

Path Service Pack 2 Release Notes

May 2024

This Path service pack is scheduled for production release on May 19, 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*.

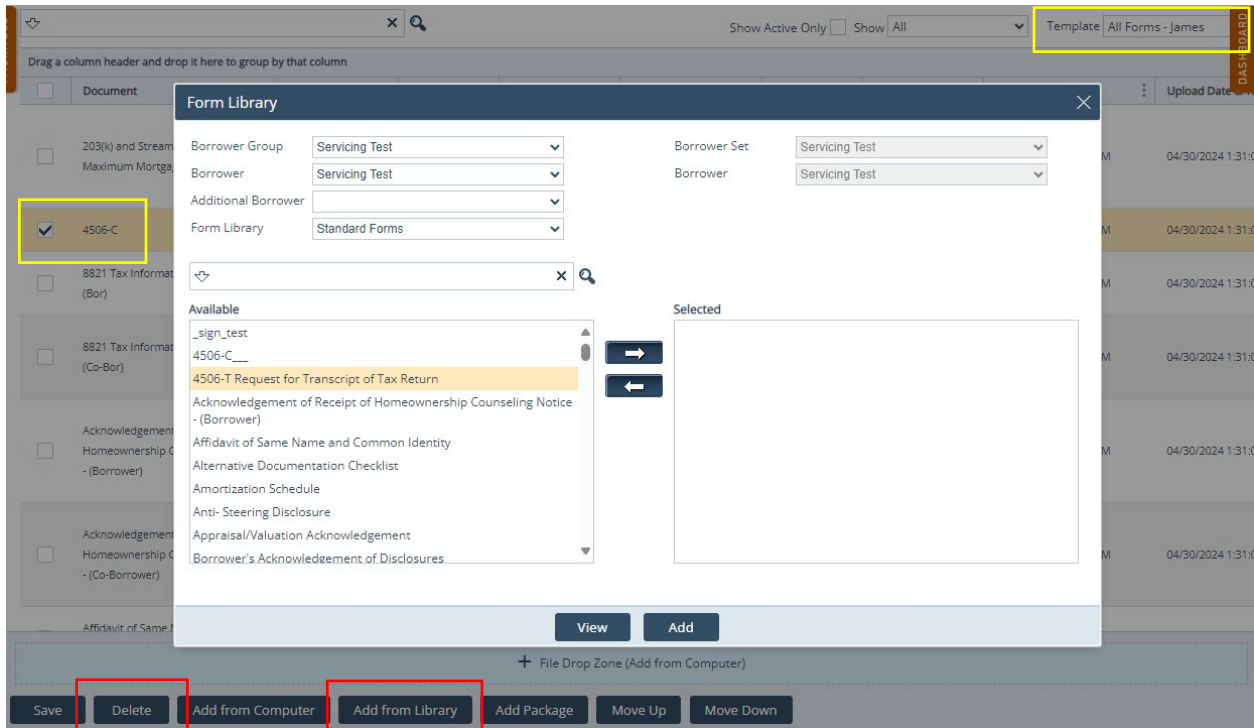
Note: IFR (items for review) IDs are displayed at the end of items where applicable. Bugfixes are indicated by



