

Path Service Pack 4 Release Notes

October 2026

This Path release is scheduled for production release on October 25th, 2026, 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 .

Updates

Reports

Audit Trail Reports

- ✓ Added **Document** as a table that can be tracked in **Audit Trail Reports**. This tracks changes in a document's name, status, type, etc.

Loans ▾ Reports ▾ Audit Trail Reports ▾						
Dashboard Reports Reports Reports History Duration Reports Audit Trail Reports						
Loan Number	C6030310					
Start Date						
End Date						
Loan Number	Date/Time	Table Name ▲	Field Name	New Value	Old Value	Changed By
C6030310	10/21/2026 1:50:21 PM	Document	LastActionDateTime	10/21/2026 6:50:21 PM	2/17/2026 9:13:39 PM	shibani
C6030310	10/21/2026 1:50:21 PM	Document	LastActionBy	Shibani Michael Bagga	System	shibani
C6030310	10/21/2026 1:50:21 PM	Document	DocumentDeleted	True		shibani

Loans

Production

Contacts Screen > Loan Contacts Tab

[Loan Originator Assistant \(52488\)](#)

- ✓ Added the new **Loan Originator Assistant** section and fields.

Loans	C4022201—Jim Rome Ho	Production	Contacts
Send/Status	Summary	Application	Borrower
Product & Pricing			
Transactions			
Property			
Closing Costs			
Loan Transmittal			
FHA			
Contacts			

Loan Contacts		All Contacts	
Origination Company			
☐ Third Party Origination			
Company	BZ BU	Loan Originator	Loan Originator Assistant
Address	2225 Main ave	Full Name	Bowen Michael Zhao Sr.
Unit Type		First Name	Bowen
Unit Number		Middle Name	Michael
City	Newark	Last Name	Zhao
State	CA	Suffix	Sr.
ZIP	94560	Phone	(408) 997-5525
Phone	(510) 203-6542	Fax	
Fax		Email	bowen_zhao@calyxsoftware.com
Employer Identification Number		NMLS Number	55233
NMLS Number		State License Number	99999
State License Number		Title	
License Authority		Comment	
Authority URL			

Construction Screen

Interest on the Entire Commitment (52489)

- ✓ Added the **Interest on the Entire Commitment** checkbox, to support TILA-RESPA Integrated Disclosures for Construction Loans.
 - Currently this checkbox is not used in calculations. In a future release, this checkbox will be used in the interest calculations on construction loans, which will be based on the entire commitment amount of the construction loan. When this box is not selected, the interest calculations will be based on half of the commitment amount.

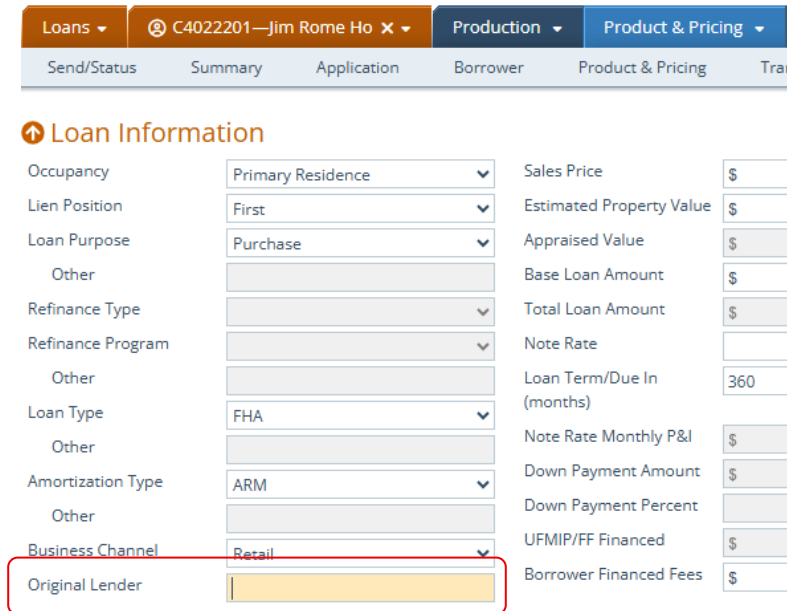
Loans	C4022201—Jim Rome Ho	Production	Construction
Send/Status	Summary	Application	Borrower
Product & Pricing			

