



RELEASE NOTES

January 2025



Path Release Notes

January 2025

This Path release is scheduled for production release January 12th, 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



Summary of New Features and Enhancements

Here are the highlighted summaries of new features and enhancements in this release. Not all new features and enhancements are included here. For the full list, please read through the entire release notes.

Note: For the details on these highlighted new features and enhancements, click the [hyperlinks](#).

Loans

Documents

- ✓ The new **Template** lightbox [enhances the sorting process when selecting a template](#), giving you the options to:
 - Sort existing documents and placeholders according to the template
 - Everything above and add missing documents as placeholders
- ✓ The new **Placeholder** button [allows you to add placeholders for missing documents](#).
- ✓ Additional enhancements include:
 - **Show** dropdown to [enhance the filtering process for document packages](#)
 - **View** button to [view documents in detail on the Pending screen](#)
 - [Improvements to the detailed view of documents](#)
 - [General enhancements and updates](#) include:
 - Improved way to group documents
 - More options to name individual downloaded documents
 - Showing the full description of documents under columns
 - Saving sorting preferences
 - Displaying eSign status

Production

- ✓ The new **Multiple Properties** screen [allows you to enter additional subject properties](#).
- ✓ The **Borrower** screen's multiple enhancements and updates include:
 - [More options for the borrower's sex and race](#)
 - [UI improvements for the Other Information section](#)
 - [Income section](#) (including improvements to the [Income Calculator lightbox](#) and the new [Income History Worksheet lightbox](#))

- More options for alternate names and other improvements in the [Personal Information section](#)
- Useful information in the [Tax Transcript section](#)
- Uniform buttons for [General lightboxes](#)
- ✓ The *Closing Information* screen's multiple enhancements and updates include:
 - [The ability to record the Document Preparation Date](#)
 - [Time saving enhancements for wire calculations](#)
- ✓ The *Underwriting* screen's *Review and Decision* tab is enhanced by the new [Underwriting Source section to allow underwriters to select underwriting sources that are different from the investors selected by lock desk users.](#)
- ✓ The *Product & Pricing* screen's multiple updates include:
 - [Additional fields in the Rate Adjustments section](#)
 - [Additional fields and updated fields in the Loan Information section](#)
- ✓ The *Closing Costs* screen's multiple enhancements and updates include:
 - [New fields for the Fees tab](#)
 - [The ability to edit the Annual Amount](#)
 - [New way to calculate the Late Charge Percentage](#)
- ✓ The *Transactions* screen's multiple enhancements and updates include:
 - [Calculating homeowner's insurance by percentage](#)
 - [New Universal Loan Identifier section](#)
 - [New Creditor Name column](#)
 - [The ability to add undeposited gift funds to cash to close calculations](#)
- ✓ The *HMDA/NMLS/Adverse Action* screen's multiple updates include:
 - [The ability to enter backdates](#)
 - Additional fields for:
 - [Loan Information section](#)
 - [Subject Property section](#)
 - [Small Business Lending section](#)
- ✓ The *Quote* screen's multiple updates include:
 - [New FHA Loan Information and Other Loan Information sections](#)
 - Additional fields for:
 - [Borrower Information section](#)
 - [Loan & Product Information section](#)
 - [Subject Property section](#)
 - [Borrower Acknowledgements subsection](#)
- ✓ The *Loan Transmittal* screen's enhancements and updates include:

- [The ability to view the 1008 form](#)
 - [Additional fields to the Subject Property subsection](#)
- ✓ The [Return Funds screen](#) and the [Request Funding screen](#) have received multiple updates.
- ✓ The [Payment Schedule button and lightbox](#) have been added to the *Interim Servicing* screen.
- ✓ The [Borrower's Credit Agency subsection](#) has been added to the *Fannie Mae* screen to support ULAD XML for joint borrowers.
- ✓ The [ability to copy and paste the origination company information to the lender](#) on the *Contacts* screen.
- ✓ The *Property* screen's multiple enhancements and updates include:
 - [New Refinance Information section](#)
 - [New Vesting Manner Held and URLA Manner Held dropdowns to distinguish between these different ways of holding titles](#)
 - [The ability to indicate that the seller is a legal entity and/or trust](#)
 - [Additional fields in the Subject Property Information section](#)

Lock and Production

- ✓ [Pricing information have been organized into the Request Information and Response Information subsections for multiple screens.](#)

Lock

- ✓ [Introduced measures to prevent lock errors.](#)

Dashboard

- ✓ [Multiple UI and field updates to the dashboard.](#)

Conditions

- ✓ [The ability to reverse the submission of a condition.](#)
- ✓ [The ability to submit a condition from within a lightbox and the improved process for uploading documents and placeholders from within a lightbox.](#)

Messages

- ✓ [The ability to view the full text displayed under columns.](#)

Compliance

- ✓ [*Multiple updates to Compliance screens.*](#)

Interfaces

- ✓ [*The ability to receive signed documents as individual documents.*](#)
- ✓ [*Additional service providers for verifications.*](#)
- ✓ [*The ability to rush flood orders.*](#)

Reports

- ✓ [*New reports for 2025.*](#)
- ✓ [*Convert unformatted MCR XML files to formatted MCR XML files.*](#)
- ✓ [*Multiple updates to the Edit Report Parameters lightbox, including the ability to select a partial HMDA exemption.*](#)

Pipeline

- ✓ Updated [*the Copy to Sandbox button*](#) and [*added new columns and fields.*](#)

Configuration

- ✓ [*New Calculations tab in to set the decimal place for prepaid interest.*](#)
- ✓ [*New Official Documents checkbox to save time for users in Loans.*](#)

Settings

- ✓ [*The ability to set split fees and responsible parties for fee templates.*](#)
- ✓ UI improvements for [*document templates*](#) and [*loan programs.*](#)

Notifications

- ✓ [*The closer role can now receive notifications.*](#)
- ✓ [*New fields.*](#)

Dashboard

- ✓ [New fields.](#)

Reports

- ✓ [New tables and fields.](#)

Rules

- ✓ [New fields.](#)

Sandbox

- ✓ [New screens and buttons.](#)

Bugfixes

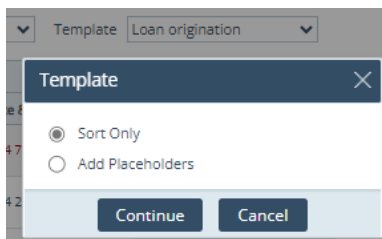
- ✓ [Bugfixes.](#)

Loans

Documents

Template Lightbox (NEW)

- ✓ Added the new **Template** lightbox to improve the sorting process of template documents. When you select a template, this lightbox appears automatically, offering you two sorting options:
(49732)

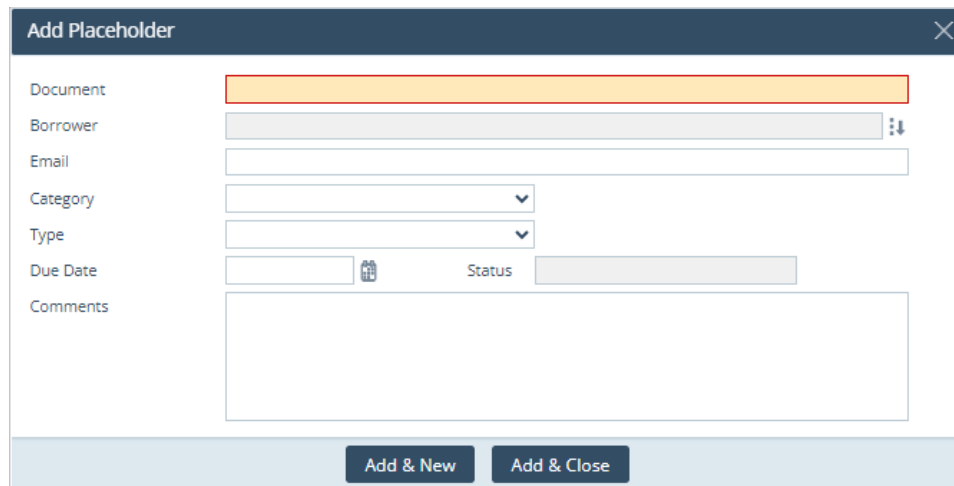


- **Sort Only:** This option only sorts existing documents and placeholders into the main table at the top.
- **Add Placeholders:** This option does everything offered by the **Sort Only** option but also adds placeholders for missing documents that do not yet have placeholders.
- Both options will move documents that do not belong in the selected template to the *Documents Not in Template* section at the bottom.

Placeholder Button and Add Placeholder Lightbox (NEW)

- ✓ Added the new **Placeholder** button and **Add Placeholder** lightbox.

IMPORTANT: System admins need to enable this button in *Configuration > Roles > Screens > Loan > Documents*.



The 'Add Placeholder' dialog box contains the following fields:

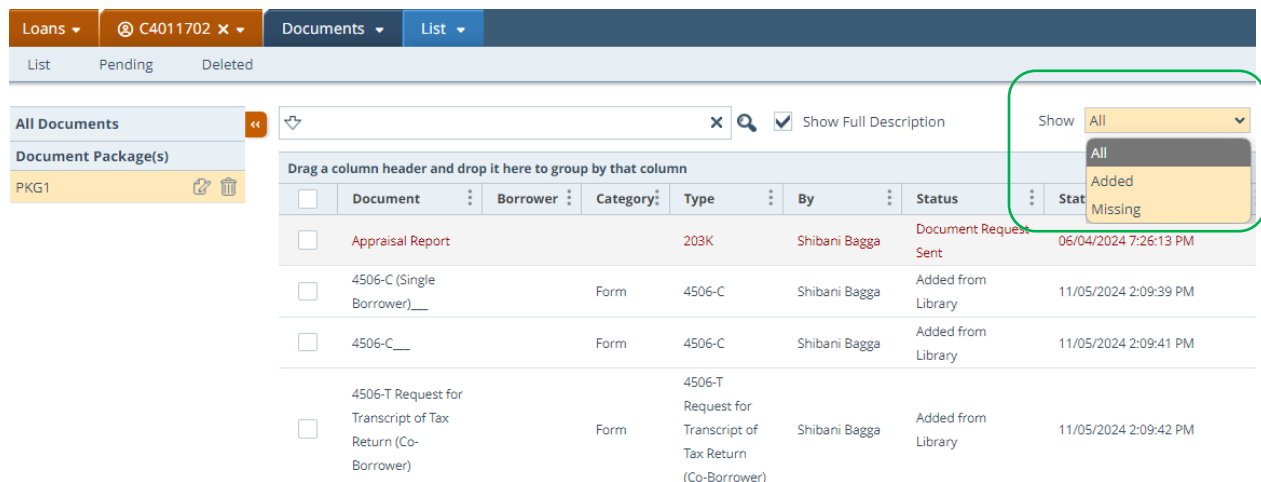
- Document: Text input field
- Borrower: Text input field with a dropdown arrow
- Email: Text input field
- Category: Dropdown menu
- Type: Dropdown menu
- Due Date: Text input field with a calendar icon
- Status: Text input field
- Comments: Text area

Buttons at the bottom: Add & New, Add & Close

- Placeholders serve the function of placeholder for actual documents (uploaded from computer and/or added from the Form Library).

Document Package

- Enhanced the filtering feature by adding the **Show** dropdown. You can now filter the documents in a package by **All**, **Added**, or **Missing**, just like you can for all documents on the main *Documents > List* screen.
- (49541)



The screenshot shows the 'Documents > List' screen. A green box highlights the 'Show' dropdown menu, which is open and shows three options: All, Added, and Missing. The table below shows a list of documents with columns: Document, Borrower, Category, Type, By, Status, and Date.

Document	Borrower	Category	Type	By	Status	Date
Appraisal Report			203K	Shibani Bagga	Document Request Sent	06/04/2024 7:26:13 PM
4506-C (Single Borrower)___		Form	4506-C	Shibani Bagga	Added from Library	11/05/2024 2:09:39 PM
4506-C___		Form	4506-C	Shibani Bagga	Added from Library	11/05/2024 2:09:41 PM
4506-T Request for Transcript of Tax Return (Co-Borrower)		Form	4506-T Request for Transcript of Tax Return (Co-Borrower)	Shibani Bagga	Added from Library	11/05/2024 2:09:42 PM

Pending Screen

- Added the **View** button to enhance your experience with pending documents. By clicking this button, you can open a new window that provides a more detailed view of the selected document.
- (49051)

IMPORTANT: System admins need to enable this button in *Configuration > Roles > Screens > Loan > Documents > Pending*.

Document Detail

- ✓ Increased the *Description* field's character limit to 500.
(49658)
- ✓ Added the **Status** column to the *Document History* section, to distinguish from the *Details* column.
(49820)

Document History

Action Date Time	By	Version	Status	Details
12/18/2024 11:01:44 AM	Shibani Bagga	1	Restored	Restored
12/18/2024 11:01:02 AM	shibani	1	Deleted	Deleted based on merged docs.
11/05/2024 2:09:17 PM	Shibani Bagga	1	Added from Library	Added from Library

- The **Status** column records the status of the document.
- The *Details* column records what was done to the document, such as, the document was merged, deleted because of the merge, and restored back to the *List* screen.
(49025)

General Enhancements and Updates

- ✓ Enhanced the document grouping feature. Now, when you collapse or expand groups, your preferences are saved.
(45947)
 - For instance, if you group documents by *Category* and collapse the *Assets* and *Borrower* groups, they will remain collapsed when you navigate away from *Documents* and return later.

↑ Category ×	Document	Category	Type	Status
▶ Category: Assets				
▶ Category: Borrower				
▼ Category: Credit				
<input type="checkbox"/>	Bankruptcy Discharge Notice	Credit	Bankruptcy D...	Placeholder
<input type="checkbox"/>	Child Support Verification	Credit	Child Suppor...	Placeholder
<input type="checkbox"/>	Satisfaction Of Judgment	Credit	Satisfaction ...	Placeholder

Note: To group documents, simply drag a column header to the top row.

Drag a column header and drop it here to group by that column	Document	Category	Type	Status
<input type="checkbox"/>	203K	Credit Approv...	203K	Placeholder
<input type="checkbox"/>	Airport Noise Pollution Agreement	Disclosure	Airport Noise ...	Placeholder
<input type="checkbox"/>	Articles Of Incorporation	Income	Articles Of Inc...	Placeholder

- **Name Only**
- **Name, Loan Number & Date**
- **Loan Number, Name & Date**

Download

Document

Flood Hazard Notice (CF-SPCFLOOD)

Password Protection

☒ Password

Use a password that consists of a maximum of 32 alphabetic, numeric, and special characters. Passwords are case sensitive. Documents are protected by a 256-bit AES key.

☐ No Password

Caution: Sending unprotected documents through email is a security risk. It is strongly recommended to protect your documents with a password.

☐ Include Notes in Download

☒ Download Each Document as an Individual File

☒ Name Only

☐ Name, Loan Number & Date

☐ Loan Number, Name & Date

Download

- ✓ Added the **Show Full Description** checkbox, which allows you to see the complete text displayed under each column.

(49997)

☒ Show Full Description
 ☐ Show Active Only

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

<input type="checkbox"/>	Document	Borrower	Category	Type	Description	By	Status	Status Date & Time
<input type="checkbox"/>	Affidavit of Same Name and Common Identity	Peteraa Parker Sn	Form	Affidavit of Same Name and Common Identity		Shibani Bagga		12/03/2024 12:00:47 PM
<input type="checkbox"/>	Acknowledgement of Receipt of Homeownership Counseling Notice - (Borrower)	Peteraa Parker Sn	Form	Acknowledgement of Receipt of Homeownership Counseling Notice - (Borrower)		Shibani Bagga		12/03/2024 12:00:47 PM
<input type="checkbox"/>	Alternative Documentation Checklist	Peteraa Parker Sn	Form	Alternative Documentation Checklist		Shibani Bagga		12/03/2024 12:00:47 PM
<input type="checkbox"/>	Acknowledgement of Receipt of Homeownership Counseling Notice	Peteraa Parker Sn	Form	Acknowledgement of Receipt of Homeownership Counseling Notice		Shibani Bagga		12/03/2024 12:00:46 PM

- ✓ Updated the column sorting feature. Now your sorting preferences are saved when you navigate away from *Documents* and return later.
(49322)
- ✓ The *Status* column now displays the eSign status of documents sent for signature.
(49391)

Production

Multiple Properties Screen (NEW)

- ✓ Added the new **Multiple Properties** screen, for loans with multiple subject properties. You can add four additional properties.
(49923)

Loans
C4011702—Tcopy
Production
Multiple Properties

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

Multiple Properties

Subject Property 2 Information

Address
Unit Type
Unit Number
City
State
County
Country
Address Verification
Latitude
Longitude
Verified by USPS?
Property is in a community property state

Property Type
Attachment Type
Number of Units
APN
Subdivision
Lot Number
Mixed-Use Property
Number of ADUs

Year Built
Block Number
Not Situated in Jurisdiction

Sales Price
Estimated Property Value
Appraised Value
Property Status
Property Location
Project Information
Bridge Loan Property

Title and Legal

Current Title Holder(s)
Future Title Holder(s)
Manner Held
Other
Title Vesting Description

Estate Held
Leasehold Expiration
Lease / Ground Rent
Trust Information
Indian Country Land Tenure

Save

Borrower Screen

Declarations and Demographics Section

- ✓ Added more options for the borrower's sex and race.
(49163)

<p>Ethnicity</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other <input type="text"/></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I Do Not Wish to Furnish</p> <p><input type="checkbox"/> Not Applicable</p>	<p>Race</p> <p><input type="checkbox"/> American Indian or Alaska Native Tribe <input type="text"/></p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other <input type="text"/></p> <p><input type="checkbox"/> Black or African American</p> <div style="border: 1px solid green; padding: 5px;"> <p><input type="checkbox"/> African American <input type="checkbox"/> Ethiopian <input type="checkbox"/> Haitian</p> <p><input type="checkbox"/> Jamaican <input type="checkbox"/> Nigerian <input type="checkbox"/> Somali</p> <p><input type="checkbox"/> Other <input type="text"/></p> </div> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p>
<p>Sex</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I Do Not Wish to Furnish</p> <p><input type="checkbox"/> Not Applicable</p> <div style="border: 1px solid green; padding: 5px;"> <p><input type="checkbox"/> Other <input type="text"/></p> </div>	

- These new options support the Small Business Lending Report.

