path
calyx

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

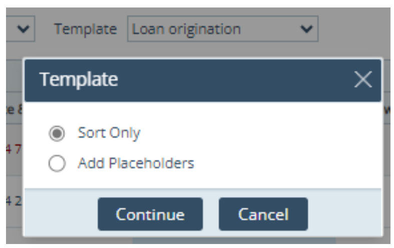
- ✓ *Bugfixes*.

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)

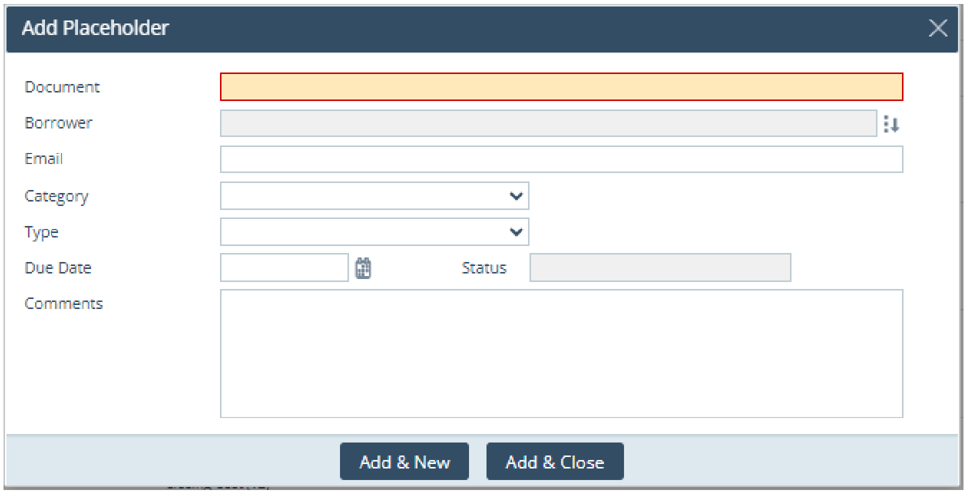


- **Sort Only**: This option only sorts existing documents and placeholders into the main table at the top.
- **Add Placeholders**: This option does everything offered by the **Sort Only** option but also adds placeholders for missing documents that do not yet have placeholders.
- Both options will move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

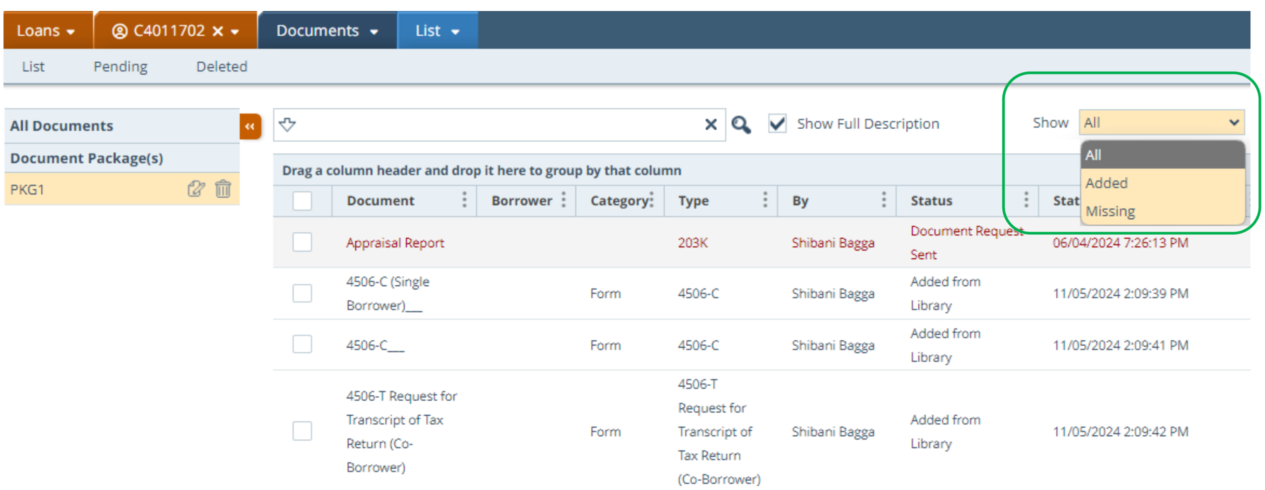
IMPORTANT: System admins need to enable this button in *Configuration* > *Roles* > *Screens* > *Loan* > *Documents*.



– Placeholders serve the function of placeholding 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)



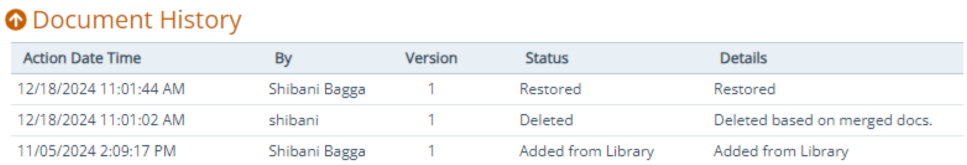
Pending Screen

✓ 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)



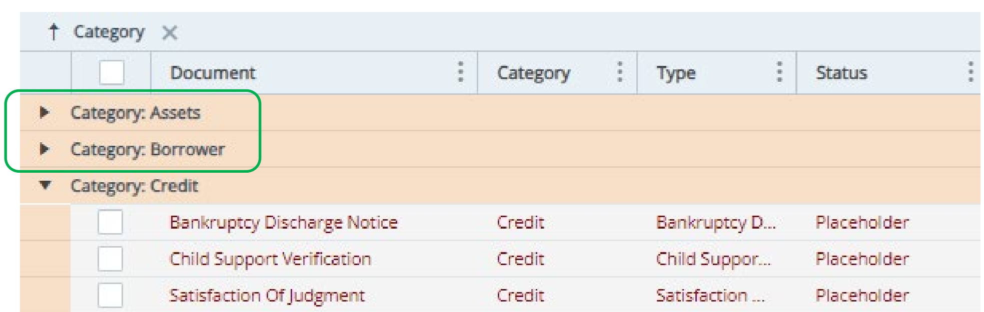
Document History

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

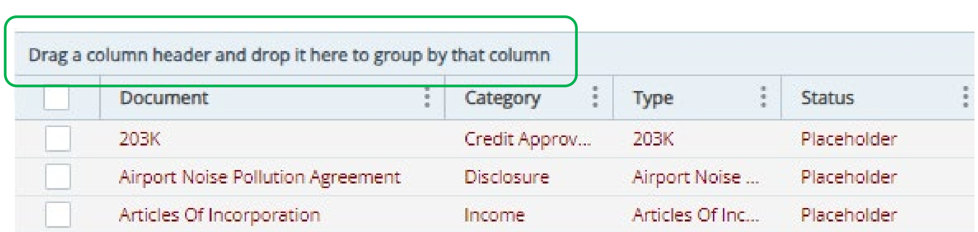
  - The **Status** column records the status of the document.
  - The *Details* column records what was done to the document, such as, the document was merged, deleted because of the merge, and restored back to the *List* screen.
(49025)

General Enhancements and Updates

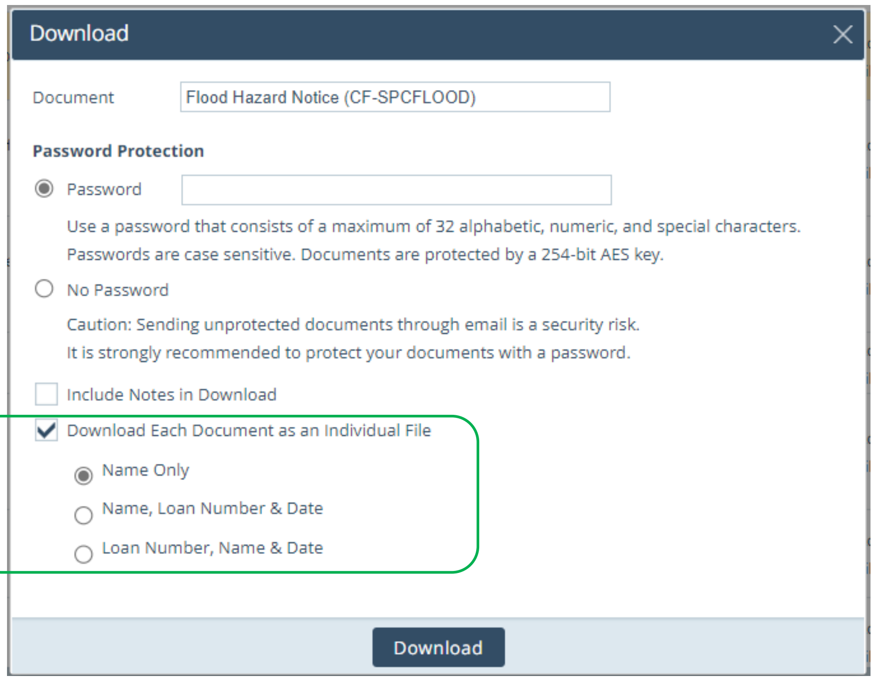
- ✓ Enhanced the document grouping feature. Now, when you collapse or expand groups, your preferences are saved.
(45947)
  - For instance, if you group documents by *Category* and collapse the *Assets* and *Borrower* groups, they will remain collapsed when you navigate away from *Documents* and return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



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

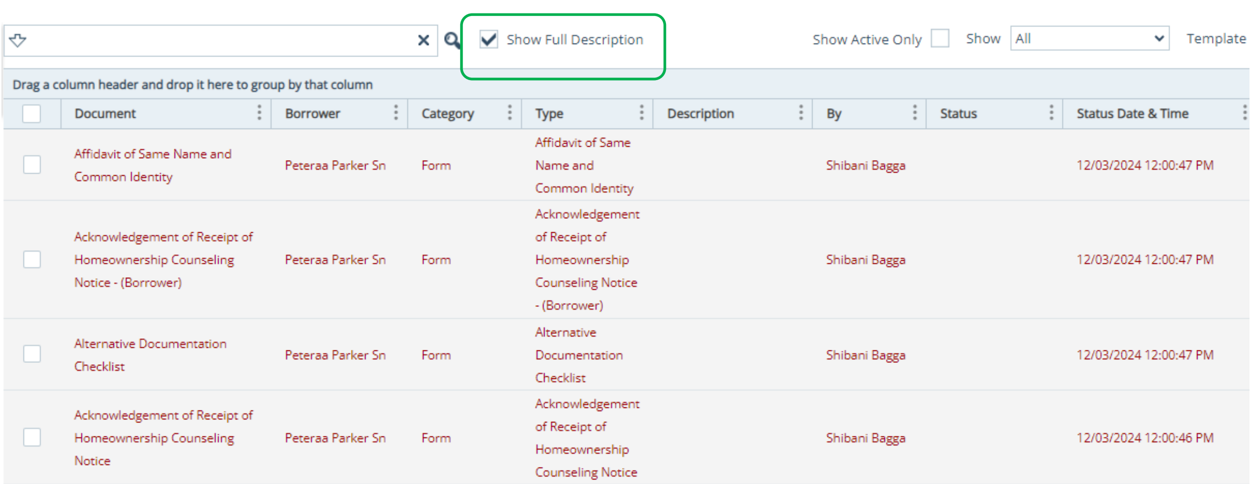


- ✓ Enhanced the document downloading feature to offer more naming options. You can now choose to download a document as:
(46836)
    - **Name Only**
    - **Name, Loan Number & Date**
    - **Loan Number, Name & Date**



Note: You much check the *Download Each Document as an Individual File* box before selecting one of these options.

- ✓ Added the **Show Full Description** checkbox, which allows you to see the complete text displayed under each column.
(49997)

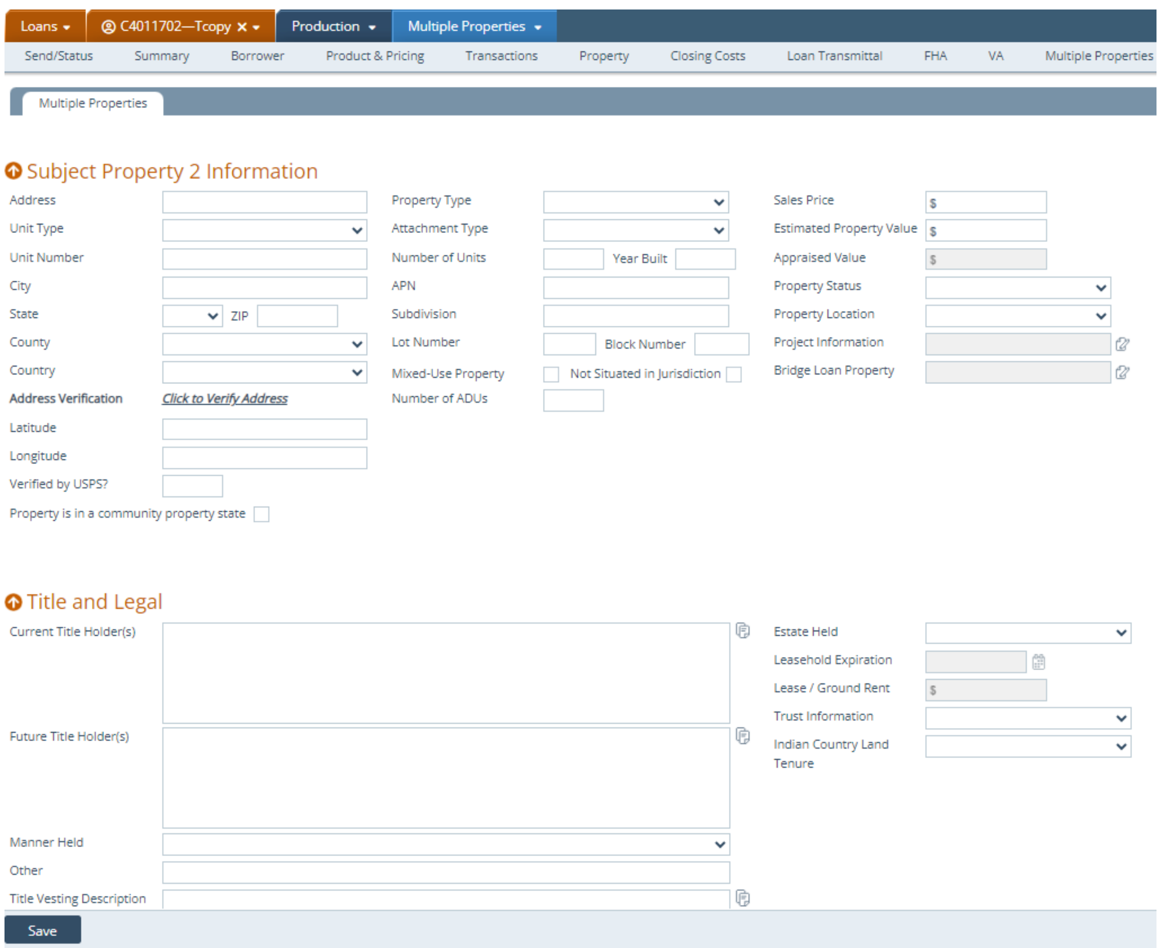


- ✓ Updated the column sorting feature. Now your sorting preferences are saved when you navigate away from *Documents* and return later.
  (49322)
- ✓ The *Status* column now displays the eSign status of documents sent for signature.
  (49391)

Production

Multiple Properties Screen (NEW)

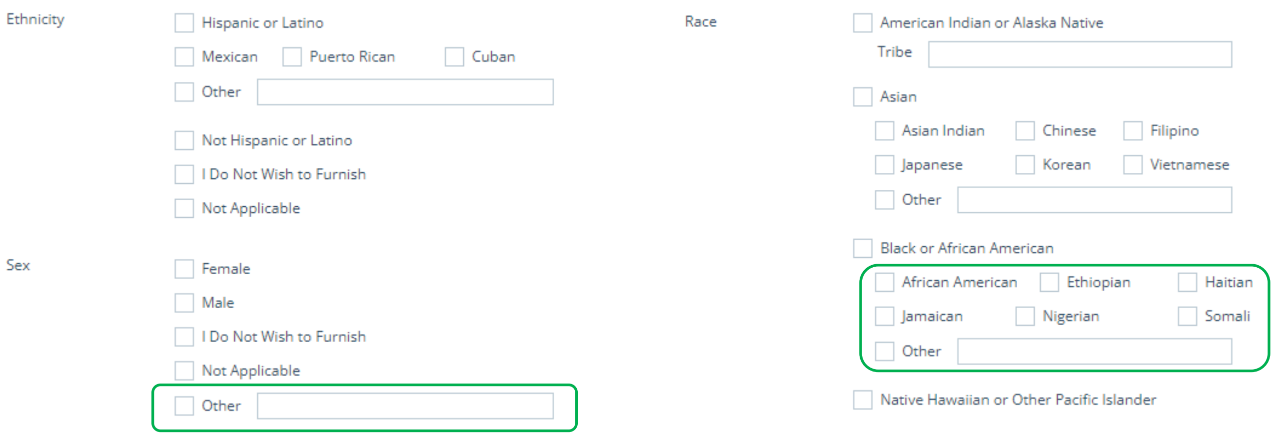
- ✓ Added the new **Multiple Properties** screen, for loans with multiple subject properties. You can add four additional properties.
  (49923)



Borrower Screen

Declarations and Demographics Section

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



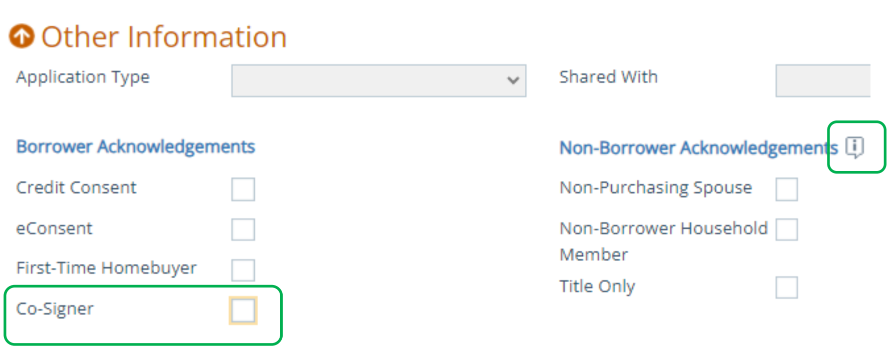
  – These new options support the Small Business Lending Report.

