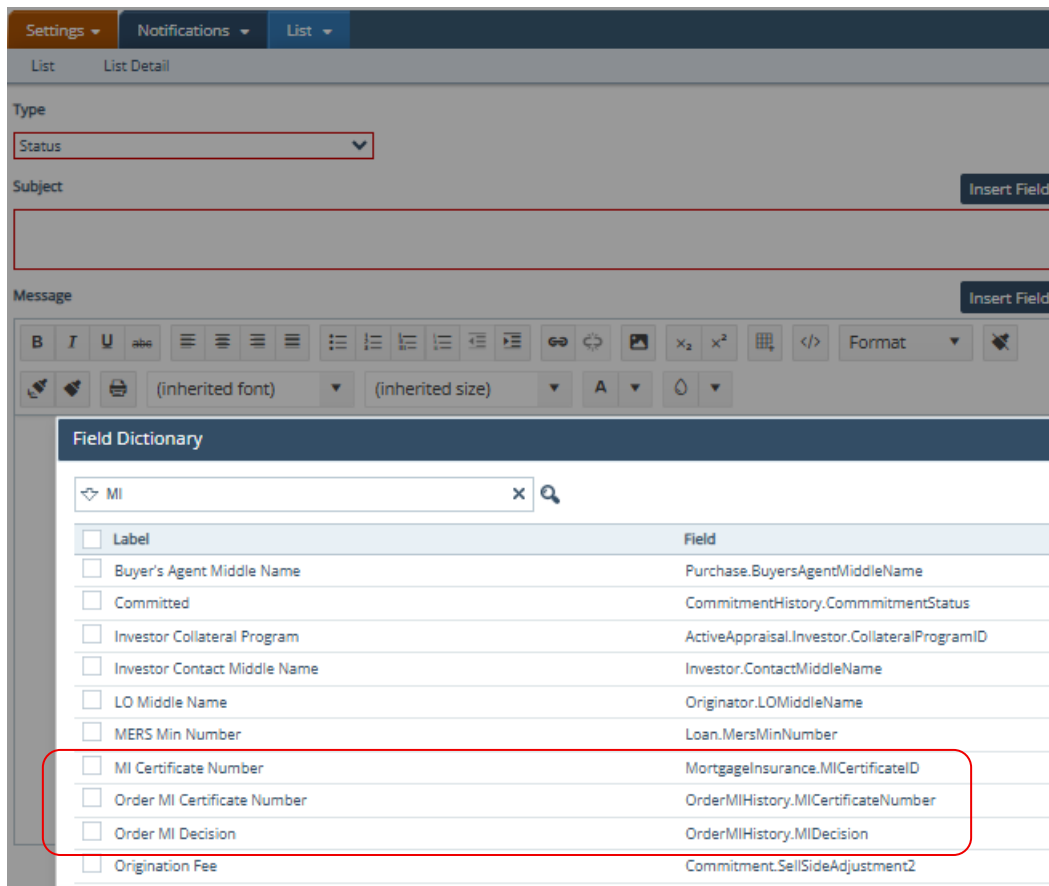
| Settings ▾                                                        | Dashboards ▾                      | List ▾ |
|-------------------------------------------------------------------|-----------------------------------|--------|
| List                                                              | Detail                            |        |
| Path Fields                                                       |                                   |        |
| <input type="text" value="Income"/> <span>×</span> <span>🔍</span> |                                   |        |
| Label                                                             | Field                             |        |
| All Other Income Total                                            | Income.AllOtherIncomeTotal        |        |
| Base Income Total                                                 | Income.BaseIncomeTotal            |        |
| Bonus Total                                                       | Income.BonusesTotal               |        |
| Commission Total                                                  | Income.CommissionsTotal           |        |
| Company                                                           | Income.CompanyID                  |        |
| Dividends Interest Total                                          | Income.DividendsInterestTotal     |        |
| Family Support Balance                                            | Income.FamilySupportBalance       |        |
| FHA Net Rental Income Total                                       | Income.FHANetRentalIncomeTotal    |        |
| FHA Other Income Total                                            | Income.FHAOtherIncomeTotal        |        |
| FHA Total Income                                                  | Income.FHATotalIncome             |        |
| Gross Employment Earnings                                         | Income.GrossEmploymentEarnings    |        |
| HMDA Income (rounded)                                             | GovtMonitoring.HMDAIncome         |        |
| Military Entitlement Total                                        | Income.MilitaryEntitlementsTotal  |        |
| Negative Rental Cashflow                                          | Income.NegativeRentalCashFlow     |        |
| Net Rental Income Total                                           | Income.NetRentalIncomeTotal       |        |
| Net Take Home Pay                                                 | Income.NetTakeHomePay             |        |
| Other Employment Income Total                                     | Income.OtherEmploymentIncomeTotal |        |
| Other Income Total                                                | Income.OtherIncomeTotal           |        |
| Overtime Total                                                    | Income.OvertimeTotal              |        |
| Qualifying Income                                                 | Income.QualifyingIncome           |        |

## Notifications

✓ (40855)

Added **MI Certificate Number**, **Order MI Certificate Number**, and **Order MI Decision** as fields that can be inserted in notification emails.

