



## Path Training Guide - System Administrator

To help you navigate through and perform some of the most common tasks in Path, here is a list of ways to do that in simple and easy-to-follow steps. Use these tips and tricks to take advantage of the vast resources provided in Path—what we call Path Training Guides.

This document is intended to walking Path system administrators through some of the common tasks in **Configuration** and **Settings**.

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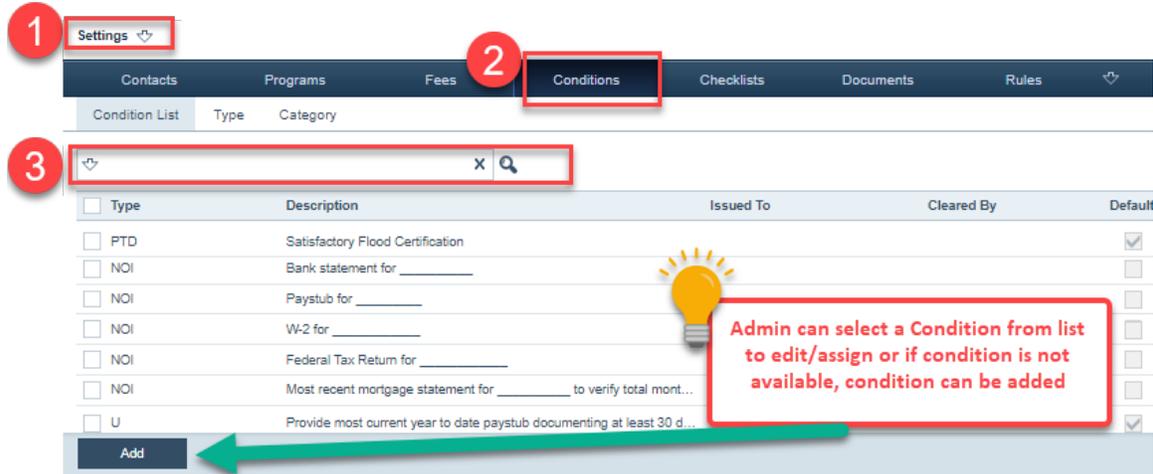
# Condition Setup

To add new conditions or modify existing conditions:

1. Go to **Settings > Conditions > Condition List** screen.

*Note: Only system administrators can access **Settings**.*

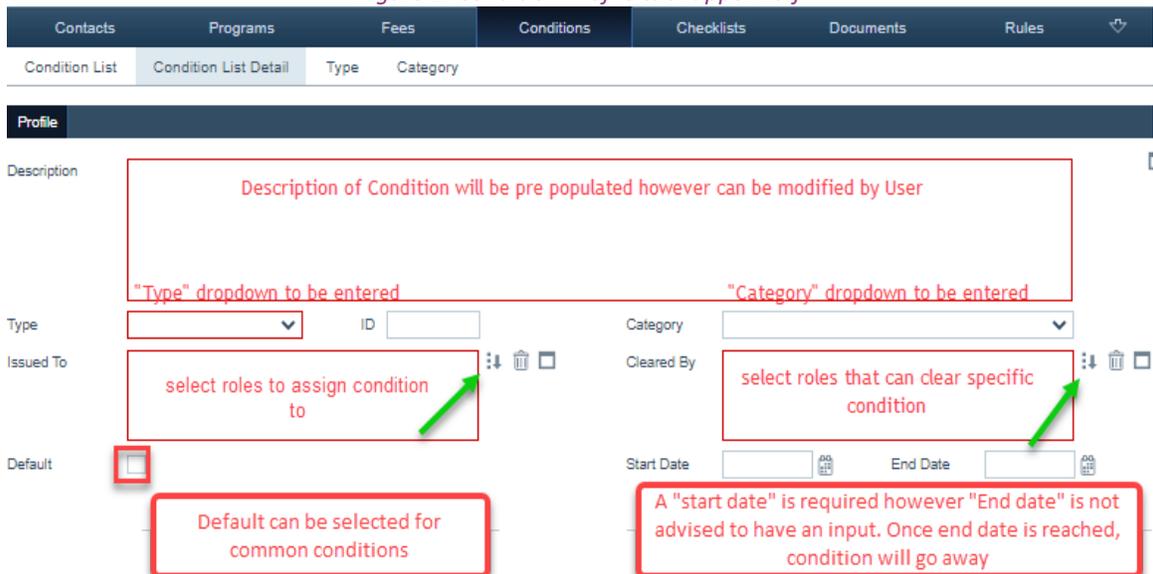
Figure 1: Settings > Conditions



2. The admin can search for an existing condition via the search bar (#3 in *Figure 1: Settings > Conditions*) or add a new condition via the **Add** button.

- Whether the admin adds a new condition or selects an existing condition, the condition's **Profile** tab contains detailed information about the condition, as shown below in *Figure 2: Condition Profile tab: upper half* and *Figure 3: Condition Profile tab: lower half*.

Figure 2: Condition Profile tab: upper half



## Condition Setup

Figure 3: Condition Profile tab: lower half

The screenshot displays the 'Condition Profile' tab's lower half, divided into three main sections: Filters, State Selection, and Roles.

- Filters:** A yellow header 'Filters' is above a purple-bordered panel. It contains three sections: 'Lien' (First Lien, Second Lien), 'Loan Purpose' (Purchase, Refinance, Construction, Construction-Perm, Other), and 'Loan Type' (Conventional, FHA, VA, USDA, Other). Each section has a blue header with a small square icon.
- State Selection:** A teal-bordered panel with 'Property State Included' and 'Property State Excluded' lists. A central list of state abbreviations (AA, AE, AK, AL, AP, AR, AS, AZ, CA, CO, CT, DC, DE, FL) is flanked by arrows and a double-headed arrow. A teal box highlights the arrow controls.
- Roles:** An orange-bordered panel with a list of roles and a blue header with a small square icon. An orange arrow points to the header.

Three callout boxes provide additional information:

- Tip:** A purple-bordered box with a lightbulb icon states: 'TIP: Admin can "select all" by clicking on box within blue header'.
- State Selection:** A teal-bordered box states: 'Condition can be assigned for state specific conditions or using arrow <--> to have assigned to all states'.
- Roles:** An orange-bordered box states: 'Admin will select roles that will have visibility to condition. Best practice will be to select all roles'.

- Shown below in *Figure 4: Example of a condition*, is an example of a condition that has been set up by the admin, such as the condition's **Type**, **Category**, **Issue To**, **Cleared By**, **Filters**, **Roles**, etc.

## Condition Setup

Figure 4: Example of a condition

Condition List   Condition List Detail   Type   Category

**Profile**

Description: Most Recent 30.day paystub

Type: NOI   ID:   Category: Income

Issued To: Gen 3 - Operations   Cleared By: Gen 3 - Underwriter

Default:    Start Date: 04/11/2018   End Date:

**Filters**

- Lien
  - First Lien
  - Second Lien
- Loan Purpose
  - Purchase
  - Refinance
  - Construction
  - Construction-Perm
  - Other
- Loan Type
  - Conventional
  - FHA
  - VA
  - USDA
  - Other
- Property Type
  - Detached
  - Attached
  - Condominium
  - Planned Unit Development
  - Planned Unit Development - Attached
  - Co-Operative
  - Mid Rise Condo
  - High Rise Condo
  - Manufactured Home
  - Detached Condo
  - Manufactured Home: Condo/PUDI/Co\_op
  - Manufactured Home Advantage
  - Single Family Residence
  - Multifamily Residence
  - Modular
  - Condo/Hotel
  - Site Condo
  - Land
  - Raw Land
- Property State Included
  - AA
  - AE
  - AK
  - AL
  - AP
  - AR
  - AS
  - AZ
  - CA
  - CO
  - CT
  - DC
  - DE
  - FL
- Property State Excluded
- Roles
  - System Admin\*
  - Gen 3 - Loan Officer
  - Gen 3 - Operations
  - Gen 3 - Underwriter

Save   Save & New

- The admin can also add more condition types and categories via the **Type** and **Category** screens, as shown in *Figure 5: Condition Type/Categories screens*. Once new types and categories are added, they will become options to be selected from the **Type** and **Category** dropdown menus on the **Profile** tab of all conditions.

