



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

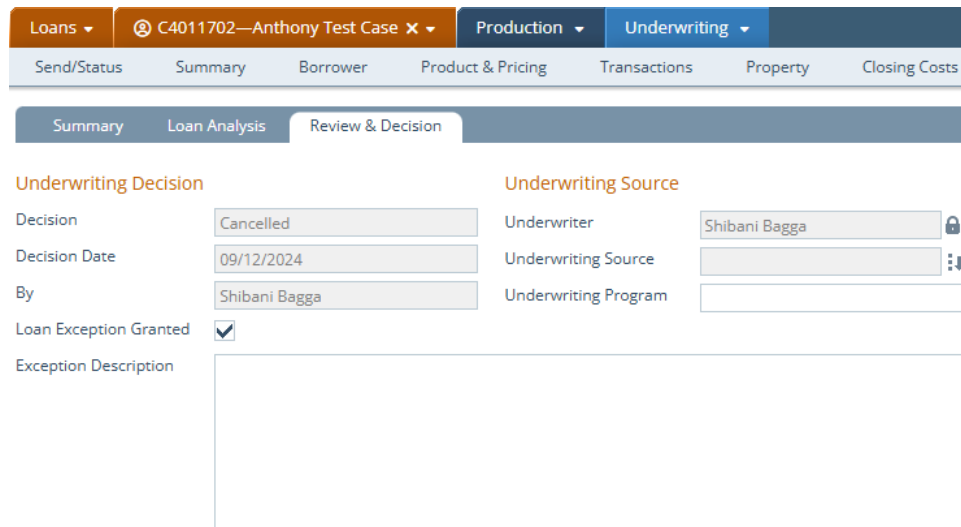
- ✓ (51139) – Added the **Draw Ratio** field.
- Purpose** – To automatically display the proportion of the available credit line that the borrower has drawn.

Loans		C4011702—Anthony Test Case		Production		HELOC	
Send/Status	Summary	Borrower	Product & Pricing	Transactions			
HELOC							
Line of Credit	\$	100,000.00		Initial Period (months)			
Initial Advance Amount	\$	50,000.00		Draw Period (months)			
Draw Ratio		50.000%		Repayment Period			

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*.

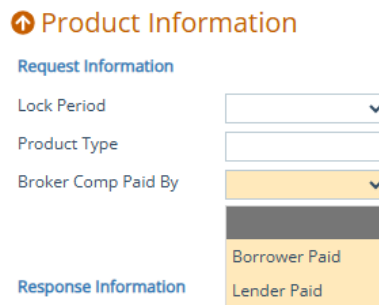


The screenshot shows the Path Calyx interface with the following sections:

- Loans** (dropdown menu)
- C4011702—Anthony Test Case** (dropdown menu)
- Production** (dropdown menu)
- Underwriting** (dropdown menu)
- Send/Status** (button)
- Summary** (button)
- Borrower** (button)
- Product & Pricing** (button)
- Transactions** (button)
- Property** (button)
- Closing Costs** (button)
- Summary** (tab)
- Loan Analysis** (tab)
- Review & Decision** (tab)
- Underwriting Decision** (section):
 - Decision: Cancelled
 - Decision Date: 09/12/2024
 - By: Shibani Bagga
 - Loan Exception Granted: ☒
 - Exception Description: (empty text area)
- Underwriting Source** (section):
 - Underwriter: Shibani Bagga
 - Underwriting Source: (dropdown menu)
 - Underwriting Program: (empty text field)

Production and Lock

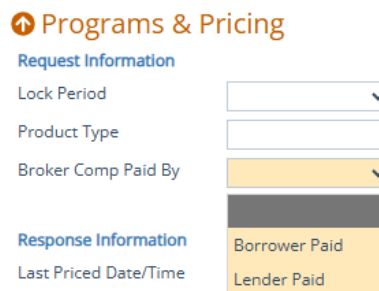
- ✓ (50919) – Added the **Broker Comp Paid By** dropdown list and field.
- Purpose** – To allow you to price OB loans as either lender paid or borrower paid, regarding broker compensation.
 - You can choose **Borrower Paid** or **Lender Paid** from the **Broker Comp Paid By** dropdown list, on two screens in *Production*:
 - Product & Pricing* screen > *Product Information* section



The screenshot shows the **Product Information** section in the *Production* screen. It includes the following fields:

