



path  
calyx

# RELEASE NOTES

## June 2024 SP2



# Path Service Pack 2 Release Notes

This Path service pack is scheduled for production release on June 9, 2024, including the following feature updates and enhancements. The actual feature updates and enhancements are subject to change based on testing, development, and other factors that occur before the release date.

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

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



# Loans

## Documents

For this service pack release, numerous document enhancements have been made, including (but not limited to) the following:

- The process of satisfying document requests (both uploading and generating within Path)
- A clearer differentiation between document requests and actual documents
- Better management of document packages

### General Document Enhancements

- ✓ Changed the label of *Document Request Added* status to the more straightforward and intuitive **Placeholder**, when a loan template is selected. (49378)

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

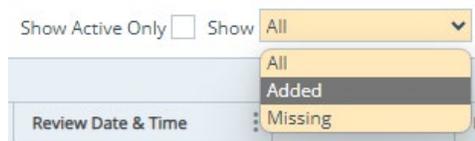
<input type="checkbox"/>	Document	Borrower	Category	Type	Description	By	Status
<input type="checkbox"/>	Appraisal Report		Appraisal/Valuation	Appraisal Report			Placeholder
<input type="checkbox"/>	Appraisal Update and/or Completion Report		Appraisal/Valuation	Appraisal Update and/or Completion Report			Placeholder

- This change is to make it clear to users that when selecting a loan template, the entries are only meant to act as placeholders to be replaced by actual documents.
- ✓ Increased the distinction between document requests and actual documents. (49379)
  - Previously, users had to find the *Status* column to determine if an entry was a document request or an actual document.
  - Now, document requests are clearly distinguished from actual documents, as shown below.

<input type="checkbox"/>	Document	Borrower	Category	Type	Description	By	Status	Status Date & Time
<input type="checkbox"/>	Birth Certificate	Charles J Customer	Borrower	Birth Certificate		Shibani Bagga	Uploaded	06/04/2024 4:35:53 PM
<input type="checkbox"/>	Borrower Correspondence	Charles J Customer	Borrower	Borrower Correspondence		Shibani Bagga	Uploaded	06/04/2024 4:38:06 PM
<input checked="" type="checkbox"/>	Appraisal Report		Appraisal/Valuation	Appraisal Report		Shibani Bagga	Document Request Sent	06/04/2024 7:23:27 PM
<input type="checkbox"/>	Child Support Verification		Credit	Child Support Verification			Placeholder	06/04/2024 4:35:31 PM
<input type="checkbox"/>	Death Certificate		Borrower	Death Certificate			Placeholder	06/04/2024 4:35:31 PM

- As shown above, with a quick glance, users can now easily distinguish between actual documents and document requests, as they have distinct colors for the fonts and rows.

- ✓ Updated the labeling for the options of the *Show* dropdown menu.
  - *Empty Items Only* and *Show Items Only* are changed to the more straightforward and intuitive **Missing** and **Added**, respectively.

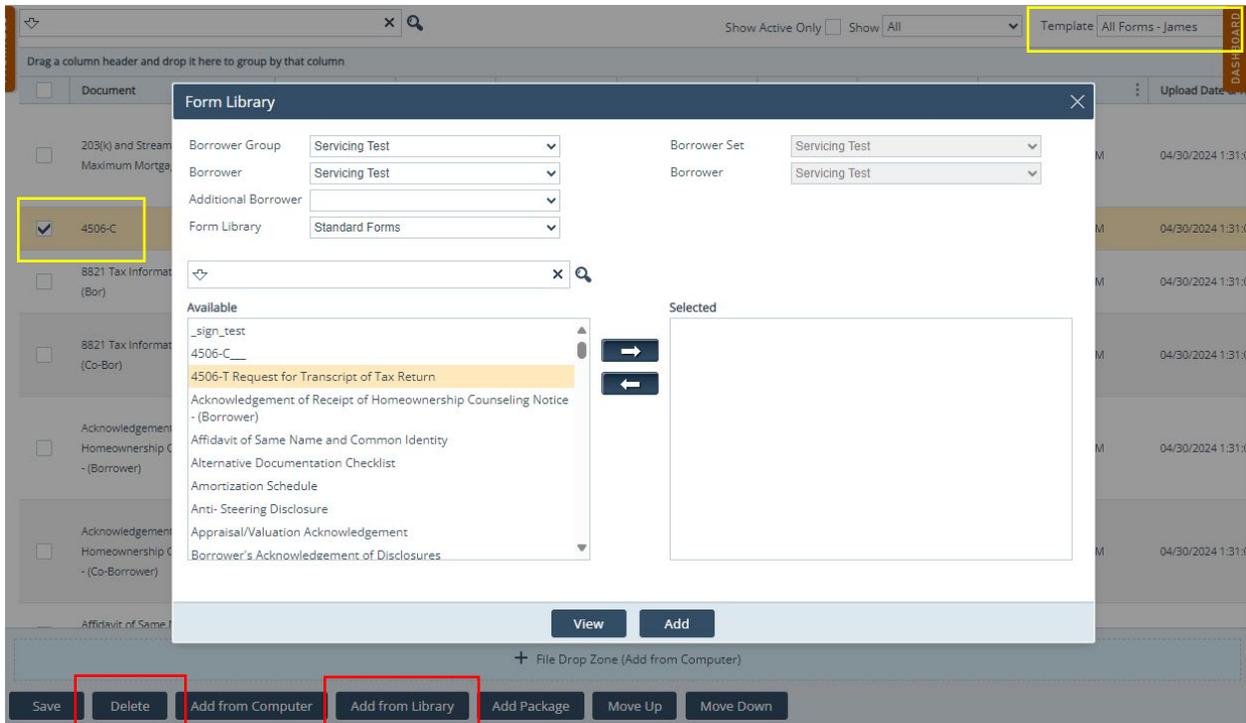


- When **Added** is selected, actual documents are displayed.
  - When **Missing** is selected, document requests are displayed.
- ✓ Document *Category* dropdown menus, which were disabled (read-only) for R1 2024, are now re-enabled for users to freely select from. (49351)
    - Note that any *Category* can still be paired with any *Type* as was implemented in R1 2024.
    - The purpose of this update is to re-enable the *Category* dropdown.