Summary	
Construction Loan Purpose	Refinance
Construction Financing Option	Improvements
Construction Interest Rate	8.000%
Loan Amount	\$ 81,400.00
Construction Months	6
From Date	10/05/2026
To Date	03/05/2027
Days	151
Construction Holdback	%
Conversion of Contract for Deed or Land Contract	☐
Renovation	☐
Construction-Conversion/Construction-Perm	☐
Const-Perm Closing Feature	☐
Const-Perm Closing Type	☐
Include in Construction Payment	☐
Interest on the Entire Commitment	☒

Product & Pricing Screen

Original Lender (52563)

- ✓ Updated the *Loan Information* section by moving the *Original Lender* field to below the *Business Channel* dropdown.



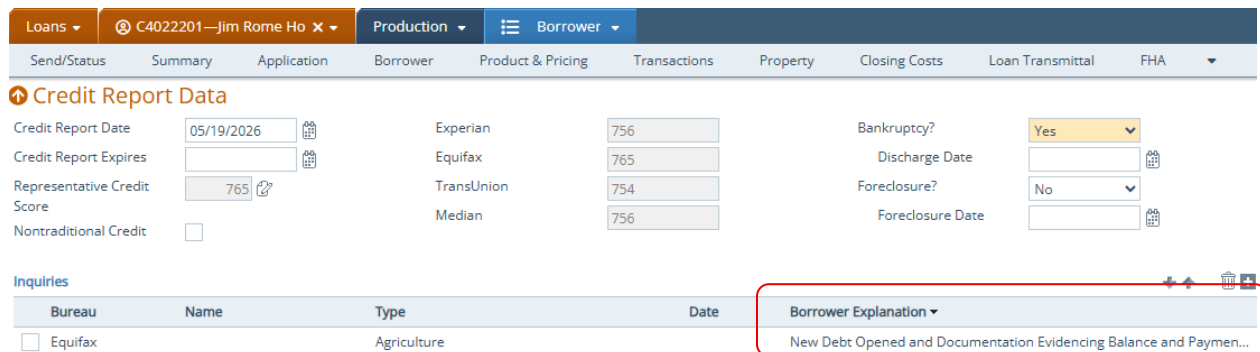
The screenshot shows the 'Product & Pricing' tab selected in the top navigation bar. Below the navigation bar, the 'Loan Information' section is expanded. The 'Original Lender' field is highlighted with a red box, indicating its new position below the 'Business Channel' dropdown.

Loan Information		Financial Details	
Occupancy	Primary Residence	Sales Price	\$
Lien Position	First	Estimated Property Value	\$
Loan Purpose	Purchase	Appraised Value	\$
Other		Base Loan Amount	\$
Refinance Type		Total Loan Amount	\$
Refinance Program		Note Rate	
Other		Loan Term/Due In (months)	360
Loan Type	FHA	Note Rate Monthly P&I	\$
Other		Down Payment Amount	\$
Amortization Type	ARM	Down Payment Percent	
Other		UFMIP/FF Financed	\$
Business Channel	Retail	Borrower Financed Fees	\$
Original Lender			

Borrower Screen

Borrower Explanation (52647)

- ✓ Expanded the width of the Borrower Explanation column to allow for more text, in the Credit Report Data section.



The screenshot shows the 'Borrower' tab selected in the top navigation bar. Below the navigation bar, the 'Credit Report Data' section is expanded. The 'Borrower Explanation' column is highlighted with a red box, indicating its expanded width.

