



path
calyx

RELEASE NOTES

June 30, 2024



Path Release Notes

This Path release is scheduled for production release on June 30, 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

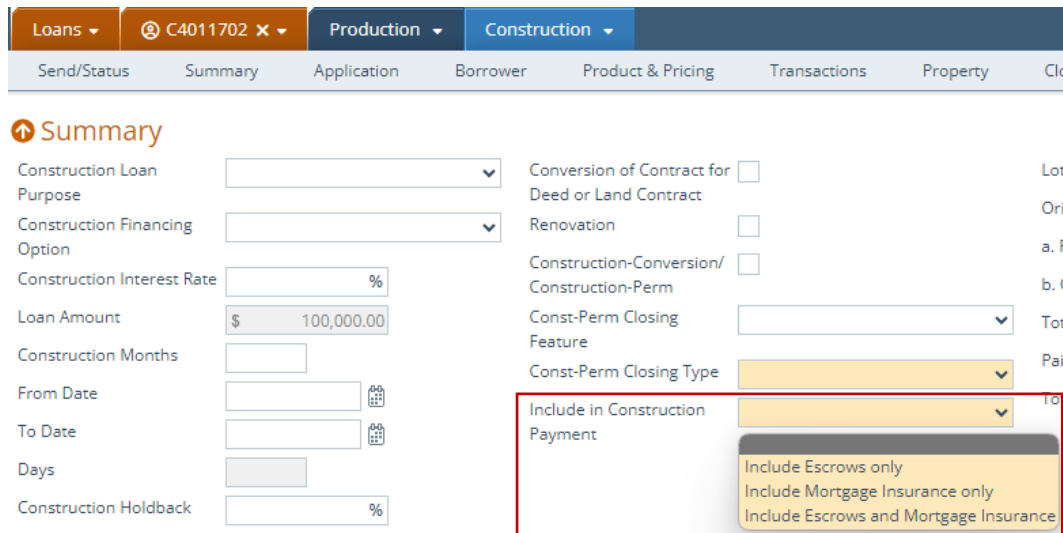
Production

Construction and Transactions Screens

- ✓ Added the new **Include in Construction Payment** dropdown menu for construction and construction-to-permanent loans, allowing users to include escrows, mortgage insurance, or both in the construction payment for these types of loans.

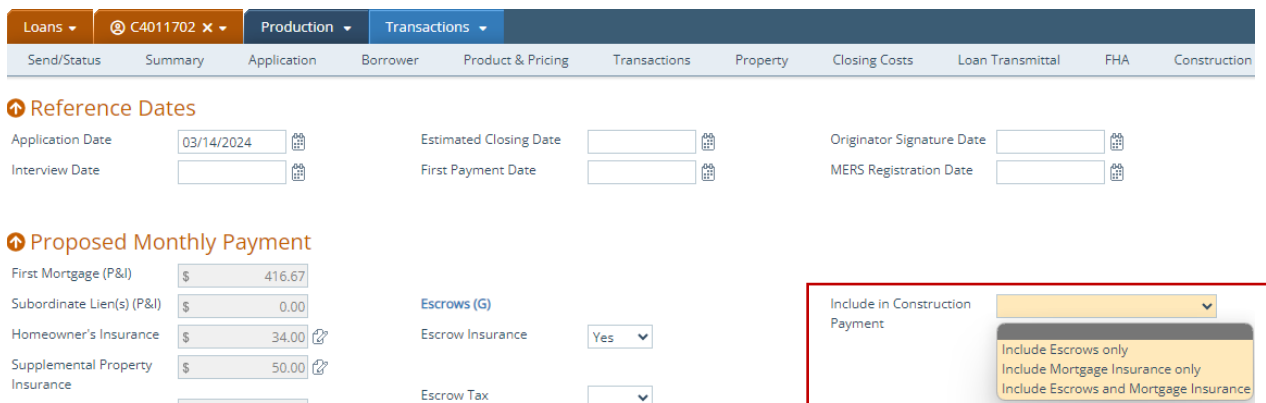
(49582)

- On the *Construction* screen, this dropdown is added to the *Summary* section.



The screenshot shows the 'Construction' screen in the 'Summary' section. The 'Include in Construction Payment' dropdown menu is highlighted with a red box. The dropdown options are: 'Include Escrows only', 'Include Mortgage Insurance only', and 'Include Escrows and Mortgage Insurance'. Other fields visible include 'Construction Loan Purpose', 'Construction Financing Option', 'Construction Interest Rate', 'Loan Amount' (\$100,000.00), 'Construction Months', 'From Date', 'To Date', 'Days', and 'Construction Holdback'.

- On the *Transactions* screen, this dropdown is added to the *Proposed Monthly Payment* section.



The screenshot shows the 'Transactions' screen in the 'Proposed Monthly Payment' section. The 'Include in Construction Payment' dropdown menu is highlighted with a red box. The dropdown options are: 'Include Escrows only', 'Include Mortgage Insurance only', and 'Include Escrows and Mortgage Insurance'. Other fields visible include 'Application Date' (03/14/2024), 'Estimated Closing Date', 'Originator Signature Date', 'Interview Date', 'First Payment Date', 'MERS Registration Date', 'First Mortgage (P&I)' (\$416.67), 'Subordinate Lien(s) (P&I)' (\$0.00), 'Homeowner's Insurance' (\$34.00), 'Supplemental Property Insurance' (\$50.00), 'Escrows (G)', 'Escrow Insurance' (Yes), and 'Escrow Tax'.