## Condition Setup

Figure 5: Condition Type/Categories screens

The screenshot shows a web application interface for setting up conditions. At the top, there is a navigation bar with tabs for Contacts, Programs, Fees, Conditions, Checklists, and Documents. Below this is a sub-navigation bar with 'Condition List', 'Type', and 'Category' tabs. The 'Type' and 'Category' tabs are highlighted with a red box. Below the tabs is a search bar with a magnifying glass icon and a clear button. The main content area is a table with two columns: 'Type' and 'Clear Prior To'. The table contains the following data:

Type	Clear Prior To
<input type="checkbox"/> Closing - for Closer	Loan Closed
<input type="checkbox"/> Closing - for QC	Loan Closed
<input type="checkbox"/> PTD - Closer	Loan Closed
<input type="checkbox"/> PTD - UW	Loan Closed
<input type="checkbox"/> PTF - Closer	Loan Closed
<input type="checkbox"/> PTF - UW	Loan Closed
<input type="checkbox"/> PTP - Closer	Funded
<input type="checkbox"/> PTP - UW	Funded
<input type="checkbox"/> Purchase - for Closer	Funded

Below the table is a pagination control showing '1' of 100 items. At the bottom left, there is an 'Add' button, which is highlighted with a red arrow.

- Once the conditions have been edited or added, the **Condition List** screen should look similar to the following, as shown in *Figure 6: Condition List screen with no missing data*, where all columns are populated with data.

## Condition Setup

Figure 6: Condition List screen with no missing data

<input type="checkbox"/> Type	Description	Issued To	Cleared By	Default
<input type="checkbox"/> Underwriting	1103 - Supplemental Consumer Information Form please ensure this ...	Loan Officer,Loan Coordinator,Lo...	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Final MI Cert - please ensure your final MI Cert is up to date and mat...	Underwriter	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	VA Funding fee - any loans closing on or after 4/7/2023 will be eligibl...	Underwriter	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Minimum Required Investment - please be mindful of the MRI/minimu...	Loan Coordinator	Loan Coordinator,Unde...	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Cash out Refinance - letter of explanation to address reason for cash...	Loan Officer,Loan Coordinator	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Cash out Refinance - existing mortgage to be paid off must be 12 mo...	Loan Officer,Loan Coordinator,U...	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD - UW	VA Loan Analysis - VA Form 26-6393 - This form needs to be generat...	Closer / Funder	Underwriter,Underwriter...	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Mortgage Insurance Quote - If a quote is pulled with more than 1 co...	Loan Officer	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTP - Closer	Homeowners/Flood Insurance Mortgagee Clause - The mortgagee cl...	Closer / Funder	Closer / Funder	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	VA Funding Fee The Certificate of Eligibility needs to be checked reg...	Underwriter	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTF - Closer	VA Addendum - VA Form 26-1802a - This form needs to be executed ...	Closer / Funder	Closer / Funder	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD - Closer	Loan Funding - Current Mortgage Paid Thru = ? - Loan Funding Must...	Closer / Funder	Closer / Funder	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	VA Worksheets Make sure these are all completed prior to issuing th...	Underwriter	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD - Closer	Initial CD - Confirm the initial CD was received at least 3 business da...	Closer / Funder	Closer / Funder	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD - Closer	Initial LE - Confirm the initial LE was received at least 7 business day...	Closer / Funder	Closer / Funder	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Minimum Purchasing Age - The minimum age to purchase a home in ...	Underwriter	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Minimum Purchasing Age - The minimum age to purchase a home in ...	Underwriter	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Budget Form - If the debt to income ratio is over 40/50, AE or RE, thi...	Loan Officer,Loan Coordinator	Underwriter	<input checked="" type="checkbox"/>
<input type="checkbox"/> Underwriting	Employment Offer Letter - Provide a copy of the fully executed offer l...	Loan Officer,Loan Coordinator	Underwriter	<input type="checkbox"/>
<input type="checkbox"/> PTD - Closer	Final 3555 - A copy of this is required to be on file. This is the copy th...	Closer / Funder,Underwriter Tea...	Closer / Funder	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD - Closer	Final 1008 - The underwriter on the file needs to sign the final 1008, ...	Underwriter,Closer / Funder	Closer / Funder	<input checked="" type="checkbox"/>

Add

- Shown below in *Figure 7: Condition List screen with some missing data*, is the **Condition List** screen where some conditions are missing some information.

Condition Setup

Figure 7: Condition List screen with some missing data

Condition List		EXAMPLE OF MISSING DATA: INCOMPLETE CONDITION LIST	
Type	Description	Issued To	Cleared By
<input type="checkbox"/> Submission	Submission		
<input type="checkbox"/> PTD	Enter Description		
<input type="checkbox"/> U	Provide Letter of Explanation for job gaps.	Gen 3 - Loan Officer ,Gen 3 - Op...	
<input type="checkbox"/> PTF	Certificate of Occupancy	Gen 3 - Operations	Gen 3 - Underwriter
<input type="checkbox"/> PTD	Confirmation if the borrower(s) will be signing up for HELOC Auto Pa...		
<input type="checkbox"/> PTD	Satisfactory Flood Certification		
<input type="checkbox"/> PTD	All conditions to be met on 1st mortgage Loan # _____		
<input type="checkbox"/> PTF	Copy of HELOC Note/Agreement from Loan # _____ - w...		
<input type="checkbox"/> PTD	Satisfactory W2 transcripts for: _____		
<input type="checkbox"/> PTD	Provide all LQI required checks - all parties to certify. Any new inquiri...		
<input type="checkbox"/> PTD	Satisfactory tax transcripts for: ____		
<input type="checkbox"/> NOI	Bank statement for _____		
<input type="checkbox"/> NOI	Paystub for _____	Gen 3 - Loan Officer ,Gen 3 - Op...	Gen 3 - Underwriter

## Fee Setup

To add new fees or modify existing fees:

1. Go to **Settings > Fees > Fee List** screen.

*Note: Only system administrators can access **Settings**.*

*Tip: Ensure that the **Enable Custom Fee** box is checked.*

Figure 8: Settings > Fees

The screenshot shows the 'Settings > Fees' interface. At the top, there is a navigation bar with 'Settings' (1), 'Contacts', 'Programs', 'Fees' (2), 'Conditions', 'Checklists', 'Documents', and 'Rules'. Below this is a sub-navigation bar with 'Fee List', 'Late Charge', 'Fees Templates', 'Fee Names', and 'Construction Fees'. A search bar (3) is located below the sub-navigation bar. To the right of the search bar is a checkbox labeled 'Enable Custom Fee' which is checked. Below the search bar is a table with the following columns: Name, Section, Start, and End. The table contains several rows of fees, including 'Mortgage Insurance Premium', 'Intangible Taxes', 'Transfer Taxes', 'City Tax Reserves', 'Hazard Insurance Premium - Additional', 'Flood Insurance - Additional', 'Loan Origination Fee', 'Loan Discount', 'Prepaid Interest', and 'Homeowner's Insurance'. A red arrow points to a '+' button in the top right corner of the table. A red box contains the text: 'Admin can select a Fee from pre-populated list or if a Custom fee needs to be added, this can be done using (+) button'.