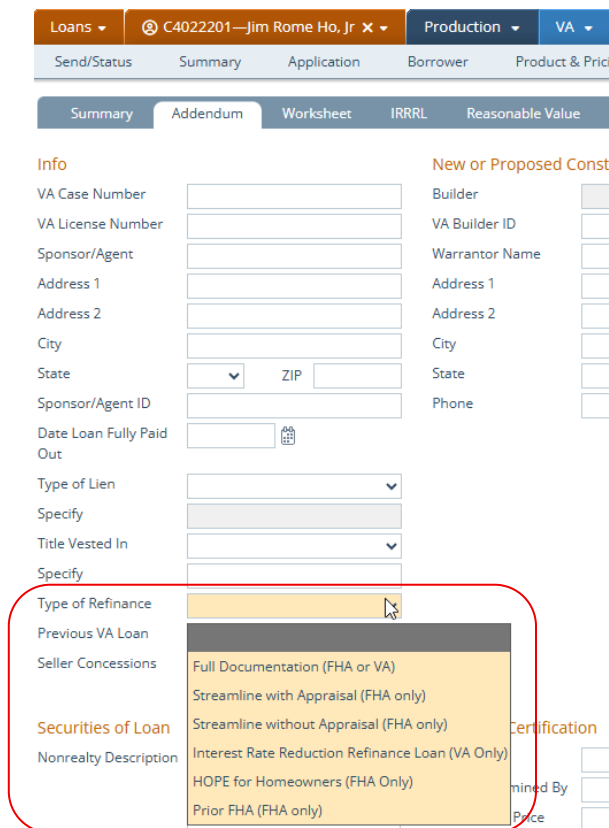
Credit Report Data			
Credit Report Date	05/19/2026	Experian	756
Credit Report Expires		Equifax	765
Representative Credit Score	765	TransUnion	754
Nontraditional Credit	☐	Median	756
Bankruptcy?	Yes	Discharge Date	
Foreclosure?	No	Foreclosure Date	

Inquiries				Borrower Explanation
Bureau	Name	Type	Date	
☐ Equifax		Agriculture		New Debt Opened and Documentation Evidencing Balance and Paymen...

VA Screen > Addendum Tab

Type of Refinance (50577)

- ✓ Added the **Type of Refinance** dropdown menu.



Loan Transmittal Screen

Underwriter Comments and Additional Borrowers Fields (51627)

- ✓ Increased the character limit for the *Underwriter Comments* field to 4000 and the *Additional Borrowers* field to 500.
 - The lengths and widths of these fields have also been increased to accommodate easier reading without the need to scroll up or down.

Product & Pricing Screen

New OB Pricing Fields (52740, 52716)

- ✓ Added the following checkboxes, in the *Additional Product Information* section, to support OB and LCS pricing.
 - **First Time Investor**
 - **Short Term Rentals**

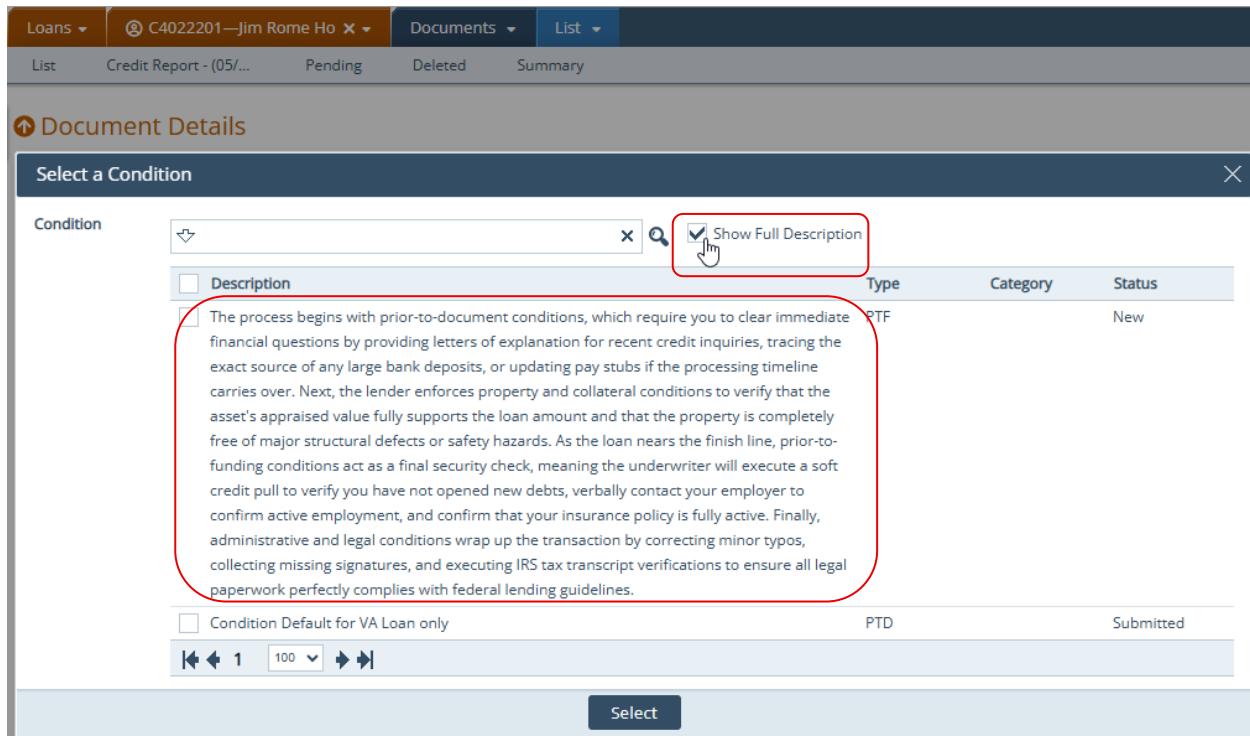
Loans ▾		C4022201—Jim Rome Ho, Jr ✕ ▾		Production ▾		Product & Pricing ▾	
Send/Status		Summary		Application		Borrower	
				Product & Pricing		Trans.	
↑ Additional Product Information							
Hedge Assumable	☒	Conforming/		Non-Conforming			
Balloon	☐	Other Loan Feature	☐	Other			
HELOC	☐	Convertible	☐	Conversion Fee	\$		
Jumbo	☒	Negative Amortization	☐	Expanded Approval Level			
Non-Prime	☒	Interest Basis	360	Do Not Extend Loan Term	☐		
Refundable Finance Charge	☒	by Odd Days					
Hedge	☒						
Automatic Payment	☐						
Borrower ACH	☐						
First Time Investor	☒						
Short Term Rentals	☒						