Other Information Section

- ✓ The *eConsent* box is now automatically checked when a document is sent back from Zip, such as requested documents or signed documents, after borrowers have given consent in Zip (selects the Opt In option).
(49422)

Note: If borrowers give consent but do not send the requested documents or do not sign documents, this box is not automatically checked.

- ✓ The *Co-Signer* checkbox has been moved from the *Non-Borrower Acknowledgements* subsection to the *Borrower Acknowledgement* subsection.
(49022)

Other Information

Application Type
Shared With

Borrower Acknowledgements

Credit Consent
eConsent
First-Time Homebuyer
Co-Signer

Non-Borrower Acknowledgements

Non-Purchasing Spouse
Non-Borrower Household Member
Title Only

- ✓ Added the information icon to the *Non-Borrower Acknowledgements* subsection, explaining what each checkbox indicates.
(49233)

Income Section

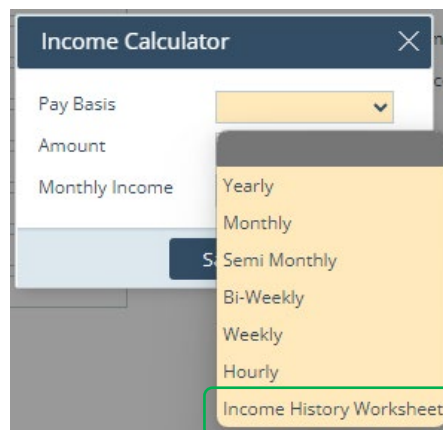
- ✓ Relabeled the *Other Sources Income* field to **Other Income**.
(49921)



The screenshot shows the 'Income' section of a form. It includes a header 'Income' with an upward arrow icon. Below it, there are three input fields: 'Total Income' with a value of \$ 15,000.00, 'Employment Income' with a value of \$ 15,000.00, and 'Other Income' with a value of \$ 0.00. The 'Other Income' field is highlighted with a green border.

Income Calculator

- ✓ The *Period* dropdown has been relabeled to the more accurate **Pay Basis** dropdown.
- ✓ Added the **Income History Worksheet** option to the **Pay Basis** dropdown.



The screenshot shows the 'Income Calculator' lightbox. It has a 'Pay Basis' dropdown menu that is open, showing a list of options: Yearly, Monthly, Semi Monthly, Bi-Weekly, Weekly, Hourly, and Income History Worksheet. The 'Income History Worksheet' option is highlighted with a green border.

- This option opens the new **Income History Worksheet** lightbox, which is discussed below.

Income History Worksheet Lightbox (NEW)

- ✓ Added the new **Income History Worksheet** lightbox, which allows you to further specify the borrower's income, such as **Year to Date** income, the previous two years, **Date of Hire**, **First Day of Qualifying Income**, the qualifying time period, **Qualifying Months**, and the **Income History Worksheet Monthly Income**.
(32513)

Income History Worksheet

Pay Basis

Income History ...

Pay Period Rate (to calculate Base Pay)

Pay Period

Monthly

Hours per Week

40

Amount

\$ 100,000.00

Base Monthly Income

\$ 0.00

Income History Worksheet

Type	Year to Date	Year 2023	Year 2022	Monthly Income
<input checked="" type="checkbox"/> Base Pay	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 9,967.85
<input type="checkbox"/> Overtime	\$	\$	\$	\$ 0.00
<input type="checkbox"/> Commissions	\$	\$	\$	\$ 0.00
<input type="checkbox"/> Bonus	\$	\$ 25,000.00	\$ 20,000.00	\$ 0.00
Total	\$ 100,000.00	\$ 125,000.00	\$ 120,000.00	

Additional Monthly Income

5000

Additional Monthly Income Description

Consultant

+ Add Additional Monthly Income

Date of Hire

01/01/2024

First Day of Qualifying Income

02/01/2024

Thru

12/01/2024

Qualifying Months

11.07

Income History Worksheet Monthly Income

14967.85

Personal Information Section

Alternate Names Lightbox

- ✓ Added more options for types of alternate names: **Formerly Known As**, **Now Known As**, and **Other**. (42534)

Alternate Names

Type

Type Other Description

Alternate First Name

Alternate Middle Name

Alternate Last Name

Alternate Suffix

Alternate Full Name

AKA only

Credit only

AKA and Credit

Formerly Known As

Now Known As

Other

SSN Verification Lightbox

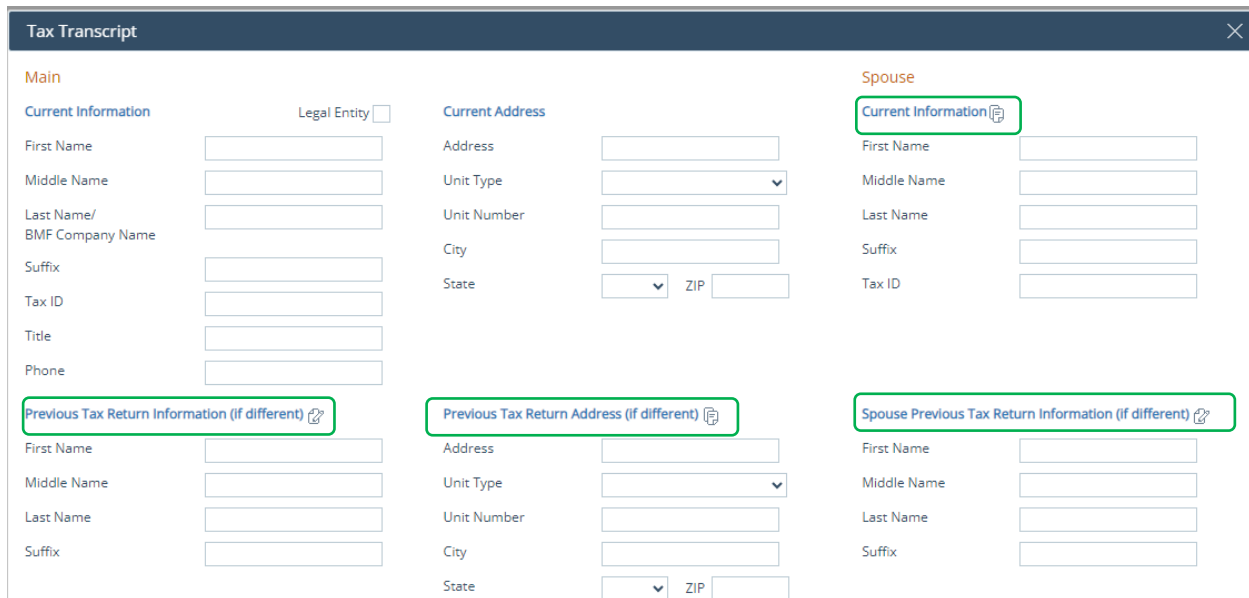
- ✓ The *Return Name* field now allows for 50 characters. (48548)

- ✓ The *Address* field now allows 100 characters.
(49715)

Tax Transcript Section

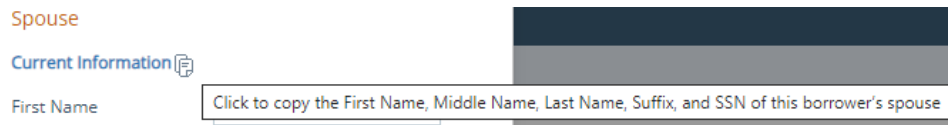
Tax Transcript Lightbox

- ✓ Added useful information to the copy and edit icons.
(50110)



The screenshot shows a 'Tax Transcript' lightbox with a dark blue header and a close button. It is divided into three main sections: 'Main', 'Spouse', and 'Previous Tax Return Information (if different)'. Each section contains fields for personal and contact information. The 'Main' section includes a 'Legal Entity' checkbox. The 'Spouse' section is highlighted with a green box. The 'Previous Tax Return Information' section is also highlighted with a green box. Each section has a copy icon (a document with a plus sign) next to its title. The 'Main' section has fields for First Name, Middle Name, Last Name/BMF Company Name, Suffix, Tax ID, Title, and Phone. The 'Spouse' section has fields for First Name, Middle Name, Last Name, Suffix, and Tax ID. The 'Previous Tax Return Information' section has fields for First Name, Middle Name, Last Name, and Suffix. The 'Previous Tax Return Address (if different)' section has fields for Address, Unit Type, Unit Number, City, State, and ZIP. The 'Spouse Previous Tax Return Information (if different)' section has fields for First Name, Middle Name, Last Name, and Suffix.

- These pieces of information are displayed when you mouse over these icons.



General Lightboxes

- ✓ The lightbox buttons have been made uniform and consistent. Most lightboxes will display the **Previous**, **Next**, **Save**, **New**, and **Delete** buttons. Lightboxes for entering income and assets will also display the **Open Verification** button.
(50047)
 - The **Delete** button is only enabled for items already added to the table.
 - The **Save & New** and **Save & Close** button are removed.

Closing Information Screen

General Tab

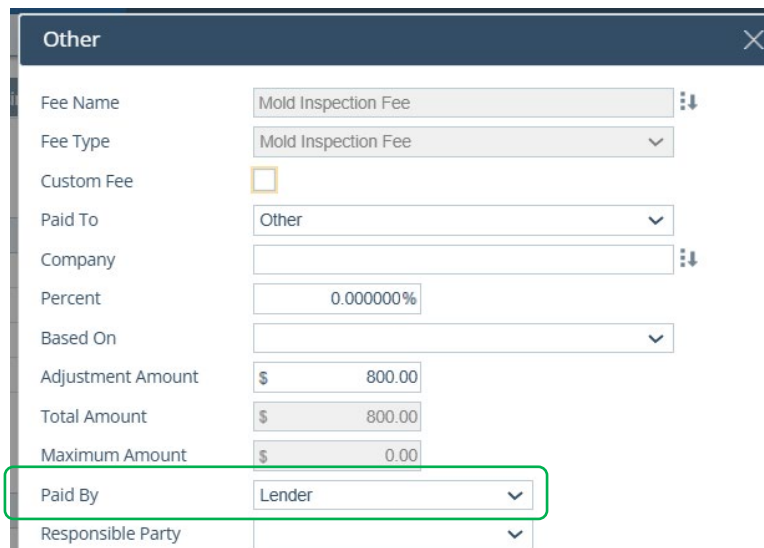
General Closing Section

- ✓ Added the **Document Preparation Date** field, to record the date when the closing documents were prepared, not necessarily the date they were sent to the borrower or the closing date.
(47057)
- ✓ Updated the *Planned Unit Development Unit Name* field to the **Project Name** field.
(49120)
 - This update syncs the **Project Name** field with the *Project Information* field (*Property* screen > *Subject Property Information* section) to ensure that the correct name is printed on the PUD Rider form.

Wire Tab

Wire Calculation Section

- ✓ Updated the *Addition* table and the *Fees Addition* lightbox, where lender-paid fees are automatically added to both. Additionally, the *Total Deductions from Wire* and *Total Additions to Wire* fields are made editable, via lock icons (🔒).
(46723)
 - For example, if there is a fee paid by the lender, or a split fee partially paid by the lender, the fee will be automatically added to the *Addition* table and the *Fees Addition* lightbox.
 - Shown below is a fee paid by the lender.



Other	
Fee Name	Mold Inspection Fee
Fee Type	Mold Inspection Fee
Custom Fee	<input type="checkbox"/>
Paid To	Other
Company	
Percent	0.000000%
Based On	
Adjustment Amount	\$ 800.00
Total Amount	\$ 800.00
Maximum Amount	\$ 0.00
Paid By	Lender
Responsible Party	

- Shown below is the fee added to the *Addition* table.

Wire Calculation

Deduction		Amount	Addition		Amount
<input type="checkbox"/>	Processing Fee	\$ 1,222.00	<input type="checkbox"/>	Credit from Loan Price	\$ 974.80
<input type="checkbox"/>	Origination Fee	\$ 4,070.00	<input checked="" type="checkbox"/>	Lender Cost to Cure	\$ 2,000.00
			<input type="checkbox"/>	Mold Inspection Fee	\$ 800.00

- Shown below is the fee added to the *Fees Addition* lightbox.

Fee	Amount	Lender Credit
Homeowner's Association Certification ...	\$ 974.80	<input type="checkbox"/>
Mold Inspection Fee	\$ 800.00	<input checked="" type="checkbox"/>
Real Estate Commission Buyer's Broker	\$ 500.00	<input type="checkbox"/>
Certification Fee	\$ 700.00	<input type="checkbox"/>
Mortgage Insurance Premium	\$ 0.00	<input type="checkbox"/>
Mortgage Insurance Premium	\$ 0.00	<input type="checkbox"/>
VA Funding Fee	\$ 0.00	<input type="checkbox"/>
Prepaid Interest	\$ 0.00	<input type="checkbox"/>
Homeowner's Insurance Premium	\$ 0.00	<input type="checkbox"/>
Property Taxes	\$ 0.00	<input type="checkbox"/>
Homeowner's Association Dues	\$ 0.00	<input type="checkbox"/>
Processing Fee	\$ 1,222.00	<input type="checkbox"/>
Property Taxes	\$ 0.00	<input type="checkbox"/>
Mortgage Insurance	\$ 0.00	<input type="checkbox"/>
Origination Fee	\$ 4,070.00	<input type="checkbox"/>
Homeowner's Insurance	\$ 0.00	<input type="checkbox"/>
Homeowner's Association Dues	\$ 0.00	<input type="checkbox"/>
Loan Discount	\$ 0.00	<input type="checkbox"/>

Navigation: < < 1 100 ▾ > >

Save

- ✓ Updated the *Amount Requested* and *Amount Approved* fields to auto-populate from the *Net Wire Amount* field.
(49929)
 - These fields are now grayed out, but you can still edit these figures if needed, via lock icons (🔒).

Deduction table and Fees Deduction lightbox

- ✓ When the *Withhold from Wire* box is checked for a fee (the *Closing Costs* screen > *Fees* tab), it is automatically listed in the *Deduction* table and its *Withhold from Wire* box is automatically checked in the *Fees Deduction* lightbox. The same is true vice versa, as the *Withhold from Wire* checkboxes are now synced between both screens/tabs.
- (49119)

- This update also removes the *Deductions from Wire* checkbox in the *Fees Deduction* lightbox, as you no longer need to manually check this box to deduct a fee from wire calculations.
- ✓ Added the **Paid To** column, to indicate which party the fee is paid to. You no longer need to go to the *Closing Costs* screen > *Fees* tab to view this information.
(49889)

Wire Calculation

Deduction		Amount	Addition	
<input type="checkbox"/>	Administration Fee	\$ 1,000.00	<input type="checkbox"/>	No records

Fees Deduction

Fee	Amount	Withhold from Wire (from Fees)	Paid To
Administration Fee	\$ 1,000.00	<input checked="" type="checkbox"/>	Lender

- The party listed in the **Paid To** column is from the *Paid To* dropdown from the *Closing Costs* screen > *Fees* tab.

Loans ▾ C4022201—Bowen Zhao ▾ Production ▾ Closing Costs ▾

Send/Status Summary Borrower Product & Pricing Transactions Property

Fees Summary Loan Estimate Service Providers Closing Disclosure Summary

Estimated Closing Date

Sales Price

Origination Charges

Fee Name Administration Fee

Fee Type Administration Fee ▾

Custom Fee ☐

Paid To Lender ▾

Company

Percent

Based On

Adjustment Amount

Total Amount

Maximum Amount

Paid By

A. Origination

☐ Charge

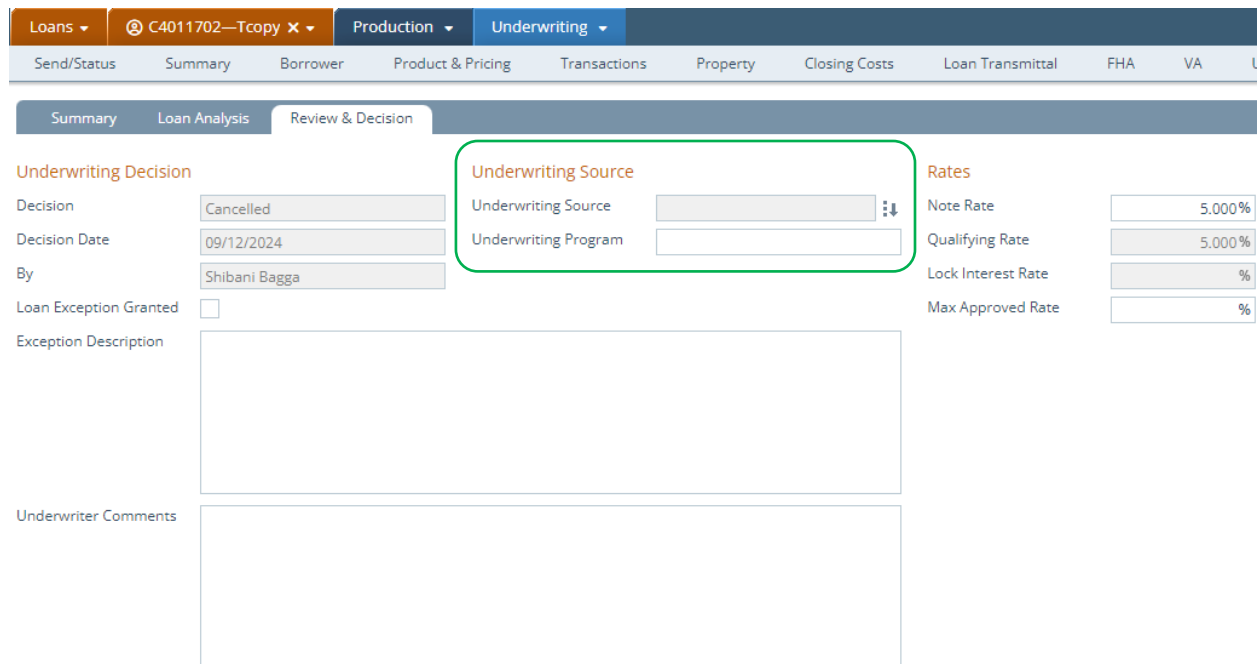
☐ Loan Discount

☐ Administration Fee

Underwriting Screen

Review & Decision Tab

- ✓ Removed the old *Investor* section by replacing it with the new **Underwriting Source** section, which allows underwriters and lock desk users to independently select sources of underwriting and investors, respectively.
(49802)



- ✓ Expanded the size of the *Exception Description* field, to allow you to easier enter and read multiple exception descriptions.
(40238)
- ✓ Added the **Underwriter Comments** field.
(50089)

Product & Pricing Screen

Rate Adjustments Section

- ✓ Added the following checkboxes:
(49797)
 - **Initial Interest Rate Discount**
 - **Initial Interest Rate Premium**
 - **Interest Rate Changes Subject to Lender's Discretion**

Loan Information Section

- ✓ Removed the old *Down Payment* field and replaced it with the **Down Payment Amount** and **Down Payment Percent** fields.
(47428)
- ✓ Updated the interaction between the *Refinance Type* and *Loan Purpose* dropdowns.
(49654)

- Now, when *Home Equity Loan* is selected as the *Loan Purpose*, the *Refinance Type* dropdown remains selectable.
- Previously, the *Refinance Type* dropdown was disabled when *Home Equity Loan* was selected as the *Loan Purpose*.

