RELEASE NOTES
September 2025

Path Service Pack Release Notes

September 2025

This Path service pack release is scheduled for production release on September 7th, 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 🛠️.

Important Note: Some items and bug fixes listed in these release notes have not yet completed full verification and certain features may not be immediately available for testing or production use.

New Features and Enhancements

Loans

Payment Schedule Update

✓ (51178) – Updated the logic for Daily Simple Interest (DSI – Prepaid Number of Days) to support multiple calculation methods, such as:

   – Counting or excluding odd number of days in interest calculations

   – Setting the first payment date as the first day of the month or one month from the closing date

   Purpose – To ensure accurate handling of various lender requirements and improve flexibility in payment scheduling.
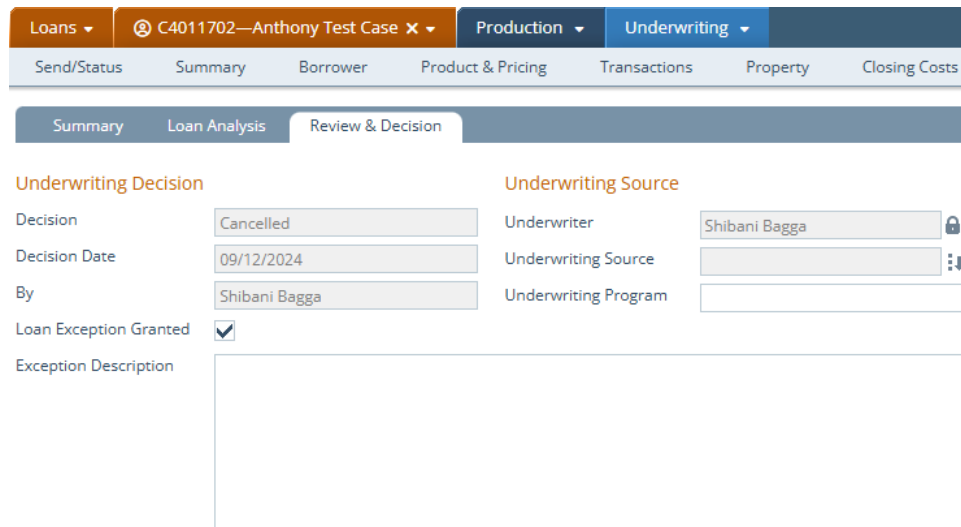
Production

HELOC Screen

✓ (51139) – Added the **Draw Ratio** field.
   Purpose – To automatically display the proportion of the available credit line that the borrower has drawn.

Underwriting Screen > Review & Decision Tab

✓ (51201) – Updated the *Loan Exception Granted* checkbox and *Exception Description* field.

   – Previously when the *Loan Exception Granted* checkbox was selected, the *Exception Description* field would become a required field.

   – Now, selecting the *Loan Exception Granted* checkbox no longer affects the *Exception Description* field.

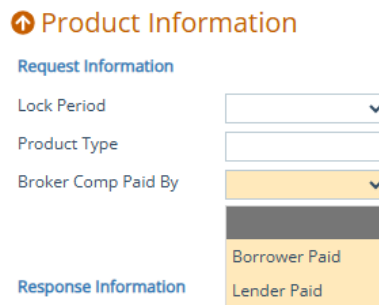   *Purpose* – To provide flexibility in entering the *Exception Description*.

Production and Lock
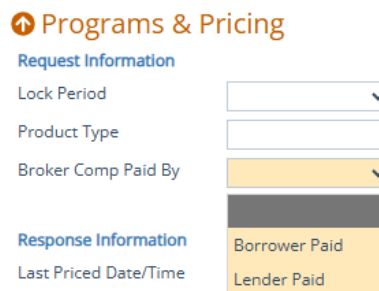
✓ (50919) – Added the **Broker Comp Paid By** dropdown list and field.

   Purpose – To allow you to price OB loans as either lender paid or borrower paid, regarding broker compensation.

   – You can choose **Borrower Paid** or **Lender Paid** from the **Broker Comp Paid By** dropdown list, on two screens in *Production*:

   • *Product & Pricing* screen > *Product Information* section

   • *Quote* screen > *General* tab > *Programs & Pricing* section

   • This dropdown list is also available on the *Pricing Search Parameters* lightbox, which can be accessed from:

o *Production* > *Product & Pricing* and *Quote* screens

o *Lock* > *Confirm*, *Request*, and *Lock Verification* screens

- If this dropdown is left blank on either the *Quote* or *Product & Pricing* screens, it will automatically default to **Lender Paid** in the *Pricing Search Parameters* lightbox.

– The **Broker Comp Paid By** field is displayed on the *Lock Request Data* section > *Production Information* table, on the *Lock* > *Confirm*, *Request*, and *Lock Verification* screens.

- This is a read-only field, displaying the option chosen in *Production*.

Bugfixes

Loans

Production

Loans Transmittal Screen

III. Underwriting Information Section

Total Column Mislabeling

(51116)

Issue – Previously, the *Total* column was mislabeled as *Borrower 2*.

Fix – Now, the column is correctly labeled as *Total*, which displays the total figures for both borrowers 1 and 2.