2. The admin can search for an existing fee via the search bar (#3 in *Figure 8: Settings > Fees*) or add a new fee via the **Add** button.
3. As shown below in *Figure 9: Fee Profile tab*, set up the fee by completing all applicable field.

## Fee Setup

Figure 9: Fee Profile tab

Section

Fee Name

Fee Type

Company

Percent

Based On

Additional Amount \$

Total Amount \$

Maximum Amount \$

G/L Number

HUD 1 Line Number

Paid To

Paid By

Shoppable

APR

POC

Financed

FHA Allowable

Federal Bona Fide

GSE Bona Fide

State Bona Fide

Excludable

QM

Optional

Exclude from Mortgage/Deed

Months Cushion

Withhold from Wire

Conventional

FHA

VA

USDA

Other Loan Type

Start Date

End Date

Admin will populate and select all applicable options when setting up a custom fee.

TIP: When updating Fees, update Template and Save

TIP: It is not advised to enter an "End Date" as Fee will go away once date has been reached

Update Fees Templates Save

## 1. Creating a Fee Template

To create a new fee template:

1. Go to **Settings > Fees > Fee Templates** screen.

Figure 10: Settings > Fees > Fee Templates

Settings

Contacts Programs Fees Conditions Checklists Documents

Fee List Fee List Detail Late Charge Late Charge Detail Fee Templates Fee Names Construction Fees

Search

Name

1 100

Add

2. Click **Add**.  
The fee template's **Profile** tab is opened.

## Fee Setup

Figure 11: Fee Template Profile tab

Profile

Template Name

**A. Origination Charges**

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes \$	0.00
<b>Total</b>				\$	0.00

**B. Services Borrower Cannot Shop For**

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	Yes \$	0.00
<input type="checkbox"/> VA Funding Fee			Borrower	Yes \$	0.00
<b>Total</b>				\$	0.00

3. Enter a Template Name.
4. Click the add icon (+) that corresponds to the section that you want to add a fee to. The fee's lightbox opens, corresponding to the section where it was opened from.

Figure 12: Fee's lightbox

Fee Name

Custom Fee

Paid To

Company

Percent

Based On

Additional Amount

Total Amount

Maximum Amount

Paid By

APR  Federal Bona Fide

POC  GSE Bona Fide

Financed  State Bona Fide

FHA Allowable  Withhold from Wire

QM

Save & New Save

5. Complete all applicable fields in the fee's lightbox and click the applicable Save button.
6. Add the rest of the fees you want to include in the template.
7. Once all fees are added to the template, scroll down to complete the Filters section.

## Fee Setup

Figure 13: Fee template filters

The screenshot shows the 'Filters' section of the Fee Setup interface. It is divided into several panels:

- Lien:** Includes checkboxes for First Lien, Second Lien, and Loan Purpose (Purchase, Refinance, Construction, Construction-Perm, Other).
- Property Type:** Includes checkboxes for Condominium, Planned Unit Development, Co-Operative, Mid Rise Condo, High Rise Condo, Manufactured Home, Detached Condo, Manufactured Home: Condo/PUD/Co\_op, Manufactured Home Advantage, Single Family Residence, Multifamily Residence, Modular, Condo Hotel, Site Condo, Land, and Raw Land.
- Loan Type:** Includes checkboxes for Conventional, FHA, VA, USDA, and Other.
- Property State:** Two columns: 'Property State Include' and 'Property State excluded'. A callout box explains: "Fee can be assigned for state specific loans by defaulting states in either 'include or exclude' column".
- Business Unit:** Two columns: 'Business Unit included' and 'Business Unit excluded'. A callout box explains: "Business Unit included / excluded can be branch specific or the 1 BU you work from".
- Business Channel:** Two columns: 'Business Channel include' and 'Business Channel excluded'. A callout box explains: "Business Channel included / excluded can be specific or best practice will be to have all included".
- Loan Amount Range:** A field with a dollar sign and a range selector.

At the bottom, there are 'Save', 'Delete', and 'Close' buttons. A tip box states: "Admin will select Filters based on Loan Details to have Fees apply to. TIP: You can 'select all' by clicking on box within blue header".

- After all fees are added and filters set, click the **Save** button at the bottom of the **Profile** tab, then click the **Close** button.  
The template is added to the **Fee Templates** screen.

Figure 14: Fee template added

The screenshot shows the 'Settings' screen with the 'Fees' tab selected. Underneath, the 'Fees Templates' sub-tab is active. A search bar is visible at the top. Below the search bar, there is a table of fee templates. One row is highlighted with a red box:

Name
30 Year Fixed Conventional

At the bottom of the screen, there is an 'Add' button.

- Below is an example of a template with set **Company** names, fees with a set amount, and fees with no set amount.

## Fee Setup

Figure 15: Fee template example

Profile

Template Name

**A. Origination Charges**

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Loan Discount	Lender		Borrower	Yes	\$
<input type="checkbox"/> Loan Origination Fee	Lender		Borrower	Yes	\$
<b>Total</b>					<b>\$ 0.00</b>

**B. Services Borrower Cannot Shop For**

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Mortgage Insurance Premium	Other		Borrower	Yes	\$
<input type="checkbox"/> VA Funding Fee			Borrower	Yes	\$
<input type="checkbox"/> Appraisal Fee	Other	Blue Bird Valuation	Borrower	No	\$ 550.00
<input type="checkbox"/> Credit Report Fee	Other	Lenders One	Borrower	No	\$ 225.00
<input type="checkbox"/> Verification-Income/Employment Fee	Other	Lenders One	Borrower	Yes	\$ 216.00
<input type="checkbox"/> Lender Attorney Fee	Other		Borrower	Yes	\$
<input type="checkbox"/> Flood Certification Fee (Life of Loan)	Other	Lenders One	Borrower	Yes	\$ 8.00
<input type="checkbox"/> USDA Guarantee Fee			Borrower	Yes	\$
<input type="checkbox"/> MERS Registration Fee	Other	MERSCORP Holdings, Inc.	Borrower	Yes	\$ 24.95
<b>Total</b>					<b>\$ 1,023.95</b>

**C. Services Borrower Can Shop For**

Charge	Paid To	Company	Paid By	APR	Amount
<input type="checkbox"/> Survey	Other		Borrower	No	\$ 400.00
<b>Total</b>					<b>\$ 400.00</b>

Buttons: Delete, Close, Save

- On the loan side of Path, you can use the newly added fee template in **Closing Cost > Fees > Fee Template** lightbox.

Figure 16: Fee template used on the loan side

Production Lock Compliance Conditions Documents Interfaces Messages

Send/Status Closing Costs Other Disclosures Disclosure Dates Tolerance QM COC Request COC Confirm Summary

Fees Summary Loan Estimate Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Information Escrows

Estimated Closing Date: 01/31/2023 First Payment Date: 03/01/2023 Total Settlement Charges: \$ 9,703.70 Template: Conventional - Generic

**Fees Templates**

Name	Total Closing Costs	Paid to Lender	Paid by Lender	Paid by Borrower
<input type="radio"/> Path Test TEMPLATE	\$ 2,565.00	\$ 1,795.00	\$ 0.00	\$ 2,340.00
<input type="radio"/> Conventional - Generic	\$ 1,023.95	\$ 0.00	\$ 0.00	\$ 473.95