Documents

Select a Condition/Checklist Lightboxes

New Show Full Description Checkbox (50576, 43624)

- ✓ Added the **Show Full Description** checkbox to both the *Select a Condition* and *Select a Checklist* lightboxes.
 - Select this checkbox to display the full description text of a condition or checklist, when the row's space cuts off the full description text.
 - Shown below is the checkbox working in the *Select a Condition* lightbox.



Select a Condition

Condition

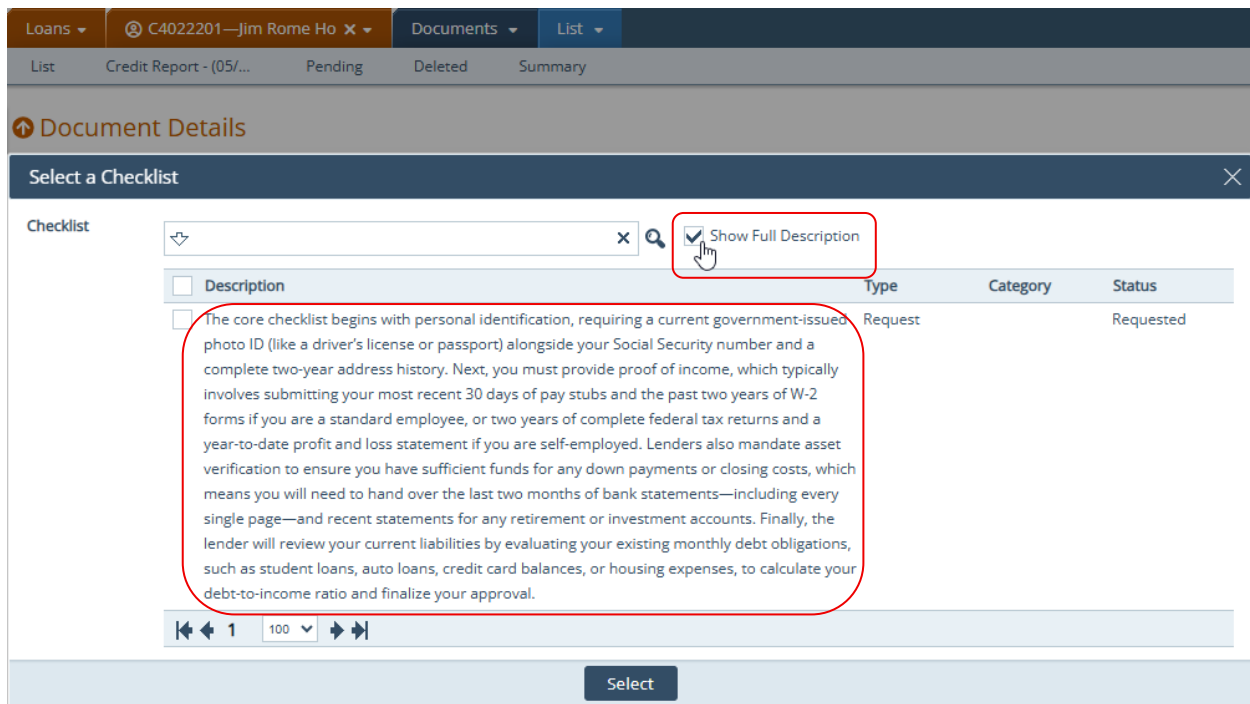
☒ Show Full Description

Description	Type	Category	Status
The process begins with prior-to-document conditions, which require you to clear immediate financial questions by providing letters of explanation for recent credit inquiries, tracing the exact source of any large bank deposits, or updating pay stubs if the processing timeline carries over. Next, the lender enforces property and collateral conditions to verify that the asset's appraised value fully supports the loan amount and that the property is completely free of major structural defects or safety hazards. As the loan nears the finish line, prior-to-funding conditions act as a final security check, meaning the underwriter will execute a soft credit pull to verify you have not opened new debts, verbally contact your employer to confirm active employment, and confirm that your insurance policy is fully active. Finally, administrative and legal conditions wrap up the transaction by correcting minor typos, collecting missing signatures, and executing IRS tax transcript verifications to ensure all legal paperwork perfectly complies with federal lending guidelines.	PTF		New