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.

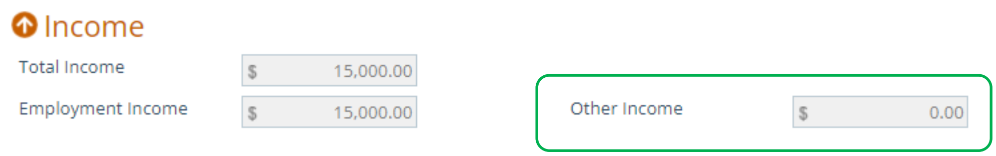
- ✓ The *Co-Signer* checkbox has been moved from the *Non-Borrower Acknowledgements* subsection to the *Borrower Acknowledgement* subsection.
  (49022)



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

Income Section

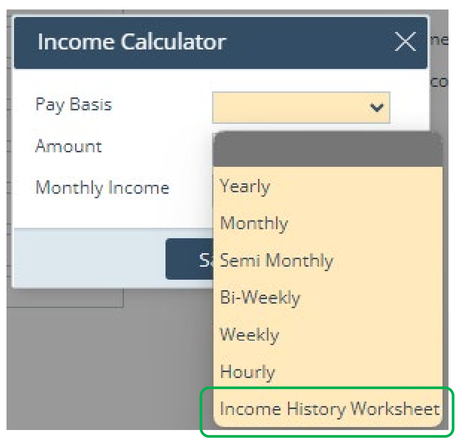
✓ Relabeled the *Other Sources Income* field to **Other Income**.
(49921)



Income Calculator

✓ The *Period* dropdown has been relabeled to the more accurate **Pay Basis** dropdown.

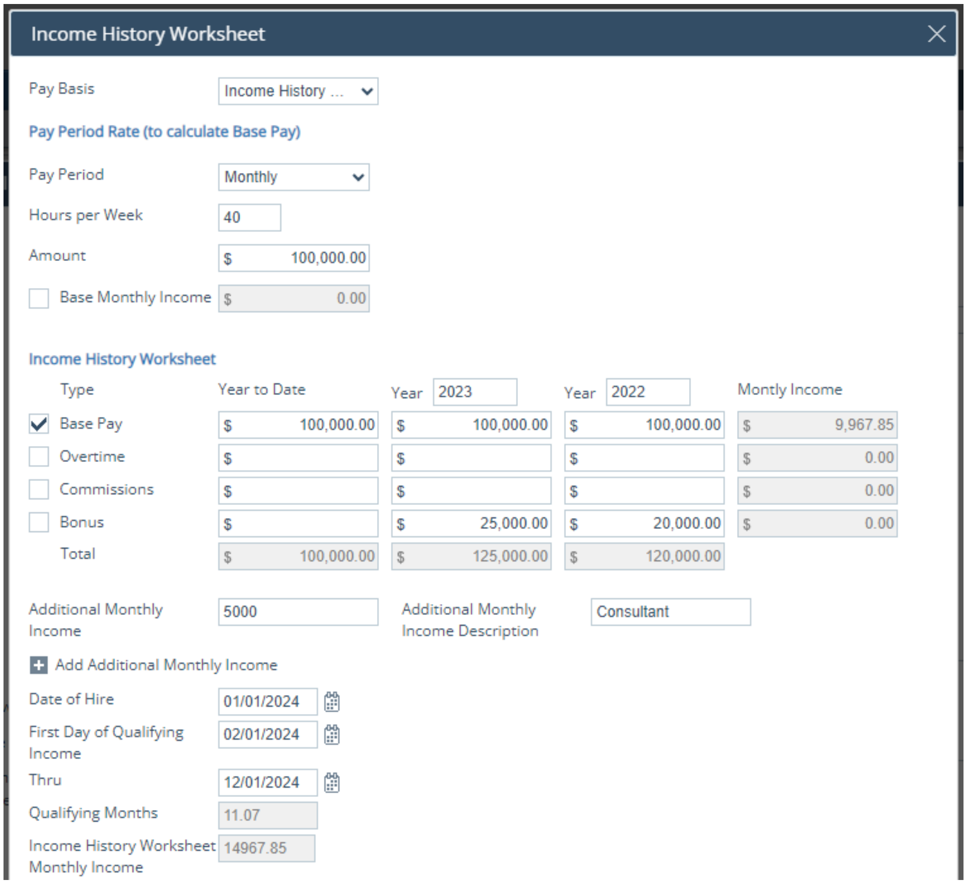
✓ Added the **Income History Worksheet** option to the **Pay Basis** dropdown.



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

Income History Worksheet Lightbox (NEW)

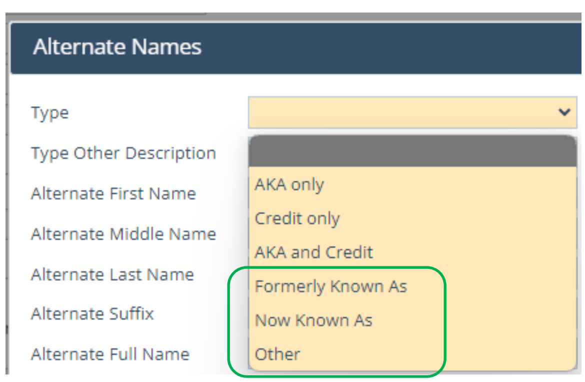
✓ Added the new **Income History Worksheet** lightbox, which allows you to further specify the borrower's income, such as **Year to Date** income, the previous two years, **Date of Hire**, **First Day of Qualifying Income**, the qualifying time period, **Qualifying Months**, and the **Income History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



Personal Information Section

Alternate Names Lightbox

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



SSN Verification Lightbox

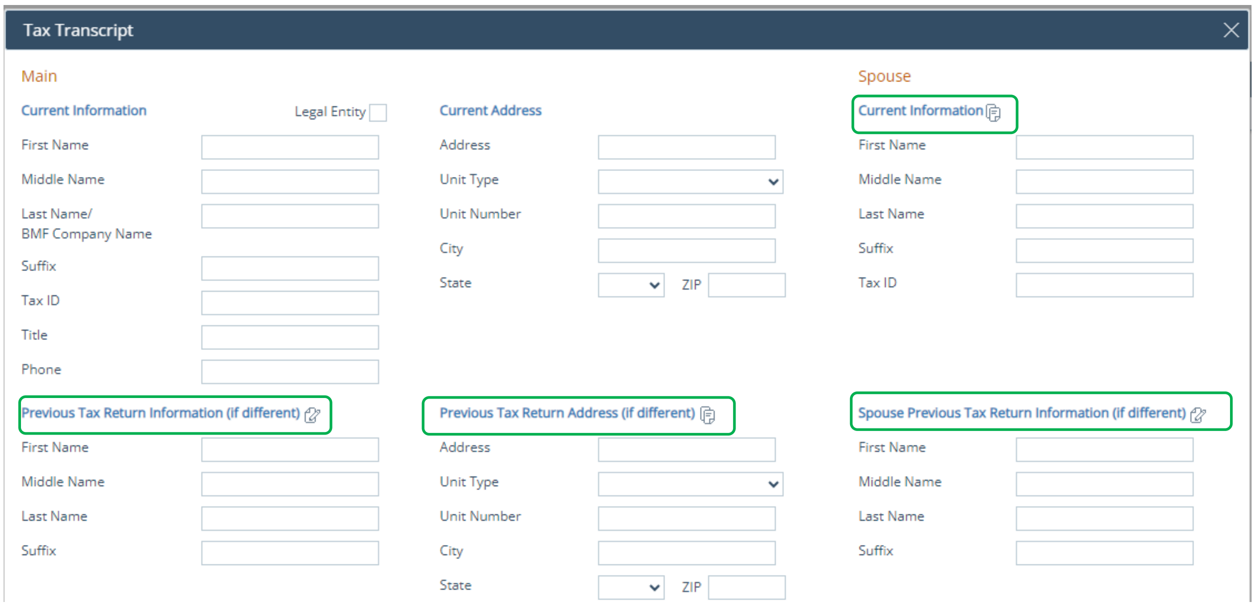
✓ The *Return Name* field now allows for 50 characters. (48548)

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

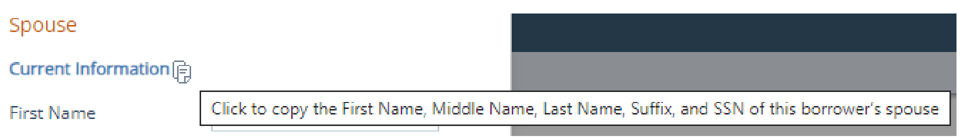
Tax Transcript Section

Tax Transcript Lightbox

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



- 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

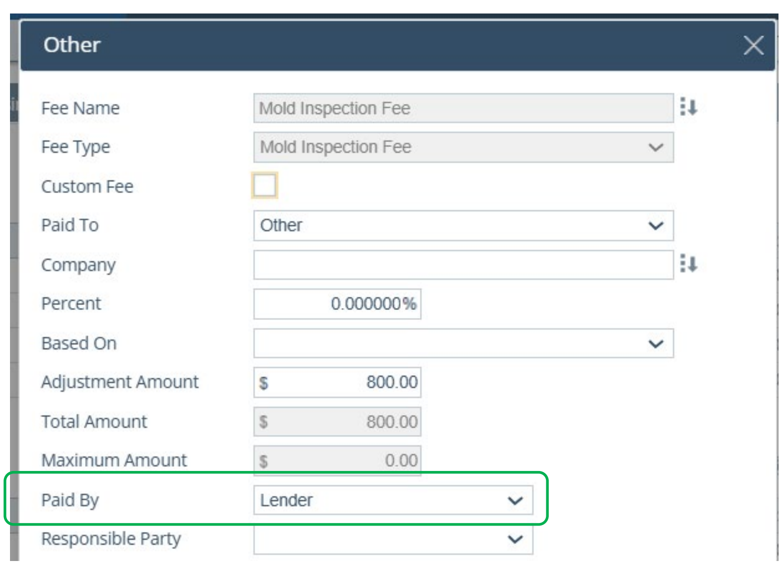
General Closing Section

- ✓ 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.

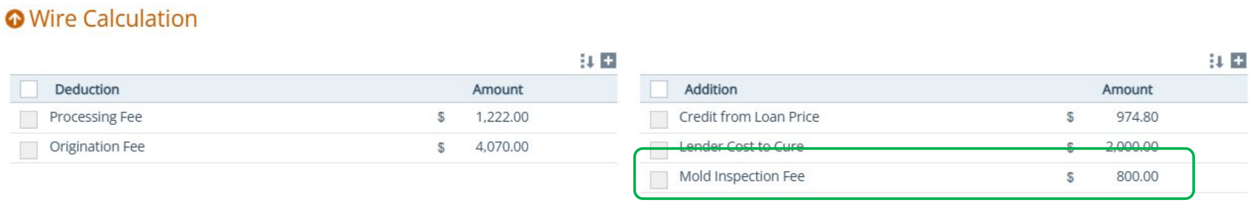
Wire Tab

Wire Calculation Section

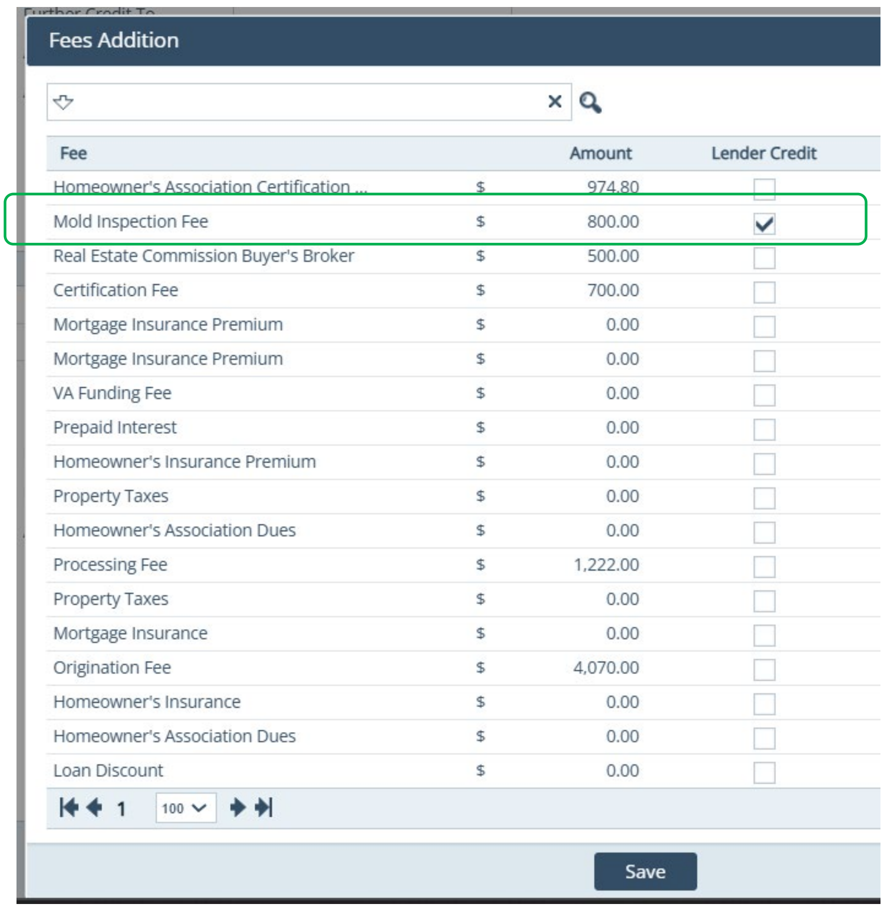
- ✓ Updated the *Addition* table and the *Fees Addition* lightbox, where lender-paid fees are automatically added to both. Additionally, the *Total Deductions from Wire* and *Total Additions to Wire* fields are made editable, via lock icons ().
(46723)
    - For example, if there is a fee paid by the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



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



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



✓ Updated the *Amount Requested* and *Amount Approved* fields to auto-populate from the *Net Wire Amount* field.
(49929)

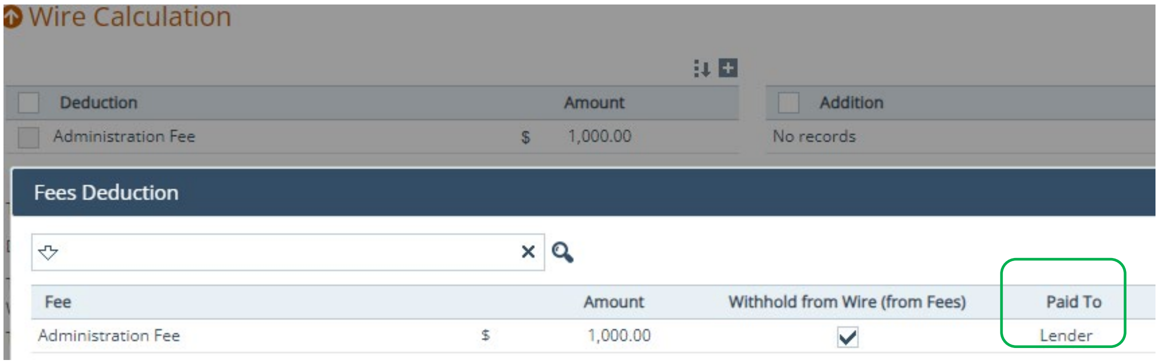
– These fields are now grayed out, but you can still edit these figures if needed, via lock icons ( ).