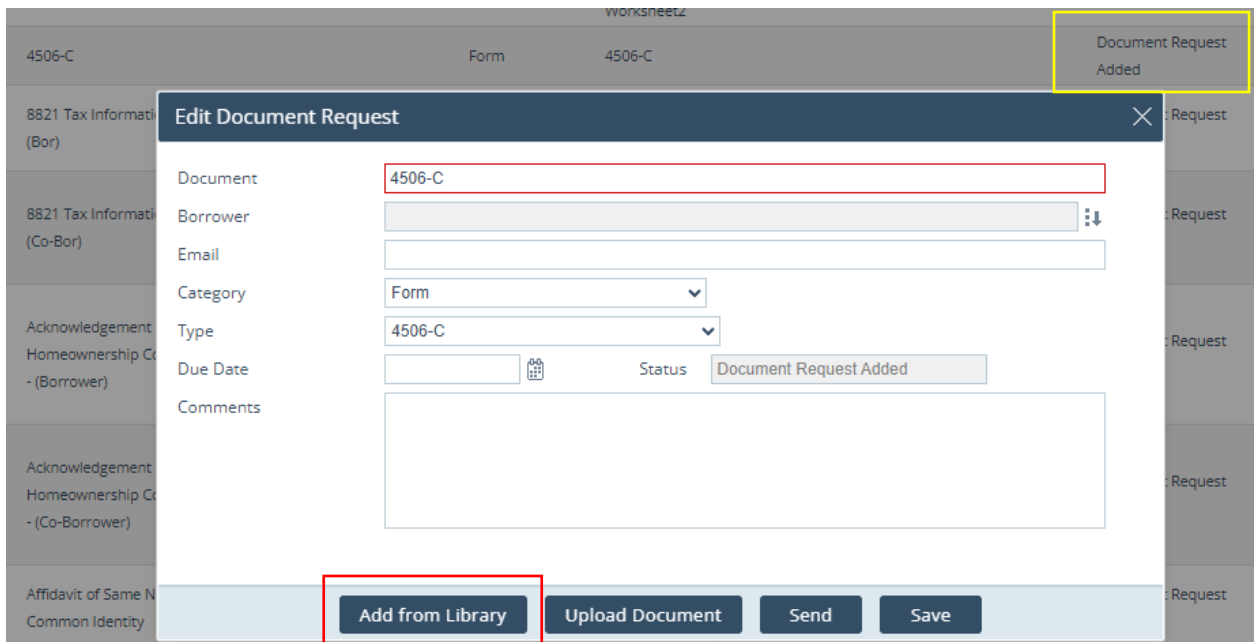
Loans

Documents

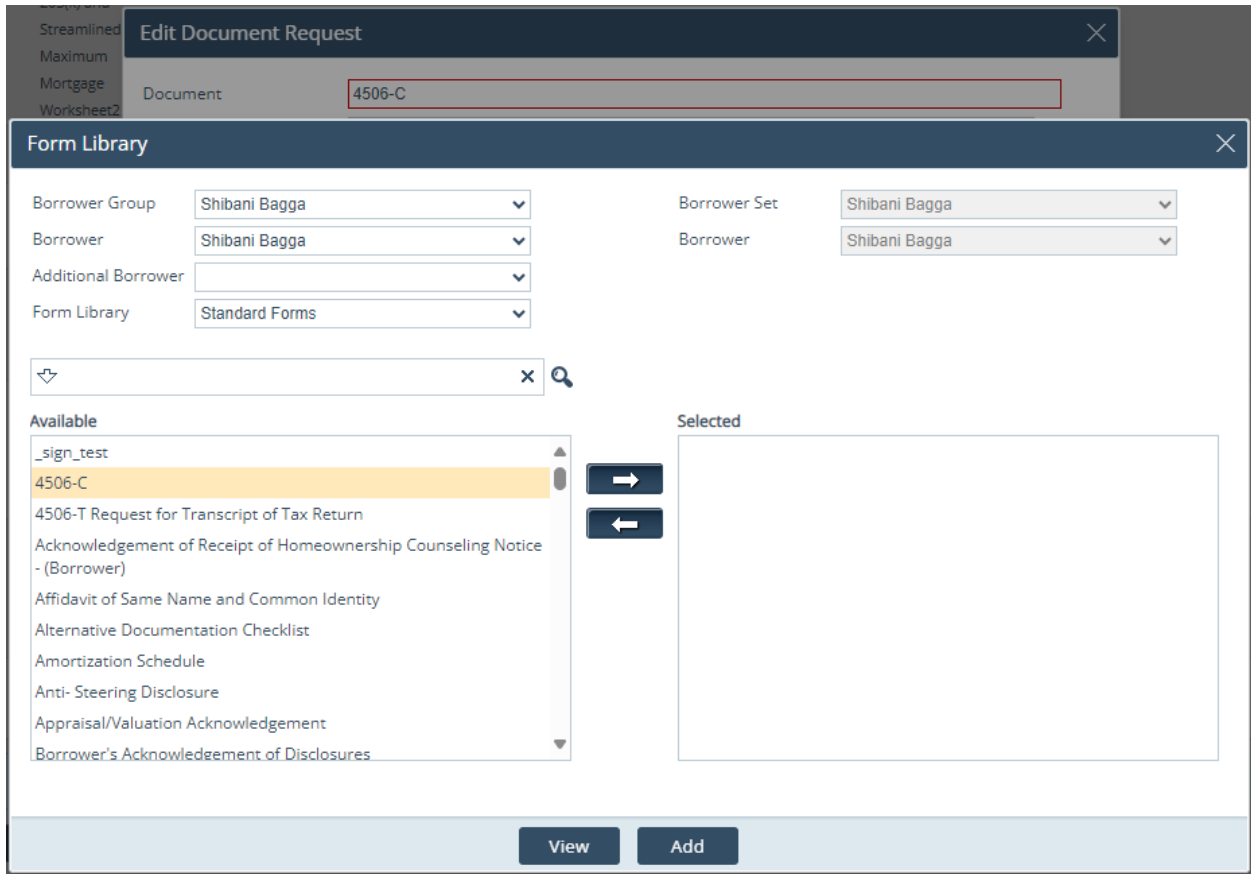
- ✓ Enhanced the process of generating documents within Path, by adding the **Add from Library** button to the *Edit Document Request* lightbox, which is used for completing document requests.
(49332)
 - Currently, when users are generating a document within Path, via the *Add from Library* button > *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.