☐ Condition Default for VA Loan only	PTD		Submitted

1 100

Select

- Below is the checkbox shown in the *Select a Checklist* lightbox.



Select a Checklist

Checklist

☒ Show Full Description

Description	Type	Category	Status
The core checklist begins with personal identification, requiring a current government-issued photo ID (like a driver's license or passport) alongside your Social Security number and a complete two-year address history. Next, you must provide proof of income, which typically involves submitting your most recent 30 days of pay stubs and the past two years of W-2 forms if you are a standard employee, or two years of complete federal tax returns and a year-to-date profit and loss statement if you are self-employed. Lenders also mandate asset verification to ensure you have sufficient funds for any down payments or closing costs, which means you will need to hand over the last two months of bank statements—including every single page—and recent statements for any retirement or investment accounts. Finally, the lender will review your current liabilities by evaluating your existing monthly debt obligations, such as student loans, auto loans, credit card balances, or housing expenses, to calculate your debt-to-income ratio and finalize your approval.	Request		Requested

1 100

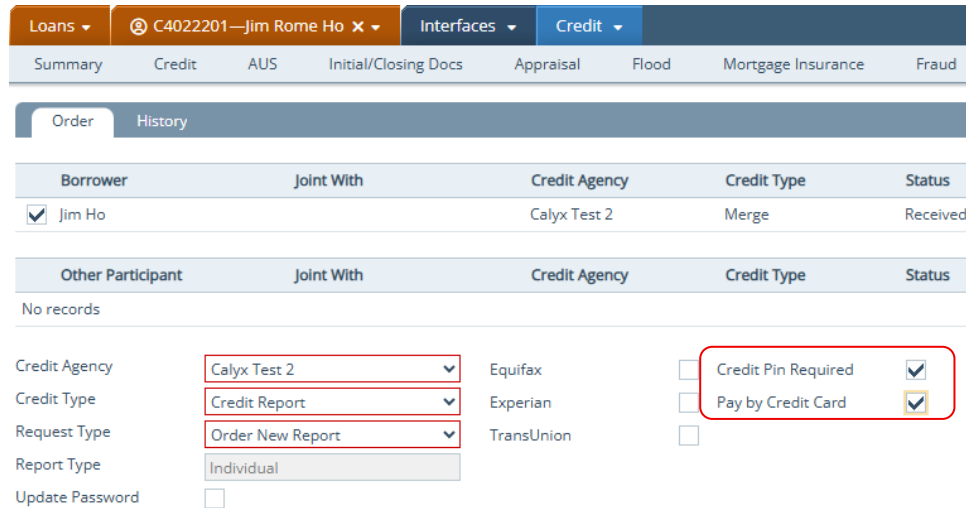
Select

Interfaces

Credit Screen

UI Update (52706)

- ✓ Updated the *Credit > Order* tab by moving the *Credit Pin Required* and *Pay by Credit Card* checkboxes to the right or the *Equifax*, *Experian*, and *TransUnion* checkboxes.