Deduction table and Fees Deduction lightbox

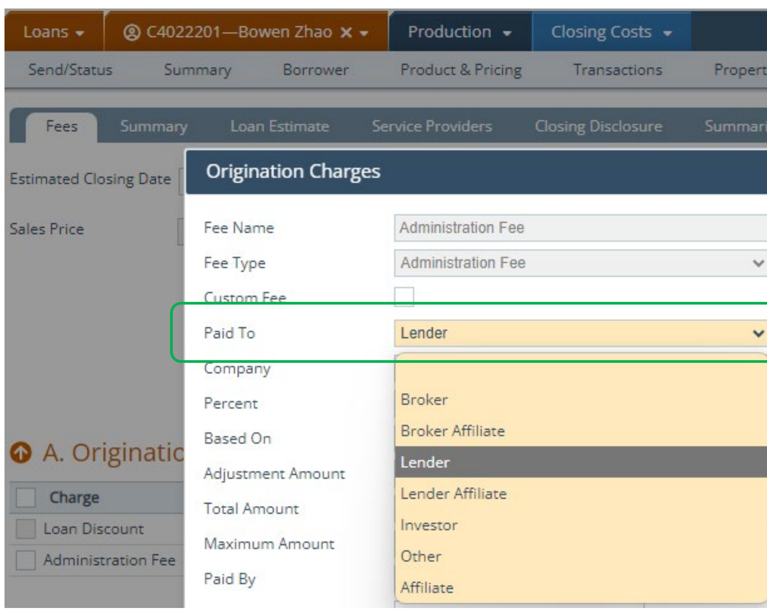
✓ When the *Withhold from Wire box* is checked for a fee (the *Closing Costs* screen > *Fees* tab), it is automatically listed in the *Deduction* table and its *Withhold from Wire* box is automatically checked in the *Fees Deduction* lightbox. The same is true vice versa, as the *Withhold from Wire* 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)



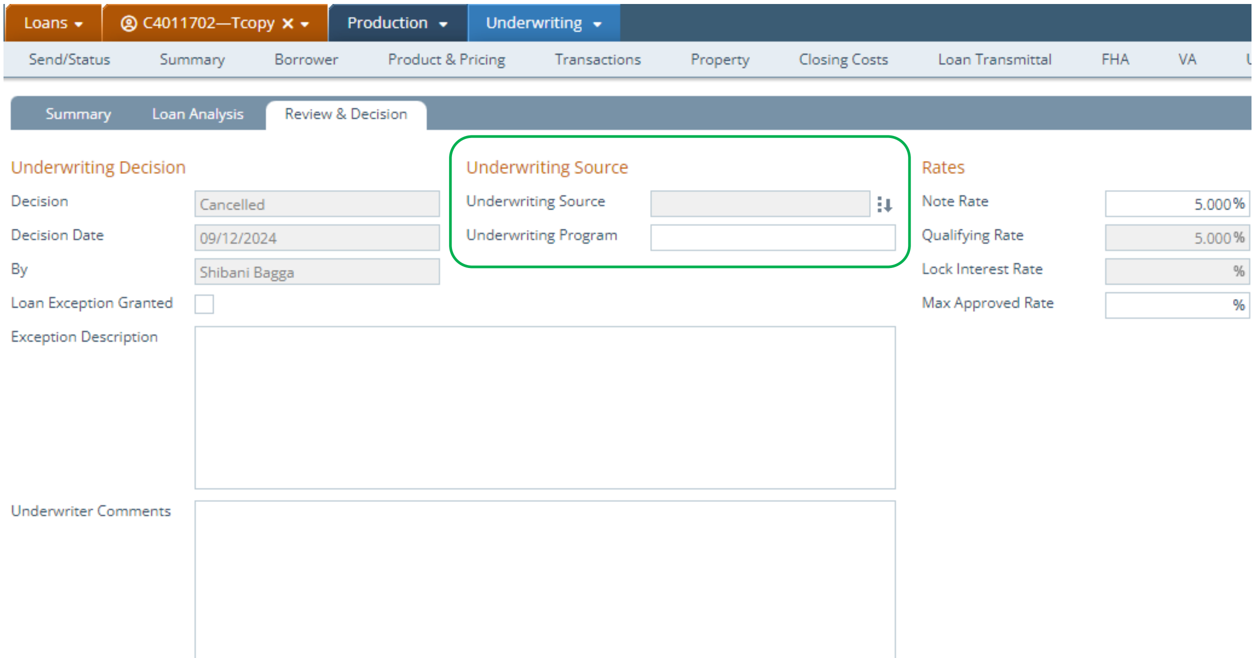
– The party listed in the **Paid To** column is from the *Paid To* dropdown from the *Closing Costs* screen > *Fees* tab.



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)

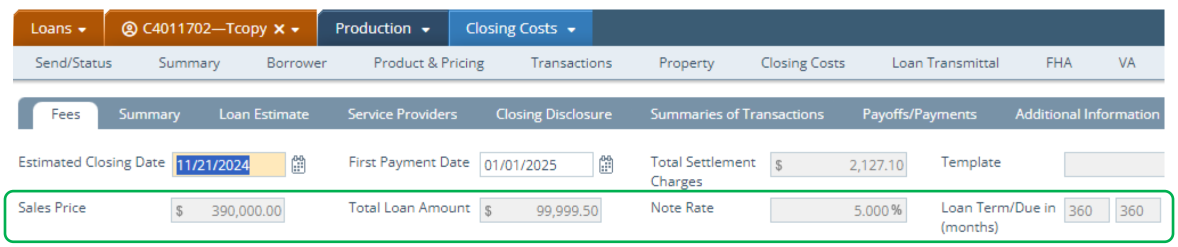
– Now, when *Home Equity Loan* is selected as the *Loan Purpose*, the *Refinance Type* dropdown remains selectable.

– Previously, the *Refinance Type* dropdown was disabled when *Home Equity Loan* was selected as the *Loan Purpose*.

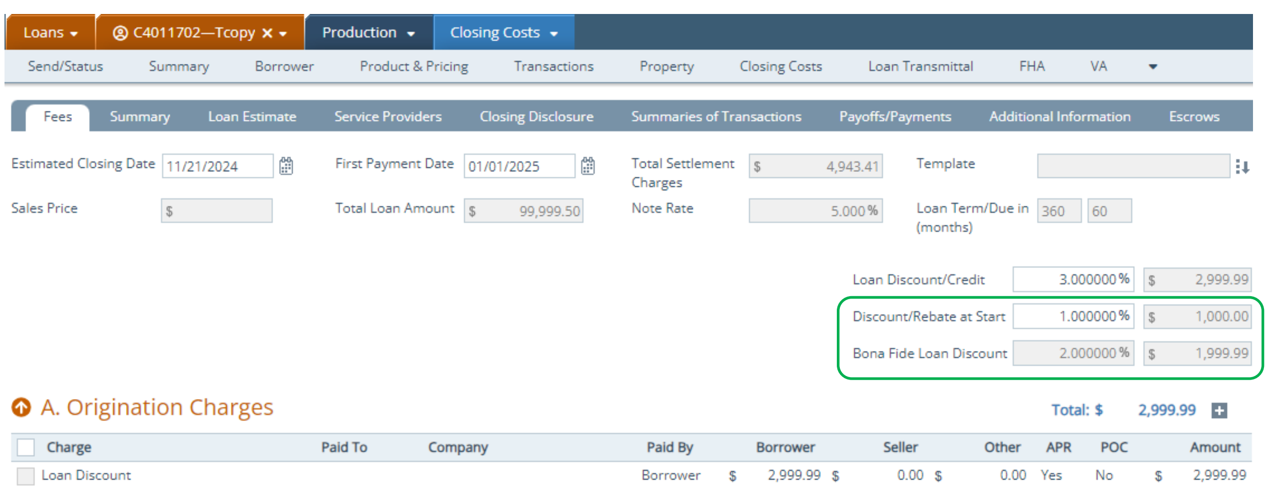
Closing Costs Screen

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)



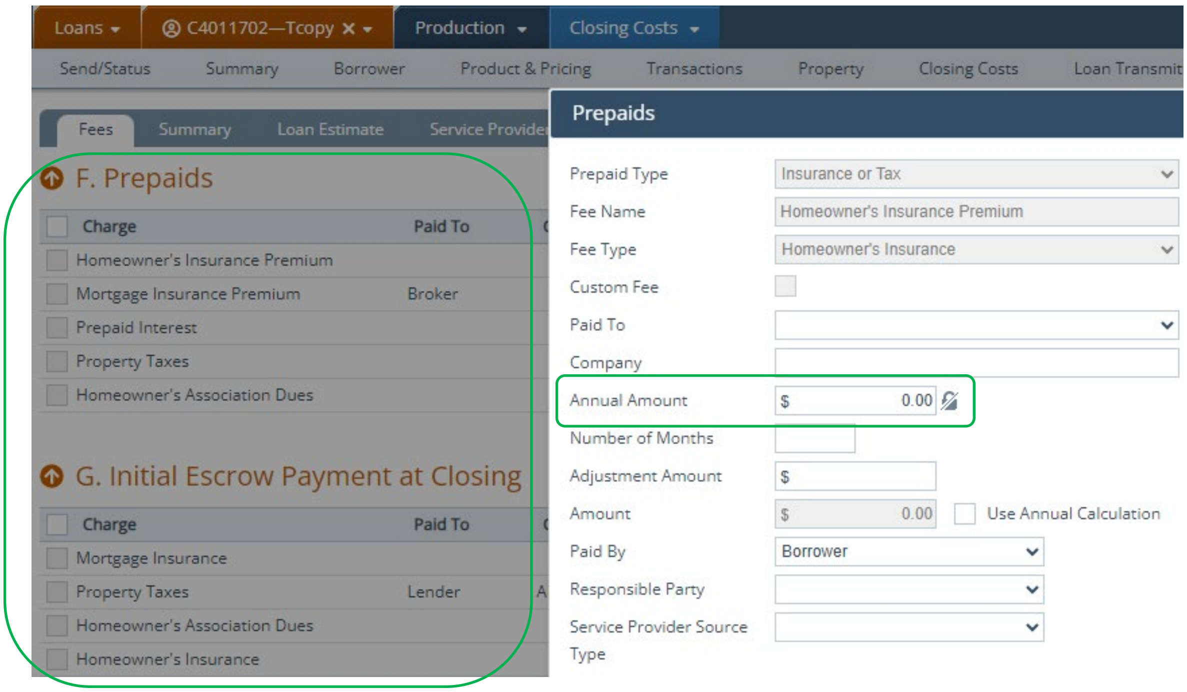
✓ Added the new **Discount/Rebate at Start** and **Bona Fide Loan Discount** fields, below the existing *Loan Discount/Credit* field.
(46490)



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

F. Prepaids 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)

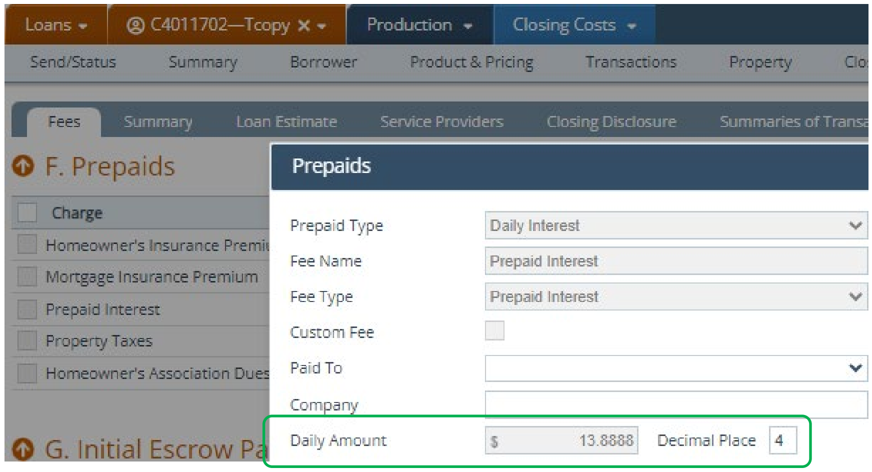


Prepaids Lightbox (Prepaid Interest)

✓ Added the **Decimal Place** field next to the *Daily Amount* field, where you can set the decimal place of the *Daily Amount*.
(50109)

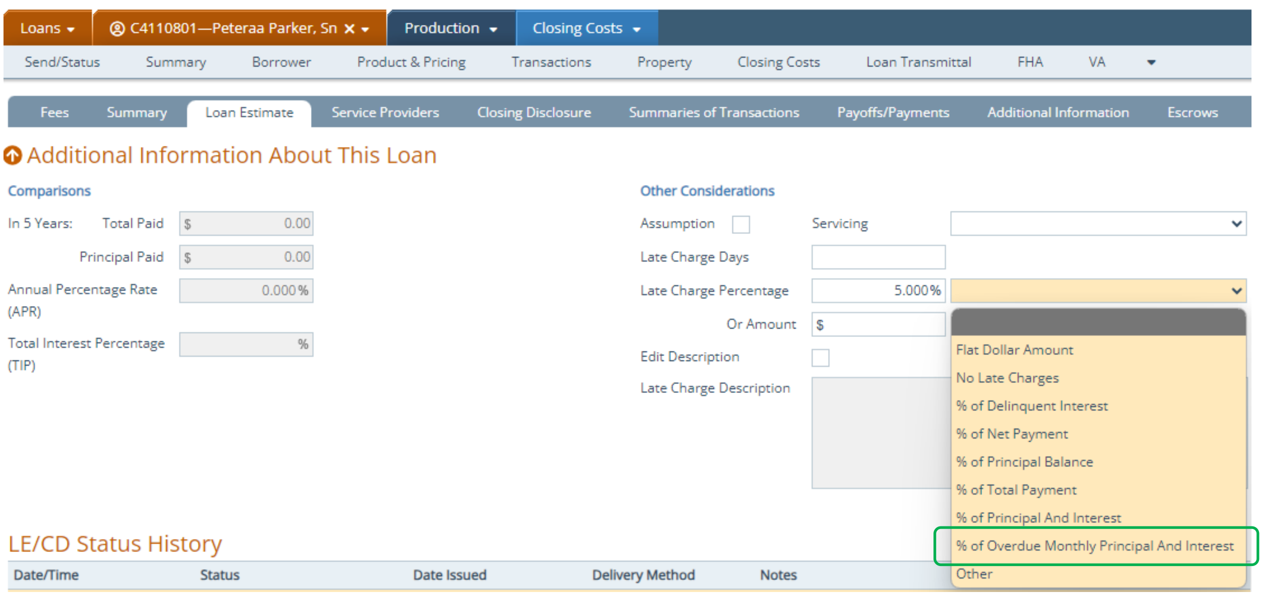
- System admins set the default decimal place in *Configuration* > *Business Units* > *Settings* > *Calculations* tab. The **Decimal Place** field give users the flexibility to change the decimal place per the loan.

  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)



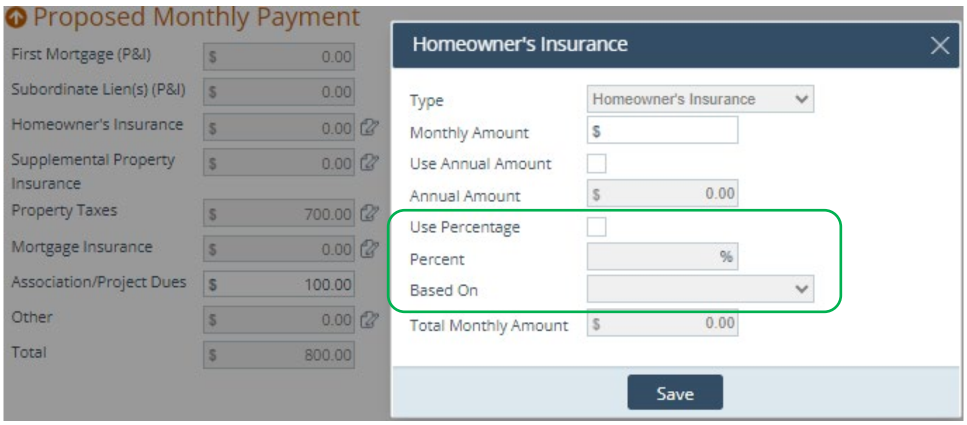
  - This new option is also printed on the LE and CD forms.