Closing Costs Screen

Fees Tab

- ✓ Added **Sales Price**, **Total Loan Amount**, **Note Rate**, and **Loan Term/Due In (months)** near the top of the page, for your convenience, as read-only fields.
(48154)

Loans	C4011702—Tcopy	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			
Estimated Closing Date		11/21/2024	First Payment Date
		01/01/2025	
Total Settlement Charges		\$	2,127.10
Template			
Sales Price	\$	390,000.00	Total Loan Amount
	\$	99,999.50	Note Rate
		5.000%	Loan Term/Due in (months)
			360 360

- ✓ Added the new **Discount/Rebate at Start** and **Bona Fide Loan Discount** fields, below the existing *Loan Discount/Credit* field.
(46490)

Loans	C4011702—Tcopy	Production	Closing Costs
Send/Status	Summary	Borrower	Product & Pricing
Transactions			
Property			
Closing Costs			
Loan Transmittal			
FHA			
VA			
Escrows			
Fees			
Summary			
Loan Estimate			
Service Providers			
Closing Disclosure			
Summaries of Transactions			
Payoffs/Payments			
Additional Information			
Estimated Closing Date		11/21/2024	First Payment Date
		01/01/2025	
Total Settlement Charges		\$	4,943.41
Template			
Sales Price	\$		Total Loan Amount
	\$	99,999.50	Note Rate
		5.000%	Loan Term/Due in (months)
			360 60
Loan Discount/Credit		3.000000%	\$
			2,999.99
Discount/Rebate at Start		1.000000%	\$
			1,000.00
Bona Fide Loan Discount		2.000000%	\$
			1,999.99

A. Origination Charges

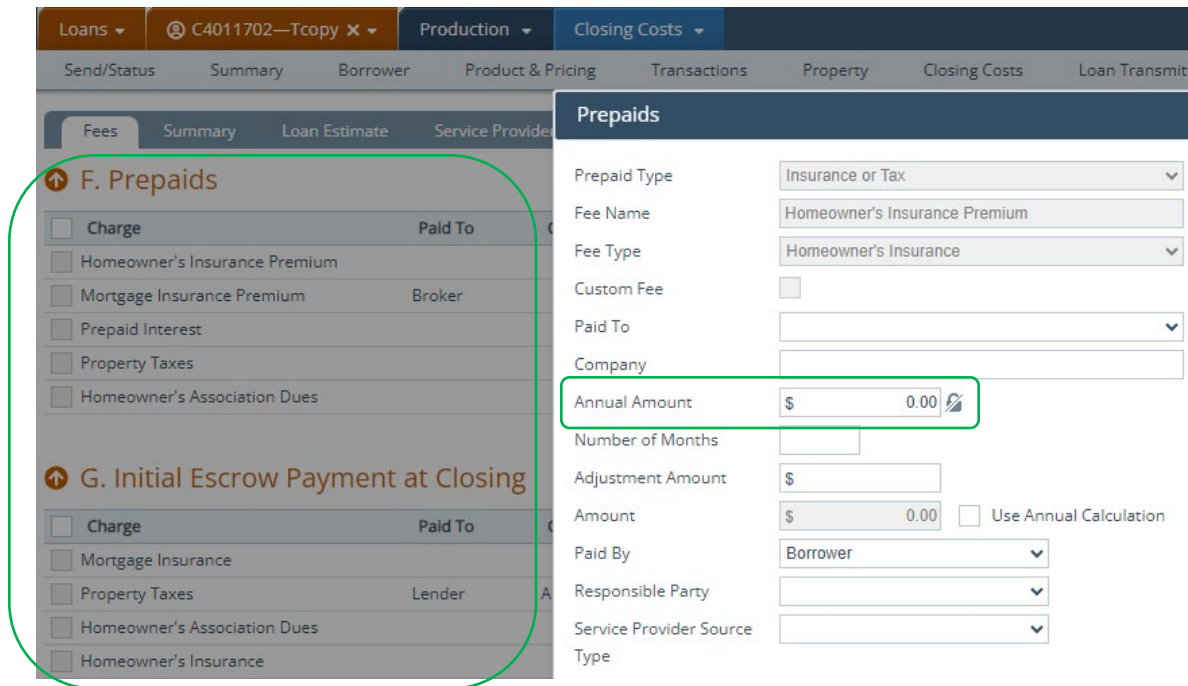
Total: \$ 2,999.99

Charge	Paid To	Company	Paid By	Borrower	Seller	Other	APR	POC	Amount
Loan Discount			Borrower	\$	2,999.99	\$	0.00	\$	0.00
				Yes	No				\$ 2,999.99

- Now you can use the *Loan Discount/Credit* and the **Discount/Rebate at Start** fields to calculate the **Bona Fide Loan Discount**.

F. Prepays and G. Initial Escrow Payment at Closing Sections

- ✓ The *Annual Amount* field is now editable for all default fees (except *Prepaid Interest*) listed in these sections, via the lock icon (🔒).
(50091)

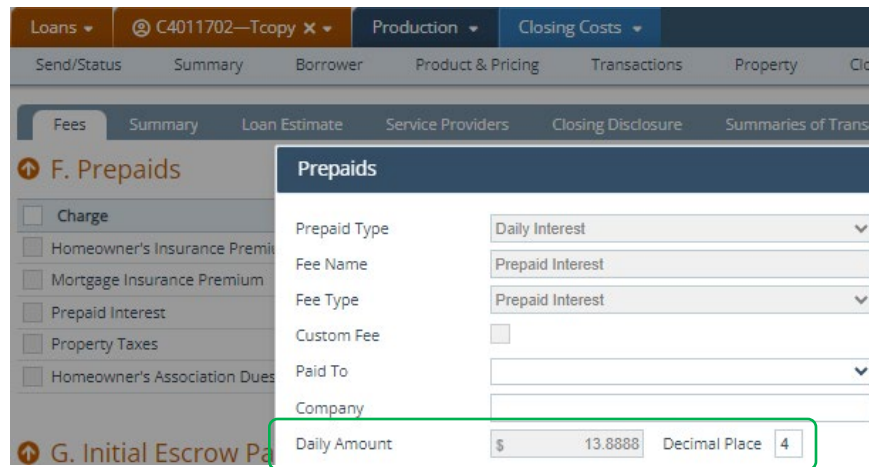


The screenshot shows the Path Calyx interface. The top navigation bar includes 'Loans', 'C4011702—Tcopy', 'Production', and 'Closing Costs'. The left sidebar has tabs for 'Fees', 'Summary', 'Loan Estimate', and 'Service Provider'. The main content area is titled 'Prepays' and contains a form with the following fields:

- Prepaid Type: Insurance or Tax
- Fee Name: Homeowner's Insurance Premium
- Fee Type: Homeowner's Insurance
- Custom Fee: ☐
- Paid To:
- Company:
- Annual Amount: \$ 0.00 (highlighted with a green box and a lock icon)
- Number of Months:
- Adjustment Amount: \$
- Amount: \$ 0.00 ☐ Use Annual Calculation
- Paid By: Borrower
- Responsible Party:
- Service Provider Source:
- Type:

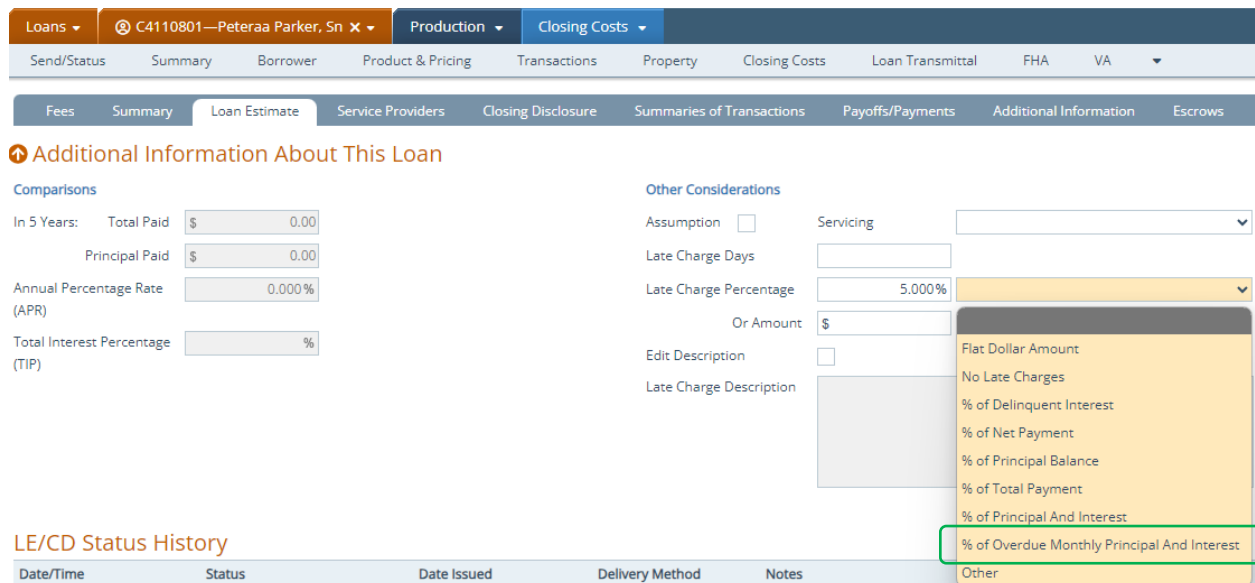
Prepays Lightbox (Prepaid Interest)

- ✓ Added the **Decimal Place** field next to the *Daily Amount* field, where you can set the decimal place of the *Daily Amount*.
(50109)
 - System admins set the default decimal place in *Configuration > Business Units > Settings > Calculations* tab. The **Decimal Place** field give users the flexibility to change the decimal place per the loan.
- Related: For the administrative side of this feature, see [Calculations Tab \(NEW\)](#).



Loan Estimate and Closing Disclosure Tabs

- ✓ Added **% of Overdue Monthly Principal And Interest** as an option for the *Late Charge Percentage* dropdown.
(49850)



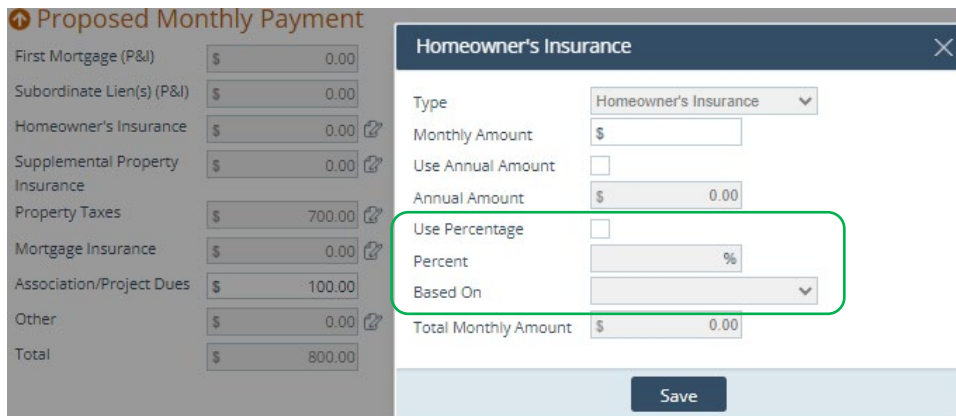
- This new option is also printed on the LE and CD forms.

Transactions Screen

Proposed Monthly Payment Section

Homeowner's Insurance Lightbox

- ✓ Homeowner's insurance can now be calculated by percentage via the new:
(42499)



Proposed Monthly Payment

First Mortgage (P&I)	\$ 0.00
Subordinate Lien(s) (P&I)	\$ 0.00
Homeowner's Insurance	\$ 0.00
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 700.00
Mortgage Insurance	\$ 0.00
Association/Project Dues	\$ 100.00
Other	\$ 0.00
Total	\$ 800.00

Homeowner's Insurance

Type: Homeowner's Insurance

Monthly Amount: \$

Use Annual Amount: ☐

Annual Amount: \$ 0.00

Use Percentage: ☐

Percent: %

Based On:

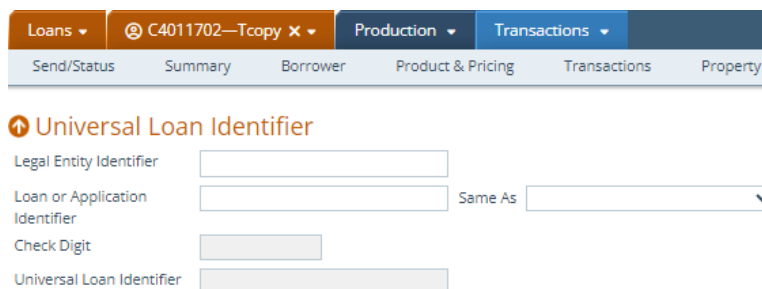
Total Monthly Amount: \$ 0.00

Save

- Use **Percentage** checkbox
 - **Percent** field
 - **Based On** dropdown
- ✓ Moved the *Use Annual Amount* checkbox above the *Annual Amount* field.
(42870)

Universal Loan Identifier Section (NEW)

- ✓ Added the **Universal Loan Identifier** section, which used to be on the *HMDA/NMLS/Adverse Action* screen.
(43693)



Loans **C4011702—Tcopy** **Production** **Transactions**

Send/Status Summary Borrower Product & Pricing Transactions Property

Universal Loan Identifier

Legal Entity Identifier:

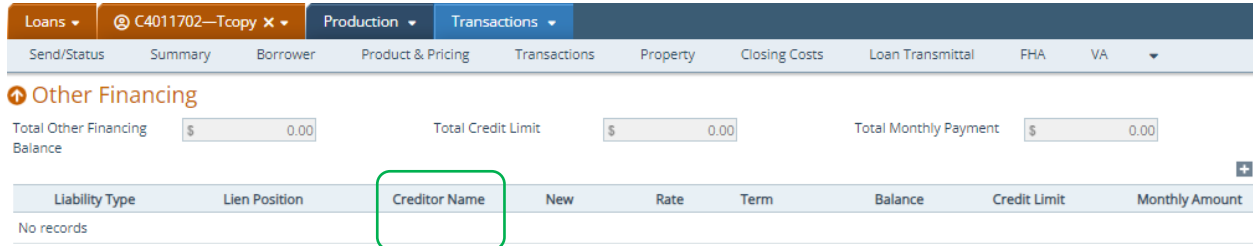
Loan or Application Identifier: Same As:

Check Digit:

Universal Loan Identifier:

Other Financing Section

- ✓ Added **Creditor Name** column to the table.
(49949)



The screenshot shows the 'Other Financing' section of the software. At the top, there are tabs for 'Loans', 'C4011702—Teopy', 'Production', and 'Transactions'. Below these are sub-tabs: 'Send/Status', 'Summary', 'Borrower', 'Product & Pricing', 'Transactions', 'Property', 'Closing Costs', 'Loan Transmittal', 'FHA', and 'VA'. The 'Other Financing' section is active, showing fields for 'Total Other Financing Balance' (\$0.00), 'Total Credit Limit' (\$0.00), and 'Total Monthly Payment' (\$0.00). Below these is a table with columns: 'Liability Type', 'Lien Position', 'Creditor Name' (highlighted with a green box), 'New', 'Rate', 'Term', 'Balance', 'Credit Limit', and 'Monthly Amount'. The table currently shows 'No records'.

Other Financing Lightbox

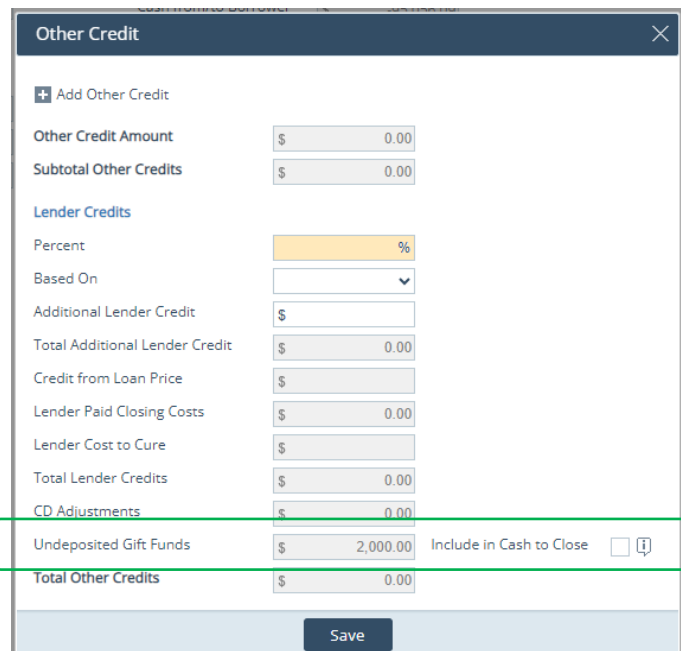
- ✓ Added the **Previous**, **Next**, **Save**, **New**, and **Delete** buttons.
(50049)
 - The **Delete** button only appears for items already added to the table.
 - Removed the **Save & New** and **Save & Close** buttons.