- Request Information** (section header)
- Lock Period: (dropdown menu)
- Product Type: (text field)
- Broker Comp Paid By: (dropdown menu)
- Response Information** (section header)
- Borrower Paid: (radio button)
- Lender Paid: (radio button)

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



The screenshot shows the **Programs & Pricing** section in the *Quote* screen. It includes the following fields:

- Request Information** (section header)
- Lock Period: (dropdown menu)
- Product Type: (text field)
- Broker Comp Paid By: (dropdown menu)
- Response Information** (section header)
- Borrower Paid: (radio button)
- Lender Paid: (radio button)
- Last Priced Date/Time: (text field)

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

- *Production > Product & Pricing* and *Quote* screens
- *Lock > Confirm, Request, and Lock Verification* screens

Pricing Search Parameters

Pricing

Lock Period

Lock Type

Search by Type

Price

Desired Price

100.00000000

Desired Note Rate

0.000 %

Price Result Format

Price

Broker Comp Paid by

Lender Paid

Product & Payment Info

Borrower Paid

Lender Paid

Amortization Type

- 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*.

Lock Request Data

Borrower Information

Borrower Full Name	Tom Cooper Sn
SSN	999-99-9999
Representative Credit Score	
Citizenship	

Product Information

Broker Comp Paid By	
Loan Program	
Program Group	
Loan Type	Conventional
Amortization Type	Fixed
Loan Term	360
Due In	360

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. Prepays 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.

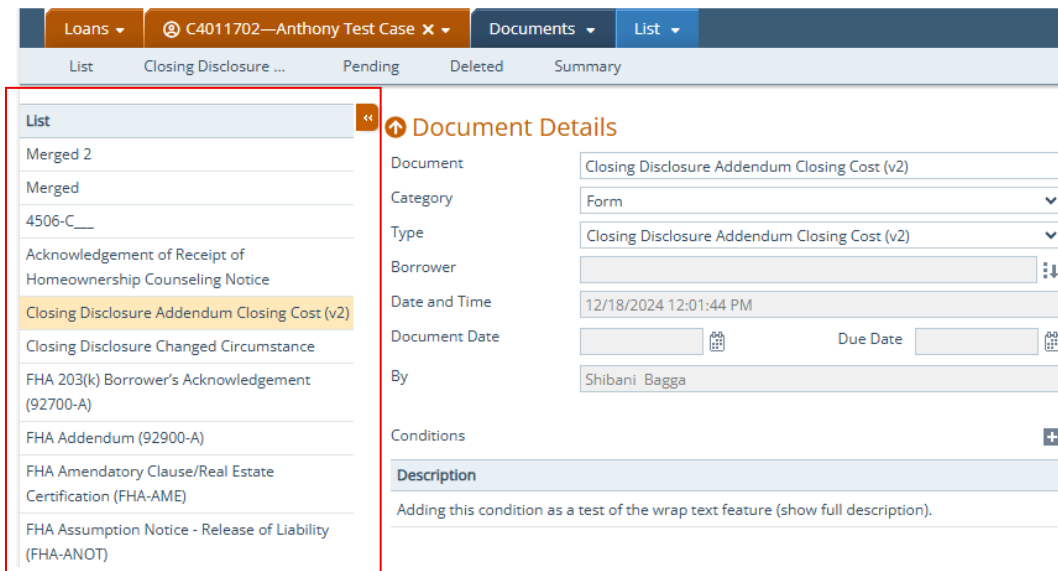
- Note that this was an issue for the old PDF viewer/editor, not the new PDF view/editor from the last release.

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.



Loans ▾ C4011702—Anthony Test Case X ▾ Documents ▾ List ▾

List Closing Disclosure ... Pending Deleted Summary

List

- Merged 2
- Merged
- 4506-C___
- Acknowledgement of Receipt of Homeownership Counseling Notice
- Closing Disclosure Addendum Closing Cost (v2)
- Closing Disclosure Changed Circumstance
- FHA 203(k) Borrower's Acknowledgement (92700-A)
- FHA Addendum (92900-A)
- FHA Amendatory Clause/Real Estate Certification (FHA-AME)
- FHA Assumption Notice - Release of Liability (FHA-ANOT)

Document Details

Document: Closing Disclosure Addendum Closing Cost (v2)

Category: Form

Type: Closing Disclosure Addendum Closing Cost (v2)

Borrower:

Date and Time: 12/18/2024 12:01:44 PM

Document Date: Due Date:

By: Shibani Bagga

Conditions: +

Description

Adding this condition as a test of the wrap text feature (show full description).

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 eSign 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.