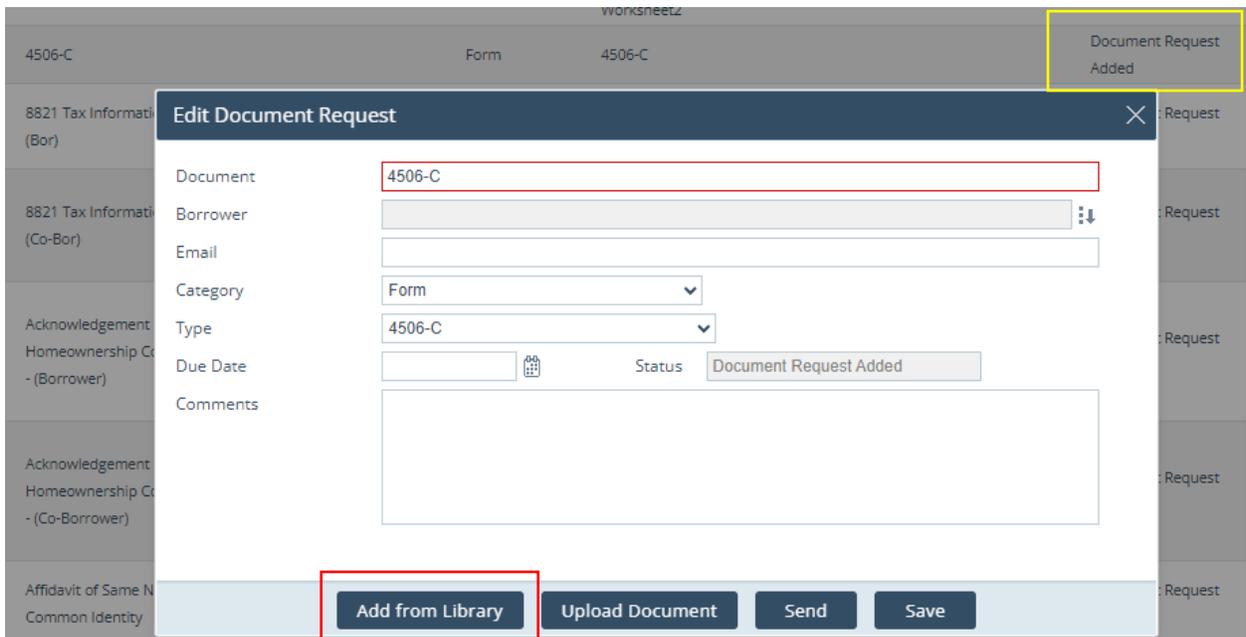
## Satisfying Document Requests

### Document Generation Within Path

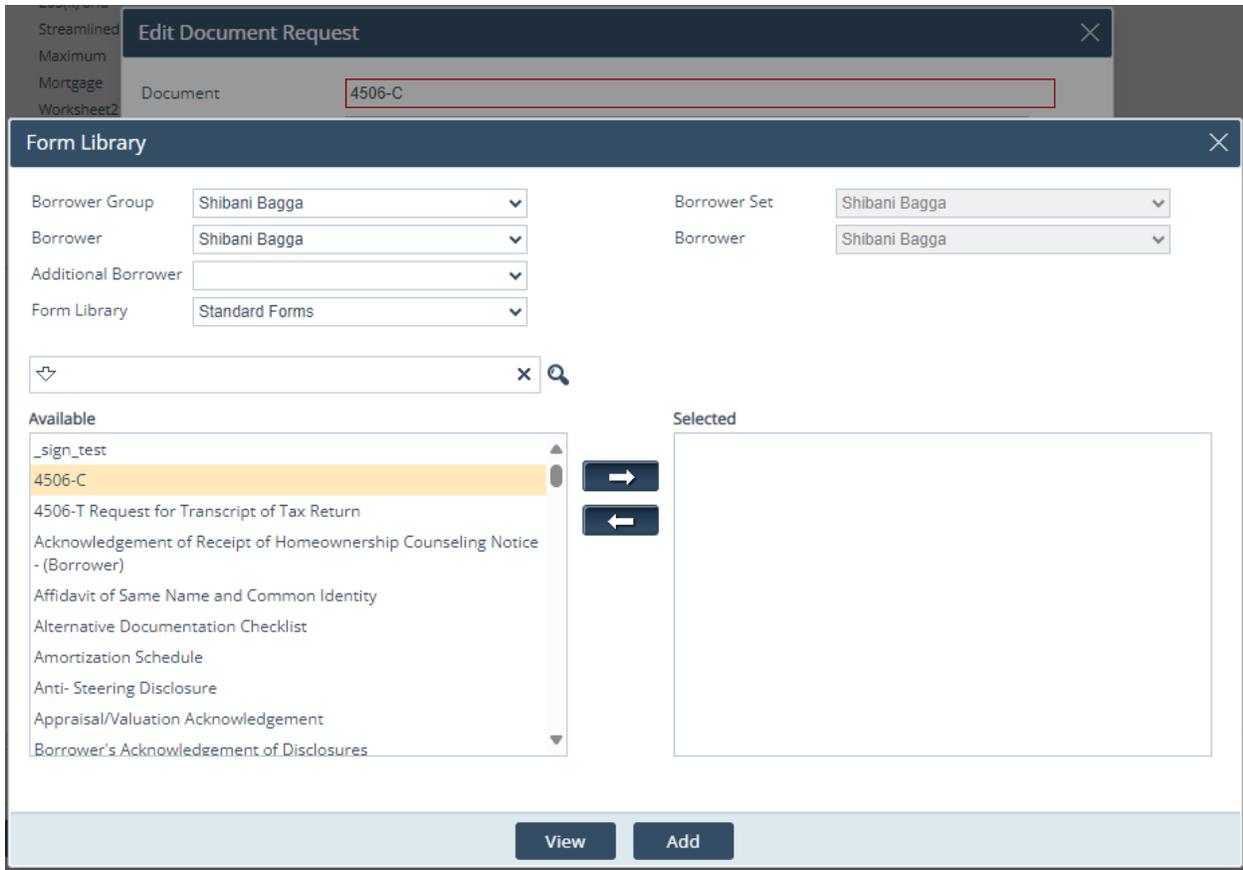
- ✓ Enhanced the process of generating documents within Path, by adding the **Add from Library** button to the *Edit Document Request* lightbox, for the purpose of completing document requests. (49332)
  - Currently, when users are generating a document within Path, via the *Add from Library* button > *Form Library* lightbox, the generated document is added to *Documents*, but the document request still remains, which requires users to perform additional steps to delete it.
    - As shown in the example below, a template is selected, containing the document request for the 4506-C form.