Minimum Required Funds or Cash Back Section

Total Credits Subsection

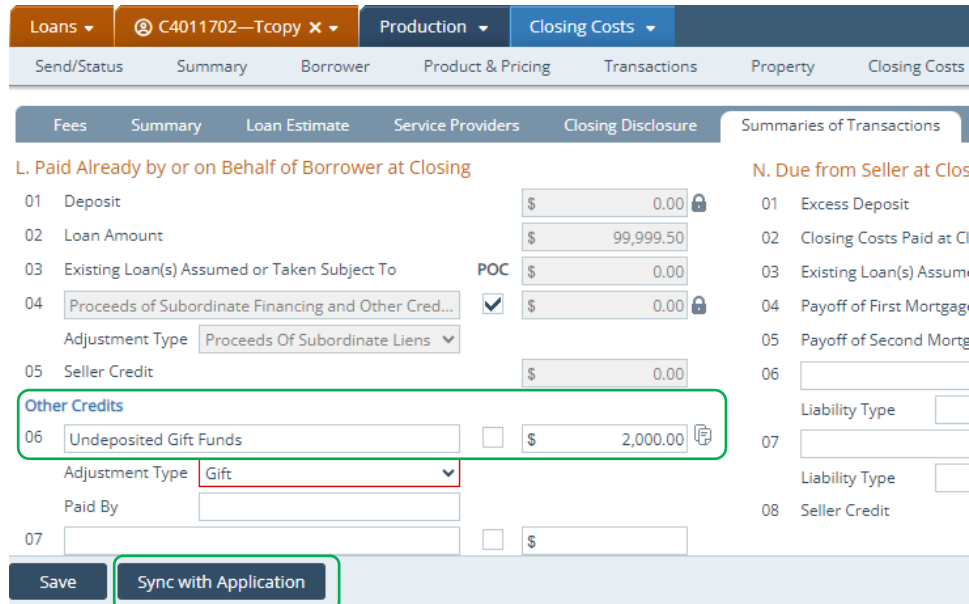
Other Credit Lightbox

- ✓ Added the **Undeposited Gift Funds** field and the Include in **Cash to Close** checkbox.
(47352)



The screenshot shows the 'Other Credit' lightbox. It has a title bar with a close button. Below the title bar is a section titled 'Add Other Credit'. It contains several fields: 'Other Credit Amount' (\$0.00), 'Subtotal Other Credits' (\$0.00), 'Lender Credits' (Percent, Based On, Additional Lender Credit, Total Additional Lender Credit, Credit from Loan Price, Lender Paid Closing Costs, Lender Cost to Cure, Total Lender Credits, CD Adjustments), 'Undeposited Gift Funds' (\$2,000.00), and 'Total Other Credits' (\$0.00). The 'Undeposited Gift Funds' field and the 'Include in Cash to Close' checkbox are highlighted with a green box. At the bottom is a 'Save' button.

- Check the **Include in Cash to Close** box, to include the **Undeposited Gift Funds** into the cash to close calculations for URLA.
- The **Undeposited Gift Funds** amount comes from *Other Credits > 06* when the *Sync with Application* button is clicked (from *Closing Costs > Summaries of Transactions* tab), which syncs the CD cash to close with the URLA cash to close.



The screenshot displays the 'Closing Costs' section with the 'Summaries of Transactions' tab selected. It lists various transactions under two main categories: 'L. Paid Already by or on Behalf of Borrower at Closing' and 'N. Due from Seller at Closing'. Transaction 06, 'Undeposited Gift Funds', is highlighted with a green box. It shows a value of \$2,000.00 and an adjustment type of 'Gift'. A red box highlights the 'Gift' dropdown menu. At the bottom, the 'Sync with Application' button is highlighted with a green box.

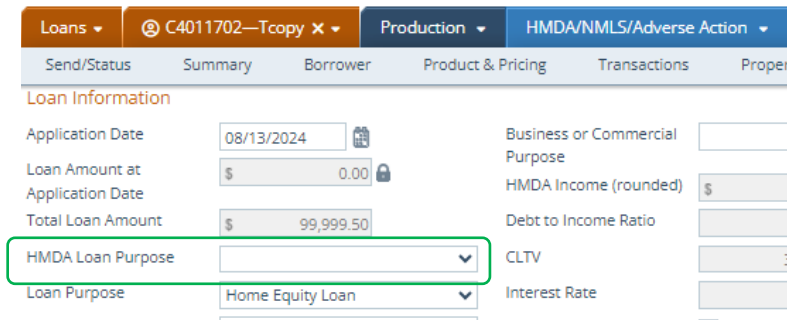
HMDA/NMLS/Adverse Action screen

Date Fields

- ✓ Updated all the following date fields to accept backdates: (49158)
 - *Action Date*
 - *Application Date*
 - *APOR Date*
 - *RegB Action Date*
 - *Notice of Incomplete Date*
 - *Expiration Date or Provide Missing Information By*
 - *Delivery Date*
 - *Date Funds Collected*

Loan Information Section

- ✓ Added the **HMDA Loan Purpose** dropdown. (49368)

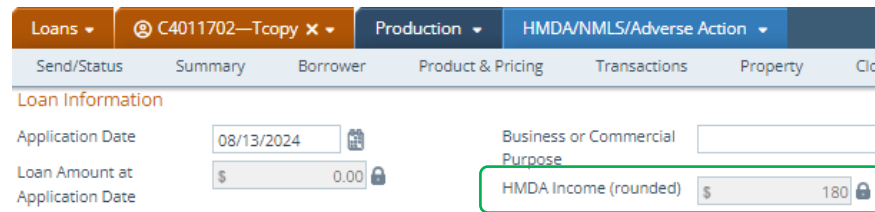


The screenshot shows the Path Calyx interface with the 'Loans' tab selected. The 'HMDA/NMLS/Adverse Action' sub-tab is active. The 'Loan Information' section is visible, containing fields for Application Date, Loan Amount at Application Date, Total Loan Amount, HMDA Loan Purpose, Loan Purpose, Business or Commercial Purpose, HMDA Income (rounded), Debt to Income Ratio, CLTV, and Interest Rate. The 'HMDA Loan Purpose' dropdown is highlighted with a green box.

- This addition is to differentiate the **HMDA Loan Purpose** when it differs from the *Loan Purpose*, which is synced with the corresponding dropdown from the *Product & Pricing* screen

Note: The current options from this dropdown are not the most up to date. The options will be updated in the next release.

- ✓ The *HMDA Income (rounded)* field is now auto-populated.
(43327)



The screenshot shows the Path Calyx interface with the 'Loans' tab selected. The 'HMDA/NMLS/Adverse Action' sub-tab is active. The 'Loan Information' section is visible, containing fields for Application Date, Loan Amount at Application Date, Business or Commercial Purpose, and HMDA Income (rounded). The 'HMDA Income (rounded)' field is highlighted with a green box and shows a value of 180.

- The field can still be edited via the lock icon (🔒).

Subject Property Section

- ✓ Added the **Unit Type** and **Unit Number** fields.
(49328)

Small Business Lending Section

- ✓ Updated the *Small Business Lending* section by adding the following subsections:
(49382, 49384)
 - **Number of Principal Owners**
 - **Number of Workers**
 - **Business Ownership Status**
 - **Time in Business**
 - **Pricing Information**
 - **Credit Purpose**
 - **Credit Type**

Loans	C4011702—Tcopy	Production	HMDA/NMLS/Adverse Action	Send/Status	Summary	Borrower	Product & Pricing	Transactions	Property	Closing Costs	Loan Transmittal	FHA	VA	HMDA/NMLS/A
Small Business Lending														
Number of Principal Owners			Number of Workers			Reason for Denial								
Number of Principal Owners			Number of Workers			Reason								
Business Ownership Status			Time in Business											
<input type="checkbox"/> Minority-Owned Business <input type="checkbox"/> Women-Owned Business <input type="checkbox"/> LGBTQI+-Owned Business <input type="checkbox"/> None of these Apply <input type="checkbox"/> I Do Not Wish to Furnish			Type of Response Time in Business North American Industry Classification System (NAICS) Code											
Pricing Information			Credit Purpose			Credit Type								
Initial Annual Charges			<input type="checkbox"/> Purchase, Construction/Improvement, or Refinance of Non-Owner-Occupied Real Property <input type="checkbox"/> Purchase, Construction/Improvement, or Refinance of Owner-Occupied Real Property <input type="checkbox"/> Purchase, Refinance, or Rehabilitation/Repair of Motor Vehicle(s) (including Light and Heavy Trucks) <input type="checkbox"/> Purchase, Refinance, or Rehabilitation/Repair of Equipment <input type="checkbox"/> Working Capital (includes Inventory or Floor Planning) <input type="checkbox"/> Business Start-up <input type="checkbox"/> Business Expansion <input type="checkbox"/> Business Acquisition <input type="checkbox"/> Refinance Existing Debt (other than Refinancings listed above) <input type="checkbox"/> Line Increase <input type="checkbox"/> Overdraft <input type="checkbox"/> Not Applicable <input type="checkbox"/> Other			Type of Guarantee <input type="checkbox"/> Personal Guarantee - Owner(s) <input type="checkbox"/> Personal Guarantee- Non-Owner(s) <input type="checkbox"/> SBA Guarantee - 7(a) Program <input type="checkbox"/> SBA Guarantee - 504 Program <input type="checkbox"/> SBA Guarantee - Other <input type="checkbox"/> USDA Guarantee <input type="checkbox"/> FHA Insurance <input type="checkbox"/> Bureau of Indian Affairs Guarantee <input type="checkbox"/> Other Federal Guarantee <input type="checkbox"/> State Government Guarantee <input type="checkbox"/> Local Government Guarantee <input type="checkbox"/> Other								
MCA/sales-based: additional cost for merchant cash advances or other sales-based financing Indicator														
MCA/sales-based: additional cost for merchant cash advances or other sales-based financing														
Adjustable Index														
Adjustable Index Name														
						Credit Product								

Quote Screen

General Tab

FHA Loan Information and Other Loan Information Sections (NEW)

- ✓ Added the **FHA Loan Information** and **Other Loan Information** sections.

Loans	@ C4011702—Tcopy	Production	Quote
Send/Status	Summary	Borrower	Product & Pricing

General	Loan Comparison
FHA Loan Information	
FHA License Number	8374137434
Section of the Act	
Other Loan Information	
Agency Case Number	
Lender Case Number	C4011702
MERS MIN Number	134567214170000029

Borrower Information Section

- ✓ Added the following new fields:
(49647)

- Preferred Language
- Other
- Years at Address
- Own/Rent
- Months at Address
- Marital Status
- Married To
- Number of Dependents
- Ages

Declarations and Military Service Subsections (NEW)

- ✓ Added the **Declarations** and **Military Service** subsections.

Loan & Product Information Section

- ✓ Added the following new fields:

Loans

C4011702—Tcopy

Production

Quote

Send/Status

Summary

Borrower

Product & Pricing

Transactions

Property

CI

General

Loan Comparison

Loan & Product Information

Loan Type	Conventional	Proposed Housing Expense	
Occupancy	Primary Residence	First Mortgage (P&I)	\$ 0.00
Lien Position	First	Subordinate Lien(s) (P&I)	\$ 0.00
Loan Purpose	Home Equity Loan	Homeowners Insurance	\$ 0.00
Refinance Type		Supplemental Property Insurance	\$ 0.00
Amortization Type	Fixed	Property Taxes	\$ 700.00
Product Plan		Mortgage Insurance	\$ 0.00
Primary Housing	8.912%	Association/Project Dues	\$ 100.00
Total Obligations	8.912%	Other	\$ 0.00
LTV/CLTV	30.769% 30.769%	Total	\$ 800.00
Sales Price	\$		
Estimated Value	\$ 325,000.00		
Base Loan Amount	\$ 100,000.00		
Total Loan Amount	\$ 99,999.50		
Note Rate	5.000%		
Loan Term/Due In (months)	360 60		
Interest Only	<input type="checkbox"/> Term <input type="checkbox"/> Months		

Waive Escrow(s)

Escrow Insurance

No

Escrow Tax

Yes

Escrow MI

Escrow HOA

Yes

- **Product Plan**
- **Interest Only**
 - **Term**
 - **Months**
- **Waive Escrow(s)**
 - **Escrow Insurance**
 - **Escrow Tax**
 - **Escrow MI**
 - **Escrow HOA**

Subject Property Section

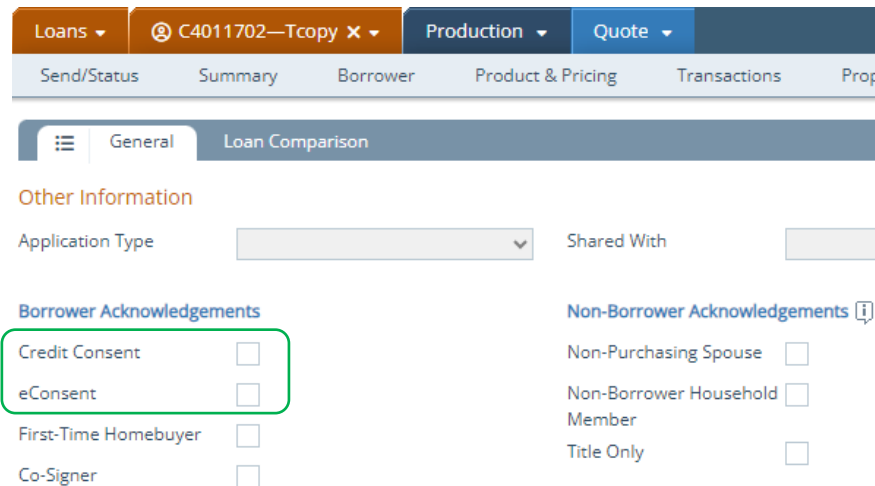
- ✓ Added the following new fields:

- **Prequalification**
- **Year Built**
- **Attachment Type**
- **Estate Held**

Other Information Section

Borrower Acknowledgements Subsection

- ✓ Added the **Credit Consent** and **eConsent** checkboxes.
(49232)

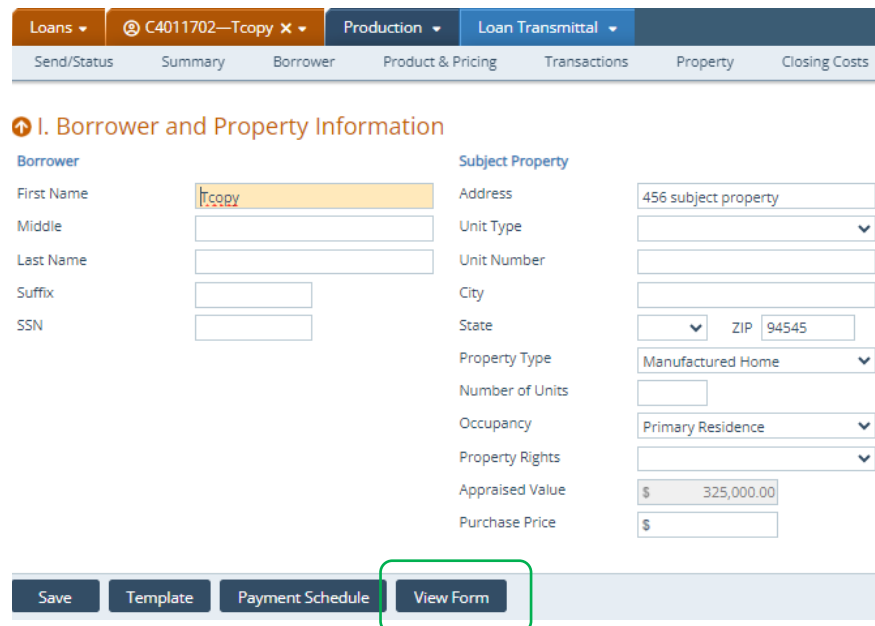


Loan Transmittal Screen

View Form Button (NEW)

- ✓ Added the **View From** button, to allow you to view the 1008 Loan Transmittal form without the need to leave the screen.
(48212)

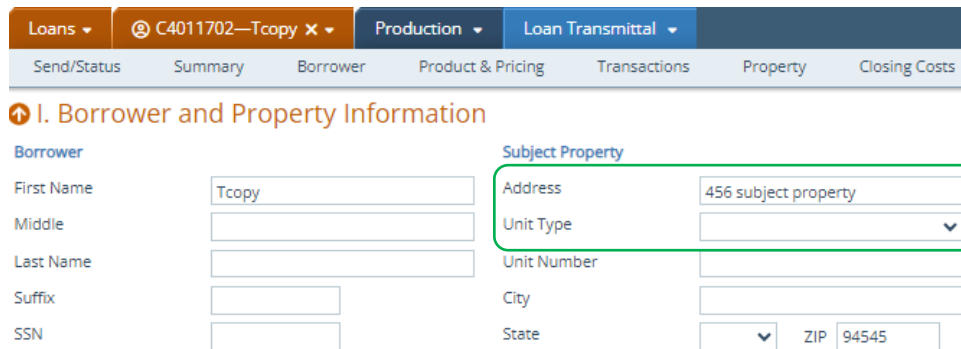
IMPORTANT: System admins need to enable this button in *Configuration > Roles > Screens > Loan > Production > Loan Transmittal*.



