



path  
calyx

# RELEASE NOTES

FEBRUARY 2, 2025





# Path Release Notes

This Path release is scheduled for production release February 2, 2025, including the following feature updates and enhancements. The actual feature updates and enhancements are subject to change based on testing, development, and other factors that occur before the release date.

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

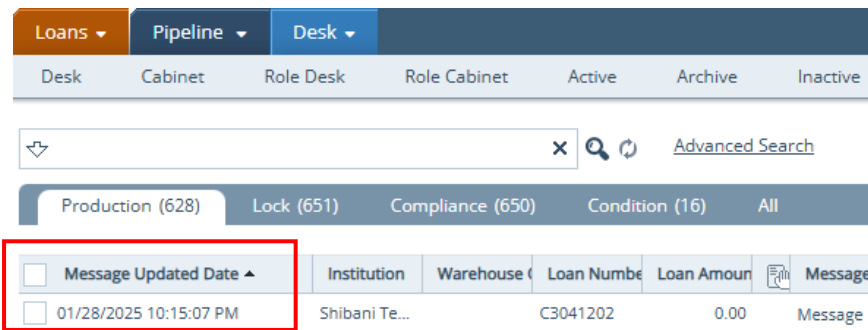
Note: IFR (items for review) IDs are displayed at the end of items where applicable. Bugfixes are indicated by



# Loans

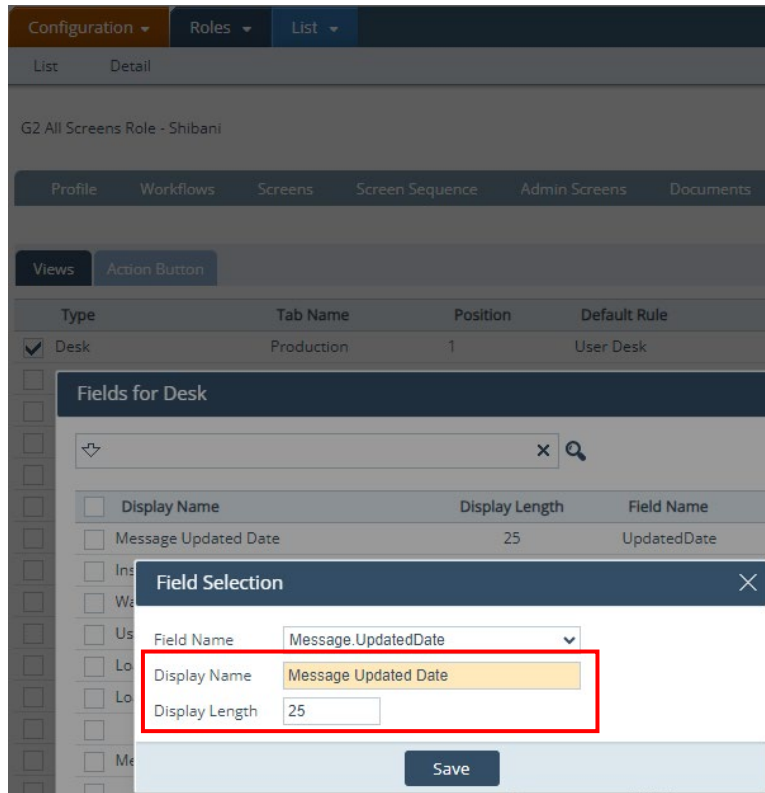
## Pipeline

- ✓ Updated the *Message Updated Date* column to display the date and time according to the time zone configured in *Configuration > Business Units*.  
(50438)

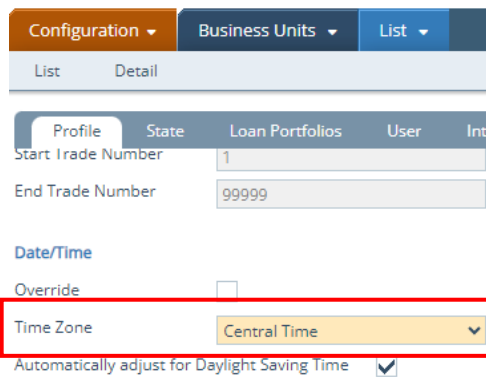


Message Updated Date ▲	Institution	Warehouse	Loan Number	Loan Amount	Message
01/28/2025 10:15:07 PM	Shibani Te...		C3041202	0.00	Message