# Dashboard Setup

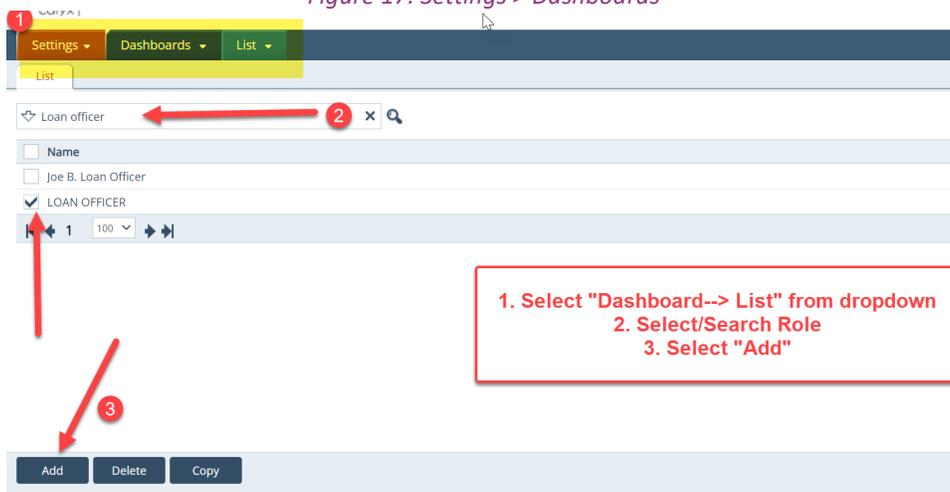
To create a dashboard:

1. Go to **Settings > Dashboards > List** screen.

*Note: Only system administrators can access **Settings**.*

*Note: The admin needs to set up different dashboards for different roles.*

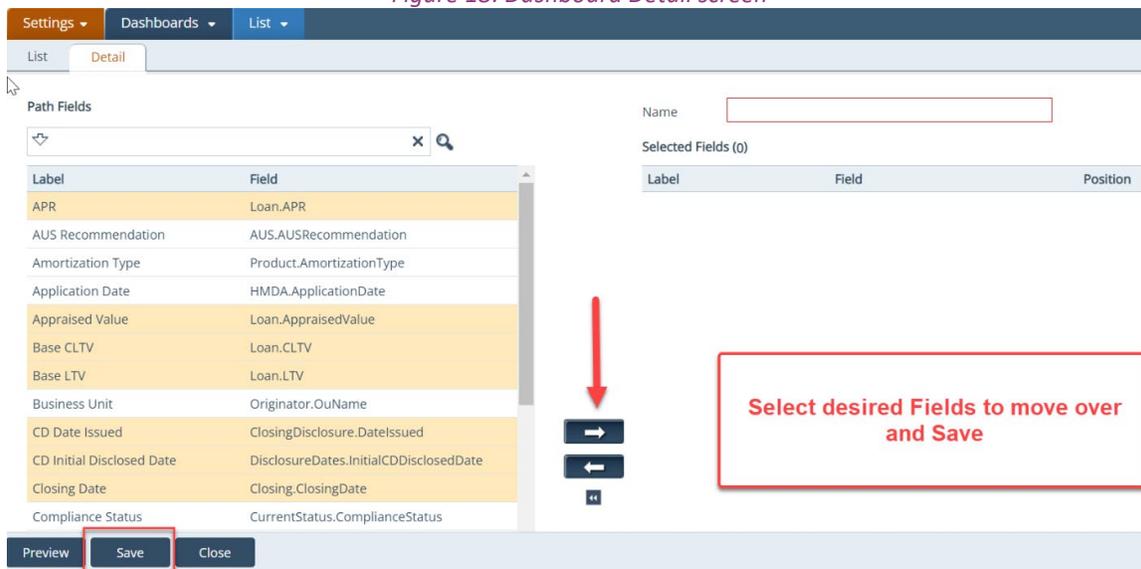
Figure 17: Settings > Dashboards



1. Select "Dashboard--> List" from dropdown  
 2. Select/Search Role  
 3. Select "Add"

2. Click **Add**, which opens the new dashboard's **Detail** screen.

Figure 18: Dashboard Detail screen



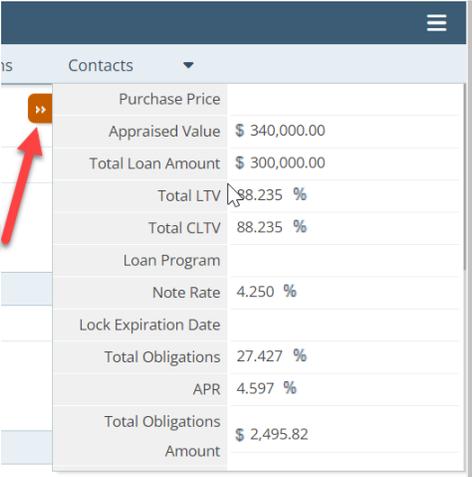
Select desired Fields to move over and Save

3. On the left in the **Path Fields** table, scroll through the list and click on the fields you want to include in the dashboard.

## Dashboard Setup

4. After the fields are clicked on and highlighted, click the right arrow to move the selected field to the **Selected Fields** table.
5. To preview how the dashboard will be displayed, click the **Preview** button.
6. After you have finished setting up the dashboard, click **Save** and then **Close**.

*Figure 19: Dashboard in action*



The screenshot shows a dashboard configuration interface. At the top, there is a dark blue header with a hamburger menu icon. Below the header, the text 'Contacts' is displayed with a dropdown arrow. A table of fields is shown, with a right-pointing arrow button (highlighted by a red arrow) to its left. The fields in the table are:

Purchase Price	
Appraised Value	\$ 340,000.00
Total Loan Amount	\$ 300,000.00
Total LTV	88.235 %
Total CLTV	88.235 %
Loan Program	
Note Rate	4.250 %
Lock Expiration Date	
Total Obligations	27.427 %
APR	4.597 %
Total Obligations Amount	\$ 2,495.82

Below the table, a red-bordered box contains the following text:

**Dashboard will now appear with selected fields on right hand side of screen**

# Pricing Configuration/Setup

## 1. Pricing Setup

### I. Adjustments

As the Path system administrator, you have access to **Settings > General Settings**.

1. Go to **Settings > General Settings > Secondary Marketing > Adjustments**.

Settings ▾ General Settings ▾ Secondary Marketing ▾

Branding Logo Business Calendar Reason Codes Security Secondary Marketing Draw Template API Access

Adjustments Suspend Pricing

Auto Lock Confirmation

Lock Request Date

Lock Expiration Date - Next BusinessDayAuto Adjustment

Search by Type

Minimum Price

**Lock Period** +

Days
<input type="checkbox"/> 15
<input type="checkbox"/> 30
<input type="checkbox"/> 45
<input type="checkbox"/> 60
<input type="checkbox"/> 90
<input type="checkbox"/> 210
<input type="checkbox"/> 180
<input type="checkbox"/> 21
<input type="checkbox"/> 50
<input type="checkbox"/> 1
<input type="checkbox"/> 10
<input type="checkbox"/> 360
<input type="checkbox"/> 100

**Extension Period** +

Days
<input type="checkbox"/> 5
<input type="checkbox"/> 30
<input type="checkbox"/> 7
<input type="checkbox"/> 11
<input type="checkbox"/> 1
<input type="checkbox"/> 45
<input type="checkbox"/> 60
<input type="checkbox"/> 2
<input type="checkbox"/> 8
<input type="checkbox"/> 15
<input type="checkbox"/> 1
<input type="checkbox"/> 2
<input type="checkbox"/> 20
<input type="checkbox"/> 22
<input type="checkbox"/> 23

2. In the **Search by Type** dropdown, select **Price** or **Rate** as the default way in which users will search for pricing.
3. Enter the default **Minimum Price**.

*Note: The default **Minimum Price** value can still be modified by users, same for the **Search by Type** dropdown default.*

4. Select the **Lock Expiration Date – Next Business Day Auto-Adjustment** checkbox to ensure that if lock expires on a weekend or holiday, then it will roll over to the next business day.