- **Purpose** – To give you the option to include these mortgage insurance fields in your automated notifications.



Settings ▾ Notifications ▾ List ▾

List List Detail

Type  
Status ▾

Subject Insert Field

Message Insert Field

Field Dictionary

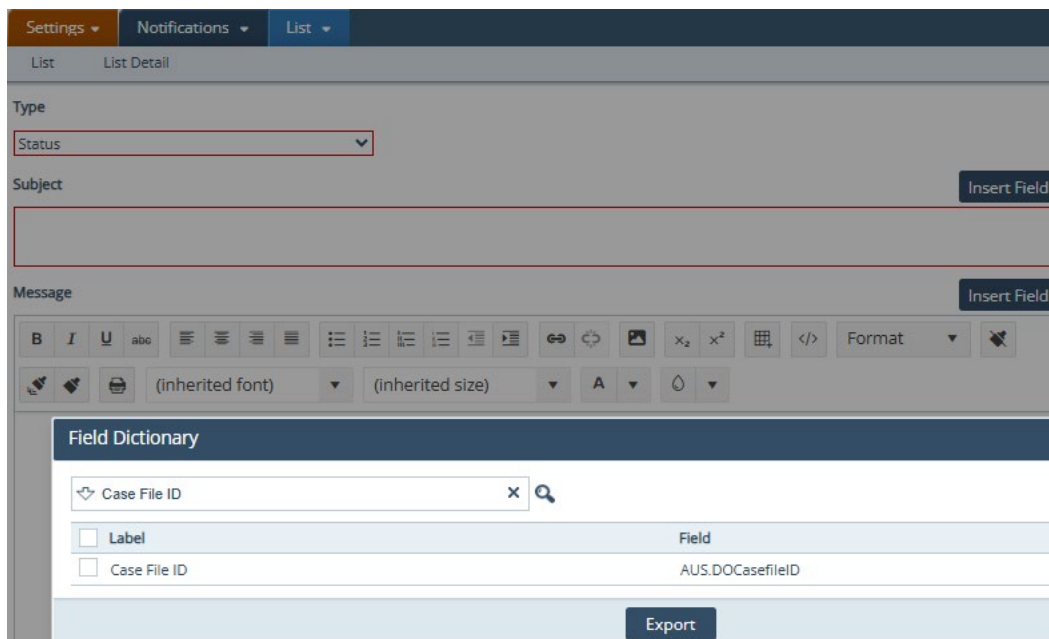
MI x 🔍

| Label                                                 | Field                                        |
|-------------------------------------------------------|----------------------------------------------|
| <input type="checkbox"/> Buyer's Agent Middle Name    | Purchase.BuyersAgentMiddleName               |
| <input type="checkbox"/> Committed                    | CommitmentHistory.CommitmentStatus           |
| <input type="checkbox"/> Investor Collateral Program  | ActiveAppraisal.Investor.CollateralProgramID |
| <input type="checkbox"/> Investor Contact Middle Name | Investor.ContactMiddleName                   |
| <input type="checkbox"/> LO Middle Name               | Originator.LOMiddleName                      |
| <input type="checkbox"/> MERS Min Number              | Loan.MersMinNumber                           |
| <input type="checkbox"/> MI Certificate Number        | MortgageInsurance.MICertificateID            |
| <input type="checkbox"/> Order MI Certificate Number  | OrderMIHistory.MICertificateNumber           |
| <input type="checkbox"/> Order MI Decision            | OrderMIHistory.MIDecision                    |
| <input type="checkbox"/> Origination Fee              | Commitment.SellSideAdjustment2               |

✓ (50452)

Added **Case File ID** as a field that can be inserted in notification emails.

- **Purpose** – To give you the option to include automated underwriting cases in your automated notifications.