- Previously, the date and time displayed in the *Pipeline* was UTC time, regardless of which time zone was selected in *Configuration > Business Units*.
- Now, the date and time displayed in the *Pipeline* is based on the time zone selected in *Configuration > Business Units*.
- With this update, the date and time in the *Pipeline* matches the date and time in the *Date/Time* column in *Messages*. Both dates and times are based on the time zone selected in *Configuration > Business Units*.
- System administrators can edit the displayed name for this column (for example, to change it from *Message Updated Date* to *Message Date/Time*) in *Configuration > Roles > Pipelines > Views > Fields for Desk > Field Selection* lightbox, as shown below.



- System administrators can select the *Time Zone* in *Configuration > Business Units > Profile > Date/Time* section.



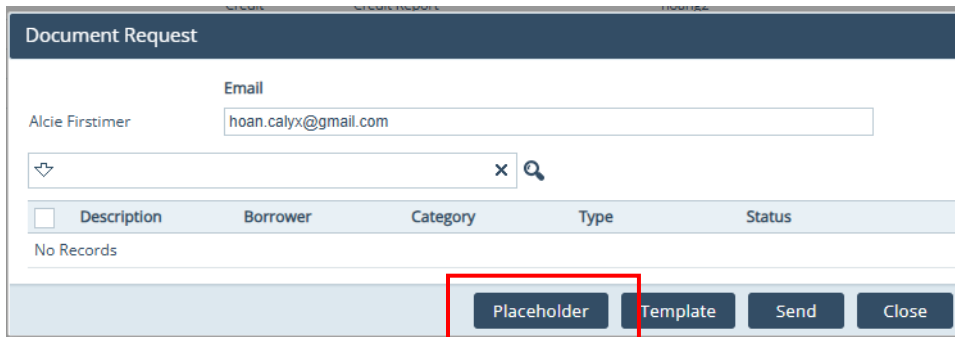
## Checklist

- ✓ Added the ability to sort checklists via the *Complete Date* column. (48655)

Description	Status	Category	Type	Complete Date
IBTS REPORT- for missing HUD DATA PLATE	New	All Loans	Property	01/15/2025
UW-FINAL FRAUD	New	All Loans	All Loans	01/08/2025
Business License- for professions that require a license ( i.e...	New	All Loans	Income	01/01/2025

## Documents

- ✓ Added the **Placeholder** button to the *Document Request* lightbox.