## Pricing Configuration/Setup

5. In the **Lock Period** and **Extension Period** tables, enter the duration periods for the lock period and extension period, respectively, by clicking the add icon (+). After these periods are entered in their respective tables, users are able to select them.
6. Enter options for users to select from, in the **Non-Correspondent Buy Side Adjustments**, **Sell Side Adjustments**, and **Correspondent Buy Side Adjustments** tables, by clicking their corresponding add icon (+).
7. To delete an option for the above tables, select its checkbox and click **Delete**.

## II. Suspend Pricing

1. Go to **Settings > General Settings > Secondary Marketing > Suspend Pricing**.

The screenshot shows the 'Suspend Pricing' configuration page. The breadcrumb trail is Settings > General Settings > Secondary Marketing > Suspend Pricing. The 'Suspend Pricing' dropdown menu is open, showing 'Suspend' and 'Schedule' options. Below, the 'Lock Desk Hours' section shows a time zone of 'Central Time' and a 'PPE Pricing Result Timer' set to '300' seconds. A table lists days of the week with 'Open From' and 'To' time slots, all set to 7:00AM and 7:00PM respectively. A '+ Add Extra Hours' button is at the bottom.

2. As the system administrator, you can also schedule or suspend the Lock Desk hours, via the **Suspend Pricing** dropdown.
3. If you are using a PPE (product and pricing engine) you can also set the duration (seconds) when pricing results are available before they expire and have to be re-priced, in the **PPE Pricing Result Timer** field.

## 2. Business Unit Configuration (PPE Only)

1. Go to **Configuration > Business Units**.
2. Select/create a business unit to open its **Profile** tab.

## Pricing Configuration/Setup

- Enter the **Lock Desk Channel Identifier** (green row) and the **Pricing Group** (red row).

*Note: These should be provided by LoanScorecard or from the user's list provided by the Path product team, as shown below.*

Pricing Group	Entity Name	Pricing ID	User Role	User Name
138344	Mortgage Services Inc (PATH)	1373794	Lock Desk	Path Admin
138349	Retail (PATH)	1370726	Loan Officer	sales

- Select from the following checkboxes regarding pricing and lock options.

- Investor Pricing View** – Legacy pricing option (no longer applicable)
- Do Not Import Pricing and Fees** – Prevents **Loan Discount/Credit** from showing on the **Closing Costs > Fees** tab.
- Import Pricing from Lock Confirmation** - Imports price/lock from the lock side to the loan side.

*Note: User will still need to click the **Copy from Lock to Loan** button on the **Lock > Summary** screen, to copy lock data to loan data (from lock side to loan side).*

- If users are locking with Optimal Blue, then check the following boxes.

- OB Lock Management** – Will enable the **OB Lock Request** and **OB Change Request History** buttons on the **Lock > Request** screen, as shown below.

- OB Price Concession** – A prompt will appear after selecting the **OB Lock Request** button, asking if user would like to do a price concession, which can be done at another time (after lock is confirmed), so uncheck this box if users should not be asked upfront.

## Pricing Configuration/Setup

*Note: Ensure that you enable these buttons in **Configuration > Roles > Screens > Loan > Lock > Request**, for the role that users utilize to perform lock request through OB.*

Profile	Workflows	Screens	Screen Sequence
<input checked="" type="checkbox"/>	OB Lock Request		
<input checked="" type="checkbox"/>	OB Change Requ...		

*Note: The OB checkboxes will also give users the choice to switch between **Manual** and **OB** lock channels if needed.*

Send/Status Summary **Request**

### Lock Request

Lock Channel: OB

Request Type: OB

Lock Expiration: [Field]

## 3. User Configuration

1. Go to **Configuration > Users**.
2. Select/create a user.
3. If the user utilizes PPE, enter their lock/pricing credentials in the **Lock Pricing Configuration** section.

Lock Pricing Configuration

Lock Desk Group	138344
Lock Desk Username	Path Admin
Lock Desk User ID	1373794
Pricing Group	138349
Pricing Username	Sales
Pricing ID	1370726

- Credentials requirements:
  - LoanScorecard - **Pricing ID**
  - Mortech - **Pricing Group, Pricing ID** (usually email address)
  - OB Lock - **Lock Desk Group, Lock Desk User ID, Lock Desk Username**
  - OB Pricing - **Pricing Group, Pricing ID, Pricing Username**

## 4. Lock Status Setup

The following lock statuses and sub-statuses must be entered in **Settings > Loan Statuses**.

Status / Sub-status	User Defined Status Name (Example)
Locked/Approved	Relock Approved
Locked/Cancellation Rejected	Lock Cancellation Rejected
Locked/Cancelled	Lock Cancelled
Locked/Cancellation Requested	Lock Cancellation Requested
Locked/Confirmed	Lock Confirmed
Locked/Extended	Lock Extended
Locked/Extension Rejected	Lock Extension Rejected
Locked/Extension Requested	Lock Extension Requested
Locked/Lock Updated	Lock Updated
Locked/Profile Update Requested	Profile Update Requested
Locked/Profile Updated	Profile Updated
Locked/Product Update Requested	Product Updated
Locked/Product Updated	Product Updated
Locked/Price Concession Requested	Price Concession Requested
Locked/Price Concession Accepted	Price Concession Accepted
Locked/Profile Update Rejected	Profile Update Rejected
Locked/Product Update Rejected	Product Update Rejected
Locked/Price Concession Rejected	Price Concession Rejected
Locked/Update Rejected	Lock Update Rejected
Locked/Investor Committed	Investor Committed
Locked/Investor Update Lock	Investor Lock Update
Not Locked/Loan Registered	Loan Registered
Not Locked/Lock Requested	Lock Requested
Not Locked/Registration Confirmed	Loan Registered
Not Locked/Registration Rejected	Loan Not Registered
Not Locked/Registration Requested	Loan Registration Requested
Not Locked/Relock Requested	Relock Requested
Not Locked/Request Rejected	Relock Rejected

## 5. Notification Setup

Add notifications for each lock status to notify recipients of lock requests/confirmations/rejections.

1. Go to **Settings > Notifications**.
2. Select/create a notification.

## Pricing Configuration/Setup

Type:

Subject:

Message:

Business Rule:

Enabled:  Email:  Zip:

Recipient List:

Notify Assignee Only:

Status Trigger:

3. Select **Type** and enter **Subject** and **Message** (free form message or custom message).
4. Select **Enabled** and **Email** to receive notifications by email.
5. Enter the roles in the **Recipient List** field for these roles to receive notifications.
6. Check **Notify Assignee Only** to notify only those roles assigned to the loan file, as opposed to all users that have the role.
7. Enter statuses in the **Status Trigger** field to list lock statuses that will trigger this notification email.

## 6. Lock Desk Configuration

1. Go to *Configuration > Roles > Screens > Loan > Lock > Lock Confirm*.

Reference:  Screen Display Name:

Edit When: Lock Cancelled, Locked, Lock Confirmed, Not Locked - Employment Verified

Tab:  Field Rule:

Edit When: Locked, Lock Confirmed, Relock Rejected, Relock Requested

Button Name	Set Status to	Send to Role	Rule	Hide When Status	Hide When Rule	Show When Status	Show When Rule	Service Provider
Save								
Custom 1								

2. Click the edit icon (✎) to create a custom button.
3. In the **Button Configuration** lighbox, name the button **OB Lock Desk**.