Transactions Screen

Proposed Monthly Payment Section

Homeowner's Insurance Lightbox

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

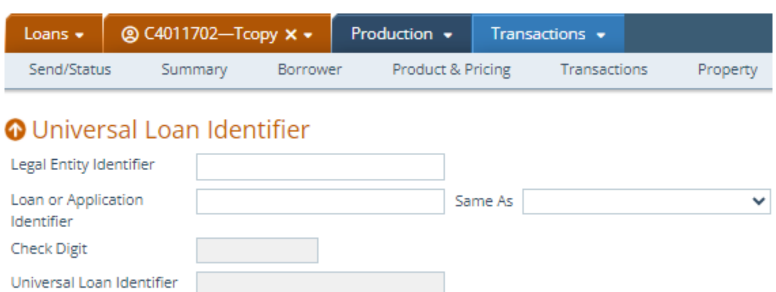


  – Use **Percentage** checkbox
    - **Percent** field
    - **Based On** dropdown

- ✓ Moved the *Use Annual Amount* checkbox above the *Annual Amount* field. (42870)

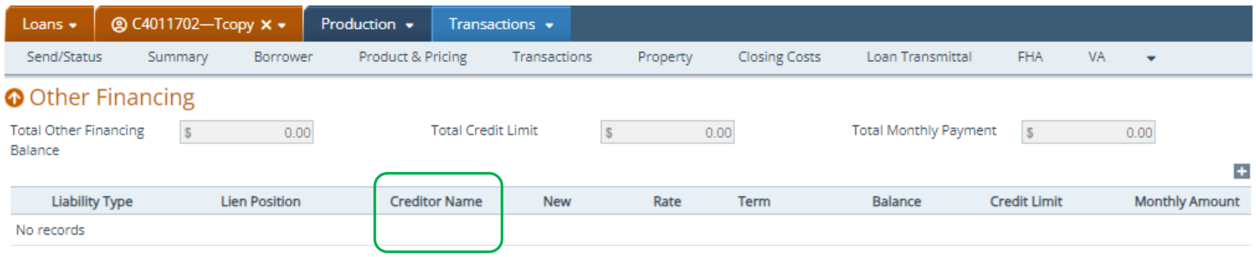
Universal Loan Identifier Section (NEW)

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



Other Financing Section

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



Other Financing Lightbox

✓ Added the **Previous**, **Next**, **Save**, **New**, and **Delete** buttons. (50049)

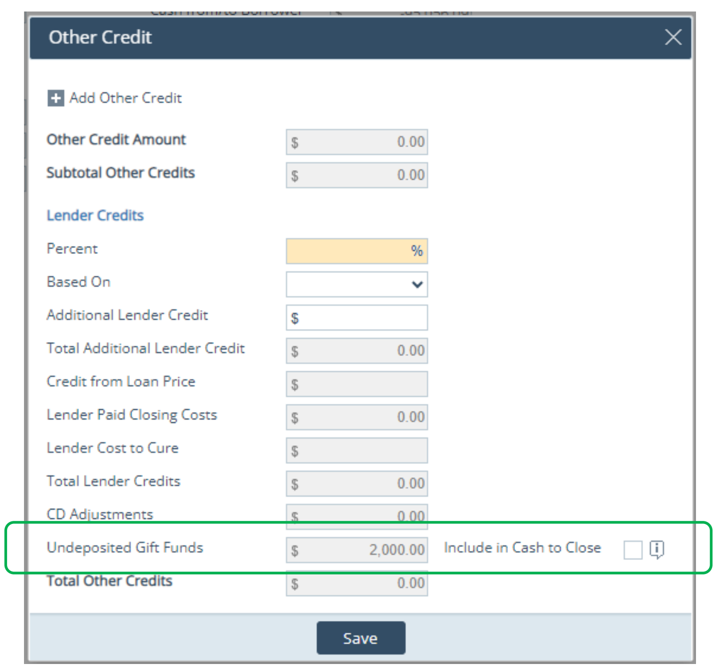
- The **Delete** button only appears for items already added to the table.
- Removed the **Save & New** and **Save & Close** buttons.

Minimum Required Funds or Cash Back Section

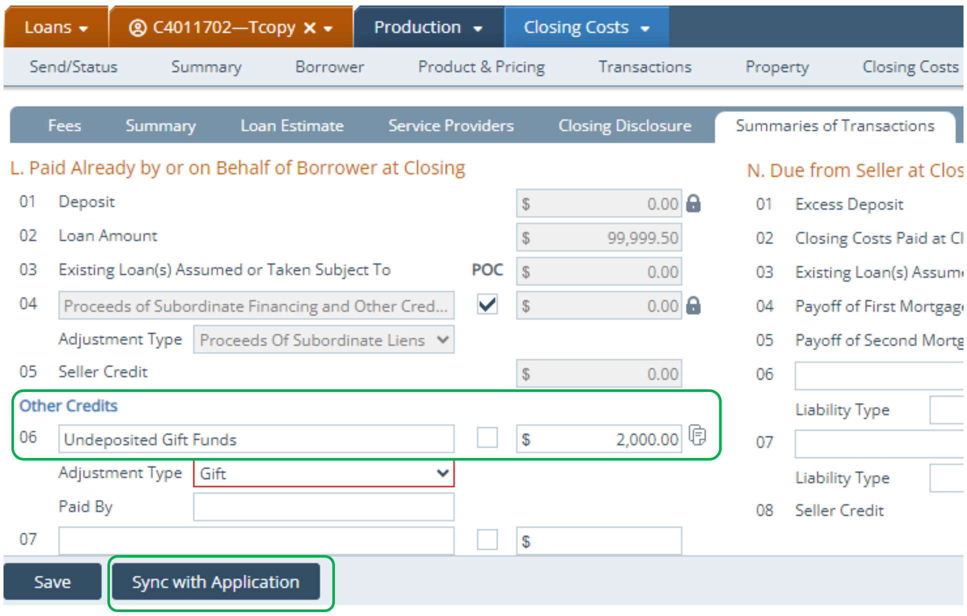
Total Credits Subsection

Other Credit Lightbox

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



- 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.



HMDA/NMLS/Adverse Action screen

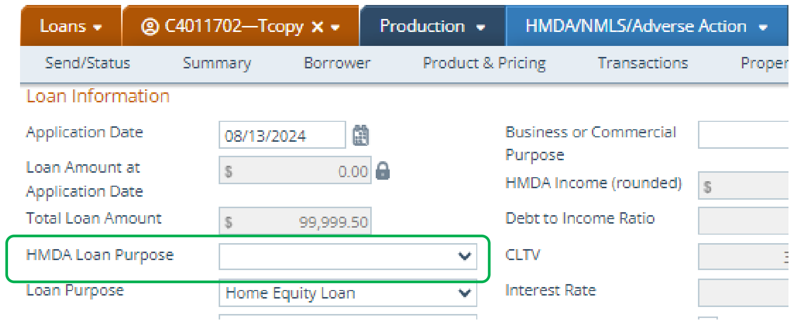
Date Fields

✓ 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

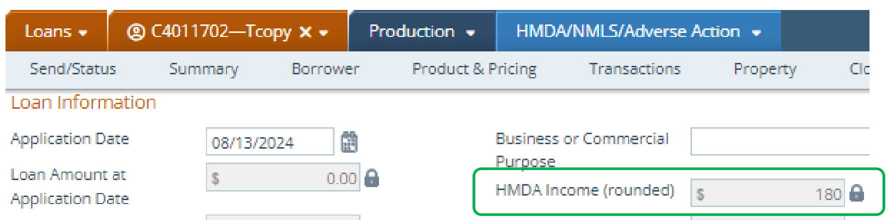
✓ Added the **HMDA Loan Purpose** dropdown. (49368)



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

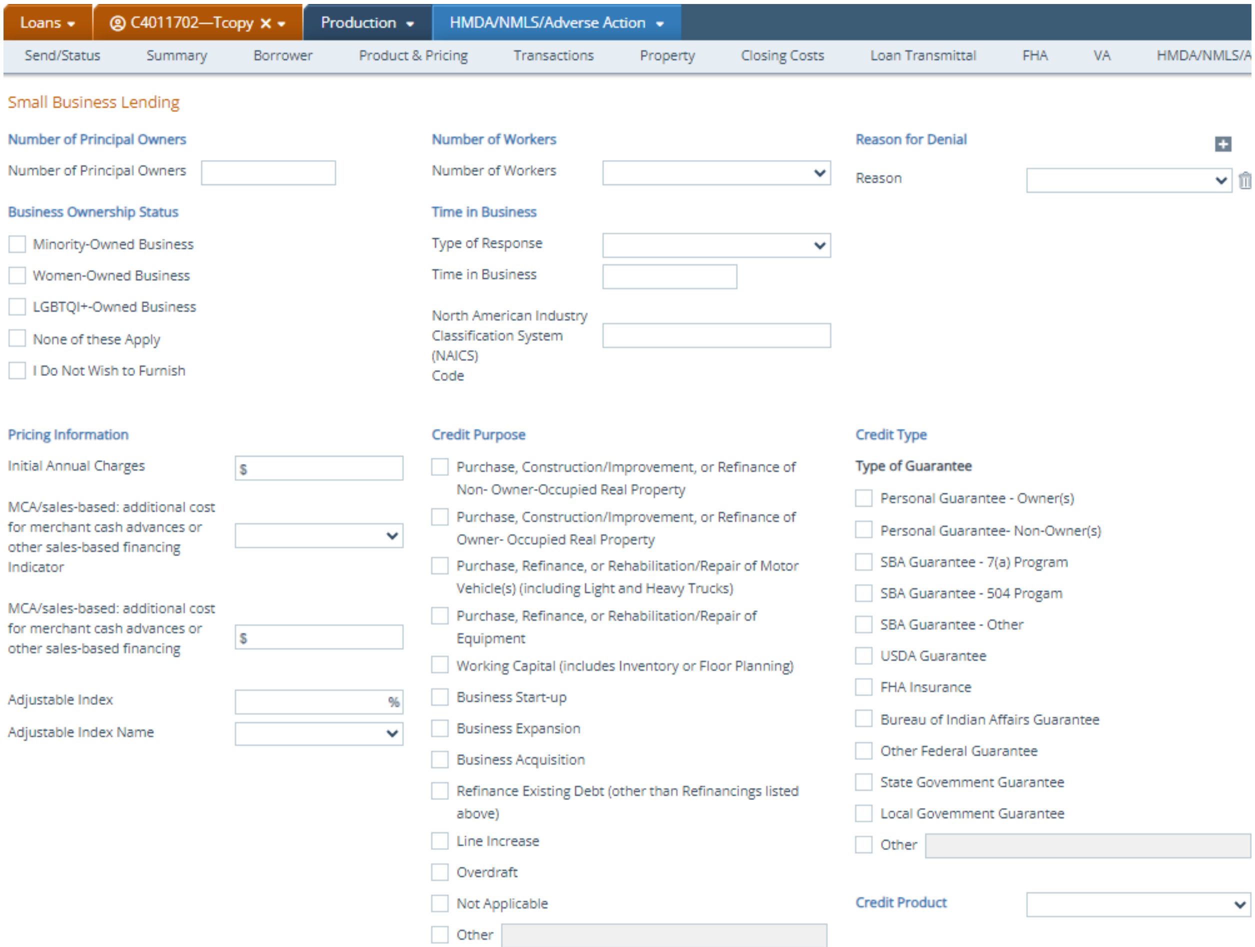
Subject Property Section

✓ 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**

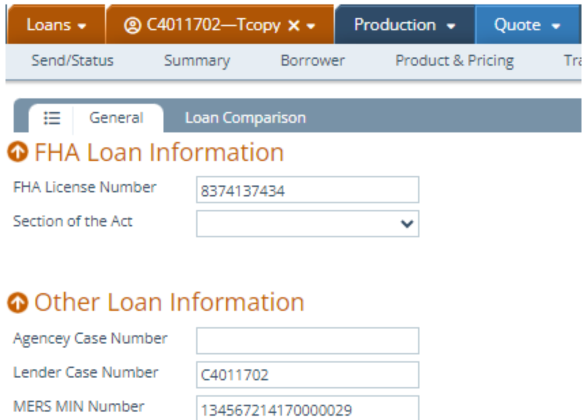


Quote Screen

General Tab

FHA Loan Information and Other Loan Information Sections (NEW)

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



Borrower Information Section

✓ Added the following new fields: (49647)

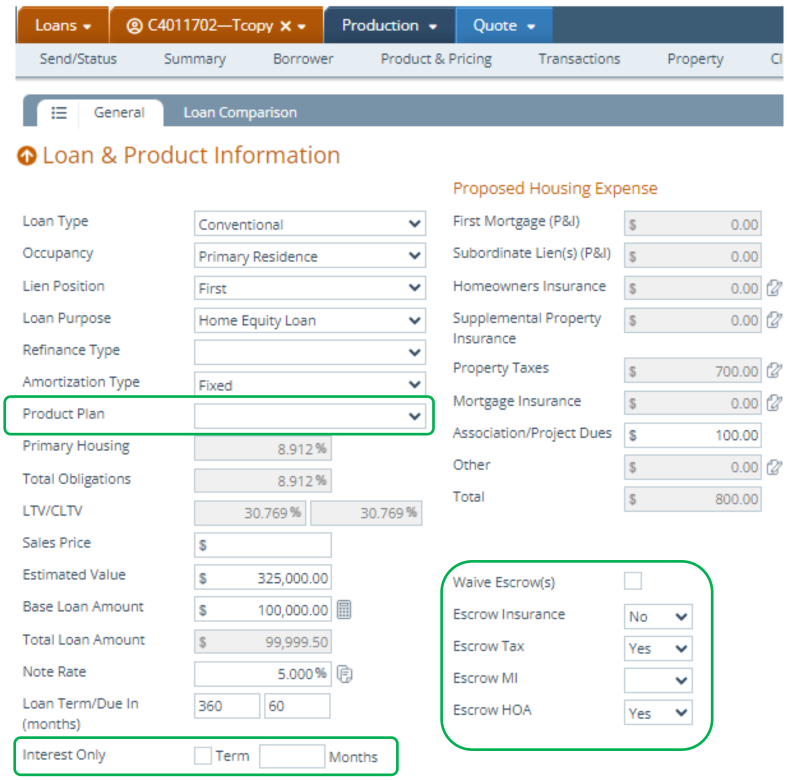
- **Preferred Language**
- **Other**
- **Years at Address**
- **Own/Rent**
- **Months at Address**
- **Marital Status**
- **Married To**
- **Number of Dependents**
- **Ages**

Declarations and Military Service Subsections (NEW)

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

Loan & Product Information Section

✓ Added the following new fields:



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

Subject Property Section

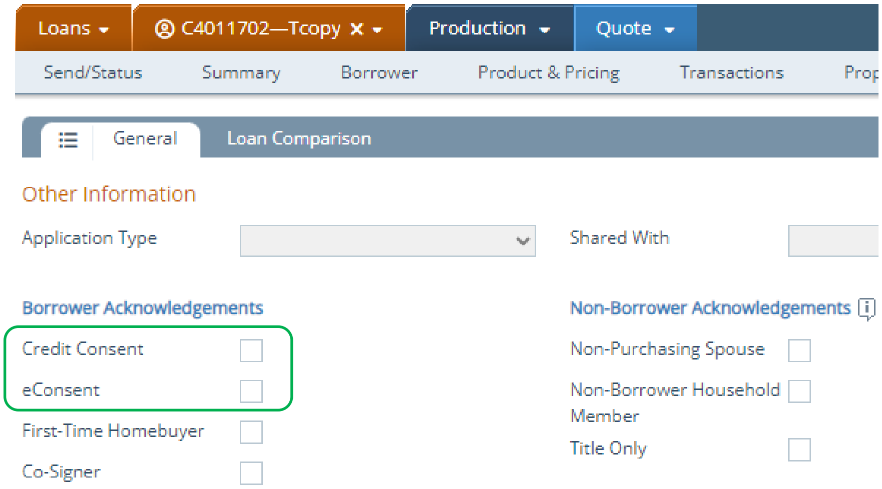
✓ Added the following new fields:

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

Other Information Section

Borrower Acknowledgements Subsection

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

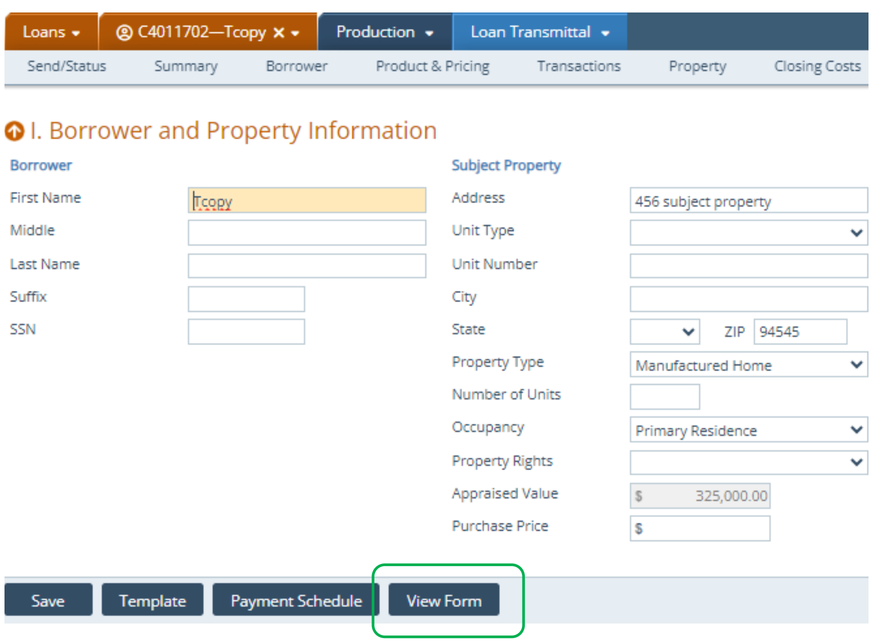


Loan Transmittal Screen

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)

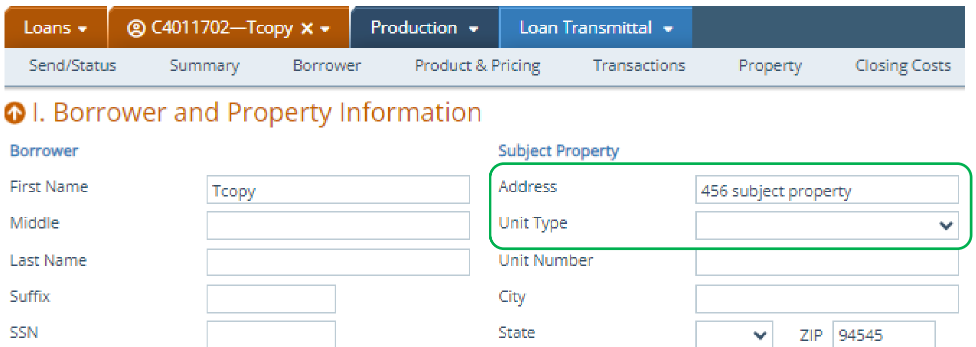
IMPORTANT: System admins need to enable this button in *Configuration > Roles > Screens > Loan > Production > Loan Transmittal*.