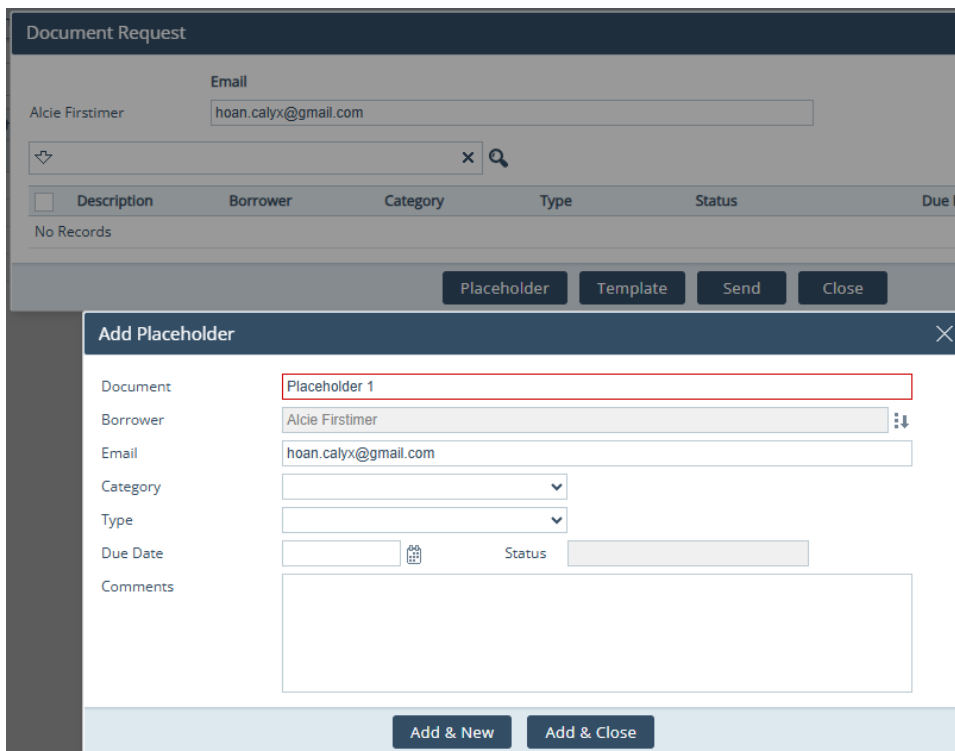
Document Request

Email: Alcie Firstimer, hoan.calyx@gmail.com

Description	Borrower	Category	Type	Status
No Records				

Placeholder Template Send Close

- Click this button to add placeholders for documents, via the *Add Placeholder* lightbox.



Document Request

Email: Alcie Firstimer, hoan.calyx@gmail.com

Description	Borrower	Category	Type	Status	Due D
No Records					

Placeholder Template Send Close

**Add Placeholder**

Document: Placeholder 1

Borrower: Alcie Firstimer

Email: hoan.calyx@gmail.com

Category: [Dropdown]

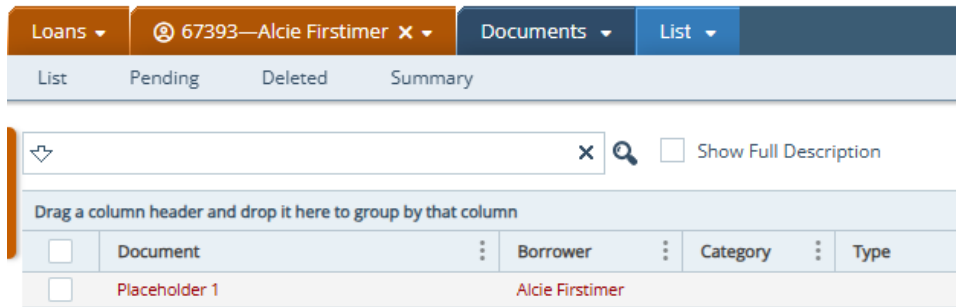
Type: [Dropdown]

Due Date: [Calendar] Status: [Dropdown]

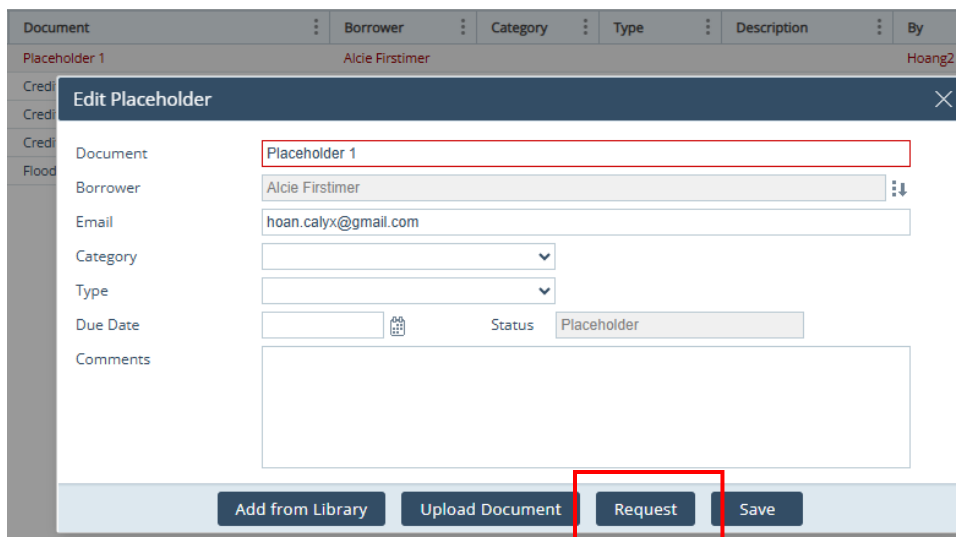
Comments: [Text Area]

Add & New Add & Close

- After adding the placeholder, it is listed in *Documents*.