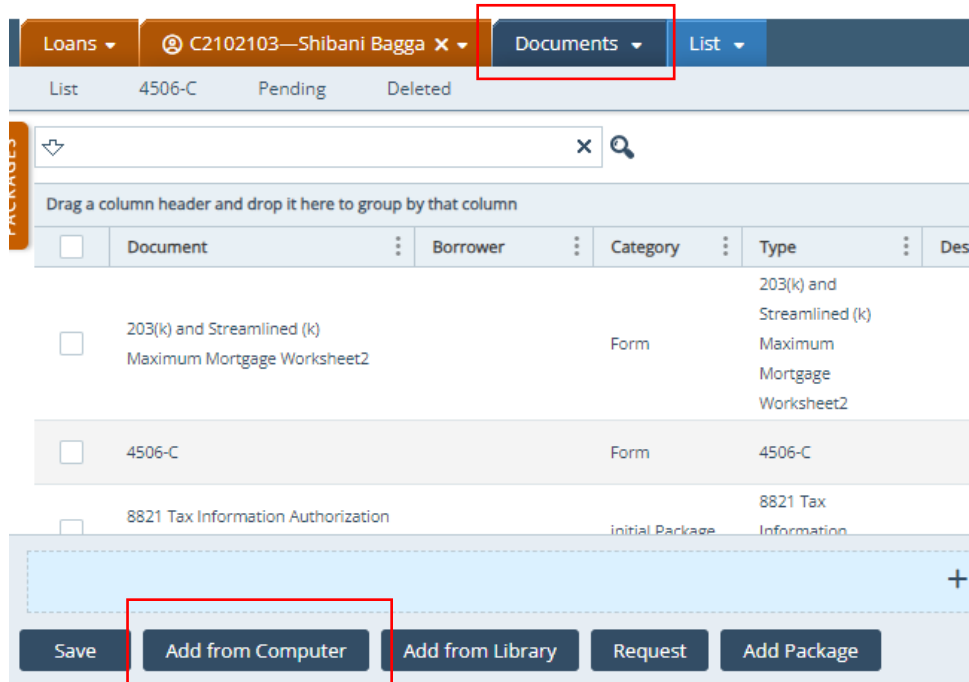
- Same as before, the *Form Library* lightbox opens and users can select the corresponding document to be generated via the *Add* button. But the crucial improvement/difference is that the document request is removed and replaced with the newly generated document, via the following background processes:



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

Document	Borrower	Category	Type	Description	By	Status
<input type="checkbox"/>	203(k) and Streamlined (k) Maximum Mortgage Worksheet2	Form	203(k) and Streamlined (k) Maximum Mortgage Worksheet2			Document Request Added
<input type="checkbox"/>	4506-C	Form	4506-C		Shibani Bagga	Added from Library

- 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 *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.

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)

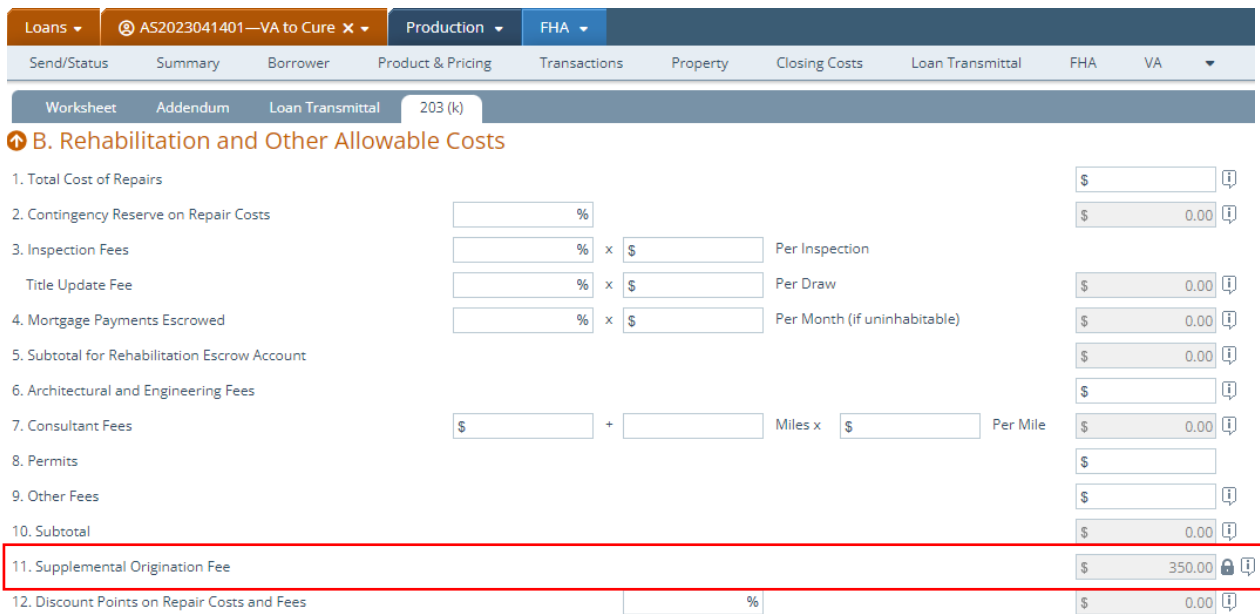
Other Obligations

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)