Closing Costs Screen

Closing Disclosure Tab

- ✓ Updated the calculation the *Loan Estimate* column of *Total Payoffs and Payments (K)* to be a rounded value that matches the Loan Estimate form.
(49619)

Loans ▾ @ C3111703—Loan Estimate × ▾ Production ▾ Closing Costs ▾

Send/Status Summary Application Borrower Product & Pricing Transactions Property Clos

Fees Summary Loan Estimate Service Providers Closing Disclosure Summaries of Transactions Payoff

↑ Calculating Cash to Close

	Loan Estimate	LE (Unrounded)	Final	Change
Loan Amount	\$	\$	\$ 0.00	Yes
Total Closing Costs (J)	- \$	- \$	- \$ 0.00	No
Closing Costs Paid Before Closing	\$	\$ 0.00	\$ 0.00	No
Total Payoffs and Payments (K)	- \$	\$	- \$ 0.00	Yes

Loan Estimate Tab

- ✓ Updated the *Estimated Total Payoffs and Payments* and *Estimated Cash to Close*.
(49604)

33001 × ▾ Production ▾ Closing Costs ▾

ary Application Borrower Product & Pricing Transactions Property Closing Costs Loan Transmittal FHA ▾

Loan Estimate Service Providers Closing Disclosure Summaries of Transactions Payoffs/Payments Additional Information Escrows

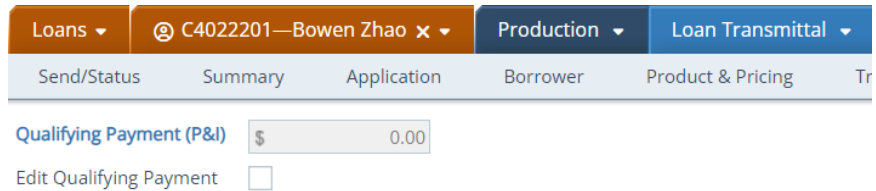
Calculating Cash to Close

Responsible)	\$ 0.00	Loan Amount	\$ 100,000.00
	\$ 0.00	Total Closing Costs (Borrower Responsible)	- \$ 57.00
Responsible)	\$ 1,057.00	Estimated Total Payoffs and Payments	- \$ 0.00
Responsible)	\$ 0.00	Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$ 99,943.20
	- \$ 1,000.00	Estimated Closing Costs Financed	\$ 57.00

- The *Estimated Total Payoffs and Payments* field is now rounded, matching the Loan Estimate form.
- The *Estimated Cash to Close* field is now populated by the rounded value of the total closing costs.

Loan Transmittal Screen

- ✓ For fixed loans, updated the calculation of *Qualifying Payment (P&I)*, in the *III. Underwriting Information* section, where construction-to-permanent loans are now based on the note rate.
(49565)



The screenshot shows a navigation bar with tabs: Loans, C4022201—Bowen Zhao, Production, and Loan Transmittal. Below the tabs are sub-tabs: Send/Status, Summary, Application, Borrower, Product & Pricing, and Tr. The main content area shows 'Qualifying Payment (P&I)' with a value of '\$ 0.00' and an 'Edit Qualifying Payment' checkbox.

Note: This only applies to construction-to-permanent loans with a fixed rate, as shown in the example below.

II. Mortgage Information

Loan Information

Loan Type	Conventional
Amortization Type	Fixed
Loan Purpose	Construction-Perm
Lien Position	First

Note Information

Original Loan Amount	\$ 100,000.10
Initial P&I Payment	\$ 599.55
Initial Note Rate	6.000%
Loan Term	360

HMDA/NMLS/Adverse Action Screen

- ✓ Updated the *HMDA Property Type* dropdown to be decoupled from the *Property Type* dropdown on the *Property screen*, as the options from these dropdowns do not always overlap, and in certain instances, specific to each situation.
(49572)
 - *Property screen*

Loans ▾ @ C4011702 ✕ ▾ Production ▾ Property ▾

Send/Status Summary Application Borrower Product & Pricing Transactions Property Cl

Subject Property Information

Prequalification Same as Current Address Property Type Sal

Address Attachment Type

Unit Type Number of Units

Unit Number APN

City Subdivision

State ZIP Lot Number

Country Mixed-Use Property

Country Number of ADUs

Address Verification [Click to Verify Address](#)

Latitude

Longitude

Verified by USPS?

Property Is in a

- Condominium
- Planned Unit Development
- Planned Unit Development-Attached
- Co-Operative
- Mid Rise Condo
- High Rise Condo
- Manufactured Home
- Detached Condo
- Manufactured Home: Condo/PUD/Co_Op
- Manufactured Home Advantage
- Single Family Residence
- 2-4 Family
- Multifamily Residence
- Modular
- CondoHotel
- Site Condo
- Land
- Raw Land

- HMDA/NMLS/Adverse Action screen

Loans ▾ @ C4011702 ✕ ▾ Production ▾ HMDA/NMLS/Adverse Action ▾

Send/Status Summary Application Borrower Product & Pricing Transactions Property

Subject Property

Address Construction Method

City Manufactured Home

State ZIP Secured Type

County Manufactured Home Land

Total Number of Units Interest

Multifamily Affordable Units Property Value

HMDA Property Type

- One to Four Family Dwelling
- Manufactured housing
- Multifamily Dwelling

Loan Information

- This means that users need to select from both dropdowns, as the selection from the *Property Type* dropdown (*Property* screen) does not copy over to the *HMDA Property Type* dropdown or vice versa.

Bugfixes

Documents

- Fixed the issue with error message appearing when extracting page(s) from a document. (49587)

Seller Name

- 🔧 On the *Property* screen, the seller's full name is now correctly copying to *Title and Legal* section > *Current Title Holder(s)* field.
(49403)
 - Relatedly, the seller's full name is also now correctly populating to *Closing Information* screen > *Legal* tab.

Login

- 🔧 Fixed the issue with password reset.
(49574)