



# RELEASE NOTES

## January 2026

# Path Service Pack 1 Release Notes

January 2026

This Path release is scheduled for production release on January 11<sup>th</sup>, 2025, including the following feature updates and enhancements. The actual feature updates and enhancements are subject to change based on testing, development, and other factors that occur before the release date.

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

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

## Enhancements and Updates

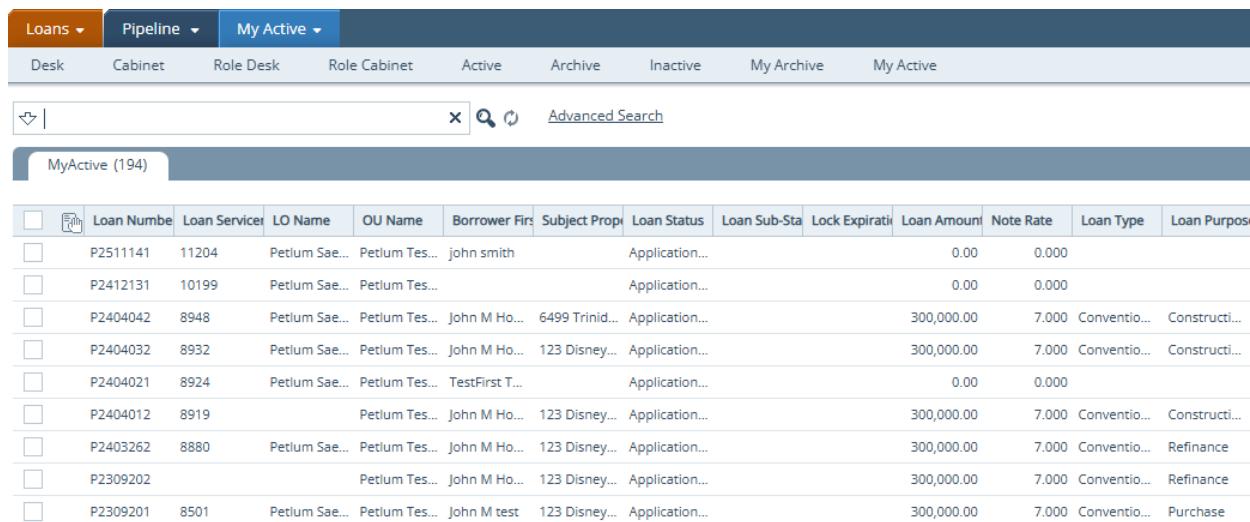
### Loans

#### Pipeline

##### My Active Screen (New)

- ✓ (51517)

Added the new **My Active** screen, which provides users access to their own loans.



The screenshot shows a software interface for managing loans. At the top, there is a navigation bar with tabs: Loans (selected), Pipeline, and My Active. Below the navigation bar is a toolbar with buttons for Desk, Cabinet, Role Desk, Role Cabinet, Active, Archive, Inactive, My Archive, and My Active. The main area has a search bar with a magnifying glass icon and an 'Advanced Search' link. A table below the search bar displays 194 entries, with the first few rows visible. The columns in the table are: Loan Number, Loan Servicer, LO Name, OU Name, Borrower First Name, Subject Property, Loan Status, Loan Sub-Status, Lock Expiration, Loan Amount, Note Rate, Loan Type, and Loan Purpose. The data in the table includes various loan identifiers and details such as 'Petum Sae...', 'Petum Tes...', and 'John M Ho...'.

- System administrators need to enable this screen in *Configuration > Roles > Pipeline > Views*.

### Production

#### Property Screen

- ✓ (51586)

Updated the display format of the *Census Tract* field to remove the decimal point.

#### Loan Transmittal and Underwriting Screens

- ✓ (51476)

Added the **CPM Certification ID** and **CPM Phase ID**, to support Fannie Mae ULDD Phase 5.

- *Loan Transmittal* screen > *I. Borrower and Property Information* section.

Loans	P2107221—Patrick P test, Jr X	Production	Loan Transmittal							
Send/Status	Borrower	Property	Product & Pricing	Transactions	Contacts	Summary	USDA	Closing Costs	Loan Transmittal	Underw

## ↑ I. Borrower and Property Information

<b>Borrower</b>		<b>Subject Property</b>			<b>Project Classification</b>			
First Name	Patrick	Address	1234 Main		Unit Number			
Middle	P	Unit Type			Project Name			
Last Name	test	Unit Number			Fannie Mae			
Suffix	Jr	City	Baltimore		Freddie Mac			
SSN	999-12-1234	State	MD	ZIP 20600-1234	CPM Project ID			
		Property Type			CPM Certification ID			
		Number of Units	1		CPM Phase ID			
		Occupancy	Primary Residence		Section of the Act			
		Property Rights	Fee Simple		Condo Project Assessment ID			
		Appraised Value	\$ 250,000.00		Project Waiver Request ID			
		Permit Type	-					

– Underwriting screen > Loan Analysis tab > Subject Property and Project Classification section.