Appraisal Screen

UAD 3.6 Data Import from Mercury Network 2.0 (52721)

- ✓ Updated the mapping for *Mercury Network 2.0* appraisals to import more loan data, which are then directly populated in their corresponding areas in Path.

Updated Mapping

- *ProjectLegalStructureType*
- *AttachmentType*

Added Mapping

- **PropertyInProjectIndicator**
- **PUDIndicator**
- **RenewableEnergyComponentType**
- **NativeAmericanLandsType**
- **PropertyEstateType**
- **PropertyGroundLeaseExpirationDate**
- **AccessoryDwellingUnitTotalCount**

- **LivingUnitExcludingADUCount**
- **ConstructionMethodType**
- **ConstructionStatusType**
- **ManufacturedHomeWidthType**
- **PropertyMixedUsageIndicator**
- **ParcelIdentifier**

Interfaces and Documents

Appraisal ZIP File Enhancement

Appraisal ZIP File Support (52111, 52121)

- ✓ Document management has been enhanced to support the uploading and downloading of appraisal ZIP (compressed) files, including MISMO 3.6 ZIP packages.
 - After an appraisal is ordered from *Interfaces > Appraisal* screen, and if it is returned as a ZIP file, you can manually download the ZIP file in *Documents*. The *Download* lightbox gives you the option to select the ZIP format.
 - This allows you to retain the original appraisal ZIP package in the loan file for recordkeeping.
 - Uploading is the same as before, either via the *Add from Computer* button or *+ File Drop Zone* or *Click to Upload*.
 - Document API has also been updated to support this feature.

Mercury Network 2.0 ZIP File Update (52824)

- ✓ Updated the appraisal orders from *Mercury Network 2.0*, where the returned order is a ZIP file that contains both the PDF and XML.
 - To access both the PDF and XML files, go to *Documents* and open the returned ZIP file.