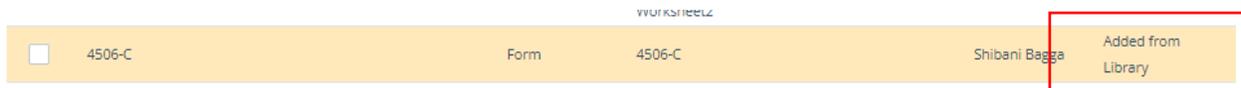
- Now, with the **Add from Library** button inside the *Edit Document Request*, users can simply open the lightbox and click **Add from Library**, as shown below.



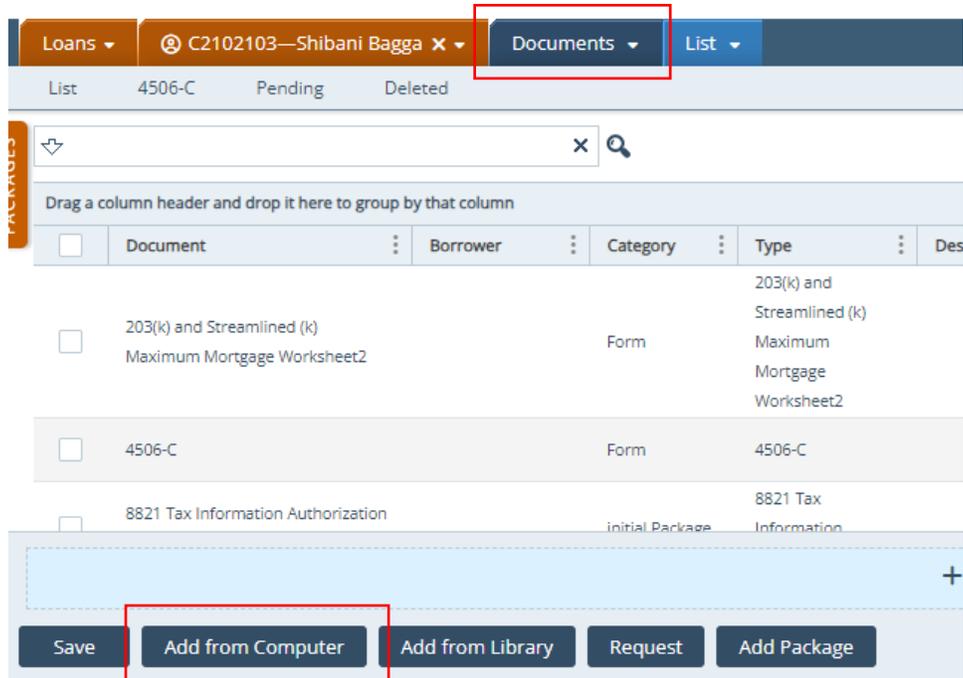
- Same as before, the *Form Library* lightbox opens and users can select the corresponding document to be generated via the *Add* button. But the crucial improvement/difference is that the document request is removed and replaced with the newly generated document, via the following background processes:



- The system recognizes the selected document request has been fulfilled.
- The entry that used to be a document request is automatically updated to the actual document entry (with the *Added from Library* status), indicating the completion of the document request, as shown below.