Settings ▾ Notifications ▾ List ▾

List List Detail

Type  
Status ▾

Subject Insert Field

Message Insert Field

Field Dictionary

Case File ID x 🔍

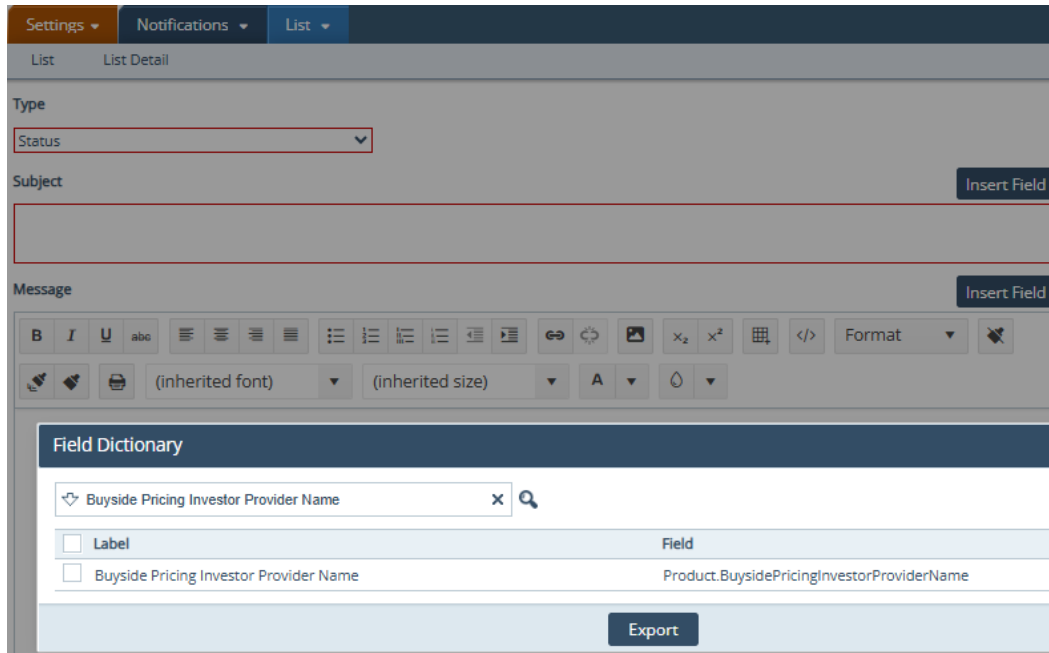
| Label                                 | Field            |
|---------------------------------------|------------------|
| <input type="checkbox"/> Case File ID | AUS.DOCASEFILEID |

Export

✓ (51003)

Added **Buyside Pricing Investor Provider Name** as a field that can be inserted in notification emails.

- **Purpose** – To give you the option to include the investor provider name in your automated notifications.



The screenshot shows the Path Calyx Notifications configuration interface. The top navigation bar includes 'Settings', 'Notifications', and 'List'. The 'Notifications' tab is active, showing sub-tabs for 'List' and 'List Detail'. The main configuration area has three sections: 'Type' (with a dropdown menu set to 'Status'), 'Subject' (with a text input field and an 'Insert Field' button), and 'Message' (with a rich text editor and an 'Insert Field' button). Below the Message section is a 'Field Dictionary' panel. It features a search bar with the text 'Buyside Pricing Investor Provider Name' and a magnifying glass icon. Below the search bar is a table with two columns: 'Label' and 'Field'. The table contains one entry: 'Buyside Pricing Investor Provider Name' in the Label column and 'Product.BuysidePricingInvestorProviderName' in the Field column. At the bottom of the Field Dictionary panel is an 'Export' button.

## Documents

### Form Library

#### Toolbox Lightbox > Path Field Tab

✓ (49362)

Added the following fields (from the *Loans > Production > HMDA/NMLS/Adverse Action* screen) as fields that can be inserted into forms.

- **Purpose** – To allow system admins to create compliance-related forms.

| Settings      | Documents                | Form Library |                                                                      |
|---------------|--------------------------|--------------|----------------------------------------------------------------------|
| Types         | Categories               | Templates    | Document Request eSign Form Library Form Library Detail Print Groups |
| Form Name     | Standard Form Test       |              | Description                                                          |
| Inactive Form | <input type="checkbox"/> |              |                                                                      |