I. Borrower and Property Information Section

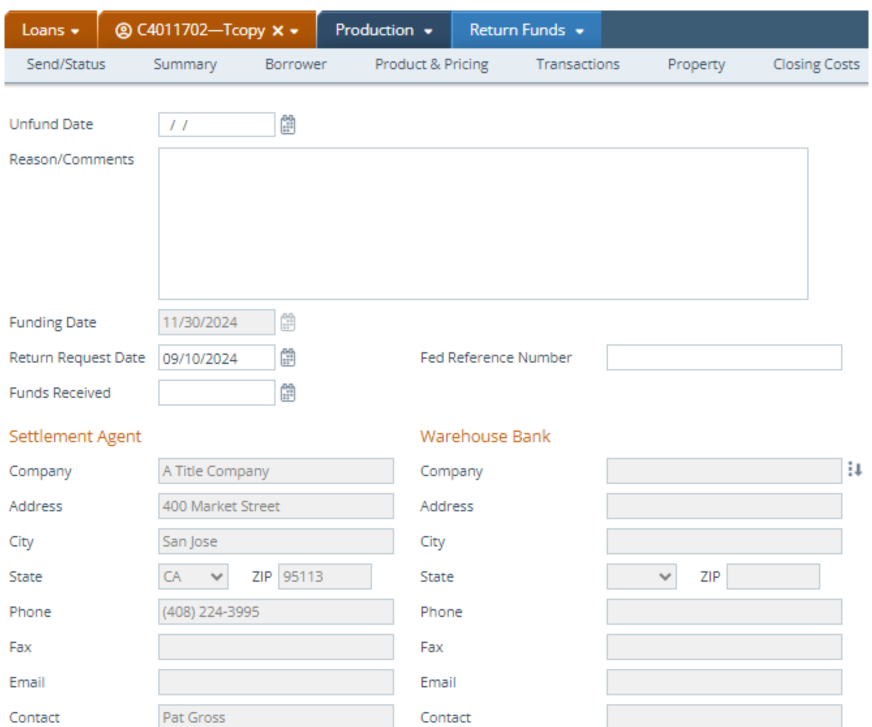
Subject Property Subsection

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



Return Funds Screen

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

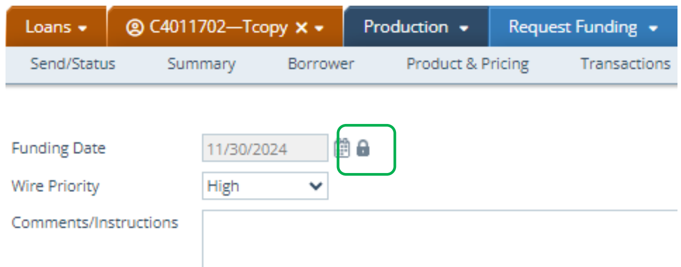


- Relabeling the *Date Funded* field to **Funding Date**
- Making the *Unfunded Date* and *Return Request Date* editable fields
- Reformatting the address fields for the *Settlement Agent* and *Warehouse Bank* sections

– 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)

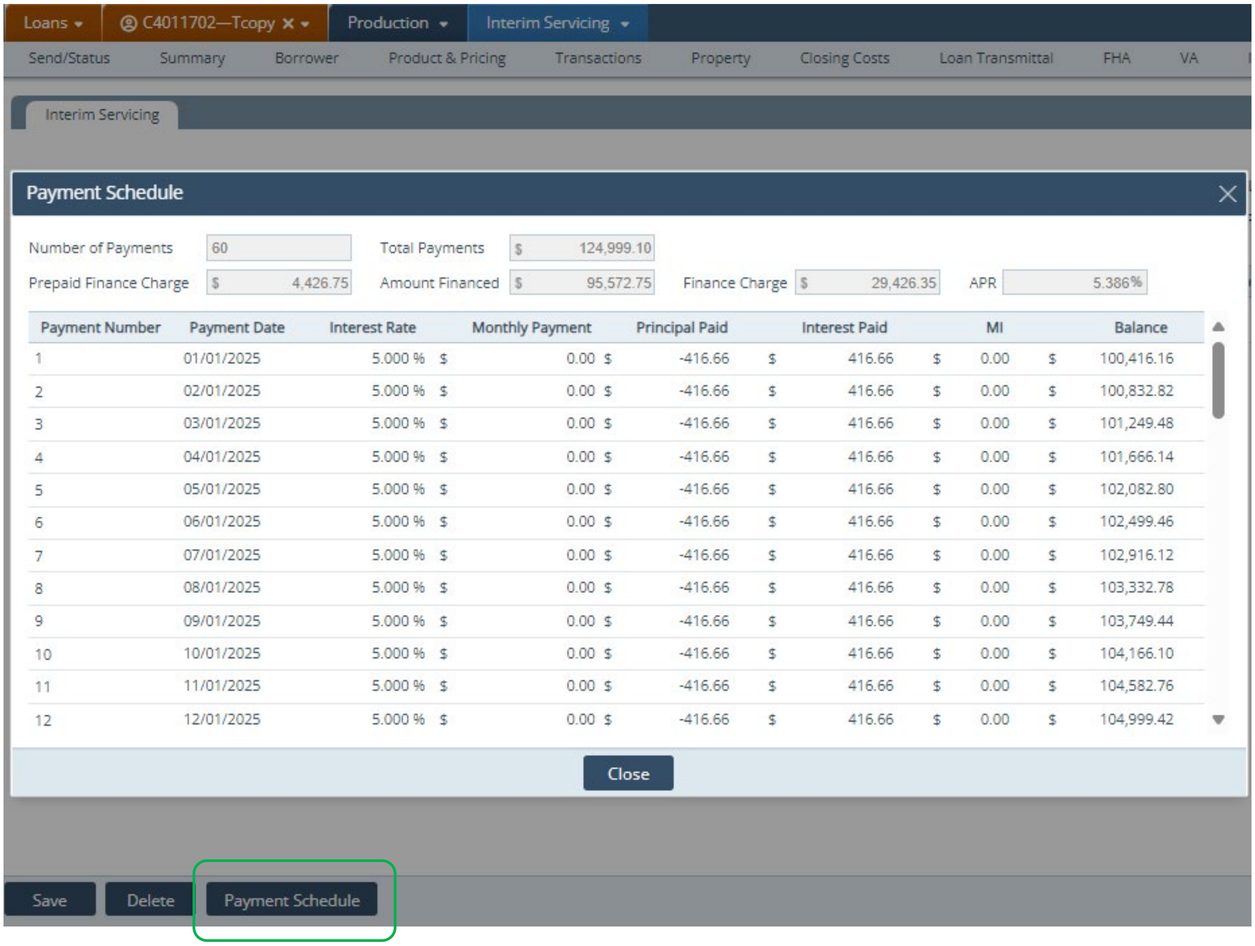


Interim Servicing Screen

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*.

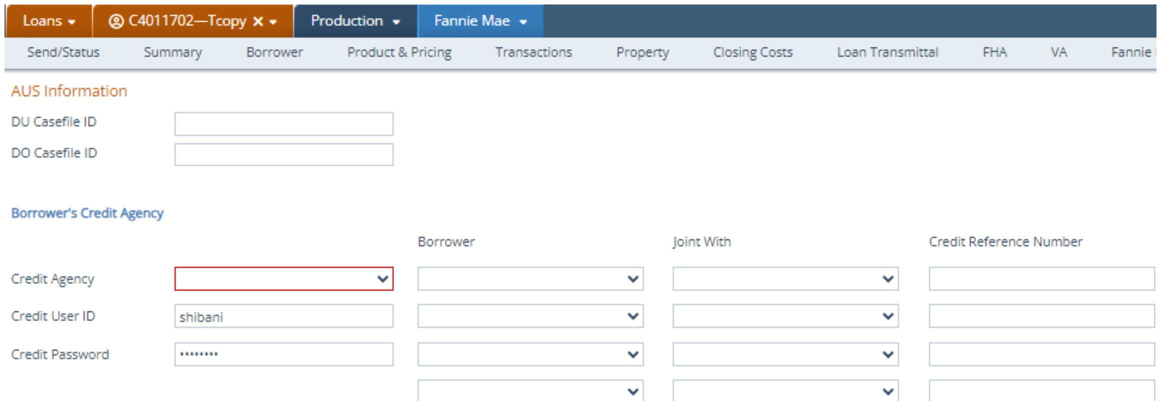


Fannie Mae Screen

AUS Information Section

Borrower’s Credit Agency Subsection (NEW)

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

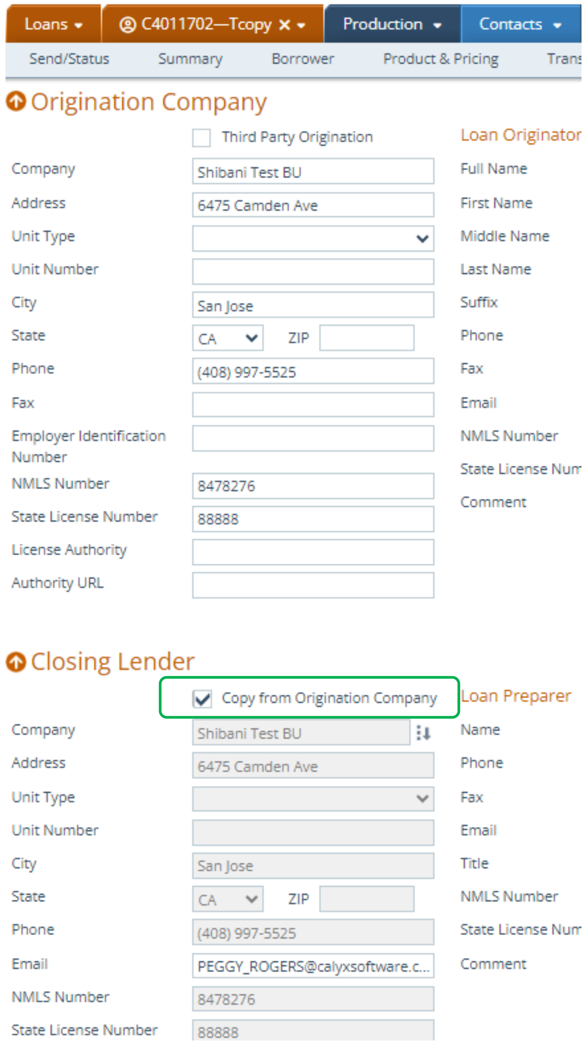


Contacts Screen

Loan Contacts Tab

Closing Lender Section

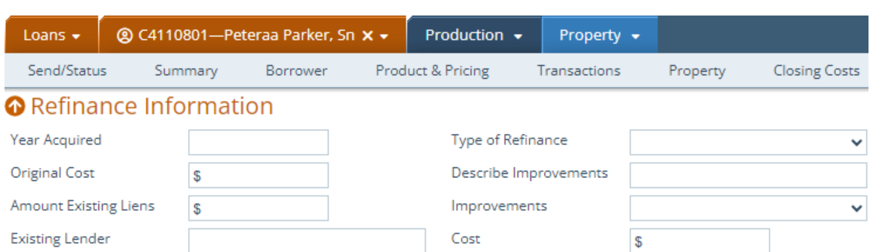
✓ Added the **Copy from Origination Company** checkbox, to allow you to copy and paste the information from the *Origination Company* section.
(42922)



Property Screen

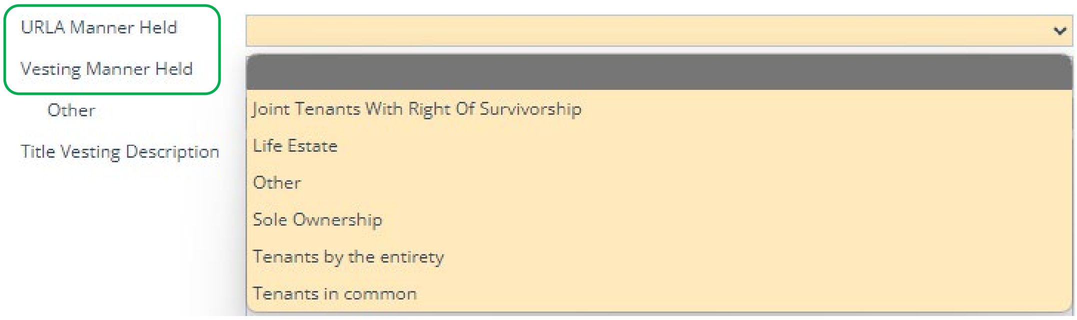
Refinance Information Section (NEW)

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



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

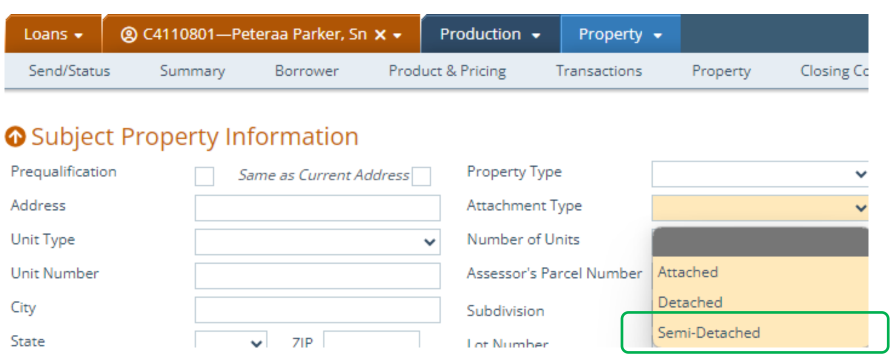
Add Seller/Edit Seller Lightbox

✓ Added the **Seller Is a Legal Entity/Trust** checkbox, to allow for the entry of a legal entity or trust.
(50083)

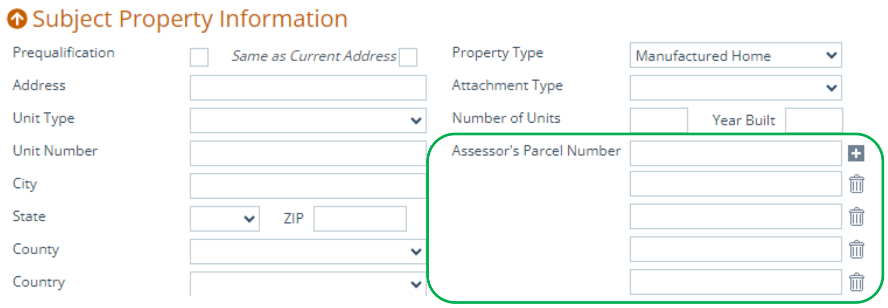
- When this box is checked, the *Seller Last Name* field changes to **Legal Entity/Trust Name** and the *Seller First Name* and *Seller Middle Name* fields are disabled.