Loans

56733—Andy America

Documents

List

List

Pending

Deleted

Summary

Show Full Description

Show Active Only

Show

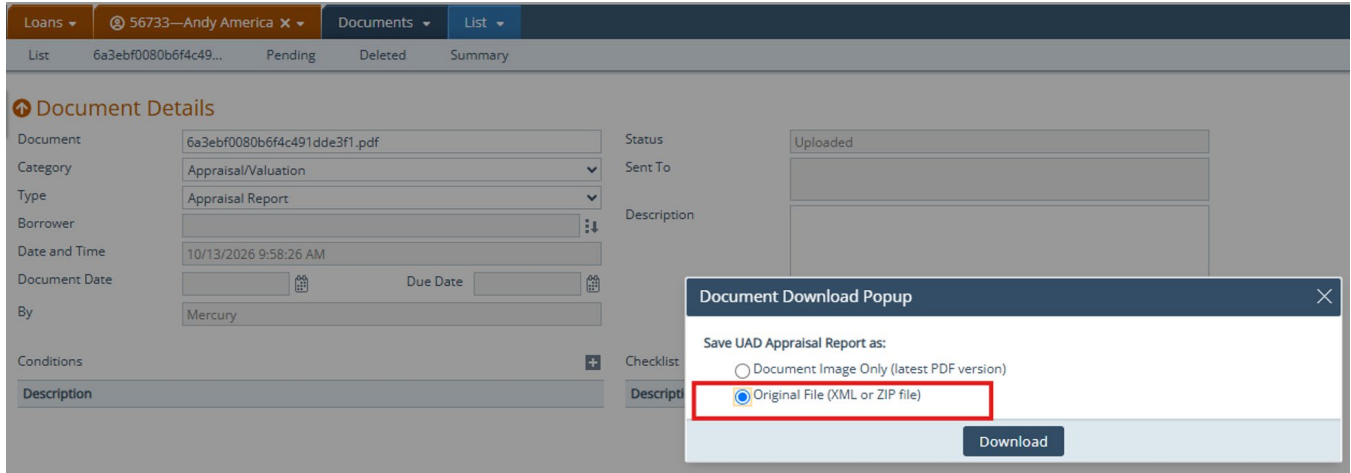
All

Template

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

☐	Document	☐	Borrower	☐	Category	☐	Type	☐	Description	☐	By	☐	Status	☐	Status Date & Time	☐	Upload Date & Time	☐	Review Date
☐	6a3ebf0080b6f4c491dde3f1.pdf				Appraisal/Valuation		Appraisal Report				Mercury		Uploaded		10/13/2026 9:58:26 AM		10/13/2026 9:58:18 AM		
☐	Errors						Automated Underwriting Feedback				Daveon		Uploaded		10/12/2026 9:32:00 PM		10/12/2026 9:31:57 PM		
☐	Appraisal-fixed		Andy America		Appraisal/Valuation		Appraisal Report				Daveon Hawthorne		Downloaded		10/12/2026 9:12:19 PM		10/12/2026 9:12:15 PM		

- Select Original File (XML or ZIP file) to download the ZIP file containing both the PDF and XML files.



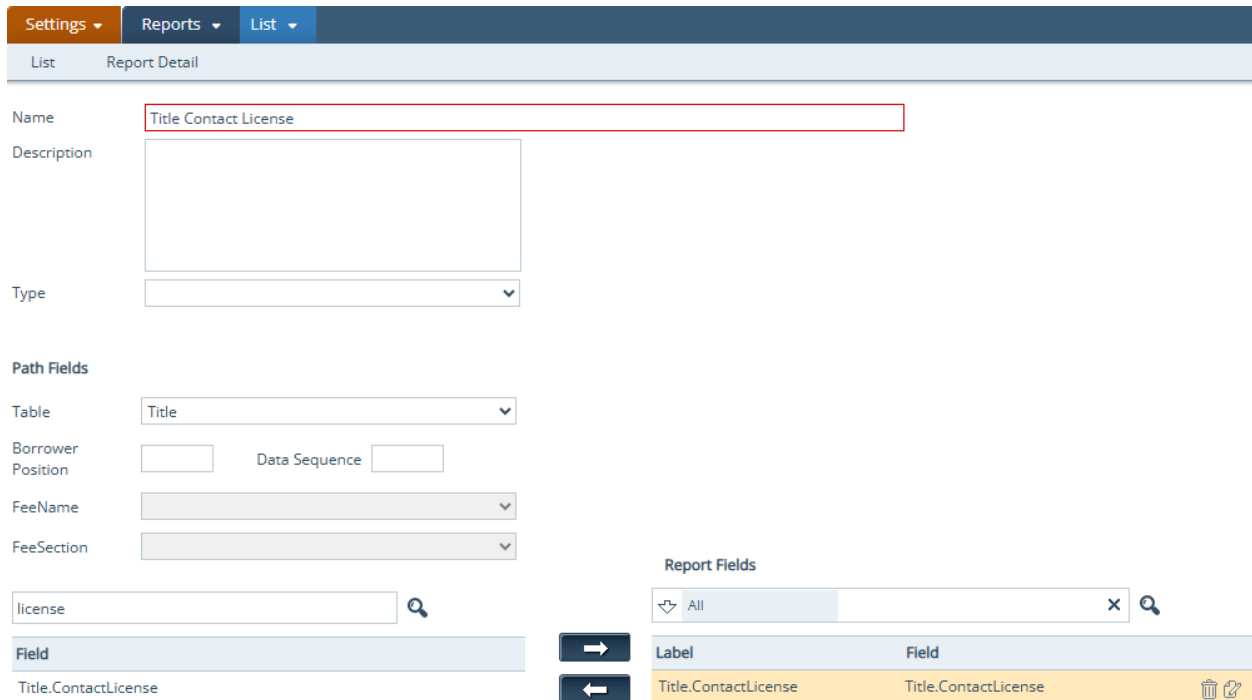
The screenshot shows the 'Document Details' page for a document with ID 6a3ebf0080b6f4c491dde3f1.pdf. The document is categorized as 'Appraisal/Valuation' and is an 'Appraisal Report'. It was uploaded on 10/13/2026 at 9:58:26 AM by Mercury. A 'Document Download Popup' is displayed over the details, asking to 'Save UAD Appraisal Report as:'. Two options are available: 'Document Image Only (latest PDF version)' and 'Original File (XML or ZIP file)'. The 'Original File (XML or ZIP file)' option is selected and highlighted with a red box. A 'Download' button is at the bottom of the popup.