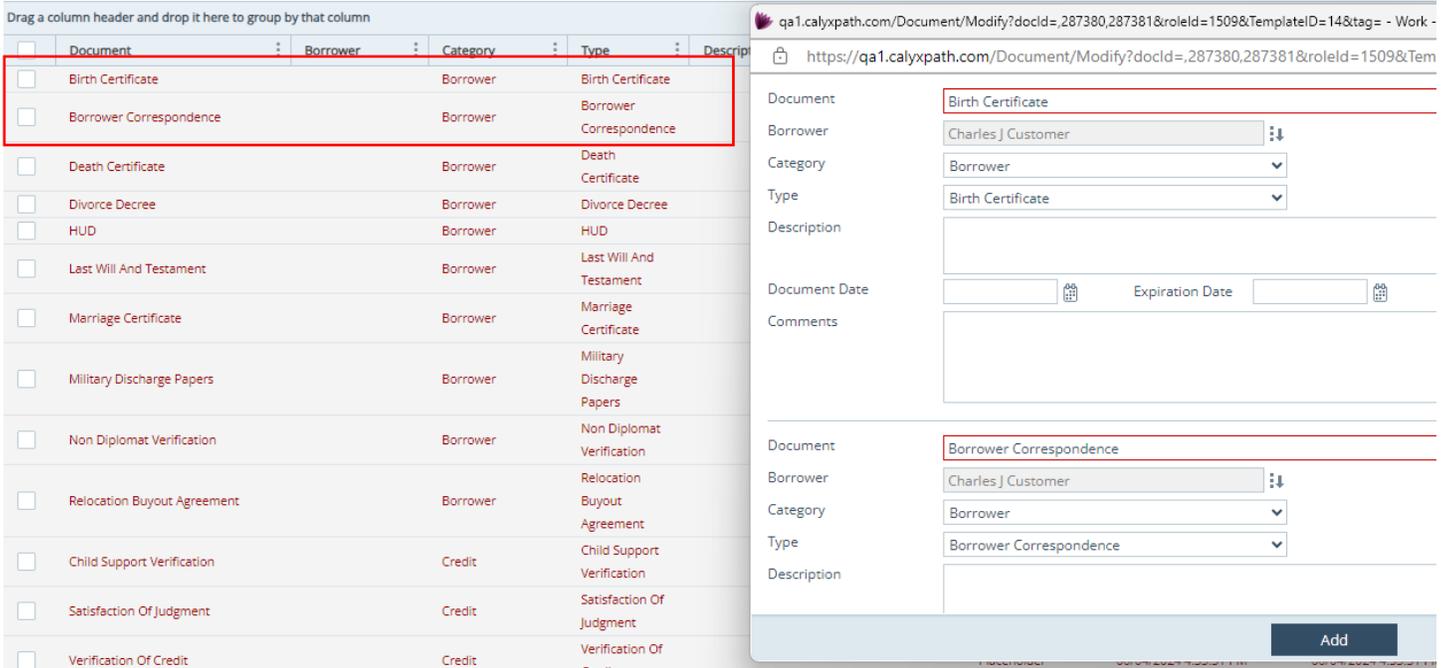
- To reiterate, this new **Add from Library** button (in the lightbox) behaves differently from the existing *Add from Library* button in the *Documents* activity.



- While the existing *Add from Library* button (highlighted above) adds the document, it does not replace the document request. Both entries will be listed (the request and the document). Extra steps are needed to delete the document request.
- The new **Add from Library** button (in the *Edit Document Request* lightbox) not only adds the document but also removes the document request, simultaneously updating the *Status* to *Added from Library*, relieving users from any further steps.

## Document Upload

- ✓ Enhanced the functionality of uploading documents for the purpose of satisfying document requests when a document template is selected.
  - Now users can drag and drop multiple documents into the *+ File Drop Zone*, after selecting a document template.
  - A lightbox appears, prompting users to complete the information about the document.



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

Document	Borrower	Category	Type	Description
<input type="checkbox"/> Birth Certificate		Borrower	Birth Certificate	
<input type="checkbox"/> Borrower Correspondence		Borrower	Borrower Correspondence	
<input type="checkbox"/> Death Certificate		Borrower	Death Certificate	
<input type="checkbox"/> Divorce Decree		Borrower	Divorce Decree	
<input type="checkbox"/> HUD		Borrower	HUD	
<input type="checkbox"/> Last Will And Testament		Borrower	Last Will And Testament	
<input type="checkbox"/> Marriage Certificate		Borrower	Marriage Certificate	
<input type="checkbox"/> Military Discharge Papers		Borrower	Military Discharge Papers	
<input type="checkbox"/> Non Diplomat Verification		Borrower	Non Diplomat Verification	
<input type="checkbox"/> Relocation Buyout Agreement		Borrower	Relocation Buyout Agreement	
<input type="checkbox"/> Child Support Verification		Credit	Child Support Verification	
<input type="checkbox"/> Satisfaction Of Judgment		Credit	Satisfaction Of Judgment	
<input type="checkbox"/> Verification Of Credit		Credit	Verification Of Credit	

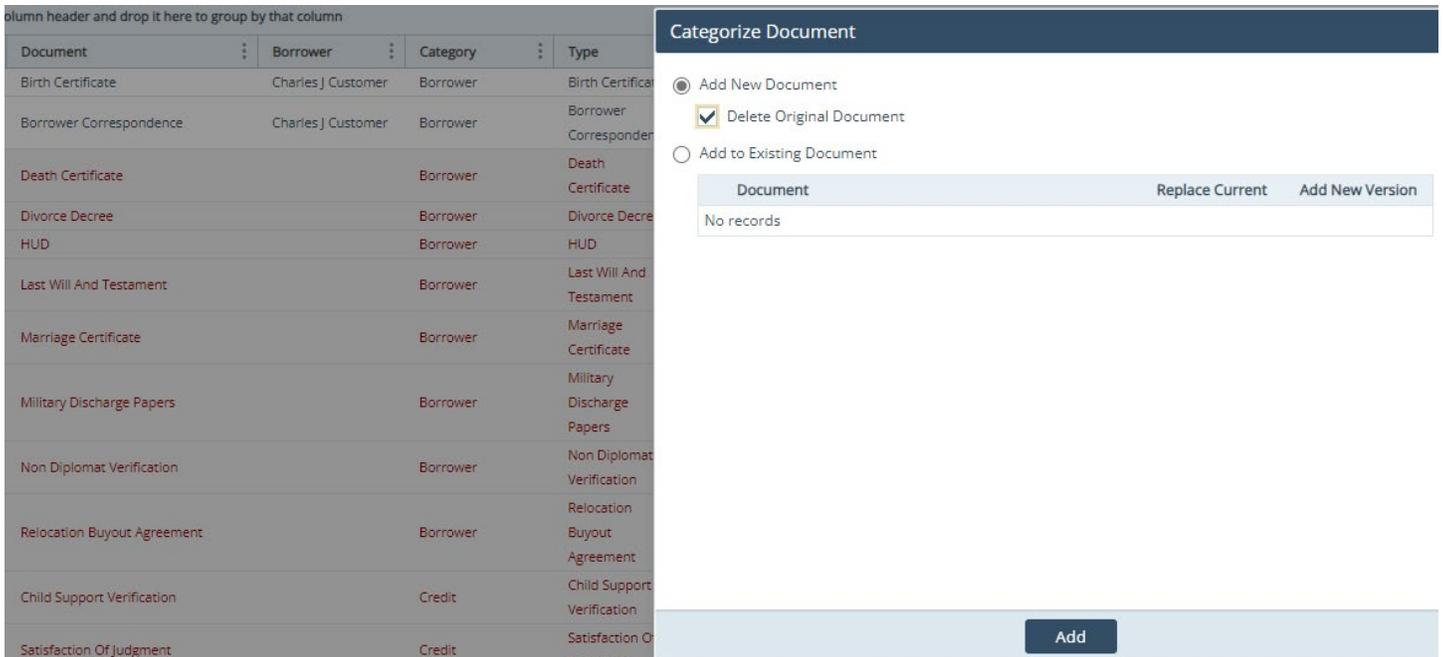
qa1.calyxpath.com/Document/Modify?docId=,287380,287381&roleId=1509&TemplateD=14&tag= - Work -