- Once the placeholder is added, click it to open the *Edit Placeholder* lightbox, where you can send out the placeholder as a document request via the new **Request** button.



## Production

### Send/Status Screen

#### Production Status History

- ✓ Updated the *Notes* column, where it now displays which vendor created the loan through API. (49259)

Loans ▾ 5836—OneIBPD NJ Sample ✕ ▾ Production ▾ Send/Status ▾

Send/Status Summary USDA Application Borrower Property Product & Pricing Transactions Closing Costs Contacts ▾

### Production Validation

All validations are satisfied.

### Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To	Notes
01/27/2025 9:51:09 AM	Saroja Hanumantharaya	CID_Test Role		Saroja Hanumantharaya	Assigned

### Production Status History

Action Date/Time	By	Role	Status	Notes
01/27/2025 9:51:11 AM	Saroja Hanumantharaya	CID_Test Role	Prospect	Created by saroja with API

## HMDA/NMLS/Adverse Action Screen

### Loan Information Section

- ✓ Updated the list of options for the *HMDA Loan Purpose* dropdown, to align with the CFPB filing guidelines. (50247)
  - The new list of options are:
    - Home Purchase
    - Home Improvement
    - Refinancing
    - Cash-Out Refinancing
    - Other Purpose
    - Not Applicable

# Bugfixes

## Loans

### Lock

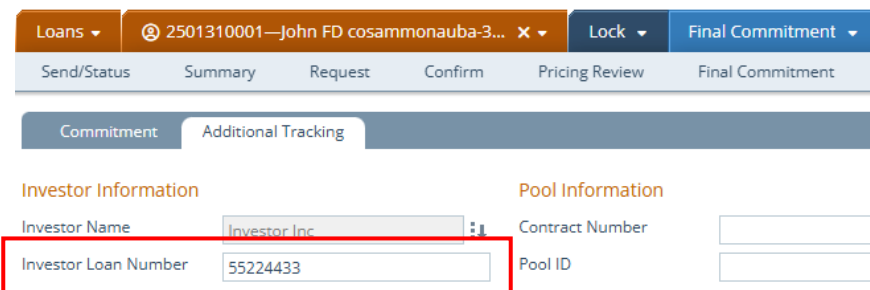
#### Final Commitment Screen

##### Additional Tracking Tab

###### Investor Information Section

- 🔧 The *Investor Loan Number* field is now working correctly. Previously, the value contained in this field would be erased when the *Save* button was clicked on the *Review & Decision* tab from *Production > Underwriting* screen.

(50473)



The screenshot shows a web application interface for the 'Final Commitment' screen. At the top, there are navigation tabs: 'Loans', '2501310001—John FD cosammonauba-3...', 'Lock', and 'Final Commitment'. Below these are sub-tabs: 'Send/Status', 'Summary', 'Request', 'Confirm', 'Pricing Review', and 'Final Commitment'. The 'Additional Tracking' tab is selected. Underneath, there are two sections: 'Investor Information' and 'Pool Information'. In the 'Investor Information' section, the 'Investor Loan Number' field contains the value '55224433' and is highlighted with a red rectangular box. Other fields include 'Investor Name' (with 'Investor Inc' entered), 'Contract Number', and 'Pool ID'.

### Production

#### Product & Pricing Screen

##### Loan Information Section

- 🔧 The *Refinance Program* dropdown is now working correctly. Previously, the option selected for this dropdown would be erased when the *Save* button is clicked on the *Property* screen.