Subject Property Information Section

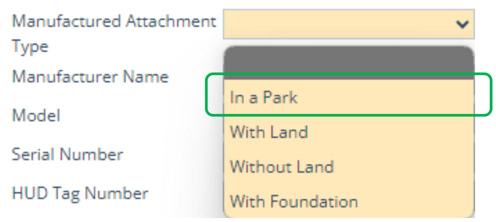
✓ Added **Semi-Detached** as an option for the *Attachment Type* dropdown.
(48850)



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



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



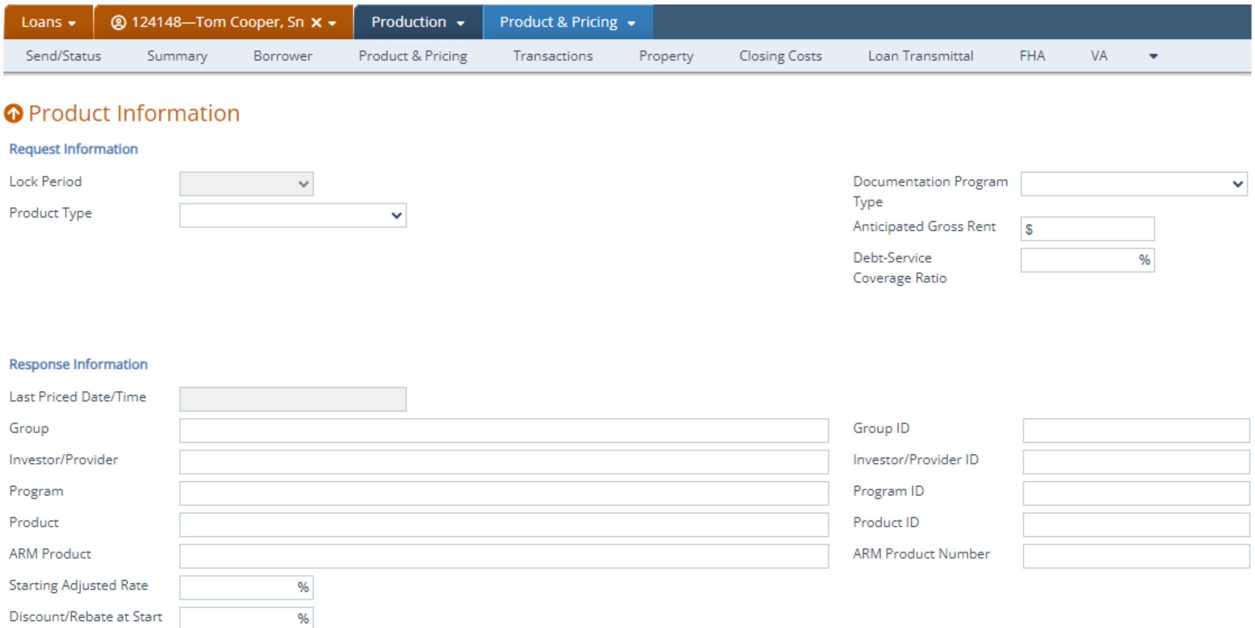
Final Commitment and USDA Screens

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

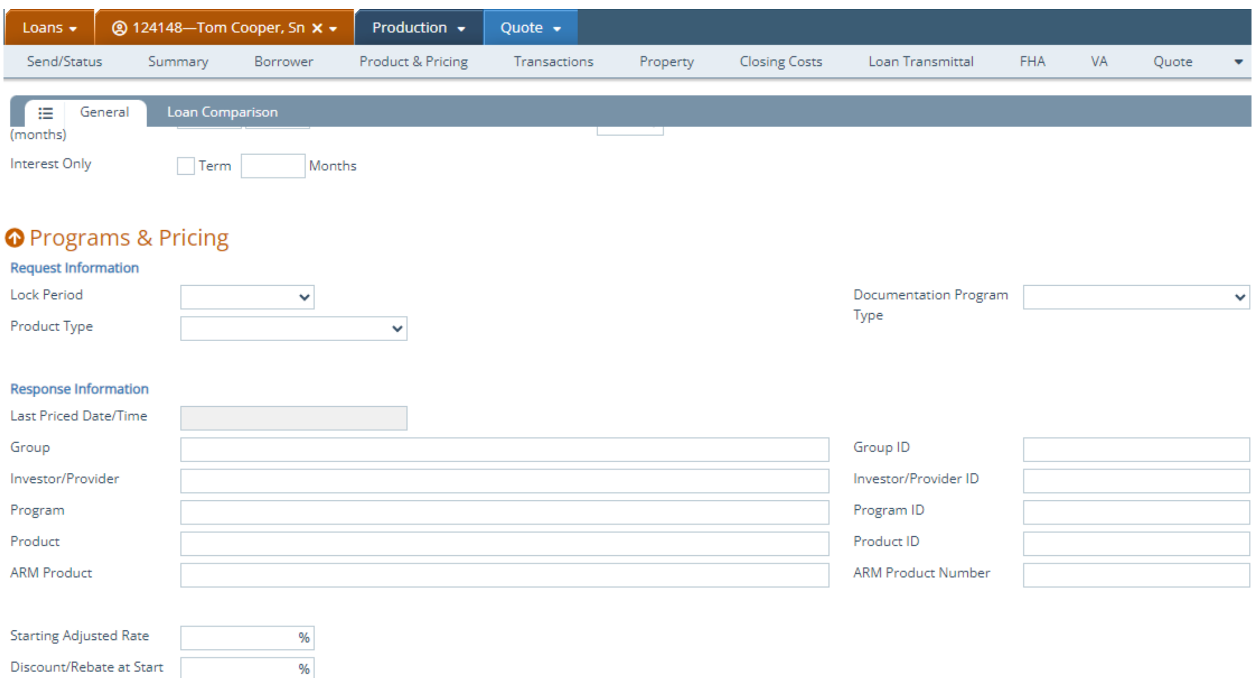
Lock and Production

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.

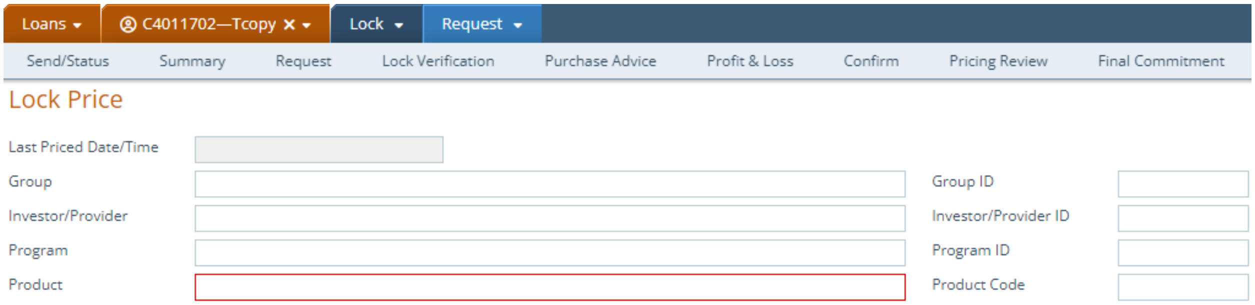


– This updated is reflected on the *Quote* screen > *General* tab > *Programs & Pricing* section.

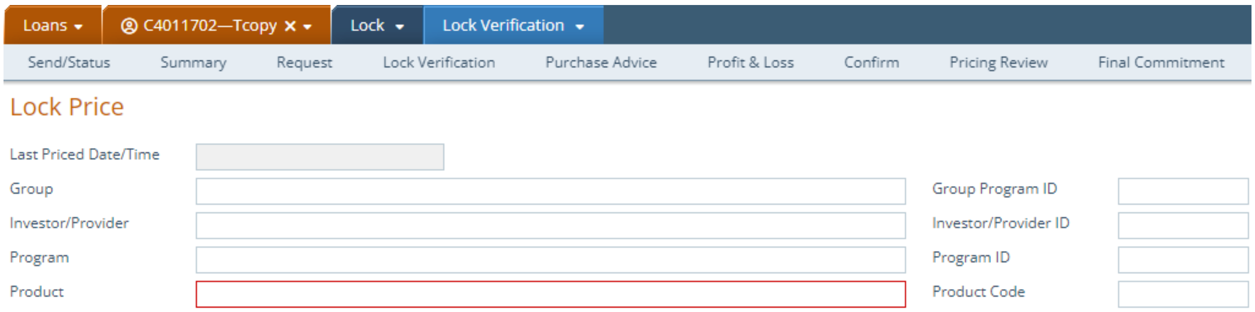


✓ This update is also reflected on the *Lock* screens.

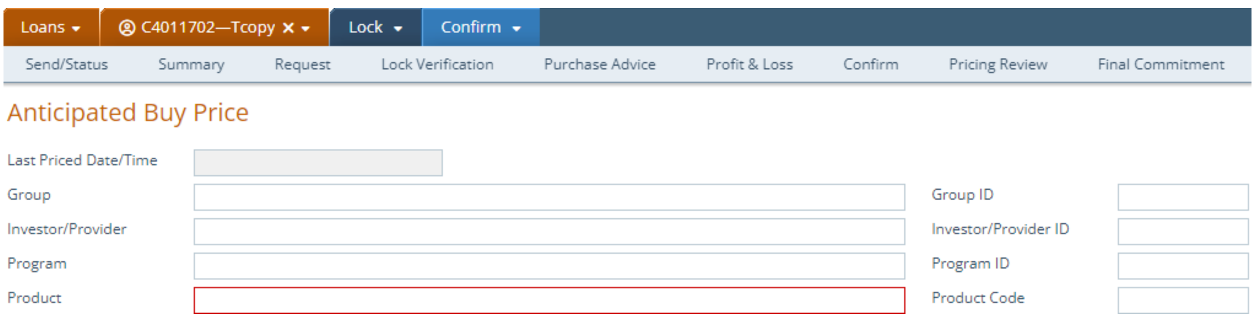
– *Lock* > *Request* screen > *Lock Price* section.



– *Lock* > *Lock Verification* screen > *Lock Price* section.



– *Lock* > *Confirm* screen > *Anticipated Buy Price* section.



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.

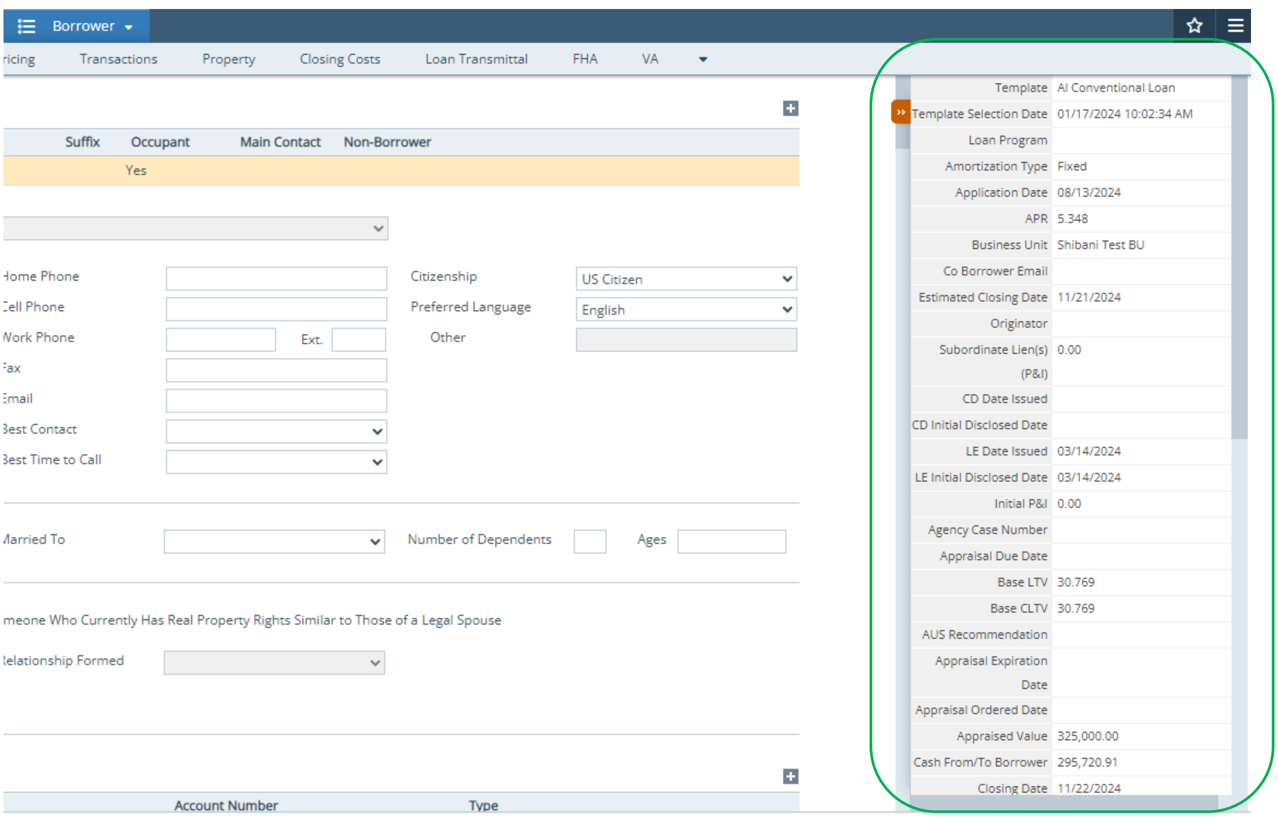
Dashboard

✓ 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)



Conditions

Un-Submit Button (NEW)

- ✓ Added the **Un-Submit** button, to allow you to undo the submission of a condition after it has been submitted.
  (48907)
  - This button is available for use both on the screen and the **Edit Condition** lightbox.

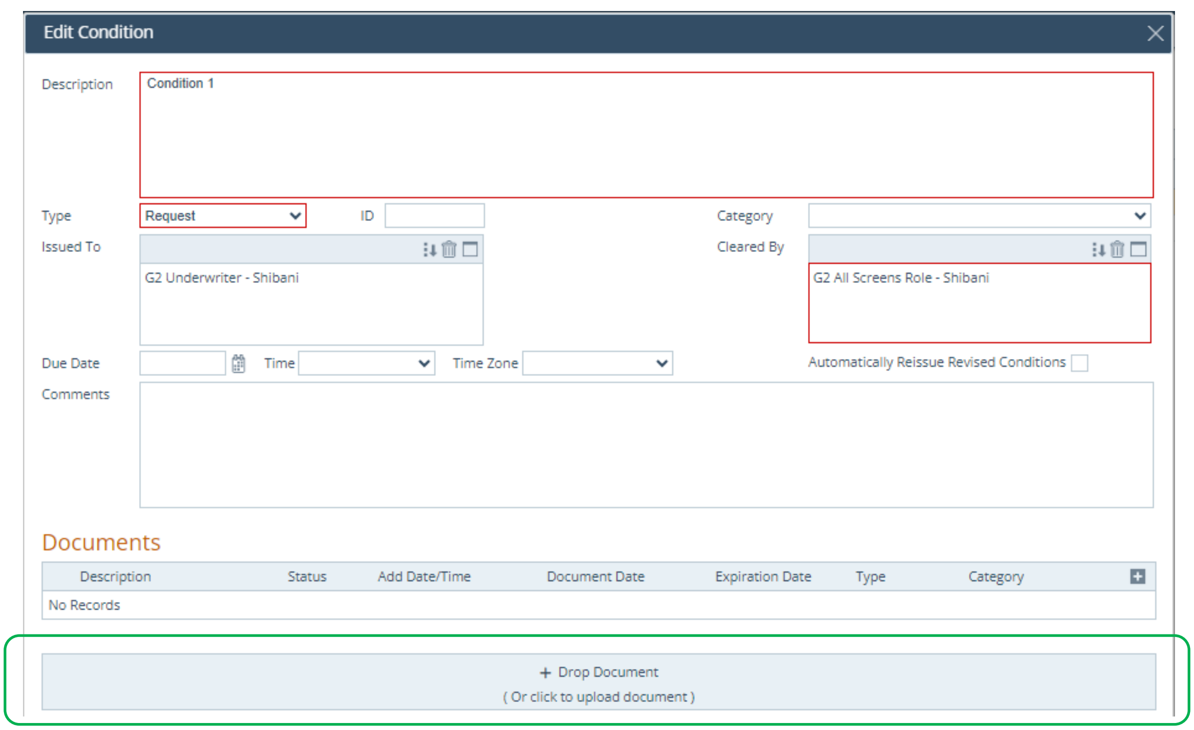
  Note: The **Un-Submit** button only appears after the condition has been submitted.