## Pricing Configuration/Setup

Button Configuration

Button Name: OB Lock Desk

Set Status To

Production

Lock

Compliance

Send to Role

Business Rule

Hide When Status is

Production

Lock

Compliance

Hide When Business Rule is

Disable Note

Interface

Save

4. Click the select icon (⋮) corresponding to **Interface**.

Select Interface

Interface

CalyxSoftware

ZIP

OB Lock Desk

Credit

5. Select the **OB Lock Desk**.

Reference: Lock Confirms

Screen Display Name: Confirm

Edit When: Relock Requested, Locked - Relock Requested, Lock Requested, Lock Extension Requested

Tab: Locked

Edit When: Locked, Lock Confirmed, Relock Rejected, Relock Requested

Field Rule

Button Name	Set Status to	Send to Role	Rule	Hide When Status	Hide When Rule	Show When Status	Show When Rule	Service Provider
Save								
OB Lock Desk								OB Lock Desk

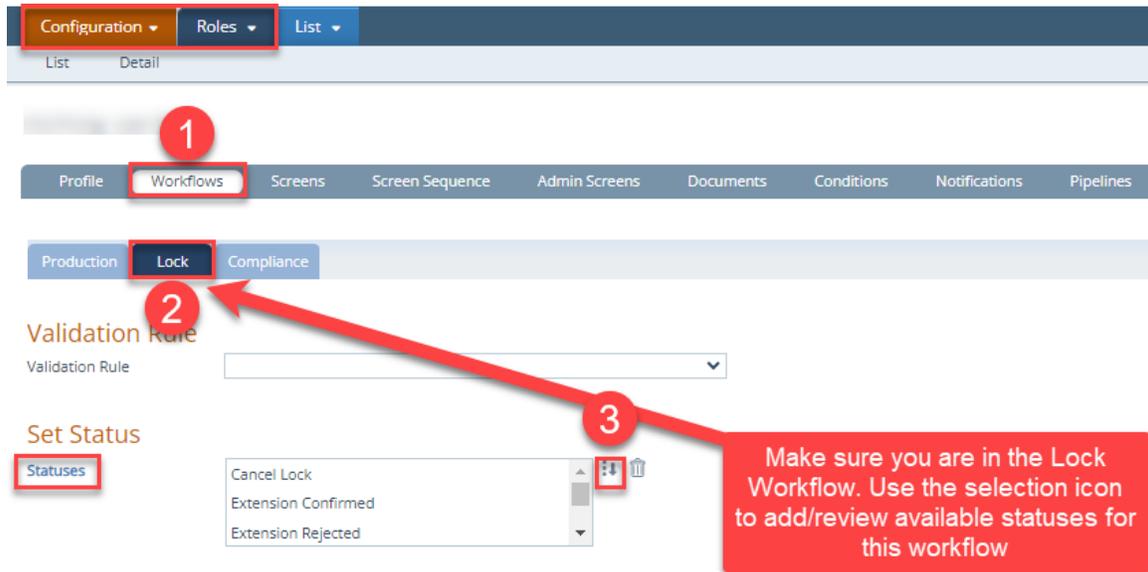
6. The **OB Lock Desk** button is now configured, as shown above.
7. On the **Lock > Confirm** screen, this button will take the lock desk user to the Optimal Blue website to confirm lock requests, as shown below.

## Pricing Configuration/Setup

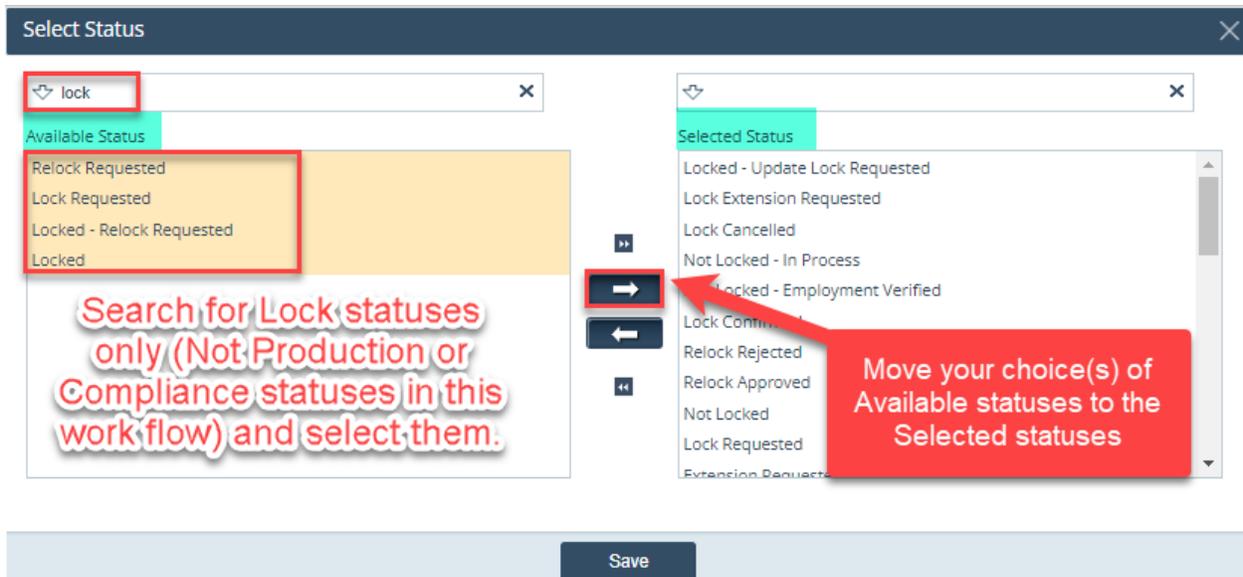


## Configuring the Purchase Advice Screen

1. As the system administrator, go to **Configurations > Roles** and select the role that will have access to the **Purchase Advice** screen.
2. After selecting the role, go to **Workflows > Lock**.

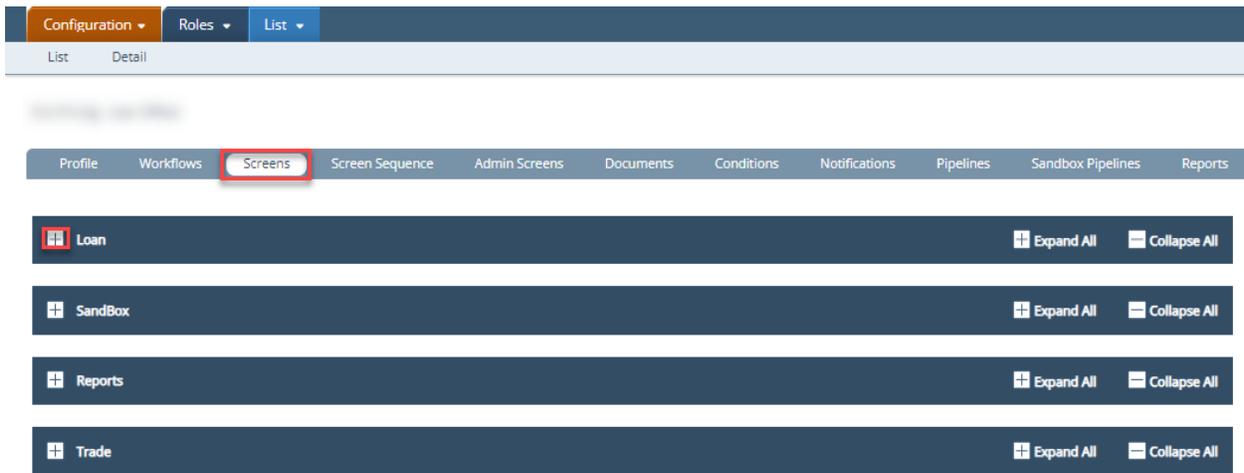


3. Click the select icon (⌵) to open the **Select Status** lightbox, where you can select the statuses to be available for this role.
4. Move the statuses over to the right side in the **Selected Status** field. This will be the list of available statuses when configuring each screen. If a role has these statuses added to any screen, that role (users who have that role) will have access to edit the screen.