(50445)



Loans	67393—Alcie Firstimer	Production	Product & Pricing
Send/Status	Borrower	Property	Product & Pricing

**Loan Information**

Occupancy	Primary Residence	Sales Price	\$
Lien Position	First	Estimated Property Value	\$
Loan Purpose	Refinance	Appraised Value	\$
Other		Base Loan Amount	\$
Refinance Type	No Cash Out	Total Loan Amount	\$
Refinance Program	Full Documentation	Note Rate	

## Loan Transmittal Screen

### III. Underwriting Information Section

- The *Qualifying Rate* options are now working correctly. Previously, when the *Appraised Value* was changed via Calyx API by a vendor, the *Qualifying Rate* would default to the *Note Rate* regardless of what other option was selected. Now, the selected option is retained/unchanged.

Loans	2501310001—John FD cosamnauba-3...	Production	Loan Transmittal
Send/Status	Borrower	Property	Product & Pricing

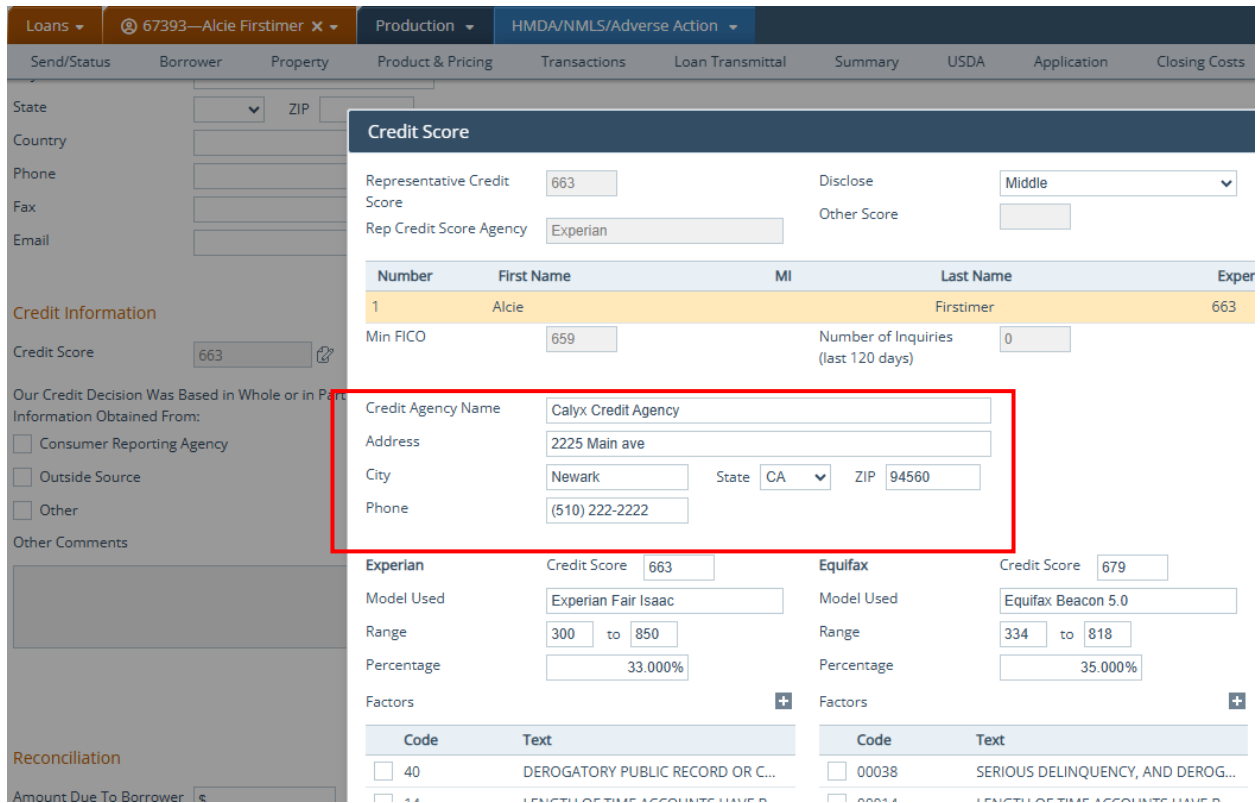
  

<b>Qualifying Ratios</b>		<b>Loan to Value Ratios</b>	
Primary Housing	%	LTV	80.000 %
Total Obligations	%	CLTV	80.000 %
Debt to Housing Gap	%	HCLTV/HTLTV	80.000 %
<b>Qualifying Rate</b>	3.150 %	<b>Debt-Service Coverage Ratio Information</b>	
<input type="radio"/> Note Rate	3.150 %	Anticipated Gross Rent	\$
<input checked="" type="radio"/> Percent Above Note	% 3.150 %	Debt-Service Coverage Ratio	%
<input type="radio"/> Percent Below Note	% %	<b>Property Review</b>	