Add/Edit Condition Lightbox

- ✓ Added the **Submit** button, to allow you to submit the condition from within the lightbox.
  (43663)

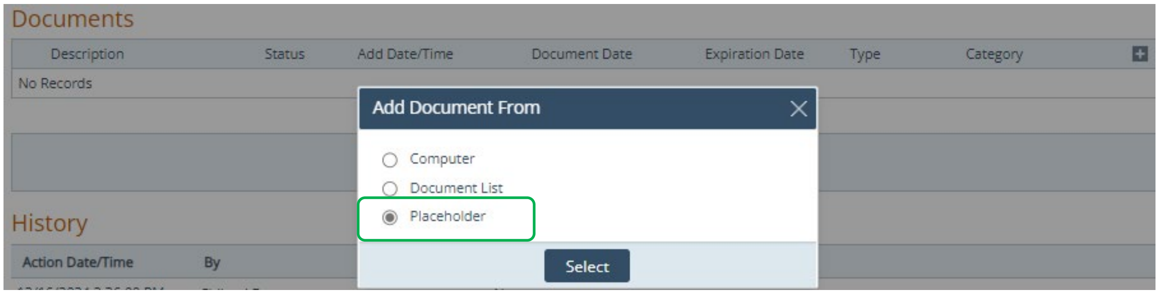
  Note: The **Submit** button only appears after the condition has been issued.

- ✓ Added the **+ Drop Document (Or click to upload document)** section, to allow you to drag and drop documents or upload documents through a simple click.
  (46618, 50040)

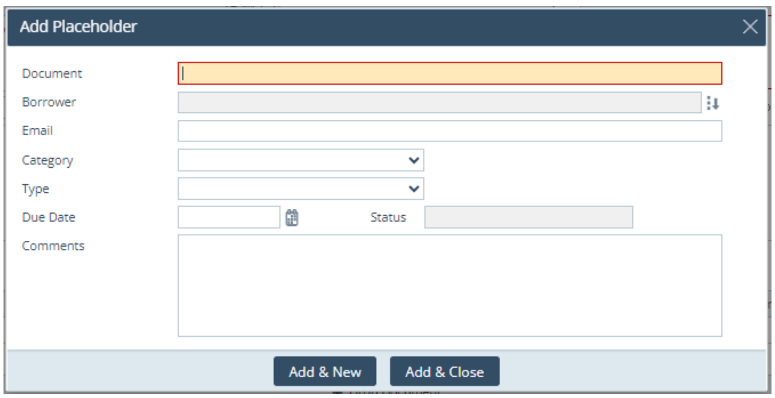


Add Documents From Lightbox

✓ 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)

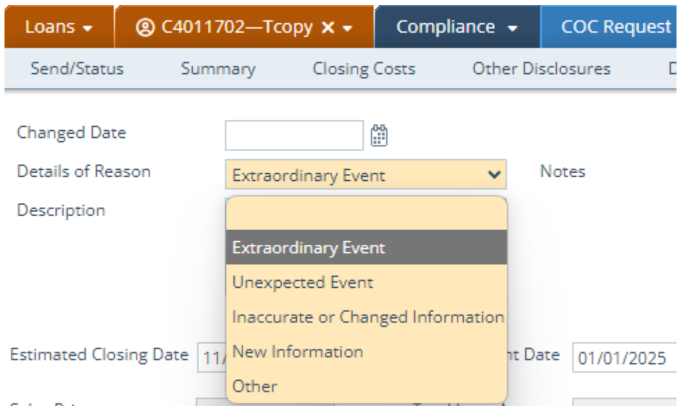
Compliance

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)



- 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

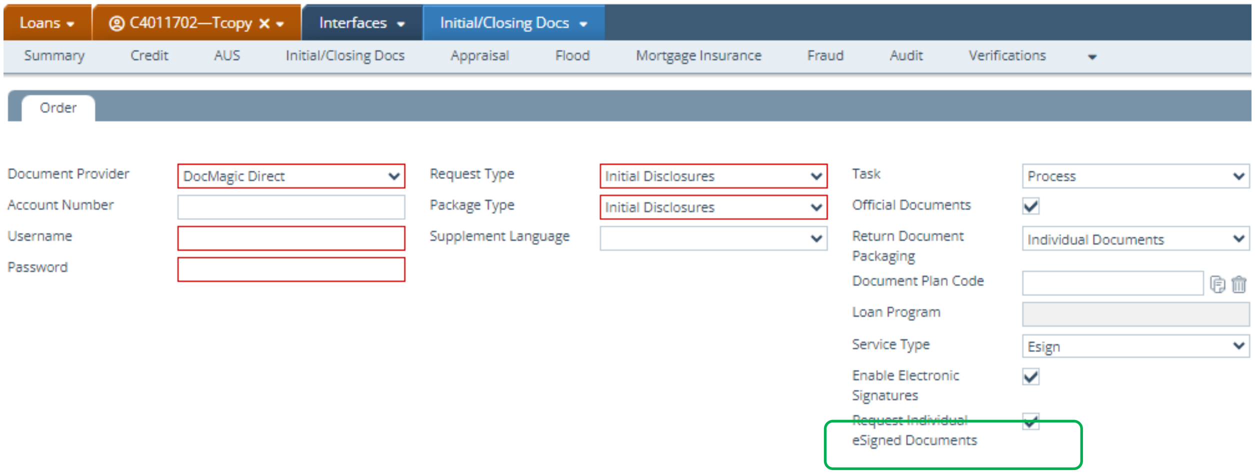
✓ Added the **High-Cost Mortgage** and **High-Priced Mortgage** sections, to indicate whether the loan is high-cost and/or high-priced.
(49531, 49482)

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.



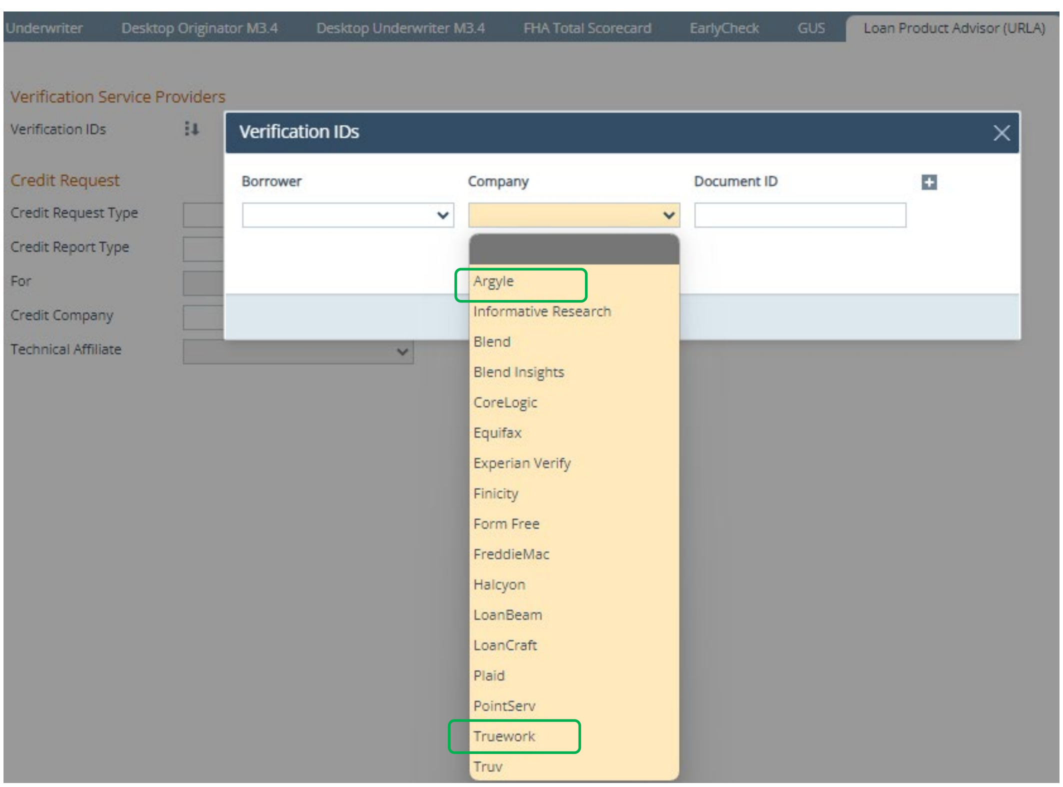
AUS Screen

Loan Product Advisor (URLA) Tab

Verification Service Providers Section

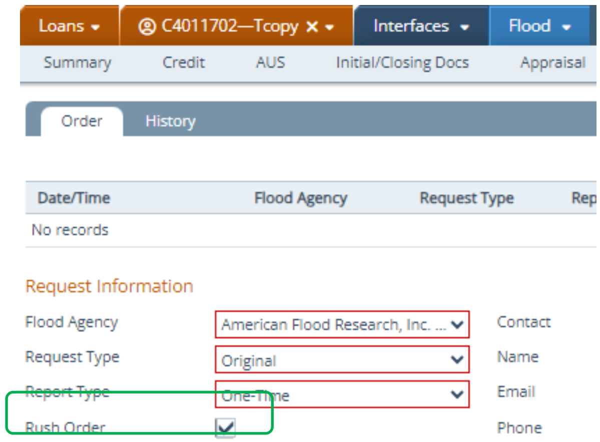
Verification IDs Lightbox

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



Flood Screen

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



Reports

New Reports

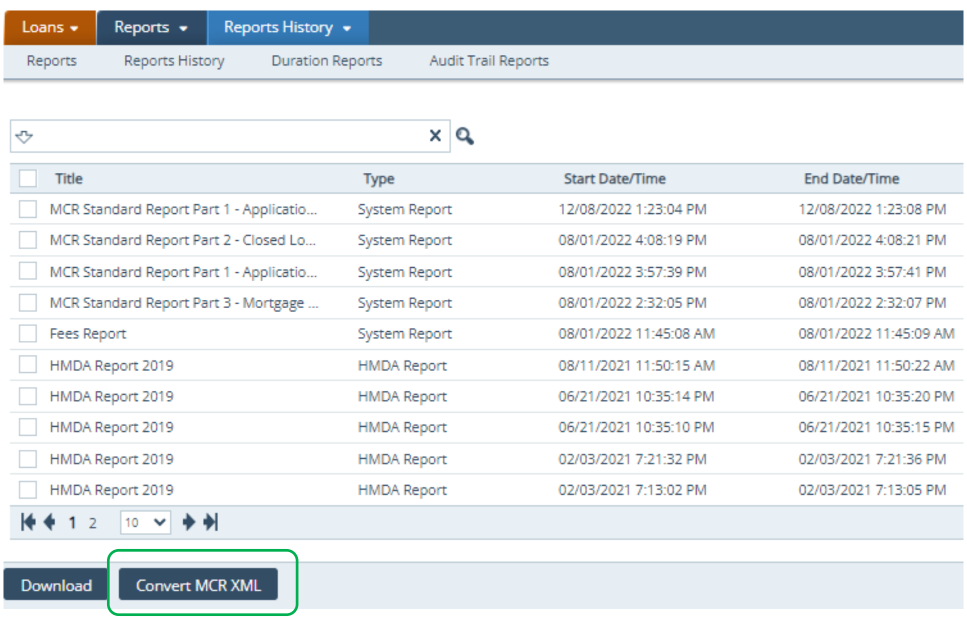
✓ Added the following new reports:

- **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

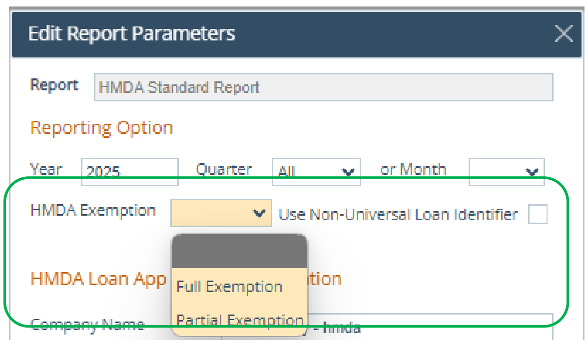
✓ Added the **Convert MCR XML** button, to convert unformatted MCR XML files to formatted MCR XML files. (49197)

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



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

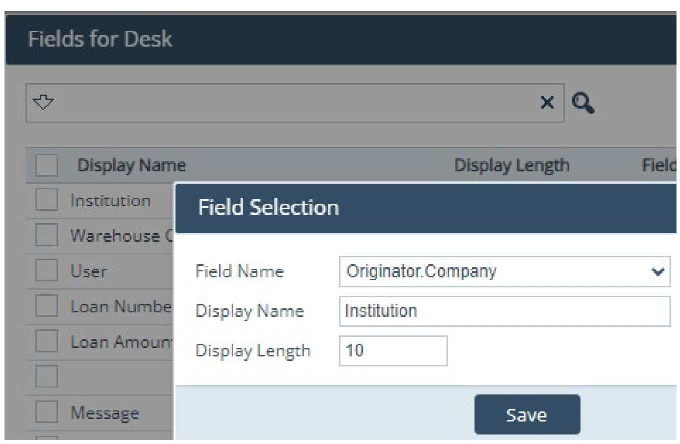
New Columns/Field IDs

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.

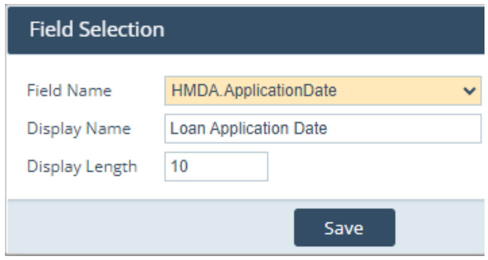
IMPORTANT: For these columns to be displayed, the system admin needs to add them in *Configuration* > *Roles* > *Pipeline* > *Layout* button > *Fields for Desk* lightbox > add icon ( ) > *Field Selection* lightbox.

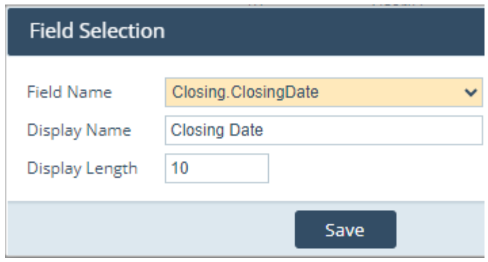
Note: You can rename the *Display Name* and *Display Length* to your preference for each new and existing column name.

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

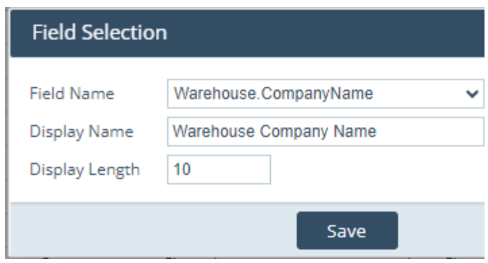


- ✓ **Loan Application Date** (field ID: **HMDA.ApplicationDate**) and **Closing Date** (field ID: **Closing.ClosingDate**) (49155)

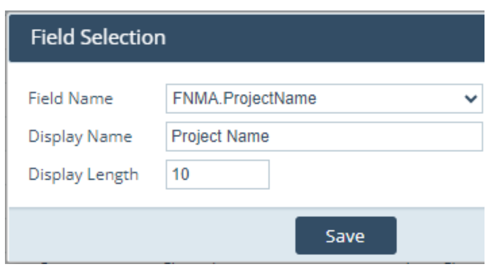




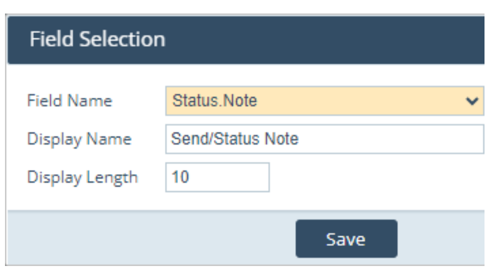
- ✓ **Warehouse Company Name** (field ID: **Warehouse.CompanyName**) (48011)



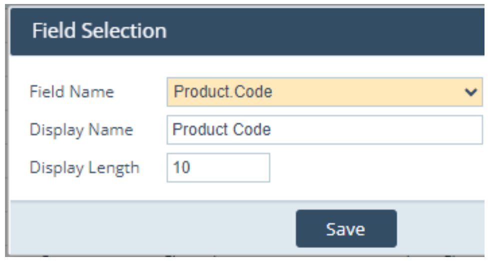
- ✓ **Project Name** (field ID: **FNMA.ProjectName**) (45407)



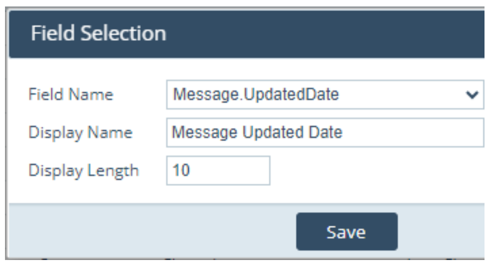
- ✓ **Send/Status Note** (field ID: **Status.Note**) (46321)



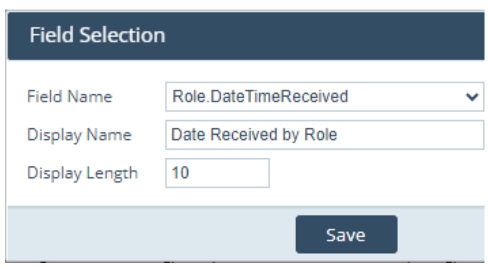
✓ **Product Code** (field ID: **Product.Code**)
(46156)