B. Rehabilitation and Other Allowable Costs

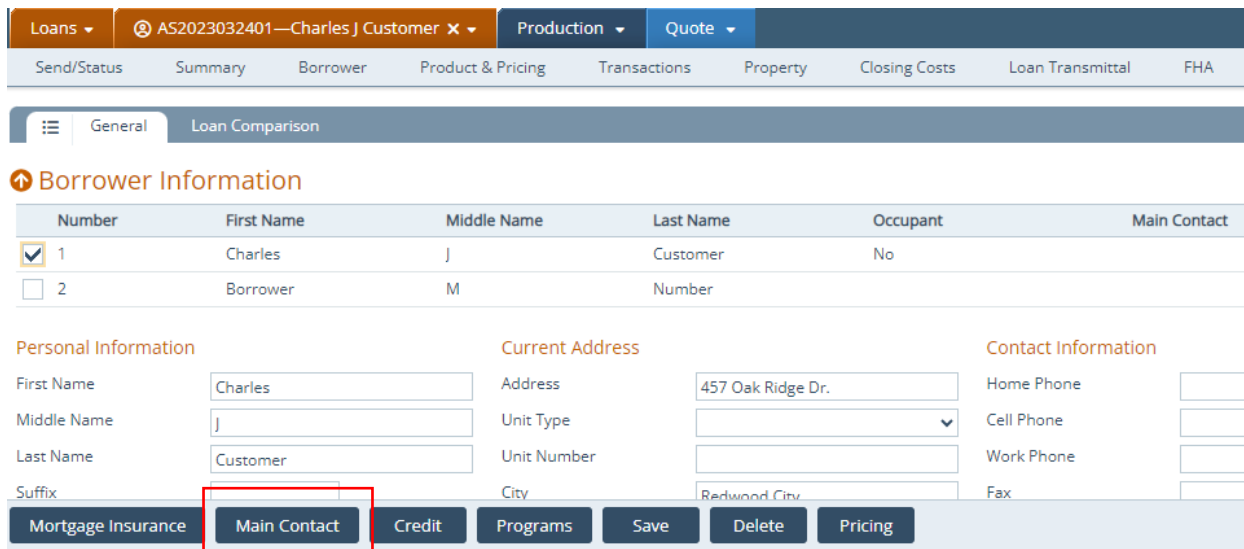
1. Total Cost of Repairs		\$				
2. Contingency Reserve on Repair Costs		%		\$	0.00	
3. Inspection Fees		%	x	\$		Per Inspection
Title Update Fee		%	x	\$	0.00	Per Draw
4. Mortgage Payments Escrowed		%	x	\$	0.00	Per Month (if uninhabitable)
5. Subtotal for Rehabilitation Escrow Account				\$	0.00	
6. Architectural and Engineering Fees				\$		
7. Consultant Fees	\$		+		Miles x	\$ Per Mile
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)



The screenshot shows the Path software interface. At the top, there are navigation tabs: 'Loans', 'AS2023032401—Charles J Customer', 'Production', and 'Quote'. Below these are sub-tabs: 'Send/Status', 'Summary', 'Borrower', 'Product & Pricing', 'Transactions', 'Property', 'Closing Costs', 'Loan Transmittal', and 'FHA'. The main content area is titled 'General Loan Comparison'. Underneath, there is a section for 'Borrower Information' with a table:

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		

Below the table are three columns of form fields: 'Personal Information', 'Current Address', and 'Contact Information'. The 'Main Contact' button in the bottom navigation bar is highlighted with a red box.

- 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.