<input type="radio"/> Bought Down Rate	% %	Review Level	
<input type="radio"/> Other	%	Form	
Interest Only	<input type="checkbox"/>	<b>Escrow Hazard</b>	Yes
Qualifying Loan Term (months)	360	<b>Escrow Tax</b>	Yes
Edit Qualifying Loan Term	<input type="checkbox"/>		
Maximum Payment	<input type="checkbox"/>		

## Borrower and HMDA/NMLS/Adverse Action Screen

### Credit Score Lightbox

- The credit agency information fields are now saving correctly. (50440)



**Credit Score**

Representative Credit Score: 663  
 Disclose: Middle  
 Rep Credit Score Agency: Experian  
 Other Score: [ ]

Number	First Name	MI	Last Name	Exper
1	Alicie		Firsttimer	663

Min FICO: 659  
 Number of Inquiries (last 120 days): 0

Credit Agency Name: Calyx Credit Agency  
 Address: 2225 Main ave  
 City: Newark State: CA ZIP: 94560  
 Phone: (510) 222-2222

Experian Credit Score: 663  
 Model Used: Experian Fair Isaac  
 Range: 300 to 850  
 Percentage: 33.000%

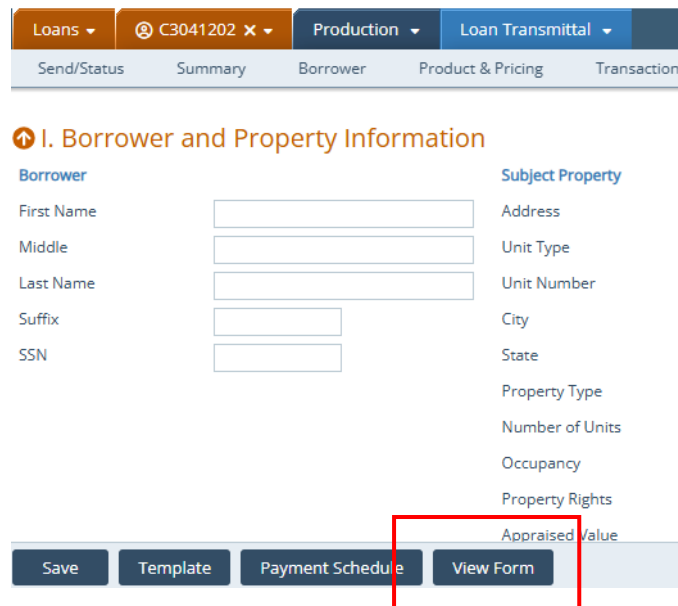
Equifax Credit Score: 679  
 Model Used: Equifax Beacon 5.0  
 Range: 334 to 818  
 Percentage: 35.000%

Factors:

Code	Text
<input type="checkbox"/> 40	DEROGATORY PUBLIC RECORD OR C...
<input type="checkbox"/> 44	LENGTH OF TIME ACCOUNT HAVE...
<input type="checkbox"/> 00038	SERIOUS DELINQUENCY, AND DEROG...
<input type="checkbox"/> 00034	LENGTH OF TIME ACCOUNT HAVE...