## PDF Layout

1 / 4 Zoom 100% Type \_sign\_test | Toolbox

### Page Thumbnails



### Toolbox

Path Field eSign Information

Font Arial Size 11 Bold Underline Italic

ARM.NegAmIndicator

Virtual Fee Field

Name

Ex) [Fee\_Name].[Section].[Fee\_Field], Loan\_Discount.A.FeeAmount

Borrower Position Data Sequence

Sign New Clear Insert

- ARM.NegAmIndicator
- FNMA.LoanCharsHOEPAIndicator
- GovtMonitoring.APOR
- GovtMonitoring.APORDate
- GovtMonitoring.APR
- GovtMonitoring.BusinessOrCommercialPurpose
- GovtMonitoring.ConstructionMethod
- GovtMonitoring.CountyCode
- GovtMonitoring.DiscountPoints
- GovtMonitoring.HMDAIncome
- GovtMonitoring.HMDALienStatus
- GovtMonitoring.HMDAPropertyType
- GovtMonitoring.HOEPAStatus
- GovtMonitoring.HomeImprovementLoan
- GovtMonitoring.IntroductoryRatePeriod
- GovtMonitoring.LenderCredits
- GovtMonitoring.ManufacturedHomeLandInterest
- GovtMonitoring.ManufacturedHomeSecuredType
- GovtMonitoring.MultiFamilyAffordableUnits

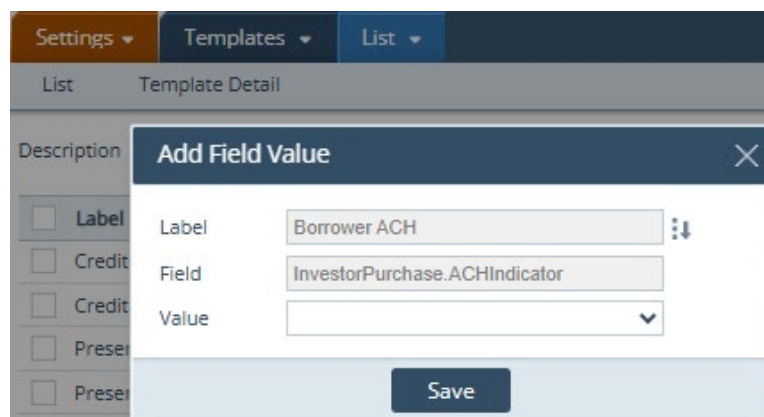


- GovtMonitoring.OpenEndLOCIndicator
- GovtMonitoring.OriginationCharges
- GovtMonitoring.OtherNonAmortizingFeatureIndicator
- GovtMonitoring.PointsFeesIndicator
- GovtMonitoring.Preapproval
- GovtMonitoring.RateSpread
- GovtMonitoring.ReverseIndicator
- GovtMonitoring.StateCode
- GovtMonitoring.TargetedArea
- GovtMonitoring.TotalLoanCosts
- HMDA.LoanAmountatApplicationDate
- InterestRate.NoteRate
- Loan.Appraisedvalue
- Loan.CLTV
- Loan.LoanPurpose
- Loan.Occupancy
- Loan.TotalObligationsRatio
- Loan.TypeOfRefinance
- Product.BalloonIndicator
- Product.InterestOnlyIndicator
- Product.PrepaymentPenaltyTerm
- Property.City
- Property.County
- Property.NumberOfUnits
- Property.State
- Property.StreetAddress
- Property.UnitID
- Property.UnitType
- Property.Zip

## Templates

✓ (51384)

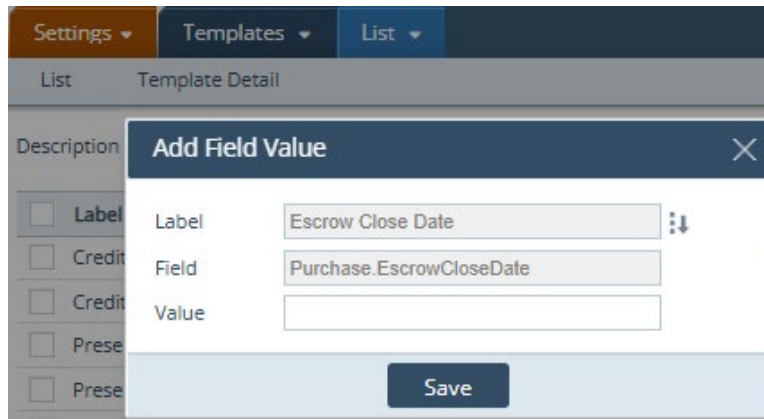
Added **Borrower ACH** (field ID: **InvestorPurchase.ACHIndicator**) as a field that can be added to loan templates.



The screenshot shows the 'Add Field Value' dialog box in the Path Calyx application. The dialog has a title bar with a close button (X). Below the title bar, there are three input fields: 'Label' with the value 'Borrower ACH', 'Field' with the value 'InvestorPurchase.ACHIndicator', and 'Value' which is a dropdown menu. At the bottom of the dialog is a 'Save' button. The background shows a 'Template Detail' view with a 'List' tab selected.