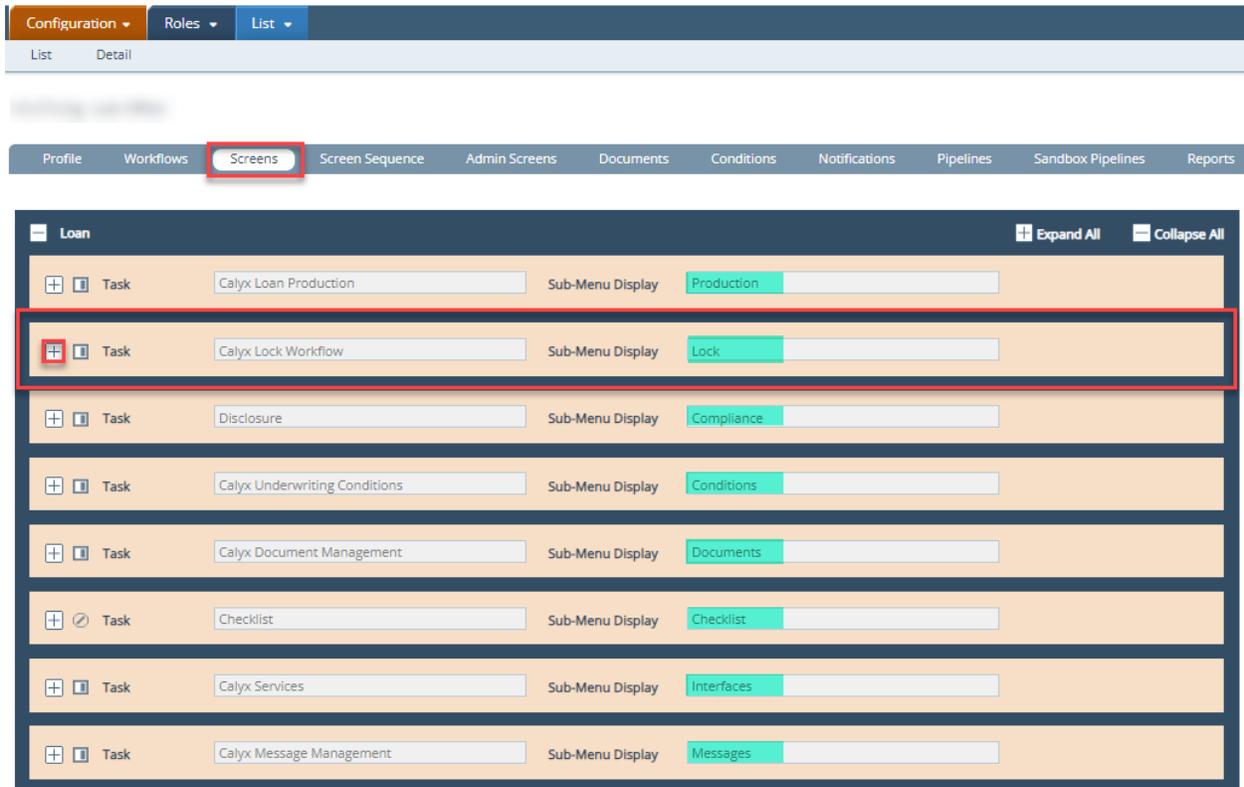


## Configuring the Purchase Advice Screen

- Now you are ready to configure your screen. Go to the **Screens** tab and select the add icon (+) corresponding to Loans.

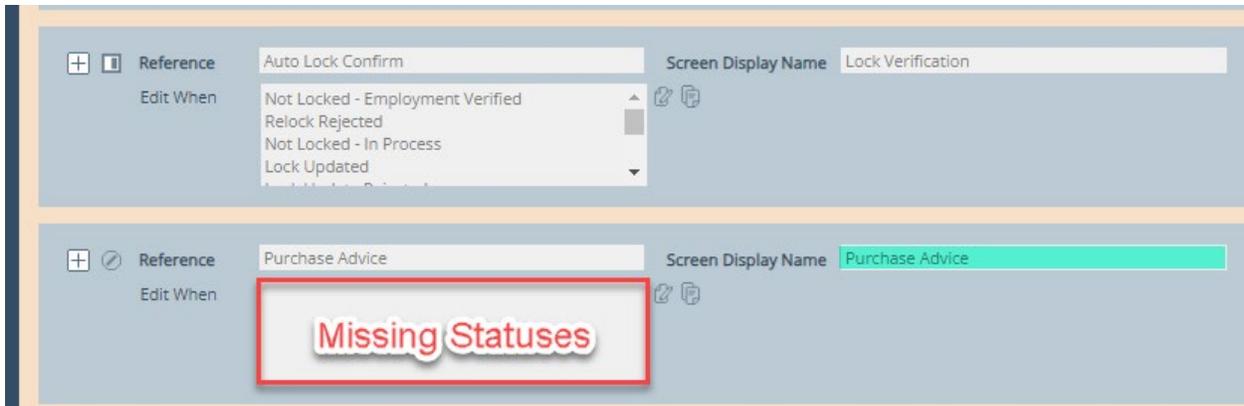


- Select + again for the corresponding section you would like to edit.

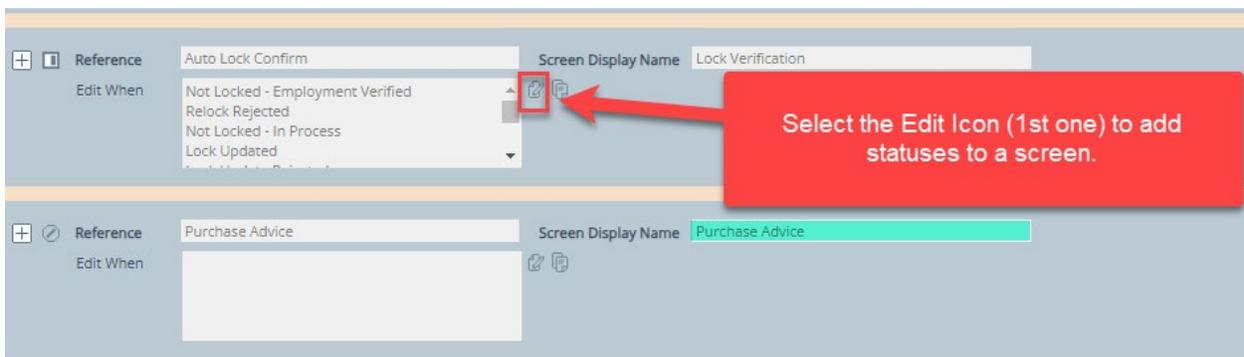


- When you first visit **Configurations > Roles > Screens > Lock > Purchase Advice**, there are no statuses added for the screen, as shown below.