## Loan Transmittal Screen

🛠️ The *View Form* button is now working correctly. (50421)



Loans | C3041202 | Production | **Loan Transmittal**

Send/Status | Summary | Borrower | Product & Pricing | Transactions

### I. Borrower and Property Information

**Borrower**

First Name: [ ]  
 Middle: [ ]  
 Last Name: [ ]  
 Suffix: [ ]  
 SSN: [ ]

**Subject Property**

Address: [ ]  
 Unit Type: [ ]  
 Unit Number: [ ]  
 City: [ ]  
 State: [ ]  
 Property Type: [ ]  
 Number of Units: [ ]  
 Occupancy: [ ]  
 Property Rights: [ ]  
 Appraised Value: [ ]

Buttons: Save | Template | Payment Schedule | **View Form**

## Quote Screen

### General Tab

#### Subject Property Section

- The *Same as Current Address* checkbox is now working correctly. (50407)

**Subject Property**

Prequalification  *Same as Current Address*

Address

Unit Type

Unit Number

City

State  ZIP

County

## Messages

- The *Date/Time* column is now sorting correctly. (50402)

Loans ▾ C3041202 ✕ ▾ Messages ▾ List ▾

List

Show Full Description

Drag a column header and drop it here to group by that column


	Subject	Message Count	Date/Time ↓	By
<input type="checkbox"/>	Message 3	1	01/28/2025 04:15:07 PM	Shibani Bagga
<input type="checkbox"/>	Message 2	1	01/28/2025 04:11:01 PM	Shibani Bagga
<input type="checkbox"/>	Message	2	01/21/2025 05:04:19 PM	Shibani Bagga

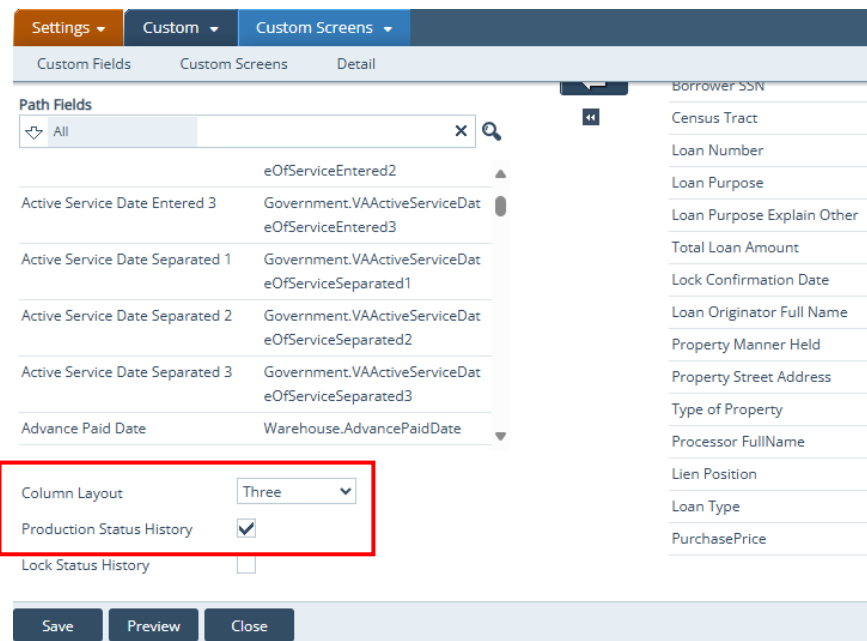
◀ 1 ▶ 10 items per page

# Settings

## Custom

### Custom Screens

- 
 The *Column Layout* selected for custom screens is now displaying correctly. Selecting *Production Status History* no longer causes the columns to be out of alignment in. (50403)



The screenshot shows the 'Custom Screens' configuration window. At the top, there are tabs for 'Custom Fields', 'Custom Screens', and 'Detail'. Below the tabs is a search bar for 'Path Fields' with a dropdown set to 'All'. A list of fields is displayed, including 'Active Service Date Entered 3', 'Active Service Date Separated 1', 'Active Service Date Separated 2', 'Active Service Date Separated 3', and 'Advance Paid Date'. To the right of this list is a scrollable list of field names such as 'Borrower SSN', 'Census Tract', 'Loan Number', etc. At the bottom left, there are three settings: 'Column Layout' (set to 'Three'), 'Production Status History' (checked), and 'Lock Status History' (unchecked). A red rectangular box highlights the 'Column Layout' and 'Production Status History' settings. At the bottom of the window are 'Save', 'Preview', and 'Close' buttons.