https://qa1.calyxpath.com/Document/Modify?docId=,287380,287381&roleId=1509&Tem

Document: Birth Certificate  
 Borrower: Charles J Customer  
 Category: Borrower  
 Type: Birth Certificate  
 Description:   
 Document Date:  Expiration Date:   
 Comments:   
 Add

Document: Borrower Correspondence  
 Borrower: Charles J Customer  
 Category: Borrower  
 Type: Borrower Correspondence  
 Description:   
 Add

- After entering names for the document, selecting what types of documents they are, and clicking *Add*, another lightbox appears giving users the option of replacing the placeholders with the uploaded documents.



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

Document	Borrower	Category	Type
Birth Certificate	Charles J Customer	Borrower	Birth Certificate
Borrower Correspondence	Charles J Customer	Borrower	Borrower Correspondence
Death Certificate		Borrower	Death Certificate
Divorce Decree		Borrower	Divorce Decree
HUD		Borrower	HUD
Last Will And Testament		Borrower	Last Will And Testament
Marriage Certificate		Borrower	Marriage Certificate
Military Discharge Papers		Borrower	Military Discharge Papers
Non Diplomat Verification		Borrower	Non Diplomat Verification
Relocation Buyout Agreement		Borrower	Relocation Buyout Agreement
Child Support Verification		Credit	Child Support Verification
Satisfaction Of Judgment		Credit	Satisfaction Of Judgment

Categorize Document

Add New Document  
 Delete Original Document  
 Add to Existing Document

Document	Replace Current	Add New Version
No records		

Add

- After selecting **Delete Original Document** and clicking *Add*, the uploaded documents are slotted in their appropriate positions in the template, replacing the previous placeholders, as shown below.

<input type="checkbox"/>	Document	Borrower	Category	Type	Description	By	Status
<input type="checkbox"/>	Birth Certificate	Charles J Customer	Borrower	Birth Certificate		Shibani Bagga	Uploaded
<input type="checkbox"/>	Borrower Correspondence	Charles J Customer	Borrower	Borrower Correspondence		Shibani Bagga	Uploaded
<input type="checkbox"/>	Death Certificate		Borrower	Death Certificate			Placeholder
<input type="checkbox"/>	Divorce Decree		Borrower	Divorce Decree			Placeholder
<input type="checkbox"/>	HUD		Borrower	HUD			Placeholder
<input type="checkbox"/>	Last Will And Testament		Borrower	Last Will And Testament			Placeholder
<input type="checkbox"/>	Marriage Certificate		Borrower	Marriage Certificate			Placeholder

## Document Package Enhancements

- ✓ Added **Move to Top** and **Move to Bottom** buttons, which are used for moving documents into (**Move to Top**) and out of (**Move to Bottom**) document packages.
  - When a package is opened, the top table lists all documents within the package. The bottom table (*Documents Not in Package*) lists all documents not part of the package.
  - To remove a document from the package, select the document from the top table and click **Move to Bottom**.
  - To include a document into the package, select the document from the bottom table and click **Move to Top**.