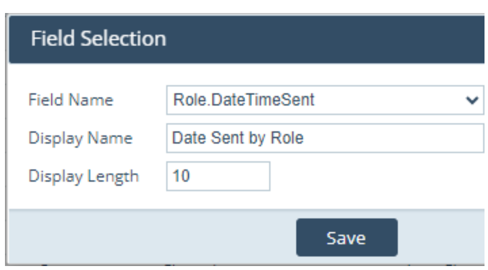


✓ **Message Updated Date** (field ID: **Message.UpdatedDate**)
(45433)

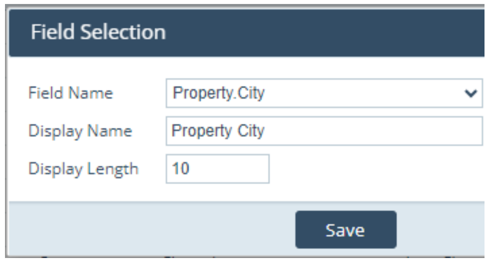


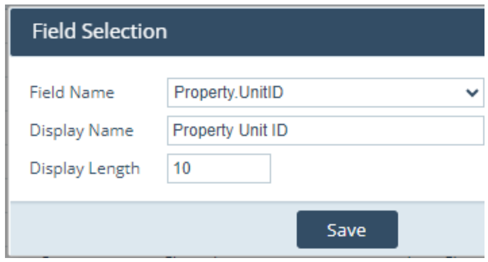
✓ **Date Received by Role** (field ID: **Role.DateTimeReceived**) and **Date Sent by Role** (field ID: **Role.DateTimeSent**)
(45157)

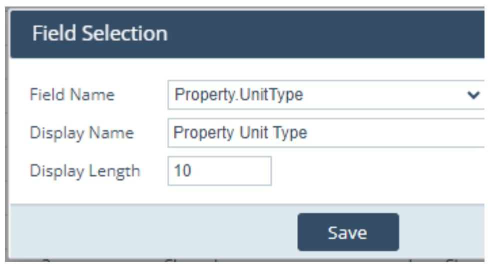




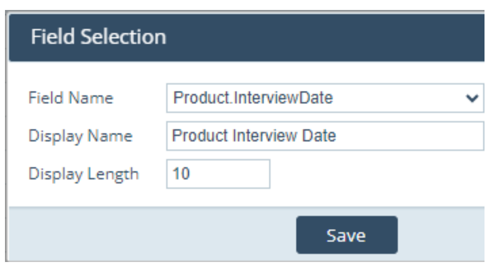
✓ **Property City** (field ID: **Property.City**), **Property Unit ID** (field ID: **Property.UnitID**), and **Property Unit Type** (field ID: **Property.UnitType**)
(48647)



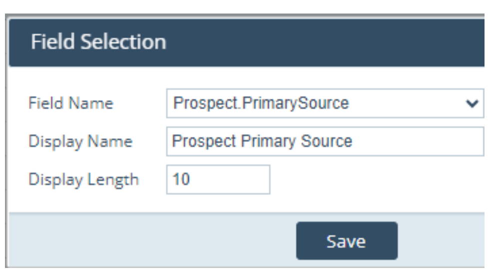




- ✓ **Product Interview Dat**e (field ID: **Product.InterviewDate**) (48879)



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



Updated Columns/Field IDs

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

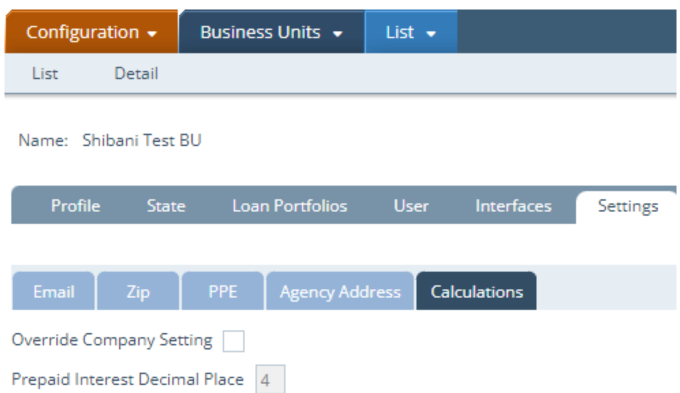
Configuration

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)

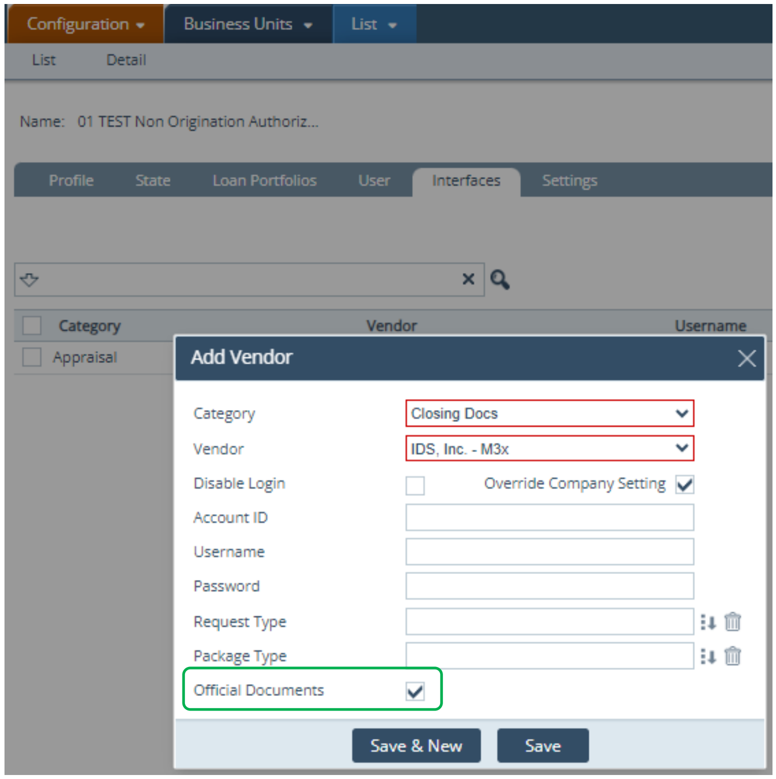


Related: For more information on how this feature is reflected in *Loans*, see *Prepaids Lightbox (Prepaid Interest)*.

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.



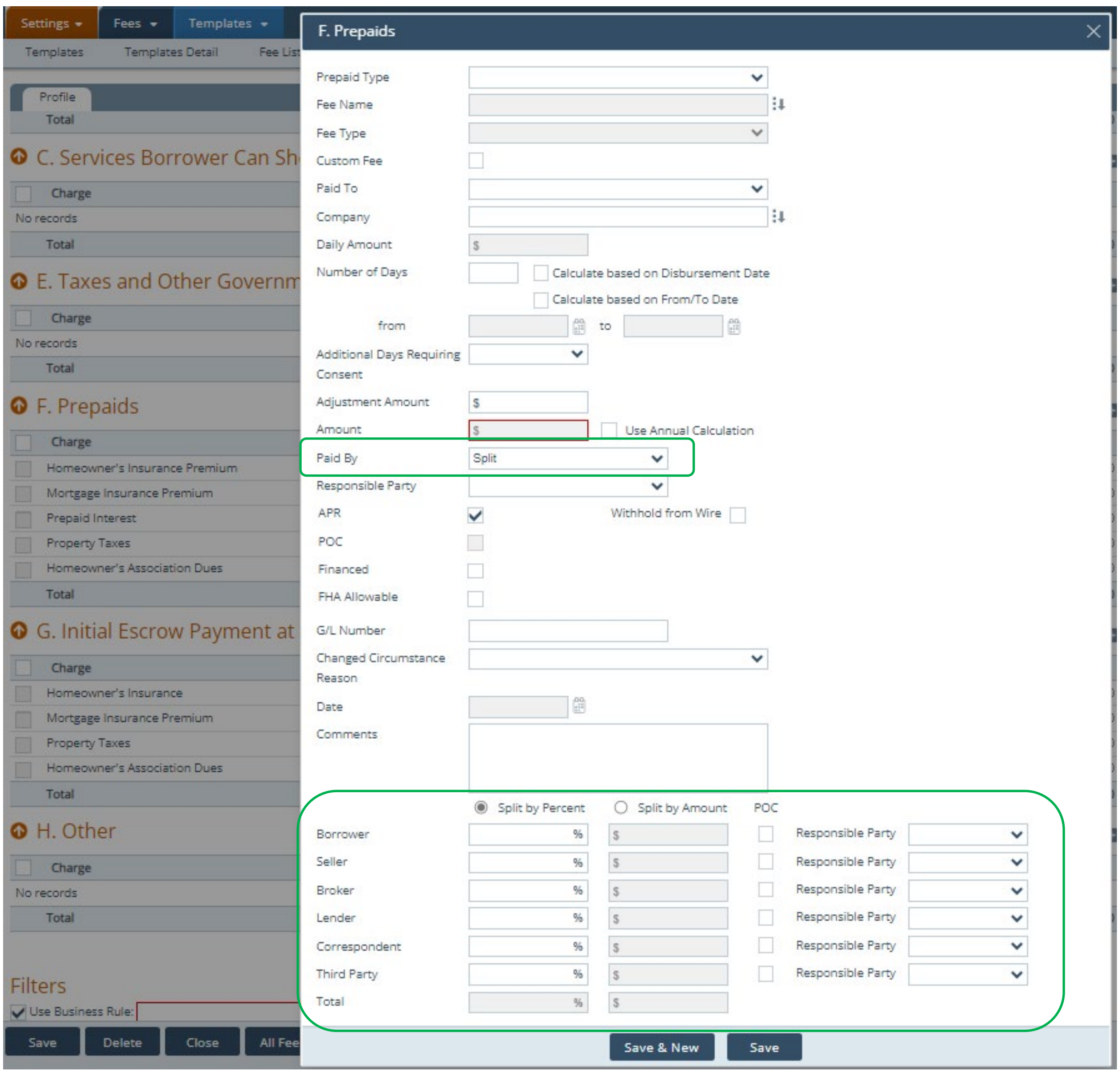
Configuration
Business Units
List
List
Detail
Name: 01 TEST Non Origination Authoriz...
Profile
State
Loan Portfolios
User
Interfaces
Settings
Category
Vendor
Username
Appraisal
Add Vendor
Category
Closing Docs
Vendor
IDS, Inc. - M3x
Disable Login
Override Company Setting
Account ID
Username
Password
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)



Documents

Templates

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

Programs

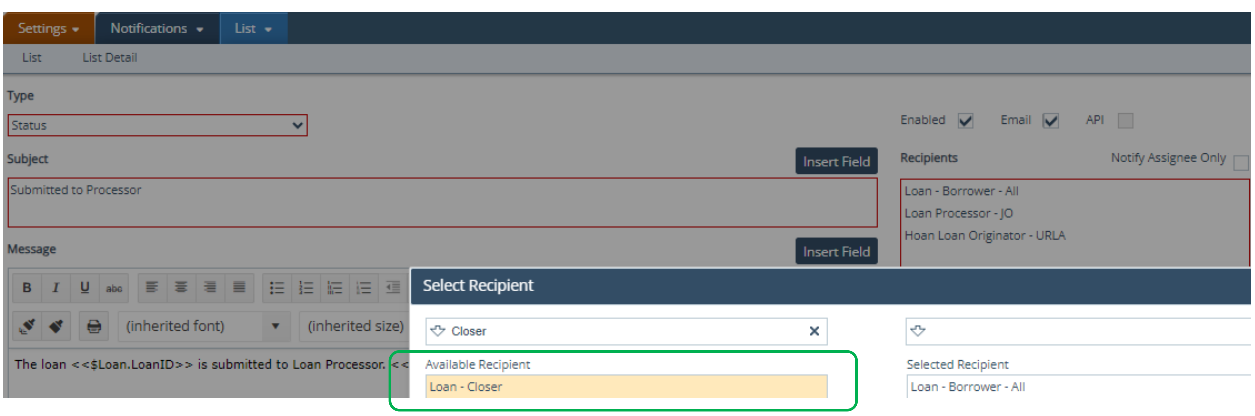
Profile Tab

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

Notifications

New Role

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



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**
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- **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.PricedDatetTme
- 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.PricedDatetTme
- 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

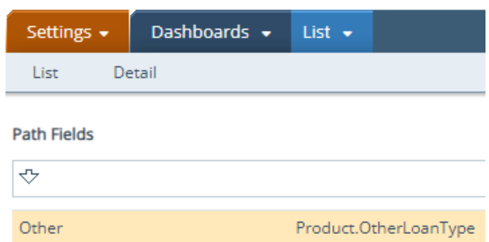
- **Lock.ProductLoanType**
- **Lock.ProductAmortizationType**
- **Lock.ProductLoanTerm**
- **Lock.BalloonTerm**
- **Lock.PropertyAddress**
- **Lock.PropertyCity**
- **Lock.PropertyCounty**
- **Lock.PropertyState**
- **Lock.PropertyZip**
- **Lock.PropertyType**
- **Lock.PropertyNumberOfUnits**
- **Lock.NumberOfStories**

Dashboard

New Fields

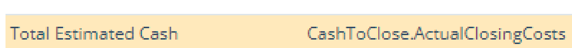
The following fields have been added as fields that can be displayed on the dashboard in *Loans*.

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



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

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



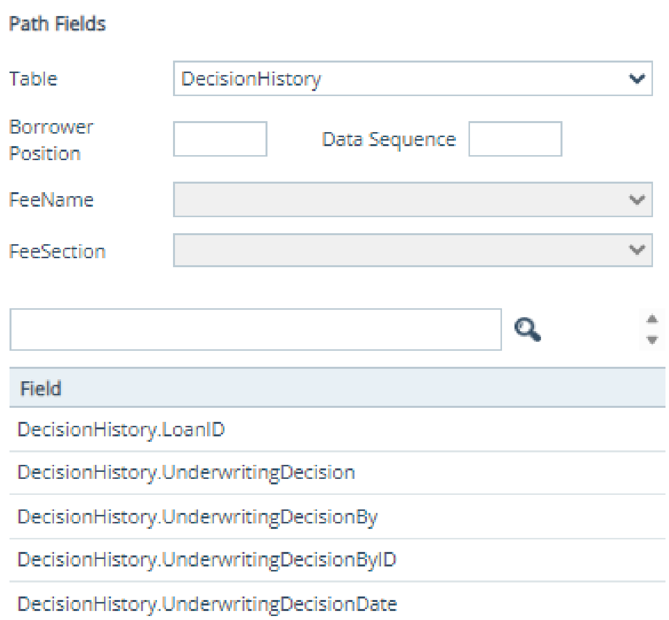
✓ **SSN** (field ID: **Borrower.SSN**), **Property Address** (field ID: **Property.StreetAdress**), **Unit Number** (field ID: **Property.UnitID**), **Subject Property** (field ID: **REO.SubjectPropertyIndicator**), and **Liens** (field ID: **REO.AmountLiens**)
(47081)

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

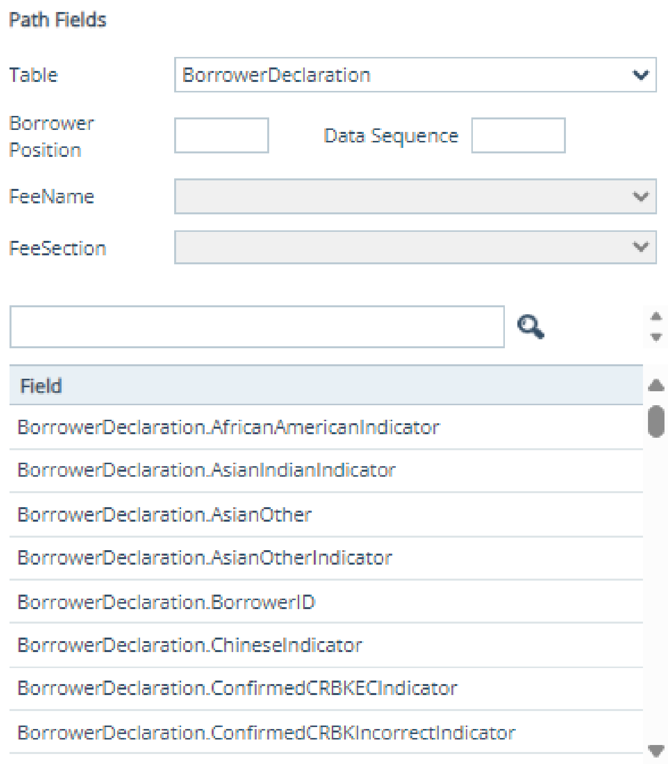
Reports

New Tables and Fields

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



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



- ✓ 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.SmallBusinessLendingDenialReasonOtherDescriptio n**
- **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)