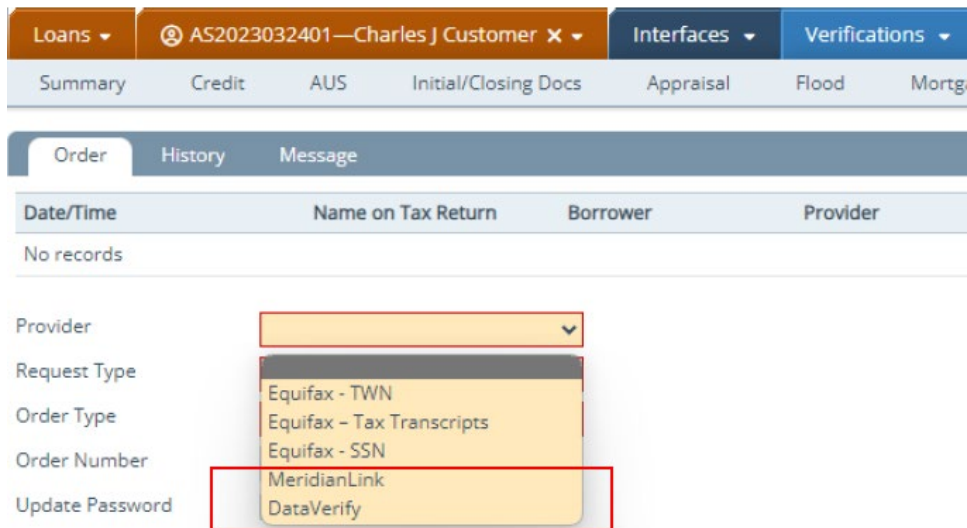
PART III - APPRAISAL INFORMATION

<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

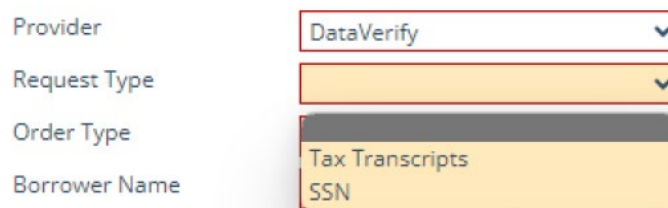
Request Type

Order Type

Order Number

Update Password

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



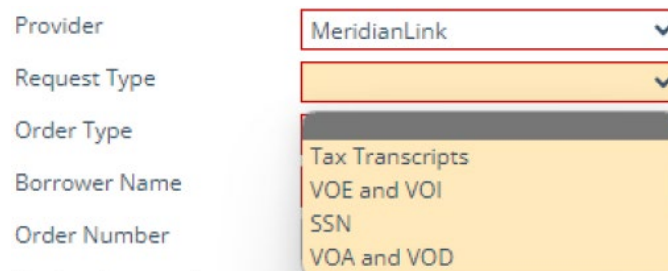
Provider

Request Type

Order Type

Borrower Name

- 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

- 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

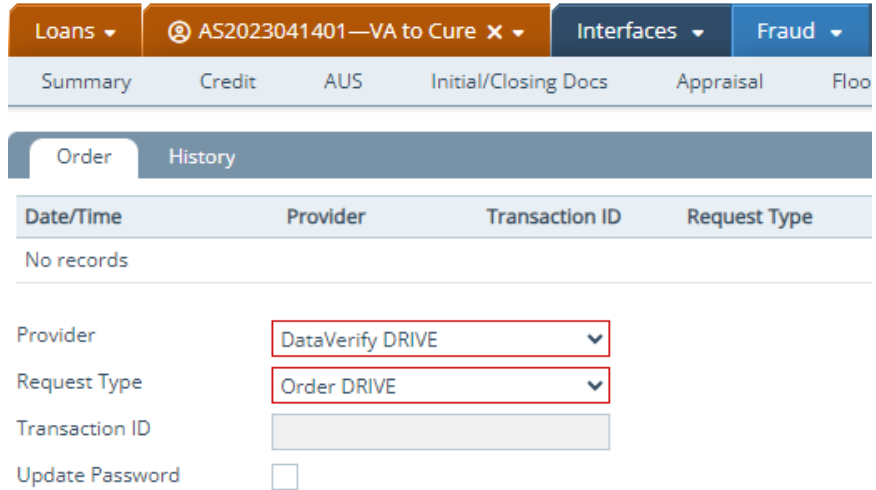
Import from VOA/VOD Order

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			

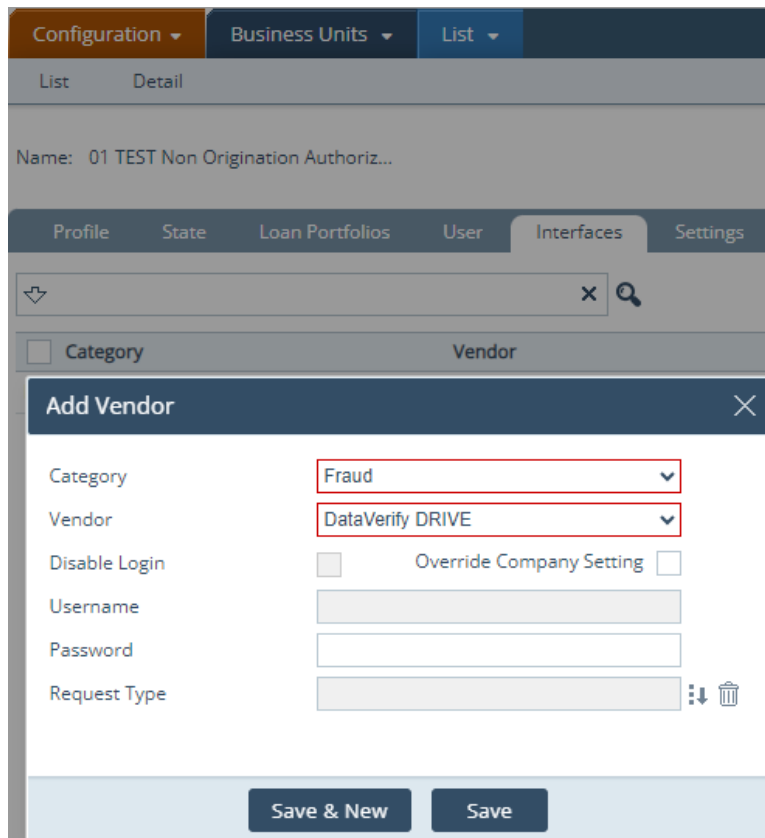
Provider: DataVerify DRIVE

Request Type: Order DRIVE