I. Borrower and Property Information Section

Subject Property Subsection

- ✓ Added **Unit Type** and **Unit Number**.
(50087)

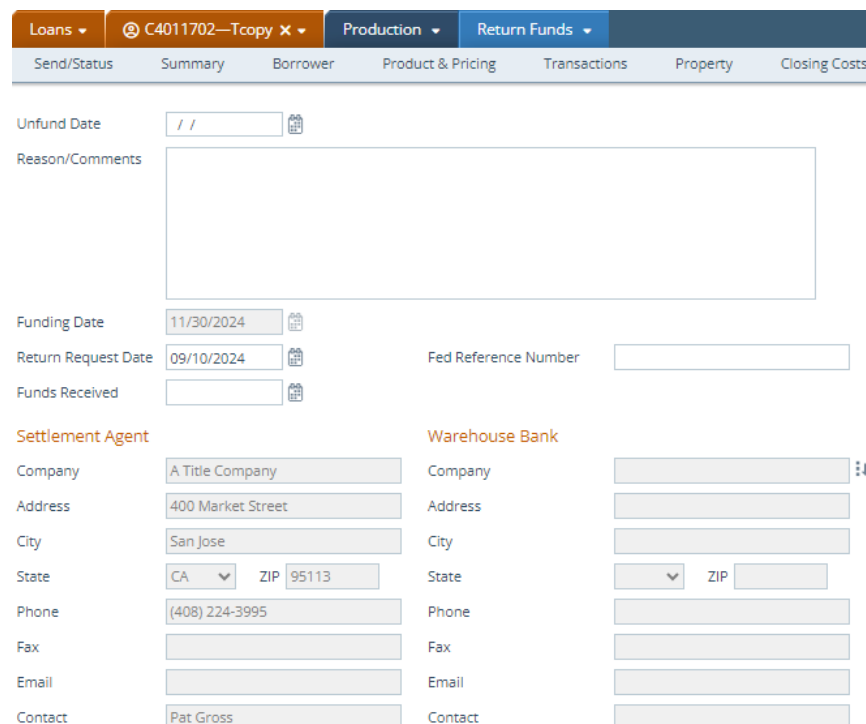


The screenshot shows the 'I. Borrower and Property Information' section. The 'Subject Property' subsection is highlighted with a green box. It contains the following fields:

- Address: 456 subject property
- Unit Type: (dropdown menu)
- Unit Number: (text input)
- City: (text input)
- State: (dropdown menu)
- ZIP: 94545

Return Funds Screen

- ✓ Updated the *Return Funds* screen by:
(49931)



The screenshot shows the 'Return Funds' screen. It contains the following sections and fields:

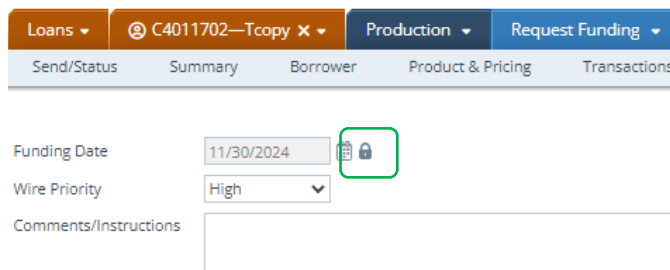
- Unfund Date:** (text input with date icon)
- Reason/Comments:** (text area)
- Funding Date:** (text input with date icon)
- Return Request Date:** (text input with date icon)
- Funds Received:** (text input with date icon)
- Fed Reference Number:** (text input)
- Settlement Agent:**
 - Company: A Title Company
 - Address: 400 Market Street
 - City: San Jose
 - State: CA (dropdown)
 - ZIP: 95113
 - Phone: (408) 224-3995
 - Fax: (text input)
 - Email: (text input)
 - Contact: Pat Gross
- Warehouse Bank:**
 - Company: (text input)
 - Address: (text input)
 - City: (text input)
 - State: (dropdown)
 - ZIP: (text input)
 - Phone: (text input)
 - Fax: (text input)
 - Email: (text input)
 - Contact: (text input)

- Relabeling the *Date Funded* field to **Funding Date**
- Making the *Unfunded Date* and *Return Request Date* editable fields
- Reformatting the address fields for the *Settlement Agent* and *Warehouse Bank* sections

- Adding the select icon (⌵) to the *Warehouse Bank* section

Request Funding Screen

- ✓ Added the lock icon (🔒) to the *Funding Date* field, to allow you to edit the funding date.
(49930)



The screenshot shows the 'Request Funding' screen with a navigation bar at the top containing 'Loans', '@ C4011702—Tcopy', 'Production', and 'Request Funding'. Below the navigation bar are tabs: 'Send/Status', 'Summary', 'Borrower', 'Product & Pricing', and 'Transactions'. The 'Funding Date' field is set to '11/30/2024' and has a lock icon (🔒) next to it, which is highlighted with a green box. Below the 'Funding Date' field is the 'Wire Priority' dropdown menu, currently set to 'High'. At the bottom is the 'Comments/Instructions' text area.

Interim Servicing Screen

Payment Schedule Button and Lightbox (NEW)

- ✓ Added the **Payment Schedule** button and lightbox, to allow you to view the payment schedule without leaving the screen.
(49719)

IMPORTANT: System admins need to enable this button in *Configuration > Roles > Screens > Loan > Production > Interim Servicing*.

Loans ▾
C4011702—Tcopy ✕ ▾
Production ▾
Interim Servicing ▾

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

Interim Servicing

Payment Schedule

Number of Payments
60

Total Payments
\$ 124,999.10

Prepaid Finance Charge
\$ 4,426.75

Amount Financed
\$ 95,572.75

Finance Charge
\$ 29,426.35

APR
5.386%

Payment Number	Payment Date	Interest Rate	Monthly Payment	Principal Paid	Interest Paid	MI	Balance
1	01/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 100,416.16
2	02/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 100,832.82
3	03/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 101,249.48
4	04/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 101,666.14
5	05/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 102,082.80
6	06/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 102,499.46
7	07/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 102,916.12
8	08/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 103,332.78
9	09/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 103,749.44
10	10/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 104,166.10
11	11/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 104,582.76
12	12/01/2025	5.000 %	\$ 0.00	\$ -416.66	\$ 416.66	\$ 0.00	\$ 104,999.42

Close

Save
Delete
Payment Schedule

Fannie Mae Screen

AUS Information Section

Borrower's Credit Agency Subsection (NEW)

- ✓ Added the **Borrower's Credit Agency** subsection, to support ULAD XML for joint borrowers. (48321)

Loans	④ C4011702—Tcopy X	Production	Fannie Mae							
Send/Status	Summary	Borrower	Product & Pricing	Transactions	Property	Closing Costs	Loan Transmittal	FHA	VA	Fannie

AUS Information

DU Casefile ID

DO Casefile ID

Borrower's Credit Agency

	Borrower	Joint With	Credit Reference Number
Credit Agency	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit User ID	shibani	<input type="text"/>	<input type="text"/>
Credit Password	*****	<input type="text"/>	<input type="text"/>

Contacts Screen

Loan Contacts Tab

Closing Lender Section

- ✓ Added the **Copy from Origination Company** checkbox, to allow you to copy and paste the information from the *Origination Company* section.
(42922)

Loans	C4011702—Tcopy	Production	Contacts
Send/Status	Summary	Borrower	Product & Pricing

↑ Origination Company

☐ Third Party Origination

Company	Shibani Test BU	Loan Originator
Address	6475 Camden Ave	Full Name
Unit Type		First Name
Unit Number		Middle Name
City	San Jose	Last Name
State	CA	Suffix
Phone	(408) 997-5525	Phone
Fax		Fax
Employer Identification Number		Email
NMLS Number	8478276	NMLS Number
State License Number	88888	State License Num
License Authority		Comment
Authority URL		

↑ Closing Lender

☒ Copy from Origination Company

Company	Shibani Test BU	Loan Preparer
Address	6475 Camden Ave	Name
Unit Type		Phone
Unit Number		Fax
City	San Jose	Email
State	CA	Title
Phone	(408) 997-5525	NMLS Number
Email	PEGGY.ROGERS@calyxsoftware.c...	State License Num
NMLS Number	8478276	Comment
State License Number	88888	

Property Screen

Refinance Information Section (NEW)

- ✓ Added the new **Refinance Information** section for refinance or home equity loans. (47109)

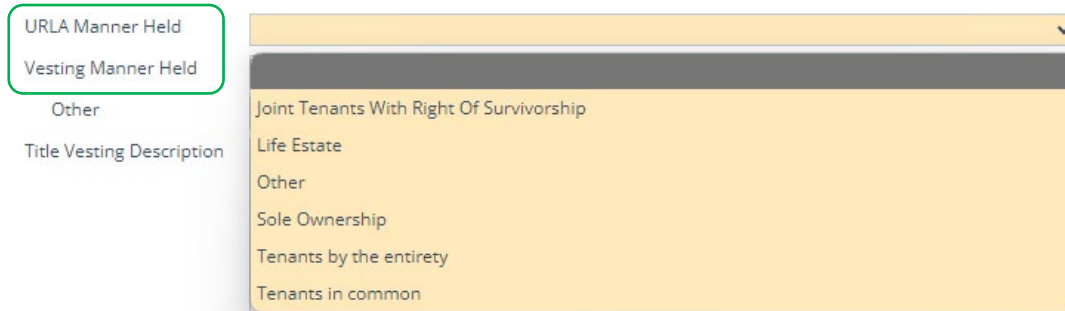
Loans	C4110801—Peteaa Parker, Sn	Production	Property
Send/Status	Summary	Borrower	Product & Pricing
Transactions			
Property			
Closing Costs			

↑ Refinance Information

Year Acquired		Type of Refinance	
Original Cost	\$	Describe Improvements	
Amount Existing Liens	\$	Improvements	
Existing Lender		Cost	\$

Title and Legal Section

- ✓ Relabeled the *Manner Held* dropdown to **Vesting Manner Held**, to differentiate from the new **URLA Manner Held** dropdown.
(50083)



- **URLA Manner Held** is used for URLA and AUS purposes.
- **Vesting Manner Held** is used for closing documents.

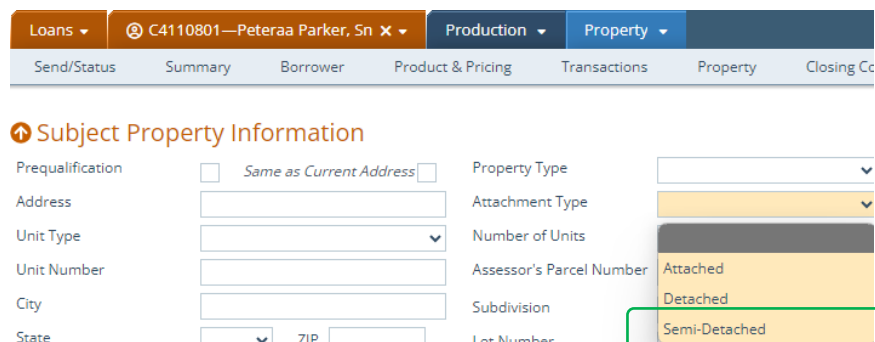
Seller Section

Add Seller/Edit Seller Lightbox

- ✓ Added the **Seller Is a Legal Entity/Trust** checkbox, to allow for the entry of a legal entity or trust.
(50083)
 - When this box is checked, the *Seller Last Name* field changes to **Legal Entity/Trust Name** and the *Seller First Name* and *Seller Middle Name* fields are disabled.

Subject Property Information Section

- ✓ Added **Semi-Detached** as an option for the *Attachment Type* dropdown.
(48850)



- ✓ Updated the old *APN* field to the new **Assessor's Parcel Number**, where you can now add up to 5 entries.
(49116)

Subject Property Information

Prequalification ☐ Same as Current Address ☐ Property Type Manufactured Home

Address

Attachment Type

Unit Type Number of Units Year Built

Unit Number

City

State ZIP

County

Country

Assessor's Parcel Number

- ✓ Added **In a Park** as an option for the *Manufactured Attachment Type* dropdown.
(42789)

Manufactured Attachment Type

Manufacturer Name

Model

Serial Number

HUD Tag Number

In a Park

With Land

Without Land

With Foundation

Final Commitment and USDA Screens

- ✓ Decoupled the *Commitment Date/Time* field (*Final Commitment* screen) from the *Obligation Date/Time* field (*USDA > General* tab).
(48259)

Lock and Production

Multi-Screen UI Updates on Pricing Information

- ✓ For the *Production > Product & Pricing* screen and *Quote* screen, pricing information has been organized into the **Request Information** and **Response Information** subsections.
(50008)
 - This update is reflected on the *Product & Pricing* screen > *Product Information* section.

Loans ▾	124148—Tom Cooper, Sn ✕ ▾	Production ▾	Product & Pricing ▾						
Send/Status	Summary	Borrower	Product & Pricing	Transactions	Property	Closing Costs	Loan Transmittal	FHA	VA ▾

Product Information

Request Information

Lock Period	<input type="text"/>	Documentation Program	<input type="text"/>
Product Type	<input type="text"/>	Type	<input type="text"/>
		Anticipated Gross Rent	<input type="text"/>
		Debt-Service	<input type="text"/>
		Coverage Ratio	<input type="text"/>

Response Information

Last Priced Date/Time	<input type="text"/>		
Group	<input type="text"/>	Group ID	<input type="text"/>
Investor/Provider	<input type="text"/>	Investor/Provider ID	<input type="text"/>
Program	<input type="text"/>	Program ID	<input type="text"/>
Product	<input type="text"/>	Product ID	<input type="text"/>
ARM Product	<input type="text"/>	ARM Product Number	<input type="text"/>
Starting Adjusted Rate	<input type="text"/>		
Discount/Rebate at Start	<input type="text"/>		

- This updated is reflected on the *Quote* screen > *General* tab > *Programs & Pricing* section.

Loans ▾	124148—Tom Cooper, Sn ✕ ▾	Production ▾	Quote ▾							
Send/Status	Summary	Borrower	Product & Pricing	Transactions	Property	Closing Costs	Loan Transmittal	FHA	VA	Quote ▾

General	Loan Comparison
(months)	<input type="text"/>
Interest Only	<input type="checkbox"/> Term <input type="text"/> Months

Programs & Pricing

Request Information

Lock Period	<input type="text"/>	Documentation Program	<input type="text"/>
Product Type	<input type="text"/>	Type	<input type="text"/>

Response Information

Last Priced Date/Time	<input type="text"/>		
Group	<input type="text"/>	Group ID	<input type="text"/>
Investor/Provider	<input type="text"/>	Investor/Provider ID	<input type="text"/>
Program	<input type="text"/>	Program ID	<input type="text"/>
Product	<input type="text"/>	Product ID	<input type="text"/>
ARM Product	<input type="text"/>	ARM Product Number	<input type="text"/>
Starting Adjusted Rate	<input type="text"/>		
Discount/Rebate at Start	<input type="text"/>		

- ✓ This update is also reflected on the *Lock* screens.
- *Lock* > *Request* screen > *Lock Price* section.

Loans	C4011702—Tcopy X	Lock	Request						
Send/Status	Summary	Request	Lock Verification	Purchase Advice	Profit & Loss	Confirm	Pricing Review	Final Commitment	
Lock Price									
Last Priced Date/Time									
Group				Group ID					
Investor/Provider				Investor/Provider ID					
Program				Program ID					
Product				Product Code					

- Lock > Lock Verification screen > Lock Price section.

Loans	C4011702—Tcopy X	Lock	Lock Verification						
Send/Status	Summary	Request	Lock Verification	Purchase Advice	Profit & Loss	Confirm	Pricing Review	Final Commitment	
Lock Price									
Last Priced Date/Time									
Group				Group Program ID					
Investor/Provider				Investor/Provider ID					
Program				Program ID					
Product				Product Code					

- Lock > Confirm screen > Anticipated Buy Price section.

Loans	C4011702—Tcopy X	Lock	Confirm						
Send/Status	Summary	Request	Lock Verification	Purchase Advice	Profit & Loss	Confirm	Pricing Review	Final Commitment	
Anticipated Buy Price									
Last Priced Date/Time									
Group				Group ID					
Investor/Provider				Investor/Provider ID					
Program				Program ID					
Product				Product Code					

Pricing Search Parameters Lightbox

- ✓ The Save button has been updated to save data without closing the lightbox. To close the lightbox, click the Close button.
(48807)

Lock

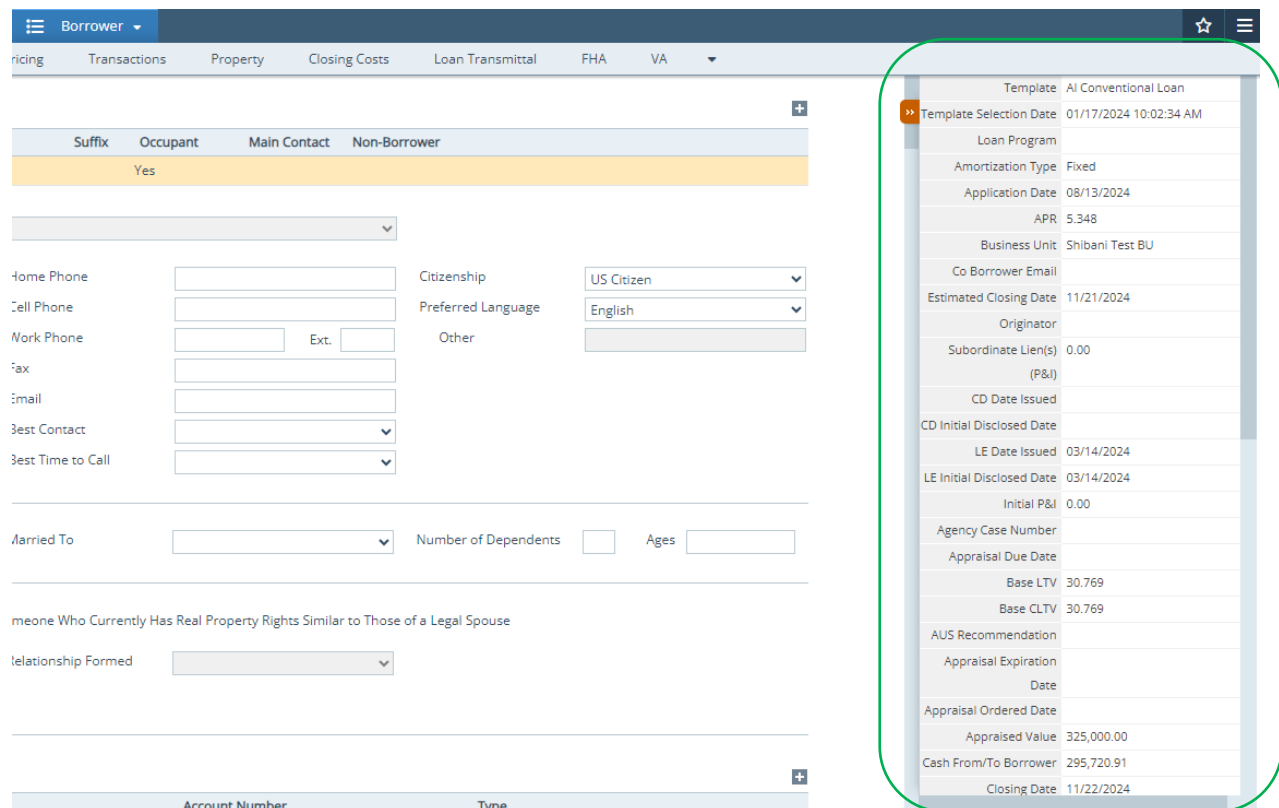
Request Screen

- ✓ To prevent possible user error, the lock process has been updated where:
(49749)

- Until a lock is confirmed, you can only select to initially request lock.
- After a lock is confirmed, you can only select to update, extend, or cancel the lock.
- After a lock is expired or canceled, you can only select to relock.