Loans	P2107221—Patrick P test, Jr X	Production	Underwriting							
Send/Status	Borrower	Property	Product & Pricing	Transactions	Contacts	Summary	USDA	Closing Costs	Loan Transmittal	Underw

<b>Summary</b>		<b>Loan Analysis</b>		<b>Review &amp; Decision</b>							
<b>↑ Subject Property and Project Classification</b>											
Address	1234 Main		Property Type			Project Name					
Unit Type			Number of Units	1		Fannie Mae					
Unit Number			Occupancy	Primary Residence		Freddie Mac					
City	Baltimore		Sales Price	\$		CPM Project ID					
State	MD	ZIP 20600-1234	Appraised Value	\$ 250,000.00		CPM Certification ID					
County			Property Rights	Fee Simple		CPM Phase ID					
						Section of the Act					
						Condo Project Assessment ID					
						Project Waiver Request ID					

## Production and Compliance

### Closing Costs Screen

#### Closing Disclosure Tab

- ✓ (51150)
  - Updated the calculation for *Mortgage Insurance* in the *Projected Payments* section, where the MI amount is rounded up.
    - Example: \$83.125 rounds up to \$83.13.

- This update also applies to the *Payment Schedule* engine.

## Fees and Loan Estimate Tabs

- ✓ (51445)

Updated the fee lightboxes by adding **Broker**, **Lender**, and **Third Party** to the *Responsible Party* dropdown, on the *Fees* tab.

**A. Origination Charges**

Fee Name	<input type="text"/>
Fee Type	<input type="text"/>
Custom Fee	<input type="checkbox"/>
Paid To	<input type="text"/>
Company	<input type="text"/>
Percent	<input type="text"/> %
Based On	<input type="text"/>
Adjustment Amount	\$ <input type="text"/>
Total Amount	\$ <input type="text"/>
Maximum Amount	\$ <input type="text"/>
Paid By	<input type="text"/>
Responsible Party	<input type="text"/>
APR	<input type="text"/>
POC	<input type="text"/>
Financed	<input type="text"/>
FHA Allowable	<input type="text"/>
G/L Number	<input type="text"/>
Changed Circumstance Reason	<input type="text"/>
	<input type="text"/>



- This update applies to all fees and sections.
- The *Responsible Party* dropdown now has the same options as the *Paid By* dropdown.
- Updated the logic for *Origination Charges* and *Lender Credits*, on the *Loan Estimate* tab, to exclude non-borrower fees, that is, when the *Responsible Party* is not the *Borrower*.

### ⬆ Closing Costs Details

Origination Charges	\$ 0.00
Services Borrower Cannot Shop For	\$ 0.00
Services Borrower Can Shop For	\$ 0.00
Total Loan Costs (Borrower Responsible)	\$ 0.00

Taxes and Other Government Fees	\$ 0.00
Prepays	\$ 0.00
Initial Escrow Payment at Closing	\$ 0.00
Other	\$ 0.00
Total Other Costs (Borrower Responsible)	\$ 0.00

Total Loan Costs (Borrower Responsible)	\$ 0.00
Total Other Costs (Borrower Responsible)	\$ 0.00
Lender Credits	\$ 0.00 
Total Closing Costs (Borrower Responsible)	\$ 0.00

## Bugfixes

### Reports

#### System Fields Causing an Error

⚡ (51551)

- **Issue** – Previously, adding system fields to a report caused an error when the report is run.
- **Fix** – Now, system fields no longer causes an error.

### Loans

#### Lock

#### Lock Request Screen

#### Lock Already Placed Lightbox

##### Appraised Value Issue

⚡ (51577)

- **Issue** – Previously, the *Appraised Value* displayed an incorrect figure, which was the *Estimated Value*.
- **Fix** – Now, the *Appraised Value* is displaying the correct figure.

#### Production

#### Loan Transmittal Screen

##### Qualifying Payment Issue

⚡ (51588)

- **Issue** – Previously, the *Qualifying Payment (P&I)* was displaying an inaccurate value.
- **Fix** – Now, updated the calculation for *Qualifying Payment (P&I)* to display the correct value.

## Product & Pricing Screen

### Payment Schedule Lightbox

#### [Discrepancies Between Payment Schedule Engine and DocMagic](#)

⚠ (51562)

- **Issue** – Previously, there were discrepancies between Path and DocMagic regarding the *Amount Financed*, *Finance Charges*, and *APR*, when the *Prepaid Interest* was a negative value.
- **Fix** – Now, a negative *Prepaid Interest* no longer causes these discrepancies.

## Closing Information Screen

### Wire & Funding Tab

#### [Aggregate Adjustment Issue](#)

⚠ (51578)

- **Issue** – Previously, the *Aggregate Adjustment* was not automatically populating in the *Wire Calculation* section, when it is entered elsewhere in Path.
- **Fix** – Now, the *Aggregate Adjustment* is automatically populated in the *Wire Calculation* section, when it is entered elsewhere in Path.