## Production

### Loan Transmittal Screen

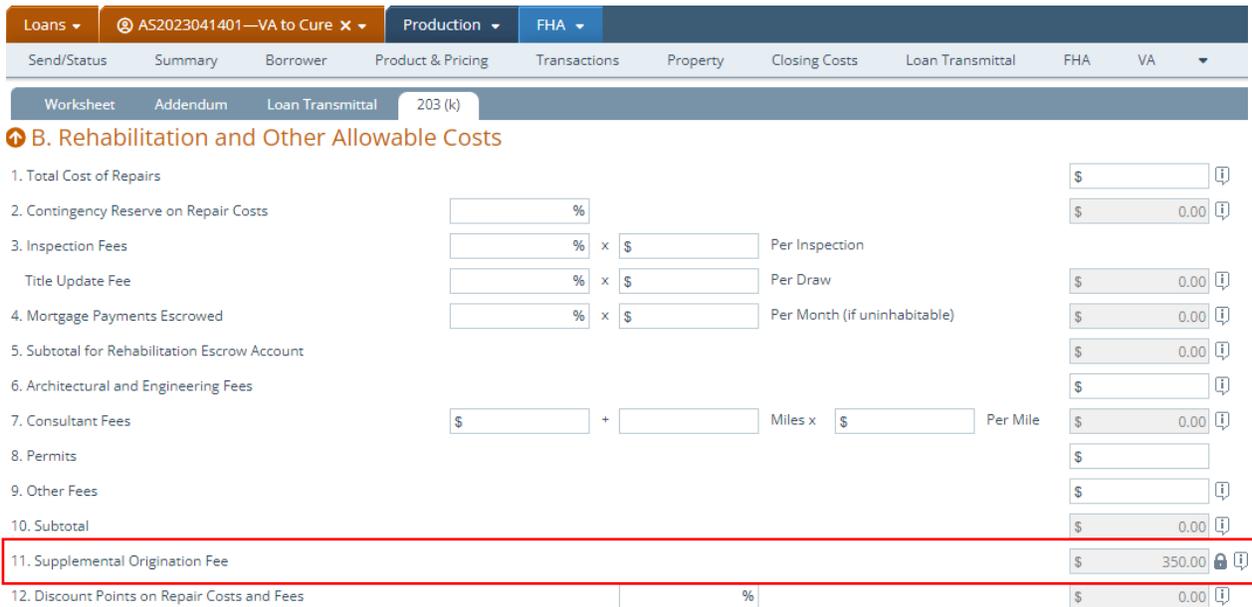
- ✓ Updated the *III. Underwriting Information* section > *All Other Monthly Payments* field (field ID: LiabilityTotal.TotalMonthlyPayments) to include the liabilities of the non-purchasing spouse for FHA, VA, or USDA loans in community property states (*Property screen* > *Subject Property Information* section > *Property Is in a Community Property State* checkbox). (49077)

Other Obligations	
Negative Cash Flow (Subject)	\$ 1,398.32
All Other Monthly Payments	\$ 0.00
Other Property (Negative Rental)	\$ 0.00

- Previously, the liabilities of the non-purchasing spouse were not included and were transferred to the purchasing spouse (borrower).
- Now this is corrected, as Path is the system of record and needs to account for which liability belongs to which person.

## FHH Screen > 203 (k) Tab

- ✓ Added the lock icon (🔒) to the 11. *Supplemental Origination Fee* field. (49333)



Field	Value	Unit/Rate	Total	Lock Icon
1. Total Cost of Repairs	\$			
2. Contingency Reserve on Repair Costs	%		\$ 0.00	
3. Inspection Fees	% x \$	Per Inspection		
Title Update Fee	% x \$	Per Draw	\$ 0.00	
4. Mortgage Payments Escrowed	% x \$	Per Month (if uninhabitable)	\$ 0.00	
5. Subtotal for Rehabilitation Escrow Account			\$ 0.00	
6. Architectural and Engineering Fees			\$	
7. Consultant Fees	\$ + Miles x \$	Per Mile	\$ 0.00	
8. Permits			\$	
9. Other Fees			\$	
10. Subtotal			\$ 0.00	
11. Supplemental Origination Fee			\$ 350.00	🔒
12. Discount Points on Repair Costs and Fees	%		\$ 0.00	

- Previously, this field was read only.
- By adding the lock icon, users can now unlock it to edit or remove this fee, as shown below.

\$ 350.00 🔒 ⓘ

## Quote Screen > General Tab

- ✓ Added the Main Contact button, which mirrors the functions of the corresponding button on the *Borrower* screen. (49297)

Loans ▾ AS2023032401—Charles J Customer ✕ ▾ Production ▾ Quote ▾

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

☰ General Loan Comparison

### ↑ Borrower Information

Number	First Name	Middle Name	Last Name	Occupant	Main Contact
<input checked="" type="checkbox"/> 1	Charles	J	Customer	No	
<input type="checkbox"/> 2	Borrower	M	Number		

**Personal Information**

First Name

Middle Name

Last Name

Suffix

**Current Address**

Address

Unit Type

Unit Number

City

**Contact Information**

Home Phone

Cell Phone

Work Phone

Fax

Mortgage Insurance
Main Contact
Credit
Programs
Save
Delete
Pricing

- Use this button to set the selected borrower as the primary contact for a loan.

Note: This button DOES NOT set the selected borrower as the primary borrower.

## Production and Documents

### Appraisals Screen > Information Tab

- ✓ Added new fields to be mapped to the Request for Appraisal (CF-REQAPR) form > Part III – Appraisal Information section, which are listed as the following: (46469)
  - **Estimate Of Value Should Be**
  - **Payment Method**
  - **Other Description**
  - **Appraisal Cost**

Loans ▾ C2102103—Shibani Bagga ✕ ▾ Production ▾ Appraisals ▾

Send/Status Summary Borrower Product & Pricing Transactions

Information Notice of Value

Appraisal Type	Appraiser	Appraisal Form
No records		

Active Appraisal	<input type="checkbox"/>	Document File ID	[
Appraised Value	\$ <input type="text"/>	Investor Collateral Program	[
Appraisal Type	<input type="text" value=""/>	Review Required	[
Appraisal Method	<input type="text" value=""/>	Appraisal Date	[
Other Description	<input type="text" value=""/>	Appraisal Expires	[
AVM Model Name	<input type="text" value=""/>	Delivered to Borrower	[
Other Description	<input type="text" value=""/>	Received by Borrower	[
Appraisal Form	<input type="text" value=""/> ⓘ	Order Date	[
Estimate Of Value Should Be	<input type="text" value=""/>	Sent Method	[
Payment Method	<input type="text" value=""/>	Full Waiver Signed	[
Other Description	<input type="text" value=""/>	Appraisal Cancel Date	[
Appraisal Cost	\$ <input type="text"/>		

- The fields highlighted in the above image are mapped to their corresponding fields on the form, as shown below.