Dashboard

- ✓ The dashboard has been enhanced by:
(49429)
 - Increasing the number of fields that can be displayed to 50.
 - Saving your preference for whether the dashboard is open or hidden.
 - Disallowing the same field to be duplicated.
- ✓ Relabeled *Payment* to **Initial P&I**.
(49649)
- ✓ Updated the dashboard to cover the full length of the screen, when it is opened.
(49204)



The screenshot displays the Path Calyx dashboard interface. The top navigation bar includes a 'Borrower' dropdown menu and a star icon. Below the navigation bar, there are tabs for 'Transactions', 'Property', 'Closing Costs', 'Loan Transmittal', 'FHA', and 'VA'. The main content area is divided into two sections. The left section contains a form for borrower information, including fields for 'Suffix', 'Occupant', 'Main Contact', and 'Non-Borrower'. The right section, highlighted by a green circle, contains a sidebar menu with a list of fields that can be displayed on the dashboard. The fields listed in the sidebar include: Template, Template Selection Date, Loan Program, Amortization Type, Application Date, APR, Business Unit, Co Borrower Email, Estimated Closing Date, Originator, Subordinate Lien(s), CD Date Issued, CD Initial Disclosed Date, LE Date Issued, LE Initial Disclosed Date, Initial P&I, Agency Case Number, Appraisal Due Date, Base LTV, Base CLTV, AUS Recommendation, Appraisal Expiration Date, Appraisal Ordered Date, Appraised Value, Cash From/To Borrower, and Closing Date.

Un-Submit Button (NEW)

- (48907)

- Note: The **Un-Submit** button only appears after the condition has been submitted.

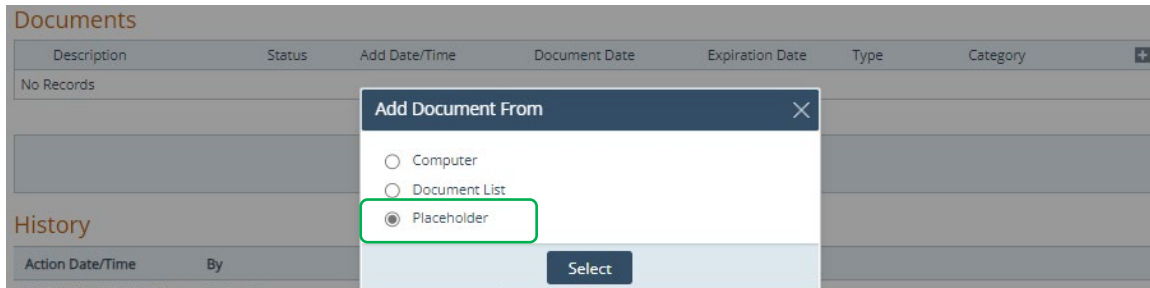
(43663)

(46618, 50040)

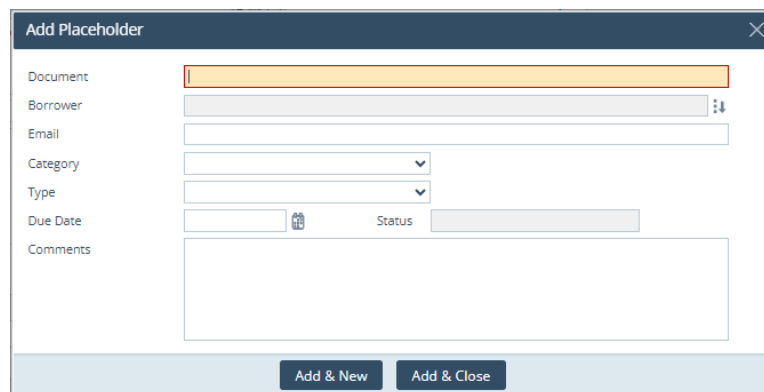
41

Add Documents From Lightbox

- ✓ Added the ability to add document placeholders to a condition.
(50039)



- After Placeholder is selected, the **Add Placeholder** lightbox appears.



Messages

- ✓ Added the **Show Full Description** checkbox to allow you to view the full text displayed under columns.
(40877)

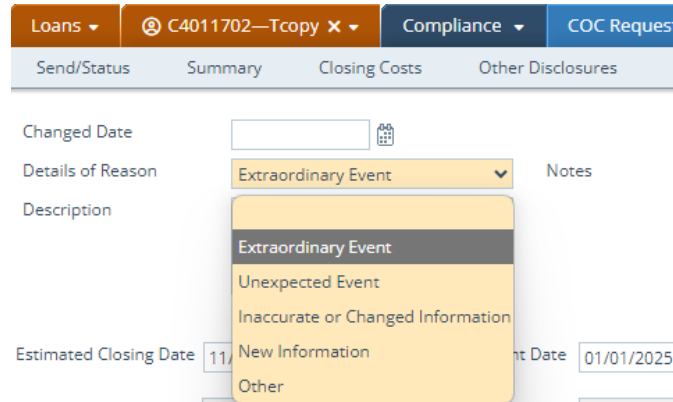
Compliance

QM Screen

- ✓ When the QM report is ordered, the screen will now automatically update/refresh to display QM response data once the QM report is loaded on the screen.
(49803)

COC Request and COC Confirm Screens

- ✓ The *Details of Reason* field has been updated to the **Details of Reason** dropdown list. (37085)



The screenshot shows the 'COC Request' tab selected in the top navigation bar. Below the navigation bar, there are tabs for 'Send/Status', 'Summary', 'Closing Costs', and 'Other Disclosures'. The 'Summary' tab is active. In the 'Details of Reason' field, a dropdown menu is open, showing the following options: 'Extraordinary Event', 'Unexpected Event', 'Inaccurate or Changed Information', 'New Information', and 'Other'. The 'Description' field is also visible below the dropdown.

- Added the **Description** field for more information on the reason for the COC request.
- This update is also reflected on the *Closing Costs > Loan Estimate > Change of Circumstances* section.

Summary Screen

- ✓ Added the **High-Cost Mortgage** and **High-Priced Mortgage** sections, to indicate whether the loan is high-cost and/or high-priced. (49531, 49482)

Interfaces

Initial/Closing Docs Screen

- ✓ Added the **Request Individual eSigned Documents** checkbox, to allow you to receive signed documents as individual PDF documents as opposed to one PDF document. (46330)
 - This checkbox is enabled when *DocMagic Direct* is selected as the *Document Provider* and when the *Enable Electronic Signatures* box is checked.

Loans ▾ @ C4011702—Tcopy ✕ ▾ Interfaces ▾ Initial/Closing Docs ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Order

Document Provider: DocMagic Direct ▾ Request Type: Initial Disclosures ▾ Task: Process ▾

Account Number: Package Type: Initial Disclosures ▾ Official Documents: ☒

Username: Supplement Language: Return Document Packaging: Individual Documents ▾

Password: Document Plan Code: Loan Program:

Service Type: Esign ▾ Enable Electronic Signatures: ☒

Request Individual eSigned Documents: ☒

AUS Screen

Loan Product Advisor (URLA) Tab

Verification Service Providers Section

Verification IDs Lightbox

- ✓ Added **Argyle** and **Truework** to the *Company* dropdown.
(49633, 49891)

Underwriter Desktop Originator M3.4 Desktop Underwriter M3.4 FHA Total Scorecard EarlyCheck GUS Loan Product Advisor (URLA)

Verification Service Providers

Verification IDs

Credit Request

Credit Request Type

Credit Report Type

For

Credit Company

Technical Affiliate

Verification IDs Lightbox

Borrower

Company

Document ID

Argyle

Informative Research

Blend

Blend Insights

CoreLogic

Equifax

Experian Verify

Finicity

Form Free

FreddieMac

Halcyon

LoanBeam

LoanCraft

Plaid

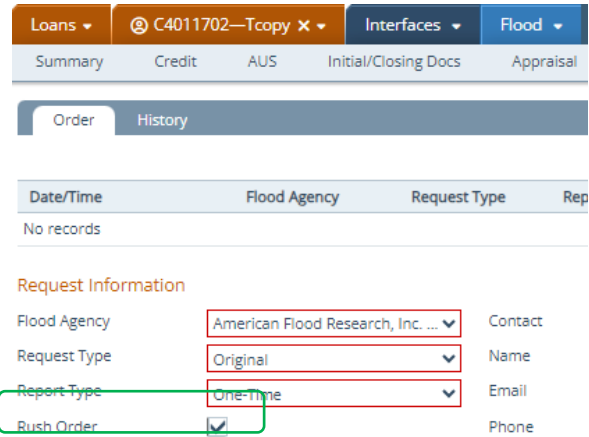
PointServ

Truework

Truv

Flood Screen

- ✓ Added the **Rush Order** checkbox, to indicate that an order needs to be rushed.
(48012)



The screenshot shows the 'Flood' tab selected in the top navigation bar. Below it, the 'Order' tab is active in the sub-navigation. A table with columns 'Date/Time', 'Flood Agency', 'Request Type', and 'Rep' is shown, indicating 'No records'. The 'Request Information' section contains four fields: 'Flood Agency' (set to 'American Flood Research, Inc. ...'), 'Request Type' (set to 'Original'), 'Report Type' (set to 'One-time'), and 'Rush Order' (checked). The 'Rush Order' checkbox is highlighted with a green box.

Date/Time	Flood Agency	Request Type	Rep
No records			

Request Information

Flood Agency	American Flood Research, Inc. ...	Contact
Request Type	Original	Name
Report Type	One-time	Email
Rush Order	<input checked="" type="checkbox"/>	Phone

Reports

New Reports

- ✓ Added the following new reports:
 - **HMDA Standard Report 2025**
 - **South Carolina Mortgage Log Report**
 - **Small Business Lending Report** (data collection for initial reporting period: 7/18/2025 – 12/31/2025)
 - **Validation of Application Date**

Reports History Screen

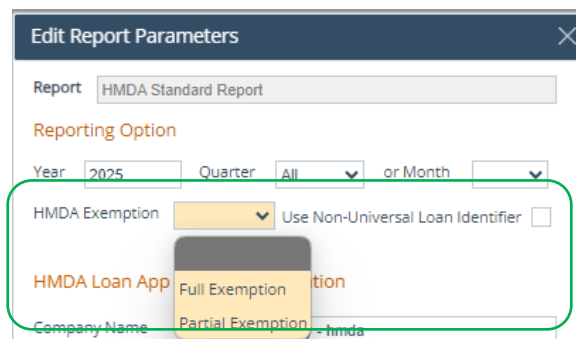
- ✓ Added the **Convert MCR XML** button, to convert unformatted MCR XML files to formatted MCR XML files. (49197)

IMPORTANT: System admins need to enable this button in *Configuration > Roles > Screens > Reports > Reports History*.

<div> Loans Reports Reports History Duration Reports Audit Trail Reports </div>				
<div> Reports Reports History Duration Reports Audit Trail Reports </div>				
<div> <input type="text"/> <input type="button" value="x"/> <input type="button" value="Q"/> </div>				
<input type="checkbox"/>	Title	Type	Start Date/Time	End Date/Time
<input type="checkbox"/>	MCR Standard Report Part 1 - Applicatio...	System Report	12/08/2022 1:23:04 PM	12/08/2022 1:23:08 PM
<input type="checkbox"/>	MCR Standard Report Part 2 - Closed Lo...	System Report	08/01/2022 4:08:19 PM	08/01/2022 4:08:21 PM
<input type="checkbox"/>	MCR Standard Report Part 1 - Applicatio...	System Report	08/01/2022 3:57:39 PM	08/01/2022 3:57:41 PM
<input type="checkbox"/>	MCR Standard Report Part 3 - Mortgage ...	System Report	08/01/2022 2:32:05 PM	08/01/2022 2:32:07 PM
<input type="checkbox"/>	Fees Report	System Report	08/01/2022 11:45:08 AM	08/01/2022 11:45:09 AM
<input type="checkbox"/>	HMDA Report 2019	HMDA Report	08/11/2021 11:50:15 AM	08/11/2021 11:50:22 AM
<input type="checkbox"/>	HMDA Report 2019	HMDA Report	06/21/2021 10:35:14 PM	06/21/2021 10:35:20 PM
<input type="checkbox"/>	HMDA Report 2019	HMDA Report	06/21/2021 10:35:10 PM	06/21/2021 10:35:15 PM
<input type="checkbox"/>	HMDA Report 2019	HMDA Report	02/03/2021 7:21:32 PM	02/03/2021 7:21:36 PM
<input type="checkbox"/>	HMDA Report 2019	HMDA Report	02/03/2021 7:13:02 PM	02/03/2021 7:13:05 PM
<div> <input type="button" value="Previous"/> <input type="button" value="1"/> <input type="button" value="2"/> <input type="button" value="Next"/> <input type="button" value="10"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> </div>				
<div> <input type="button" value="Download"/> <input type="button" value="Convert MCR XML"/> </div>				

Edit Report Parameters Lightbox

- ✓ When the South Carolina Mortgage Log Report is selected, the *Report* field will be automatically populated with this information.
(49251)
- ✓ Changed the *HMDA Exemption* checkbox to the **HMDA Exemption** dropdown, to allow you to choose either a **Full Exemption** or a **Partial Exemption**.
(49396)
 - Also added the **Use Non-Universal Loan Identifier** checkbox.



Pipeline

Buttons

- ✓ Updated the *Copy to Sandbox* button, to only copy over the URLA/1003 data.
(47849)

Columns/Field IDs

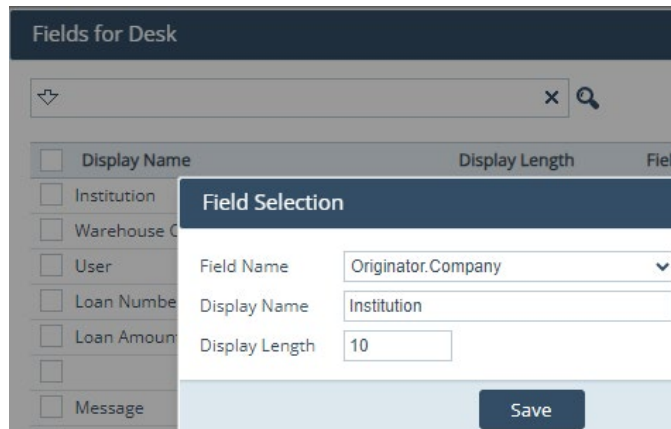
New Columns/Field IDs

The following new columns are now available to be added to the table in the *Pipeline*. These columns can also serve as sorting options by clicking the column header.

IMPORTANT: For these columns to be displayed, the system admin needs to add them in *Configuration > Roles > Pipeline > Layout* button > *Fields for Desk* lightbox > add icon (+) > *Field Selection* lightbox.

Note: You can rename the *Display Name* and *Display Length* to your preference for each new and existing column name.