Production and Compliance

Closing Costs Screen > Fees Tab

F. Prepaids Section

Prepaid Interest Issue

(51198)

Issue – Previously, for daily-interest prepaid fees, the calculations were incorrect when the *Calculate Based on Estimated Closing Date* or *Calculate Based on Disbursement Date* checkboxes were selected.

Fix – Now, the calculations are correct when these checkboxes are selected.

Closing Costs Screen > Loan Estimate and Closing Disclosure Tabs

Adjustable Interest Rate (AIR) Table Section

First Change Frequency Issue

(51104)

Issue – Previously, the *First Change Frequency* contained incorrect values for construction-perm loans.

Fix – Now, this field contains the correct value for construction-perm loans.

Documents

Old PDF Viewer/Editor Issue

(51149)

Issue – Previously, the old PDF viewer/editor limited the thumbnails of the pages in a document to 20.

Fix – Now, all pages of document greater than 20 pages are displayed in thumbnails.
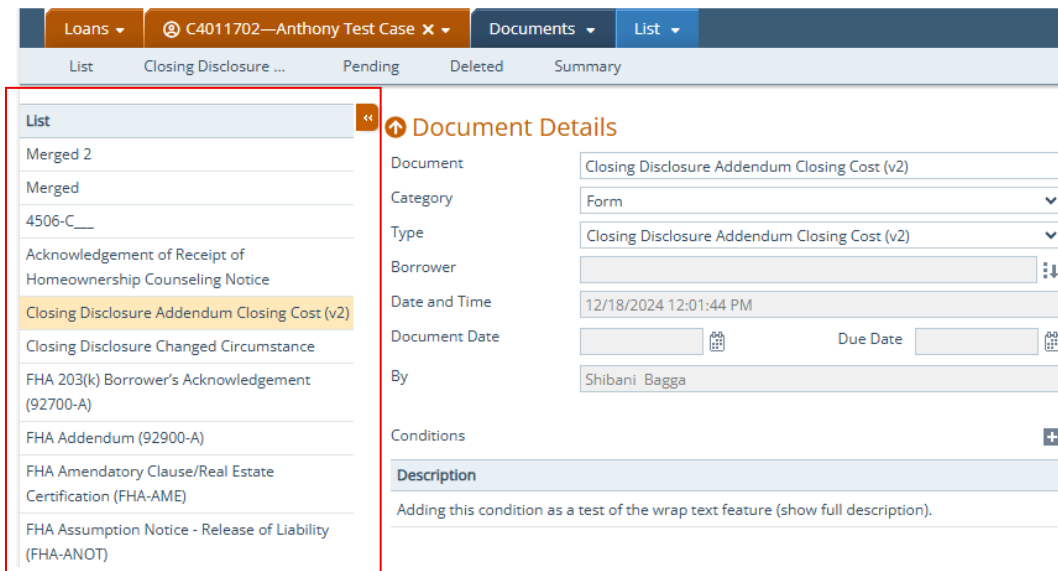
- Note that this was an issue for the old PDF viewer/editor, not the new PDF view/editor from the last release.

Document List Issue

(51112)

Issue – Previously, the documents on the *List* menu, which lists all documents in the loan file, would disappear after a condition was added to the document.

Fix – Now, all documents of the loan file are retained on the *List* menu after a condition is added.

Interfaces

QM Report Issue

(51165)

Issue – Previously, VA IRRRL QM reports were not being issued due to missing mortgage lates from the credit report.

Fix – Now, mortgage lates are included in the credit report, allowing you to issue a VA IRRRL QM report.

LSC Data and AUS Issue

(51168)

Issue – Previously, LSC underwriting data was being imported into the AUS, causing issues in the HMDA report.

Fix – Now, LSC underwriting data is not considered when AUS is run.

Lock

Confirm Screen

Anticipated Sell Price Section

Anticipated Sell Price Adjustments Issue

(51126)

Issue – Previously, when *Price Adjustments* were added, the recalculated *Anticipated Sell Price* was not being updated until the screen was refreshed.

Fix – Now, the recalculated value updates automatically without requiring a screen refresh.

Anticipated Sell Price Adjustments Issue (Mortech)

(51137)

Issue – Previously, the *Price Adjustments (Not Subject to Price Caps)* were not being imported for Mortech users.

Fix – Now, they are correctly imported for Mortech users.

Loans and Sandbox

Documents

Issue with Viewing Documents

(51128)

__Issue__ – Previously, documents created in *Sandbox* could not be viewed in *Loans* and vice versa.

__Fix__ – Now, documents can be viewed when the loan is copied from *Sandbox* to *Loans* and vice versa.

Missing eSgin Block

(51133)

__Issue__ – Previously, when an eSign block was added to a document in a *Sandbox* loan, the eSign block would not be retained after the loan is copied to *Loans*.

__Fix__ – Now, the eSign block is retained after the loan is copied from *Sandbox* to *Loans* and vice versa.

New PDF Viewer/Editor Functionality Issues

(51136)

__Issue__ – Previously, when edits were made to a document using the new PDF viewer/editor (e.g., rotating, annotating, and eSign), the edits were not retained when a loan is copied from *Sandbox* to *Loans*.

__Fix__ – Now, the edits are retained to a document when a loan is copied from *Sandbox* to *Loans* and vice versa.