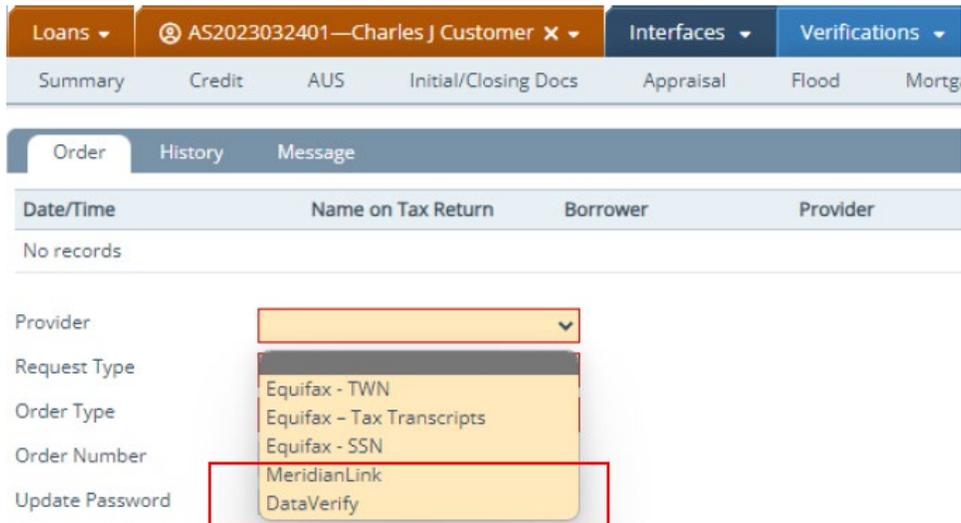
**PART III - APPRAISAL INFORMATION**

<p>Appraisal Type</p> <input type="checkbox"/> Interior/Exterior (Full)	<p>Estimate Of Value Should Be</p> <input type="checkbox"/> As Is	<p>Payment Method</p> <input type="checkbox"/> C.O.D.
<input type="checkbox"/> Exterior Only	<input type="checkbox"/> As Completed	<input type="checkbox"/> Credit Card
<input type="checkbox"/> Market Rent Analysis		<input type="checkbox"/> Invoice Client
<input type="checkbox"/> Land Appraisal		<input type="checkbox"/> Bill
<p>Due Date</p> <input type="text"/>	<p>Appraisal Cost</p> <input type="text"/>	<p>Other:</p> <input type="text"/>

## Interfaces

### Verifications Screen > Order Tab

- ✓ Added **MeridianLink** and **DataVerify** as service providers. (48919)



Loans ▾ AS2023032401—Charles J Customer ✕ ▾ Interfaces ▾ Verifications ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage

Order History Message

Date/Time	Name on Tax Return	Borrower	Provider
No records			

Provider

Request Type

Order Type

Order Number

Update Password

Equifax - TWN  
Equifax - Tax Transcripts  
Equifax - SSN  
MeridianLink  
DataVerify

- When **DataVerify** is selected, users can request **Tax Transcripts** and **SSN**.



Provider

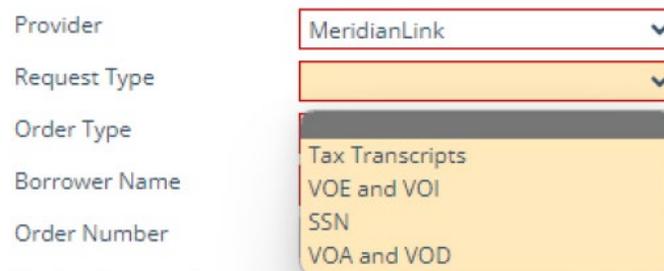
Request Type

Order Type

Borrower Name

Tax Transcripts  
SSN

- When **MeridianLink** is selected, users can request **Tax Transcripts**, **VOE and VOI**, **SSN**, and **VOA and VOD**.



Provider

Request Type

Order Type

Borrower Name

Order Number

Tax Transcripts  
VOE and VOI  
SSN  
VOA and VOD

- Additionally, when the requested verifications are returned from **MeridianLink** (in responseXML format, containing CID XPath(s)), the **Import from VOE/VOI Order** and **Import from VOA/VOD Order** lightboxes are launched, where users can choose to import VOE/VOI and VOA/VOD data into Path.  
(49006)

**Import from VOE/VOI Order**

Select which Path fields to overwrite with OrderVerificationHistory[.ProviderName OrderVerificationHistory[.ProductName order data and click Import. To import all fields, click Import All. If you do not wish to overwrite any Path fields, click Do Not Import.

<input type="checkbox"/> Field Name	Imported Value	Verifications Screen Value
<input type="checkbox"/> Start Date	xx/xx/xxxx	xx/xx/xxxx
<input type="checkbox"/> Current Position	Program Manager	Manager
<input type="checkbox"/> Active Employee	No	Yes
<input type="checkbox"/> Year to Date Base Pay	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Year to Date Overtime	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Year to Date Commissions	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Year to Date Bonus	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 1 Base Pay	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 1 Overtime	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 1 Commissions	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 1 Bonus	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 2 Base Pay	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 2 Overtime	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 2 Commissions	\$xx,xxx.xx	\$xx,xxx.xx
<input type="checkbox"/> Past Year 2 Bonus	\$xx,xxx.xx	\$xx,xxx.xx