- ✓ **Institution** (field ID: **Originator.Company**)
(49181)



- ✓ **Loan Application Date** (field ID: **HMDA.ApplicationDate**) and **Closing Date** (field ID: **Closing.ClosingDate**)
(49155)

Field Selection	
Field Name	HMDA.ApplicationDate
Display Name	Loan Application Date
Display Length	10
<input type="button" value="Save"/>	

Field Selection	
Field Name	Closing.ClosingDate
Display Name	Closing Date
Display Length	10
<input type="button" value="Save"/>	

- ✓ **Warehouse Company Name** (field ID: **Warehouse.CompanyName**) (48011)

Field Selection	
Field Name	Warehouse.CompanyName
Display Name	Warehouse Company Name
Display Length	10
<input type="button" value="Save"/>	

- ✓ **Project Name** (field ID: **FNMA.ProjectName**) (45407)

Field Selection	
Field Name	FNMA.ProjectName
Display Name	Project Name
Display Length	10
<input type="button" value="Save"/>	

- ✓ **Send/Status Note** (field ID: **Status.Note**) (46321)

Field Selection	
Field Name	Status.Note
Display Name	Send/Status Note
Display Length	10
<input type="button" value="Save"/>	

- ✓ **Product Code** (field ID: **Product.Code**)
(46156)

Field Selection

Field Name
Product.Code

Display Name
Product Code

Display Length
10

Save

- ✓ **Message Updated Date** (field ID: **Message.UpdatedDate**)
(45433)

Field Selection

Field Name
Message.UpdatedDate

Display Name
Message Updated Date

Display Length
10

Save

- ✓ **Date Received by Role** (field ID: **Role.DateTimeReceived**) and **Date Sent by Role** (field ID: **Role.DateTimeSent**)
(45157)

Field Selection

Field Name
Role.DateTimeReceived

Display Name
Date Received by Role

Display Length
10

Save

Field Selection

Field Name
Role.DateTimeSent

Display Name
Date Sent by Role

Display Length
10

Save

- ✓ **Property City** (field ID: **Property.City**), **Property Unit ID** (field ID: **Property.UnitID**), and **Property Unit Type** (field ID: **Property.UnitType**)
(48647)

Field Selection

Field Name

Property.City

Display Name

Property City

Display Length

10

Save

Field Selection

Field Name

Property.UnitID

Display Name

Property Unit ID

Display Length

10

Save

Field Selection

Field Name

Property.UnitType

Display Name

Property Unit Type

Display Length

10

Save

- ✓ **Product Interview Date** (field ID: **Product.InterviewDate**)
(48879)

Field Selection

Field Name

Product.InterviewDate

Display Name

Product Interview Date

Display Length

10

Save

- ✓ **Prospect Primary Source** (field ID: **Prospect.PrimarySource**)
(48797)

Field Selection

Field Name

Prospect.PrimarySource

Display Name

Prospect Primary Source

Display Length

10

Save

Updated Columns/Field IDs

- ✓ The old *Loan.LockConfirmationDate* and *Loan.LockExpirationDate* field IDs have been updated to **Lock.LockConfirmationDate** and **Lock.LockExpirationDate**, respectively.
(46593)

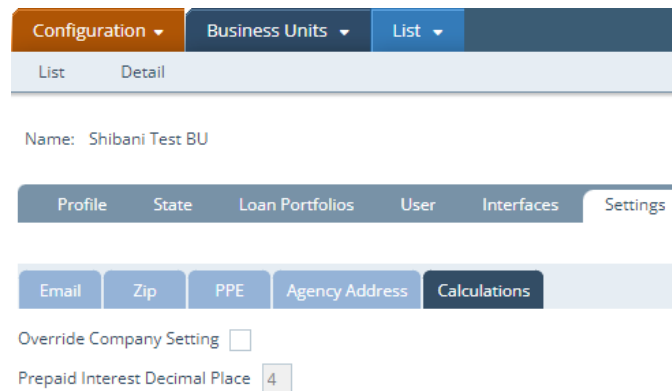
Configuration

Business Units

Settings

Calculations Tab (NEW)

- ✓ Added the new **Calculations** tab, where you can set the default **Prepaid Interest Decimal Place** for the corresponding fee in *Loans > Productions > Closing Costs > Fees* tab.
(40154)



The screenshot shows the 'Business Units' configuration page. At the top, there are tabs for 'Configuration', 'Business Units', and 'List'. Below these, there are sub-tabs for 'List' and 'Detail'. The main content area shows the 'Name' field set to 'Shibani Test BU'. Below this, there are tabs for 'Profile', 'State', 'Loan Portfolios', 'User', 'Interfaces', and 'Settings'. The 'Settings' tab is active, and within it, there are sub-tabs for 'Email', 'Zip', 'PPE', 'Agency Address', and 'Calculations'. The 'Calculations' sub-tab is active, showing an 'Override Company Setting' checkbox and a 'Prepaid Interest Decimal Place' field set to '4'.

Related: For more information on how this feature is reflected in *Loans*, see [Prepays Lightbox \(Prepaid Interest\)](#).

Interfaces

Add/Edit Vendor Lightbox

- ✓ Added the **Official Documents** checkbox, to remove the extra step for users from having to select the corresponding checkbox in *Loans > Interfaces > Initial/Closing Docs* when ordering from IDS.

Configuration ▾ Business Units ▾ List ▾

List Detail

Name: 01 TEST Non Origination Authoriz...

Profile State Loan Portfolios User Interfaces Settings

Category Vendor Username

Appraisal

Add Vendor

Category

Vendor

Disable Login ☐ Override Company Setting ☒

Account ID

Username

Password

Request Type

Package Type

Official Documents ☒

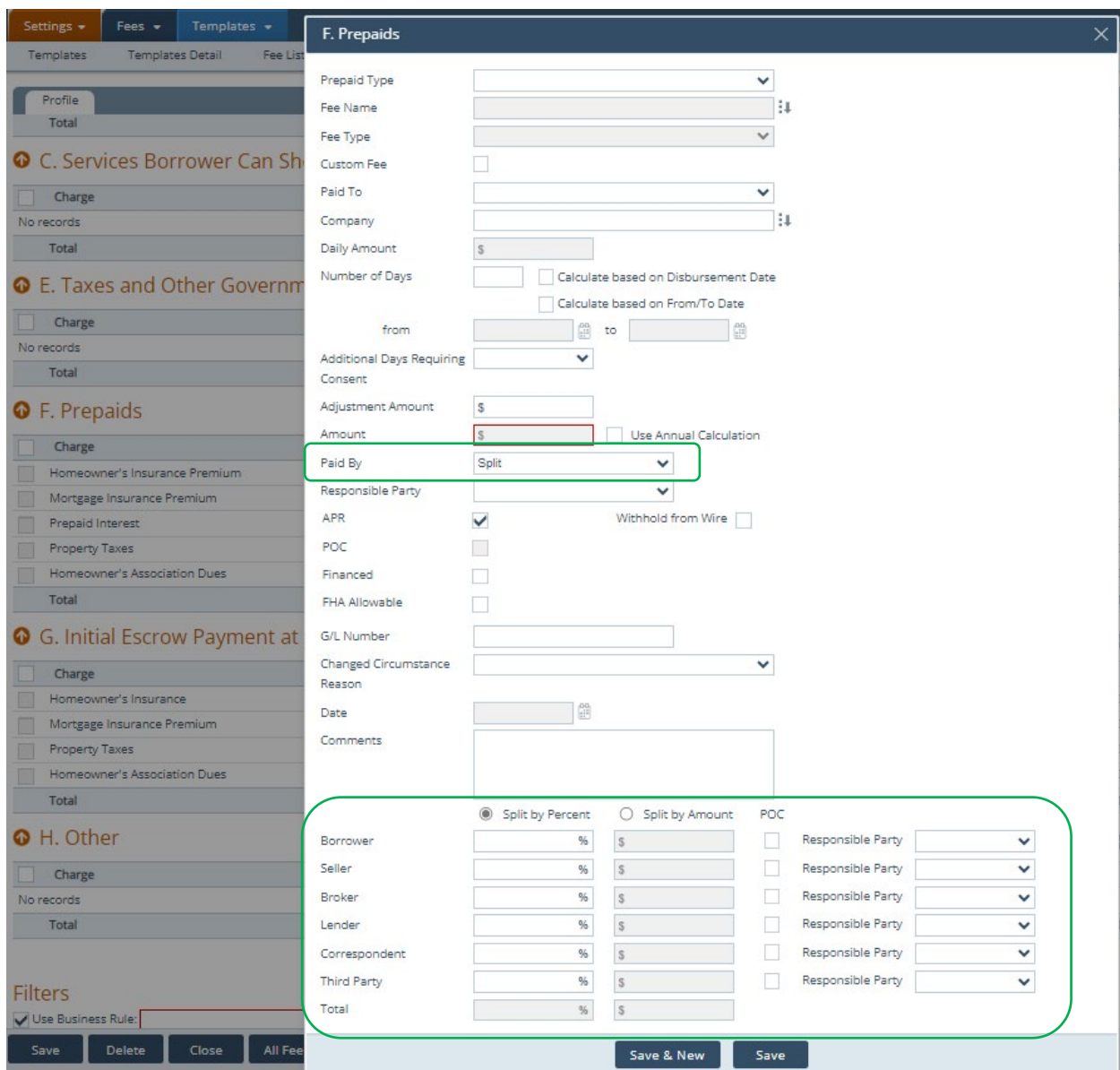
Save & New Save

Settings

Fees

Template

- ✓ Enhanced fee templates by allowing you to set up fee splits and responsible parties.
(46414)



F. Prepaids

Prepaid Type:

Fee Name:

Fee Type:

Custom Fee: ☐

Paid To:

Company:

Daily Amount: \$

Number of Days: ☐ Calculate based on Disbursement Date
☐ Calculate based on From/To Date
 from to

Additional Days Requiring Consent:

Adjustment Amount: \$

Amount: \$ ☐ Use Annual Calculation

Paid By:

Responsible Party:

APR: ☒ Withhold from Wire: ☐

POC: ☐

Financed: ☐

FHA Allowable: ☐

G/L Number:

Changed Circumstance Reason:

Date:

Comments:

☒ Split by Percent ☐ Split by Amount

	Percent	Amount	POC	Responsible Party
Borrower	<input type="text"/> %	\$ <input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Seller	<input type="text"/> %	\$ <input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Broker	<input type="text"/> %	\$ <input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Lender	<input type="text"/> %	\$ <input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Correspondent	<input type="text"/> %	\$ <input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Third Party	<input type="text"/> %	\$ <input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total	<input type="text"/> %	\$ <input type="text"/>		

Save Delete Close All Fees

Save & New Save

Documents

Templates

- ✓ Enhanced user experience by expanding the width of the scroll bar.
(49855)

Programs

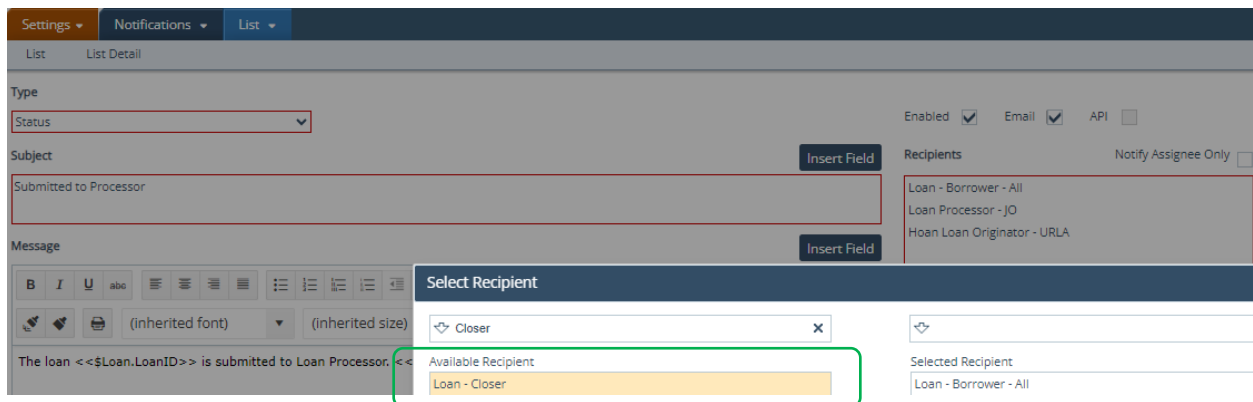
Profile Tab

- ✓ The *Late Charge* dropdown is no longer required.
(48697)

Notifications

New Role

- ✓ Added **Loan - Closer** as a recipient to receive notifications.
(48530)



The screenshot shows the 'Notifications' settings page in Path Calyx. The 'List' tab is selected. The 'Type' dropdown is set to 'Status'. The 'Subject' field contains 'Submitted to Processor'. The 'Message' field contains 'The loan <<\$Loan.LoanID>> is submitted to Loan Processor.' A 'Select Recipient' dialog box is open, showing 'Loan - Closer' as the selected recipient. The 'Recipients' list on the right includes 'Loan - Borrower - All', 'Loan Processor - JO', and 'Loan - Closer'.

New Fields

- ✓ Added **Closing.ClosingLenderContact**.
(49698)

- ✓ Added **Loan.MersMinNumber**.
(49737)
- ✓ Added **RequestLockData.BuySideRateAdjustmentAmountTotal**.
(49786)
- ✓ Added **CashToClose.CashFromToBorrower**.
(50060)
- ✓ Added **RequestLockData.LockRequestNote** and **RequestLockData.LockConfirmNote**.
(49000)
- ✓ Added **Borrower.CreditConsentIndicator** and **Borrower.eConsentIndicator**.
(49746)
- ✓ Added the following field IDs:
(48864)
 - **Investor.InvestorName**
 - **SettlementAgent.CompanyName**
 - **SettlementAgent.CompanyEmail**
 - **Property.City**
 - **ProcessSendLoanHistory.Notes**
- ✓ Added the following field IDs:
 - **Product.MonthlyPAI**
 - **Loan.FirstPaymentDate**
 - **ClosingDisclosure.FinalCashToClose**
 - **Closing.ClosingLenderContact**
- ✓ Added the following field IDs:
(49085)
 - **Processor.Email**
 - **Borrower.DateOfBirth**
 - **Borrower.SSN**
 - **Borrower.HomePhoneNumber**
 - **Borrower.Email**
 - **Property.City**
 - **Property.Zip**
 - **Property.County**
 - **Property.YearBuilt**
 - **Property.PropertyTypeCD**
- ✓ Added the following field IDs:
(49628)
 - **Purchase.BuyersAgentAddress1**
 - **Purchase.BuyersAgentAddress2**
 - **Purchase.BuyersAgentCity**
 - **Purchase.BuyersAgentComment**
 - **Purchase.BuyersAgentCompany**
 - **Purchase.BuyersAgentCompanyLicense**
 - **Purchase.BuyersAgentCompanyLicenseAuthority**
 - **Purchase.BuyersAgentCompanyLicenseAuthorityURL**
 - **Purchase.BuyersAgentCountry**

- Purchase.BuyersAgentEmail
 - Purchase.BuyersAgentFax
 - Purchase.BuyersAgentFirstName
 - Purchase.BuyersAgentLastName
 - Purchase.BuyersAgentLicenseNumber
 - Purchase.BuyersAgentMiddleName
 - Purchase.BuyersAgentName
 - Purchase.BuyersAgentPhoneNumber
 - Purchase.BuyersAgentPrefixName
 - Purchase.BuyersAgentState
 - Purchase.BuyersAgentStateCD
 - Purchase.BuyersAgentSuffixName
 - Purchase.BuyersAgentUnitID
 - Purchase.BuyersAgentUnitType
 - Purchase.BuyersAgentZip
- ✓ Added the following field IDs:
(41014)
- ActiveAppraisal.ActiveIndicator
 - ActiveAppraisal.AppraisalForm
 - ActiveAppraisal.AppraisalUnit[1].BathUnitCount
 - ActiveAppraisal.AppraisalUnit[1].BedroomUnitCount
 - ActiveAppraisal.AppraisalUnit[1].GrossLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[1].ImprovedLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[1].MarketRentUnit
 - ActiveAppraisal.AppraisalUnit[1].TotalRoomUnitCount
 - ActiveAppraisal.AppraisalUnit[1].UnitNumber
 - ActiveAppraisal.AppraisalUnit[2].BathUnitCount
 - ActiveAppraisal.AppraisalUnit[2].BedroomUnitCount
 - ActiveAppraisal.AppraisalUnit[2].GrossLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[2].ImprovedLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[2].MarketRentUnit
 - ActiveAppraisal.AppraisalUnit[2].TotalRoomUnitCount
 - ActiveAppraisal.AppraisalUnit[2].UnitNumber
 - ActiveAppraisal.AppraisalUnit[3].BathUnitCount
 - ActiveAppraisal.AppraisalUnit[3].BedroomUnitCount
 - ActiveAppraisal.AppraisalUnit[3].GrossLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[3].ImprovedLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[3].MarketRentUnit
 - ActiveAppraisal.AppraisalUnit[3].TotalRoomUnitCount
 - ActiveAppraisal.AppraisalUnit[3].UnitNumber
 - ActiveAppraisal.AppraisalUnit[4].BathUnitCount
 - ActiveAppraisal.AppraisalUnit[4].BedroomUnitCount
 - ActiveAppraisal.AppraisalUnit[4].GrossLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[4].ImprovedLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[4].MarketRentUnit
 - ActiveAppraisal.AppraisalUnit[4].TotalRoomUnitCount
 - ActiveAppraisal.AppraisalUnit[4].UnitNumber
 - ActiveAppraisal.AppraisalUnit[5].BathUnitCount
 - ActiveAppraisal.AppraisalUnit[5].BedroomUnitCount
 - ActiveAppraisal.AppraisalUnit[5].GrossLivingAreaUnit
 - ActiveAppraisal.AppraisalUnit[5].ImprovedLivingAreaUnit

- ActiveAppraisal.AppraisalUnit[5].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[5].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[5].UnitNumber
- ActiveAppraisal.AppraisalUnit[6].BathUnitCount
- ActiveAppraisal.AppraisalUnit[6].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[6].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[6].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[6].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[6].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[6].UnitNumber
- ActiveAppraisal.AppraisalUnit[7].BathUnitCount
- ActiveAppraisal.AppraisalUnit[7].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[7].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[7].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[7].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[7].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[7].UnitNumber
- ActiveAppraisal.AppraisalUnit[8].BathUnitCount
- ActiveAppraisal.AppraisalUnit[8].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[8].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[8].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[8].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[8].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[8].UnitNumber
- ActiveAppraisal.AppraisedValue
- ActiveAppraisal.AppraiserCode
- ActiveAppraisal.AVMModelName
- ActiveAppraisal.AVMOtherModelName
- ActiveAppraisal.BathCount
- ActiveAppraisal.BedroomCount
- ActiveAppraisal.CancelDate
- ActiveAppraisal.ClericalWaiverSignedDate
- ActiveAppraisal.Comments
- ActiveAppraisal.CompanySelect
- ActiveAppraisal.CURiskScore
- ActiveAppraisal.Date
- ActiveAppraisal.DateDocsSigned
- ActiveAppraisal.DeliveredToBorrower
- ActiveAppraisal.DocumentFileIdentifier
- ActiveAppraisal.EffectiveDate
- ActiveAppraisal.ETADate
- ActiveAppraisal.ExpirationDate
- ActiveAppraisal.FullWaiverSignedDate
- ActiveAppraisal.GrossLivingArea
- ActiveAppraisal.ImprovedLivingArea
- ActiveAppraisal.Investor.CollateralProgramID
- ActiveAppraisal.Method
- ActiveAppraisal.MethodOtherDescription
- ActiveAppraisal.OrderDate
- ActiveAppraisal.ReceivedByBorrowerDate
- ActiveAppraisal.ReceivedDate
- ActiveAppraisal.ReviewRequiredIndicator
- ActiveAppraisal.SentMethod