Transaction ID: [Empty]

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: [Empty]

Password: [Empty]

Request Type: [Empty]

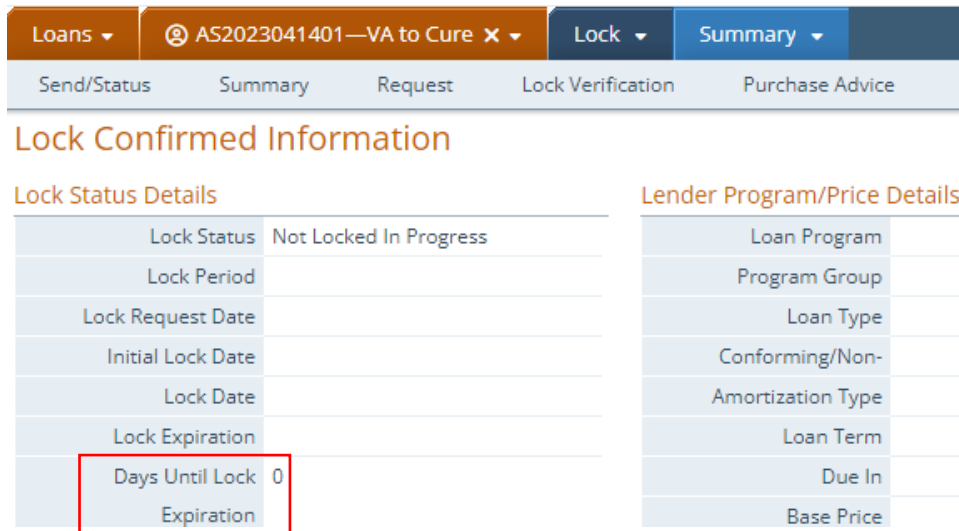
Save & New Save

- 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)



The screenshot shows the Path software interface for a loan. The top navigation bar includes 'Loans', 'AS2023041401—VA to Cure', 'Lock', and 'Summary'. Below this is a sub-navigation bar with 'Send/Status', 'Summary', 'Request', 'Lock Verification', and 'Purchase Advice'. The main content area is titled 'Lock Confirmed Information' and is divided into two columns: 'Lock Status Details' and 'Lender Program/Price Details'.

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)