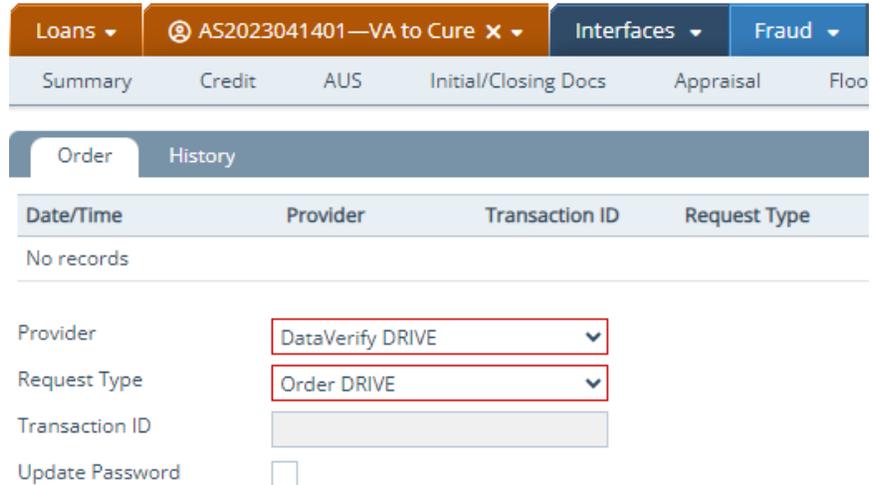
**Import from VOA/VOD Order**

Select which Path fields to overwrite with OrderVerificationHistory[.ProviderName OrderVerificationHistory[.ProductName order data and click Import. To import all fields, click Import All. If you do not wish to overwrite any Path fields, click Do Not Import.

<input type="checkbox"/> Account Number	Imported Current Balance	Verifications Screen Current Balance
<input type="checkbox"/> xxxxxxxx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
<input type="checkbox"/> xxxxxxxx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx

## Fraud Screen > Order Tab

- ✓ Updated the *Provider* and *Request Type* dropdown menus, by adding **DataVerify DRIVE** and **Order DRIVE**, respectively. (48969)



Loans ▾ AS2023041401—VA to Cure × ▾ Interfaces ▾ Fraud ▾

Summary Credit AUS Initial/Closing Docs Appraisal Floo

Order History

Date/Time	Provider	Transaction ID	Request Type
No records			

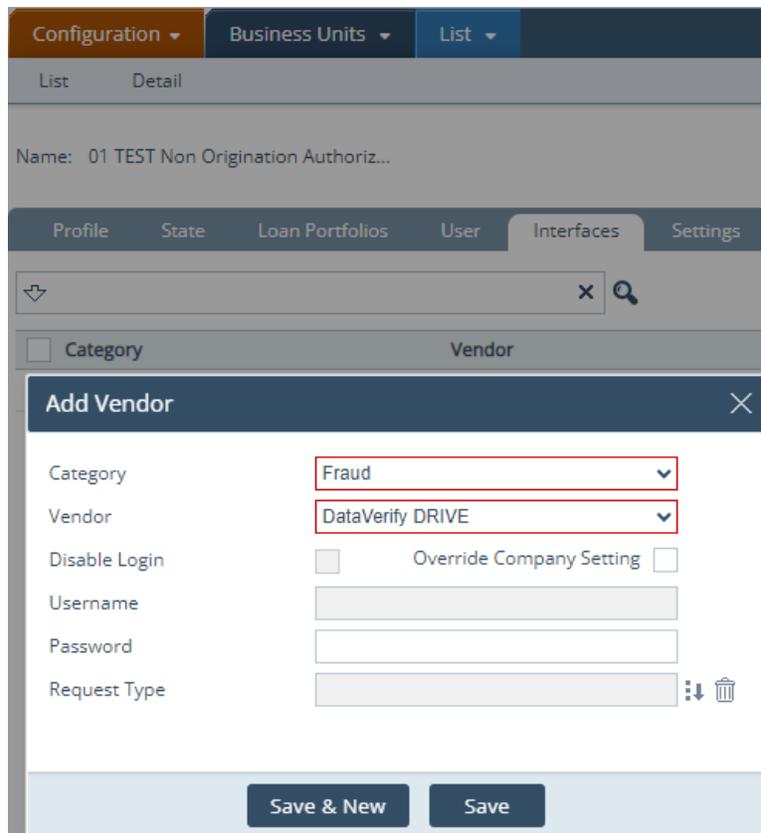
Provider: DataVerify DRIVE ▾

Request Type: Order DRIVE ▾

Transaction ID:

Update Password:

- Correspondingly, relabeled the *DataVerify Fraud Conditions* section to **Data Verify DRIVE Conditions** on the *Compliance > Summary* screen.
- Correspondingly, added **DataVerify DRIVE** to the *Vendor* dropdown to *Configuration > Business Units > Interfaces > Add Vendor* lightbox.



Configuration ▾ Business Units ▾ List ▾

List Detail

Name: 01 TEST Non Origination Authoriz...

Profile State Loan Portfolios User Interfaces Settings

Category Vendor

**Add Vendor** ×

Category: Fraud ▾

Vendor: DataVerify DRIVE ▾

Disable Login:  Override Company Setting:

Username:

Password:

Request Type:  ⌵ 🗑️

Save & New Save

- Here, the system admin can configure the login credentials for users in *Loans*.

## Lock

### Summary Screen

- ✓ Relabeled the *Day Until Lock* field to the more informative **Day Until Lock Expiration**. (49377)

Loans		AS2023041401—VA to Cure		Lock	Summary
Send/Status	Summary	Request	Lock Verification	Purchase Advice	

### Lock Confirmed Information

Lock Status Details		Lender Program/Price Details	
Lock Status	Not Locked In Progress	Loan Program	
Lock Period		Program Group	
Lock Request Date		Loan Type	
Initial Lock Date		Conforming/Non-	
Lock Date		Amortization Type	
Lock Expiration		Loan Term	
Days Until Lock Expiration	0	Due In	
		Base Price	

## Pricing

- ✓ Added **Save** buttons to the *Product Availability Search* and *Eligibility Check* lightboxes. (48189)
- ✓ Updated *LPA 5.2* to **LPA 5.3**.
- ✓ Updated the *Average Prime Offer Rate (APOR)* and *Date* fields on the *Compliance > QM* screen, where pricing updates will not affect the values in these fields after the loan is locked.
  - They will remain the same as when the loan was locked.