- ActiveAppraisal.SignatureDate
- ActiveAppraisal.ThirtyDayExpirationDate
- ActiveAppraisal.ThirtyDayExtDate
- ActiveAppraisal.TotalMarketRentCountURI
- ActiveAppraisal.TotalRoomCount
- ActiveAppraisal.Type
- ActiveAppraiser.Company
- ActiveAppraiser.CompanyAddress1
- ActiveAppraiser.CompanyAddress2
- ActiveAppraiser.CompanyCity
- ActiveAppraiser.CompanyContactName
- ActiveAppraiser.CompanyEmail
- ActiveAppraiser.CompanyFax
- ActiveAppraiser.CompanyPhoneNumber
- ActiveAppraiser.CompanyState
- ActiveAppraiser.CompanyWebsite
- ActiveAppraiser.CompanyZip
- ActiveAppraiser.LicenseExpiration
- ActiveAppraiser.LicenseNumber
- ActiveAppraiser.LicenseState
- ActiveAppraiser.Name
- ActiveAppraiser.SupervisoryAppraiser
- ActiveAppraiser.SupervisoryAppraiserLicenseNumber

✓ Added the following field IDs:

(49901)

- RequestLockData.Lockchannel
- RequestLock.RequestType
- RequestLock.LockRequestdate
- RequestLock.LockExpirationDate
- RequestLock.CancelReason
- Lock.LockCancelDate
- RequestLockData.FloatDownOption
- RequestLock.LockRequestNote
- RequestLock.ProductProgramName
- RequestLock.Lock.GroupProgramName
- RequestLockData.PricedDateTme
- RequestLock.InterestRateNoteRate
- RequestLock.StartingAdjustedRate
- RequestLock.DiscountRebate
- RequestLock.BuySideAdjustmentPercentageTotal
- RequestLock.BuySideTotalAmount
- RequestLock.PropertyOccupancy
- RequestLock.LoanPurpose
- RequestLock.TypeOfRefinance
- RequestLock.ProductLienPosition
- RequestLock.PurchasePrice
- RequestLock.PropertyEstimatedAppraisedValue
- RequestLock.BaseLoanAmount
- RequestLock.TotalLoanAmount
- RequestLock.InterestRateNoteRate
- RequestLockData.QualifyingIncome

- RequestLock.LoanPrimaryHousingRatio
- RequestLock.LoanTotalObligationsRatio
- RequestLock.LoanLTV
- RequestLock.LoanCLTV
- RequestLock.LoanHCLTV
- RequestLock.HazardIndicator
- RequestLock.TaxIndicator
- RequestLock.LoanDocType
- RequestLock.ProductLoanType
- RequestLock.ProductAmortizationType
- RequestLock.ProductLoanTerm
- RequestLock.BalloonTerm
- RequestLock.PropertyAddress
- RequestLock.PropertyCity
- RequestLock.PropertyCounty
- RequestLock.PropertyState
- RequestLock.PropertyZip
- RequestLock.PropertyType
- RequestLock.PropertyNumberOfUnits
- RequestLock.NumberOfStories
- LockData.Lockchannel
- Lock.RequestType
- Lock.LockRequestdate
- Lock.LockPeriod
- Lock.LockExpirationDate
- Lock.ExtensionPeriod
- Lock.CancelReason
- Lock.LockCancelDate
- LockData.FloatDownOption
- Lock.LockConfirmNote
- RequestLockData.PricedDateTme
- Lock.InterestRateNoteRate
- Lock.StartingAdjustedRate
- Lock.DiscountRebate
- Lock.LOBuySideAdjustmentPercentageTotal
- Lock.PropertyOccupancy
- Lock.LoanPurpose
- Lock.TypeOfRefinance
- Lock.ProductLienPosition
- Lock.PurchasePrice
- Lock.PropertyEstimatedAppraisedValue
- Lock.BaseLoanAmount
- Lock.TotalLoanAmount
- Lock.InterestRateNoteRate
- LockData.QualifyingIncome
- Lock.LoanPrimaryHousingRatio
- Lock.LoanTotalObligationsRatio
- Lock.LoanLTV
- Lock.LoanCLTV
- Lock.LoanHCLTV
- Lock.HazardIndicator
- Lock.TaxIndicator
- Lock.LoanDocType

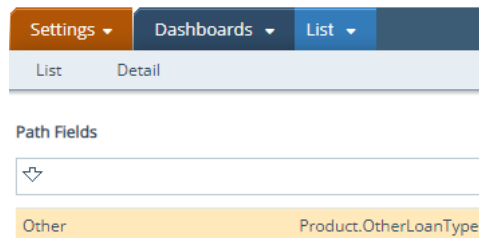
- **Lock.ProductLoanType**
- **Lock.ProductAmortizationType**
- **Lock.ProductLoanTerm**
- **Lock.BalloonTerm**
- **Lock.PropertyAddress**
- **Lock.PropertyCity**
- **Lock.PropertyCounty**
- **Lock.PropertyState**
- **Lock.PropertyZip**
- **Lock.PropertyType**
- **Lock.PropertyNumberOfUnits**
- **Lock.NumberOfStories**

Dashboard

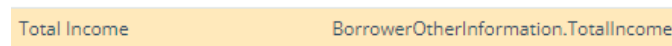
New Fields

The following fields have been added as fields that can be displayed on the dashboard in *Loans*.

- ✓ **Other** (field ID: **Product.OtherLoanType**)
(47263)



- ✓ **Total Income** (field ID: **BorrowerOtherInformation.TotalIncome**)
(42649)



- ✓ **Total Estimated Cash** (field ID: **CashToClose:ActualClosingCosts**)
(47549)



- ✓ **SSN** (field ID: **Borrower.SSN**), **Property Address** (field ID: **Property.StreetAddress**), **Unit Number** (field ID: **Property.UnitID**), **Subject Property** (field ID: **REO.SubjectPropertyIndicator**), and **Liens** (field ID: **REO.AmountLiens**)
(47081)

Label	Field
SSN	Borrower.SSN
Property Address	Property.StreetAddress
Unit Number	Property.UnitID
Subject Property	REO.SubjectPropertyIndicator
Liens	REO.AmountLiens

Reports

New Tables and Fields

- ✓ Added **DecisionHistory** to the *Table* dropdown and its accompanying field IDs: (47522)

Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection

Field
DecisionHistory.LoanID
DecisionHistory.UnderwritingDecision
DecisionHistory.UnderwritingDecisionBy
DecisionHistory.UnderwritingDecisionByID
DecisionHistory.UnderwritingDecisionDate

- ✓ Added **BorrowerDeclaration** to the *Table* dropdown and its accompanying field IDs: (48009)


Path Fields

Table

Borrower Position Data Sequence

FeeName

FeeSection



Field
BorrowerDeclaration.AfricanAmericanIndicator
BorrowerDeclaration.AsianIndianIndicator
BorrowerDeclaration.AsianOther
BorrowerDeclaration.AsianOtherIndicator
BorrowerDeclaration.BorrowerID
BorrowerDeclaration.ChineseIndicator
BorrowerDeclaration.ConfirmedCRBKEIndicator
BorrowerDeclaration.ConfirmedCRBKIncorrectIndicator

- ✓ Added the following field IDs for denial reasons:
(48392)
 - **HMDA.RegBActionTaken**
 - **HMDA.RegBActionDate**
 - **HMDADenialReason.DenialReasonOtherDescriptionRegB**
 - **HMDADenialReason.DenialReasonRegB**
- ✓ Added the following field IDs for interim servicing:
(49953)
 - **InterimServicingMain.NextPaymentDue**
 - **InterimServicing.PaymentDate**
 - **InterimServicing.PaymentAmount**
 - **InterimServicing.Principal**
 - **InterimServicing.InterestAmount**
 - **InterimServicing.MI**
 - **InterimServicing.Escrow**
 - **InterimServicing.AdditionalPrincipal**
 - **InterimServicing.LateFee**
 - **InterimServicing.PaymentsfromEscrow**
 - **InterimServicing.EscrowBalance**
 - **InterimServicing.PrincipalBalance**
- ✓ Added the following field IDs:
(49026)
 - **Underwriting.NOI2Date**
 - **Underwriting.NOIDate**
 - **Underwriting.Resubmission2Date**

- **Underwriting.ResubmissionDate**
 - **Underwriting.DecisionExpDate**
 - **Underwriting.CreditGrade**
- ✓ Added the following field IDs:
- (50071)
- **Underwriting.CreditGrade**

Rules

New Fields

- ✓ Added the following field IDs to build rules for adverse action:
- (49667)
- **HMDA.AmountCollected**
 - **HMDA.AmountDueFromBorrower**
 - **HMDA.AmountDueToBorrower**
 - **HMDA.CompanyID**
 - **HMDA.DateFundsCollected**
 - **HMDA.DenailReasonCategory**
 - **HMDA.DenialReason**
 - **HMDA.DenialReasonCategory**
 - **HMDA.DenialReasonOtherDescription**
 - **HMDA.DenialReasonOtherDescriptionRegB**
 - **HMDA.DenialReasonRegB**
 - **HMDA.DenialReasonSmallBusinessLending.SmallBusinessLendingDenialReason**
 - **HMDA.DenialReasonSmallBusinessLending.SmallBusinessLendingDenialReasonOtherDescription**
 - **HMDA.FederalAgencyAddress2**
 - **HMDA.FederalAgencyEmail**
 - **HMDA.FederalAgencyFax**
 - **HMDA.RegBActionDate**
 - **HMDA.RegBActionTaken**
- ✓ Added the following field IDs for active appraisals:
- (48512)
- **ActiveAppraisal.AppraisalForm**
 - **ActiveAppraisal.AppraisalUnit[1].BathUnitCount**
 - **ActiveAppraisal.AppraisalUnit[1].BedroomUnitCount**
 - **ActiveAppraisal.AppraisalUnit[1].GrossLivingAreaUnit**
 - **ActiveAppraisal.AppraisalUnit[1].ImprovedLivingAreaUnit**
 - **ActiveAppraisal.AppraisalUnit[1].MarketRentUnit**
 - **ActiveAppraisal.AppraisalUnit[1].TotalRoomUnitCount**
 - **ActiveAppraisal.AppraisalUnit[1].UnitNumber**
 - **ActiveAppraisal.AppraisalUnit[2].BathUnitCount**
 - **ActiveAppraisal.AppraisalUnit[2].BedroomUnitCount**
 - **ActiveAppraisal.AppraisalUnit[2].GrossLivingAreaUnit**
 - **ActiveAppraisal.AppraisalUnit[2].ImprovedLivingAreaUnit**

- ActiveAppraisal.AppraisalUnit[2].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[2].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[2].UnitNumber
- ActiveAppraisal.AppraisalUnit[3].BathUnitCount
- ActiveAppraisal.AppraisalUnit[3].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[3].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[3].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[3].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[3].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[3].UnitNumber
- ActiveAppraisal.AppraisalUnit[4].BathUnitCount
- ActiveAppraisal.AppraisalUnit[4].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[4].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[4].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[4].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[4].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[4].UnitNumber
- ActiveAppraisal.AppraisalUnit[5].BathUnitCount
- ActiveAppraisal.AppraisalUnit[5].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[5].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[5].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[5].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[5].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[5].UnitNumber
- ActiveAppraisal.AppraisalUnit[6].BathUnitCount
- ActiveAppraisal.AppraisalUnit[6].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[6].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[6].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[6].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[6].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[6].UnitNumber
- ActiveAppraisal.AppraisalUnit[7].BathUnitCount
- ActiveAppraisal.AppraisalUnit[7].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[7].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[7].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[7].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[7].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[7].UnitNumber
- ActiveAppraisal.AppraisalUnit[8].BathUnitCount
- ActiveAppraisal.AppraisalUnit[8].BedroomUnitCount
- ActiveAppraisal.AppraisalUnit[8].GrossLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[8].ImprovedLivingAreaUnit
- ActiveAppraisal.AppraisalUnit[8].MarketRentUnit
- ActiveAppraisal.AppraisalUnit[8].TotalRoomUnitCount
- ActiveAppraisal.AppraisalUnit[8].UnitNumber
- ActiveAppraisal.AppraisedValue
- ActiveAppraisal.AppraiserCode
- ActiveAppraisal.AVMModelName
- ActiveAppraisal.AVMOtherModelName
- ActiveAppraisal.BathCount
- ActiveAppraisal.BedroomCount
- ActiveAppraisal.CancelDate
- ActiveAppraisal.ClericalWaiverSignedDate

- **ActiveAppraisal.Comments**
- **ActiveAppraisal.CompanySelect**
- **ActiveAppraisal.CURiskScore**
- **ActiveAppraisal.Date**
- **ActiveAppraisal.DateDocsSigned**
- **ActiveAppraisal.DeliveredToBorrower**
- **ActiveAppraisal.DocumentFileIdentifier**
- **ActiveAppraisal.EffectiveDate**
- **ActiveAppraisal.ETADate**
- **ActiveAppraisal.ExpirationDate**
- **ActiveAppraisal.FullWaiverSignedDate**
- **ActiveAppraisal.GrossLivingArea**
- **ActiveAppraisal.ImprovedLivingArea**
- **ActiveAppraisal.Investor.CollateralProgramID**
- **ActiveAppraisal.Method**
- **ActiveAppraisal.MethodOtherDescription**
- **ActiveAppraisal.OrderDate**
- **ActiveAppraisal.ReceivedByBorrowerDate**
- **ActiveAppraisal.ReceivedDate**
- **ActiveAppraisal.ReviewRequiredIndicator**
- **ActiveAppraisal.SentMethod**
- **ActiveAppraisal.SignatureDate**
- **ActiveAppraisal.ThirtyDayExpirationDate**
- **ActiveAppraisal.ThirtyDayExtDate**
- **ActiveAppraisal.TotalMarketRentCountURI**
- **ActiveAppraisal.TotalRoomCount**
- **ActiveAppraisal.Type**
- **ActiveAppraiser.Company**
- **ActiveAppraiser.CompanyAddress1**
- **ActiveAppraiser.CompanyAddress2**
- **ActiveAppraiser.CompanyCity**
- **ActiveAppraiser.CompanyContactName**
- **ActiveAppraiser.CompanyEmail**
- **ActiveAppraiser.CompanyFax**
- **ActiveAppraiser.CompanyPhoneNumber**
- **ActiveAppraiser.CompanyState**
- **ActiveAppraiser.CompanyWebsite**
- **ActiveAppraiser.CompanyZip**
- **ActiveAppraiser.LicenseExpiration**
- **ActiveAppraiser.LicenseNumber**
- **ActiveAppraiser.LicenseState**
- **ActiveAppraiser.Name**
- **ActiveAppraiser.SupervisoryAppraiser**
- **ActiveAppraiser.SupervisoryAppraiserLicenseNumber**

- ✓ Added the following field IDs for underwriting:
(48549)

- **Underwriter.CHUMSID#**
- **Underwriter.CompanyID**
- **Underwriter.LoanID**
- **Underwriter.UnderwriterID**
- **Underwriter.VAUnderwriterID**

- **Underwriting.CreditGrade**
 - **Underwriting.NOI2Date**
 - **Underwriting.NOIDate**
 - **Underwriting.Resubmission2Date**
 - **Underwriting.ResubmissionDate**
- ✓ Added more fields IDs for checklists:
(49726)
 - **Checklist.Category**
 - **Checklist.Comments**
 - **Checklist.CompleteDate**
 - **Checklist.CompleteTime**
 - **Checklist.CompleteTimeCD**
 - **Checklist.CompleteTimeZone**
 - **Checklist.CompleteTimeZoneCD**
 - **Checklist.CreatedRoleID**
 - **Checklist.CreatedUserID**
 - **Checklist.Description**
 - **Checklist.DueDate**
 - **Checklist.DueTime**
 - **Checklist.DueTimeZone**
 - **Checklist.DueTimeZoneCD**
 - **Checklist.RequestDate**
 - **Checklist.RequestTime**
 - **Checklist.RequestTimeZone**
 - **Checklist.RequestTimeZoneCD**
 - **Checklist.Status**
 - **Checklist.Type**
- ✓ Added **OrderDocs.AltLenderCode**.
(49913)
- ✓ Added **Borrower.TaxSame**.
(48515)

Sandbox

Production

New Screens

- ✓ Added the **Construction** and **Profile** screens.
(49094, 49095)

IMPORTANT: System admins need to enable these screens in *Configuration > Roles > Screens > Sandbox > Production*.

Pipeline

- ✓ Added the **Copy Borrower Info** button, to allow borrower information to be copied from *Loans*.
(49979)

IMPORTANT: System admins need to enable this button in *Configuration > Roles > Sandbox Pipelines > Action Button*.

- ✓ Added the **Share** button, to allow users to share loans in the *Sandbox*, same as in *Loans*.
(49444)

IMPORTANT: System admins need to enable this button in *Configuration > Roles > Sandbox Pipelines > Action Button*.

Bugfixes

- 🔧 Running FNMA EarlyCheck in *Interfaces* no longer causes this information to be populated into *Production* > *Loan Transmittal* screen or other screens.
(48589)
- 🔧 For loans imported from Zip, the *Ethnicity*, *Sex*, and *Race* dropdowns now default to blank instead of *No* on the *Borrower* screen > *Declarations and Demographics* section.
(49460)
- 🔧 The page navigation issue has been fixed in *Configuration* > *User*.
(50102)