✓ (51332)

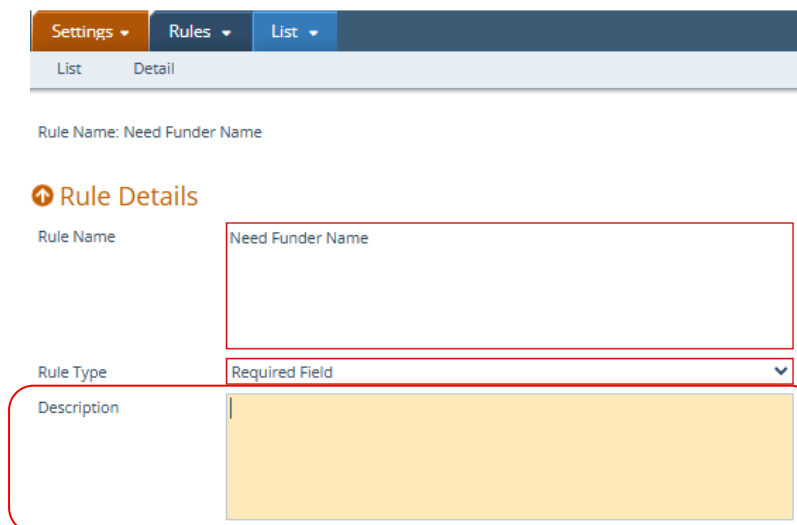
Added **Escrow Close Date** (field ID: **Purchase.EscrowCloseDate**) as a field that can be added to loan templates.



## Rules

✓ (49662)

Updated the *Description* field by increasing the character limit from 1000 to 2000.



- **Purpose** – This allows system admins to include more comprehensive descriptions for complex rules.

✓ (48570)

Added new field ID for autofill rules.

- New field: **Borrower.ApplicationSignatureDate**

|                |                          |                      |                           |
|----------------|--------------------------|----------------------|---------------------------|
| Table          | Borrower                 |                      |                           |
| Field          | ApplicationSignatureDate |                      |                           |
| Autofill Value | <input type="radio"/>    | <input type="text"/> | <input type="text"/> Days |
|                | <input type="radio"/>    | <input type="text"/> | <input type="text"/>      |
| Save           |                          |                      |                           |

- **Purpose** – This enables the system admin to auto-populate the borrower’s signature date without the need for manual entry from the user, which increases the risk of errors and slowing loan processing

# Bugfixes

## Reports

### Admin Audit Trail

#### HELOC Reporting Issue



(48997)

- **Issue** – Resolved an issue where HELOC-related changes were not fully captured in Admin Audit Trail reports. All HELOC events are now logged for compliance and audit accuracy.
  - Previously, for HELOC loans, the Admin Audit Trail report was not correctly capturing certain events or field changes. This impacted compliance and internal audit reviews for lenders using HELOC products.
- **Fix** – Now, the Admin Audit Trail report fully capture all relevant HELOC events and field changes, consistent with other loan types.

## API

#### Webhook Push Notification Issue



(50949)

- **Issue** – Previously, the webhook payload format was inconsistent and lacked key metadata.
- **Fix** – Standardized the webhook payload structure by sending data in application/xml content type. This update:
  - Provides a consistent and predictable format for webhook notifications.
  - Enables seamless integration with external systems such as CRM, LOS extensions, and reporting tools.
  - Reduces integration errors and improve real-time data synchronization.

## Loans

### Production

#### FHA Screen

##### Loan Transmittal Tab

###### Additional Co-Borrowers Issue



(45227)

- **Issue** – Previously, the *Additional Co-Borrowers* field incorrectly displayed title-only co-borrowers.
- **Fix** – Now, title-only co-borrowers are not displayed.

#### Product & Pricing Screen

###### Incorrect Program and Product Names



(48081)

- **Issue** – Previously, the *Product Information* section was not displaying the correct program and product names.
- **Fix** – Now, the correct program and product names are displayed.

#### Transactions Screen

###### Lender Case Number Issue



(50881)

- **Issue** – Previously, the **Lender Case Number** was not saving properly.
- **Fix** – Now, it is saved correctly.

### Production and Lock

###### Other Adjustments Name Issue



(51119)

- **Issue** – Previously, when *Other* adjustments were added, the *Other Name* would not carry over to the other screens.
- **Fix** – Now, the *Other Name* is carried over to the other screens.

## Interfaces

### MI Certificate Number Issue



(49585)

- **Issue** – Previously, when an MI certificate was issued by the provider, the certificate number was not being written back into Path.
- **Fix** – Now, the MI certificate number is being correctly importing into Path.