Settings

Reports

Title Contact License (52679)

- ✓ Added **Title.ContactLicense** as a reportable field.



The screenshot shows the 'Report Detail' page for 'Title Contact License'. The 'Name' field is 'Title Contact License'. The 'Description' field is empty. The 'Type' field is a dropdown menu. Under 'Path Fields', the 'Table' is set to 'Title'. The 'Borrower Position' field is empty, and the 'Data Sequence' field is empty. The 'FeeName' field is a dropdown menu, and the 'FeeSection' field is a dropdown menu. A search bar contains the text 'license'. Below the search bar, a table lists the reportable fields:

Field
Title.ContactLicense

On the right, the 'Report Fields' section shows a search bar with 'All' and a magnifying glass icon. Below it, a table lists the reportable fields:

Label	Field
Title.ContactLicense	Title.ContactLicense

Bugfixes

Loans

Interfaces

Special Character Error (51260)

Issue

- Previously, when updating the appraisal status, an error would occur when the special character “&” was entered in the *Status Comment* field in the *Mercury Network Update* lightbox.

Fix

- ✓ Now, the special character “&” no longer causes the error when it is entered in the *Status Comment* field.

FHA Case Number Not Exporting (52708)

Issue

- Previously, the *FHA Case Number* was not exporting when ordering *Mercury Network 2.0*.

Fix

- Now, the *FHA Case Number* is exporting correctly when ordering *Mercury Network 2.0*.

Appraisal Method Missing (52132)

Issue

- Previously, when only *Mercury Network 2.0* was configured for a business unit, the *Appraisal Method* field would not appear on the *Appraisal > Order* tab. When both *Mercury Network* and *Mercury Network 2.0* were configured, the *Appraisal Method* field would appear.

Fix

- ✓ Now, the *Appraisal Method* field appears and functions correctly when *Mercury Network 2.0* is the only configured appraisal provider.

Error Message Issue (52798)

Issue

- Previously, when uploading a document to *Mercury Network 2.0* (*Appraisal > Order* tab) in some cases, the incorrect error message was displayed. The error was not the issue. The issue was the wrong message being displayed.

Fix

- ✓ Now, the correct error message is displayed.

Mercury Appraisal File Import Issue (52701)**Issue**

- ✖ Previously, in some cases, Path would not import appraisal files from *Mercury Network* when the encrypted password used a “+” character at the beginning.

Fix

- ✓ Now, appraisal files with encrypted password that begin with a “+” character are correctly imported into Path.

Appraisal Company Missing (52131)**Issue**

- ✖ Previously, the *Appraisal Company* column was missing in the *History* table on the *Interfaces > Appraisal > Order* tab, after ordering an appraisal from *Mercury Network*. Because of the missing *Appraisal Company*, any message from the appraisal was also missing in *Loans > Messages*.

Fix

- ✓ Now, the *Appraisal Company* is included. Messages are also included when they are in the appraisal order.

Document File ID Not Importing (51579)**Issue**

- ✖ Previously, *Document File ID* (*Production > Appraisals > Information* tab) was missing when ordering appraisals from *Mercury Network* from the *Interfaces > Appraisal > Order* tab.

Fix

- ✓ Now, *Document File ID* is included.

Production

Military Service Misspelling (52521)**Issue**

- ✖ Previously, the *Military Service* section on the *Quote* screen > *General* tab was misspelled.

Fix

- ✓ Now, this section heading is correctly spelled.

Conditions

Condition Status Triggers Incorrect Notification (48846)

Issue

- ⚙️ Previously, when there were multiple conditions in a loan, the system was sending the notification email of the condition that was positioned at the top of the list of conditions, regardless of whether the condition's status was triggered or not. For example, the second condition's status was triggered, but the notification email was sent regarding the first condition, which has not been triggered.

Fix

- ✓ Now, the correct notification email is sent, which is the condition whose status is triggered.