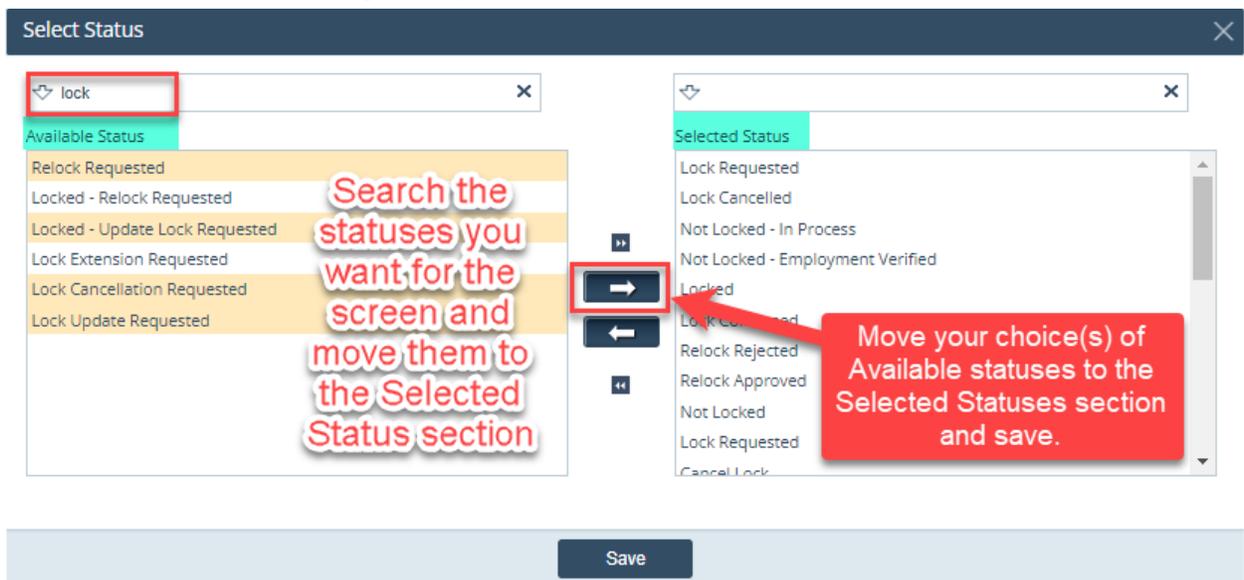
## Configuring the Purchase Advice Screen



8. You need to add statuses to the screen using the edit icon (✎).

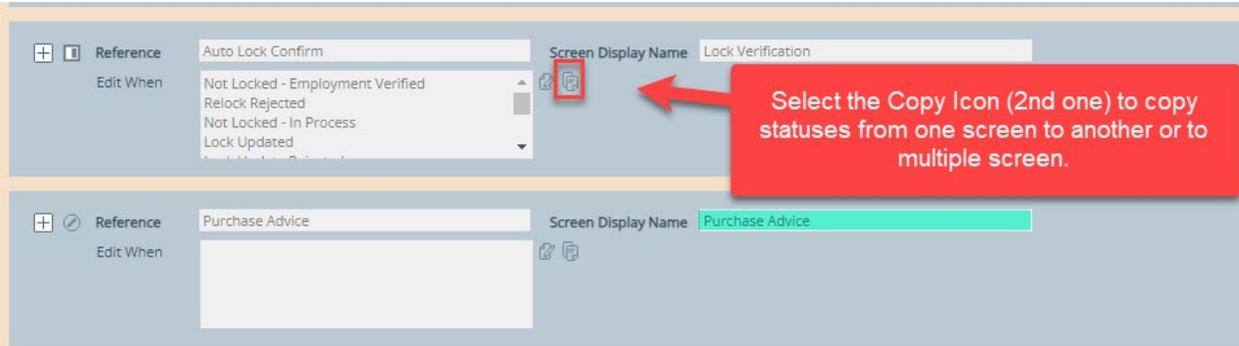


9. Then the **Select Status** lightbox opens.

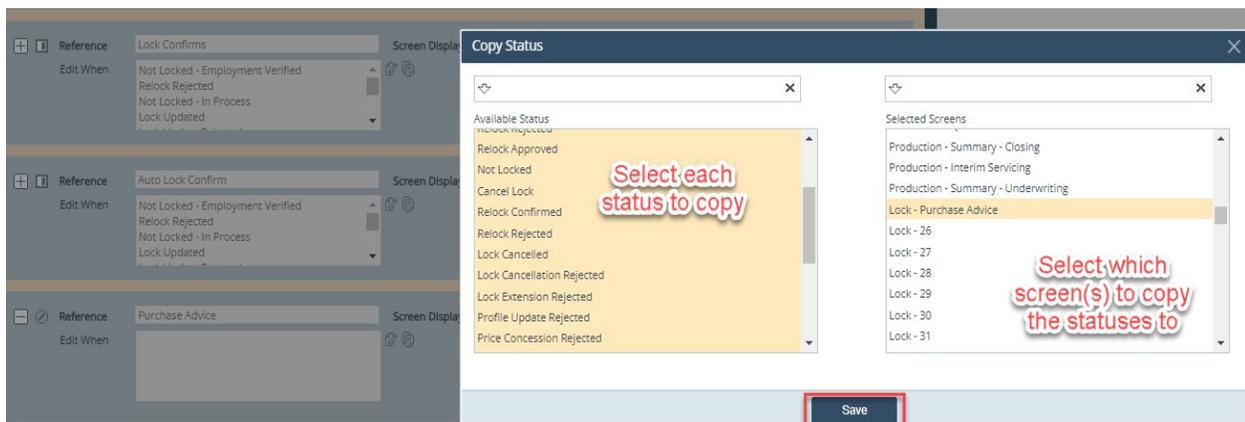


10. Once statuses are added to a screen, you can use the copy icon (📄) to copy statuses from one screen to another or to multiple screens. In this scenario we are copying from the **Lock Verification** screen.

## Configuring the Purchase Advice Screen



11. After selecting , the **Copy Status** lightbox opens, here you choose the status(es) to be copied to the screen.



12. Next, select the screen where these statuses are copied to, then click **Save**.
13. The screen has now been added to the lock workflow, but it is by default greyed out (read only) and missing action buttons, as shown below.

## Configuring the Purchase Advice Screen

14. Next you need to enable the buttons for the screen.

15. Select the corresponding .

16. The select 2<sup>nd</sup>  to expand the screen fully.

## Configuring the Purchase Advice Screen

17. Toggle the icon next to the corresponding button to be enabled for this screen. You can toggle between no access (🔒) and access (🔓).

Button Name	Set Status to	Send to Role	Rule	Hide When Status	Hide When Rule	Show When Status	Show When Rule	Service Provider
Save								
Delete								
Payment Schedule								
Custom 1								
Custom 2								
Custom 3								
Custom 4								
Custom 5								
Custom 6								
Custom 7								
Custom 8								
Custom 9								
Custom 10								
Custom 11								
Custom 12								
Custom 13								
Custom 14								
Custom 15								

**Select each button icon to turn on your desired buttons**

18. The corresponding icon is 🔓, the button is enabled. Now that the buttons are enabled, the role will have access to the screen and buttons, if the added statuses are present. In all other cases, the screen will be read only, and the role won't be able to edit/add/delete on this screen.

Button Name	Set Status to	Send to Role	Rule	Hide When Status	Hide When Rule	Show When Status	Show When Rule	Service Provider
Save								
Delete								
Payment Schedule								
Custom 1								
Custom 2								

**In Mixed view now**

**When the loan is in these statuses, this screen and the buttons that are turned on for the screen will be available. When the loan is not in these statuses, the screen will be read only and the buttons will not be available.**

**Buttons are now on.**

## Configuring the Purchase Advice Screen

19. The screen and the buttons are now enabled and available to users who have this role.

The screenshot shows the 'Purchase Advice' screen with the following sections:

- Loan Information:** Loan Type (Conventional), Term (360), Note Rate (9.000%), Total Loan Amount (\$300,000.00), First Payment Date, Subject Property (Address: 10655 Birch St, Unit Type, Unit Number, City: Burbank, State: CA, ZIP: 91502-1234).
- Purchase Advice Detail:** Sale Date, Investor First Payment Date, Amount Purchased, Per Diem Interest Basis (360), Per Diem Current Interest Rate (9.000%).
- Realized Sell Price:** Loan Program, Program Group, Base Price.
- Price Adjustments:** Add Adjustment, Final Price (0.00000000), \$ 0.00.
- Interest:** Starting Interest Date, Sale Date, Interest Days, Per Diem (\$ 0.00), Per Diem Total (\$ 0.00).
- Escrows:** Total: \$ 0.00.
- Fees:** Total: \$ 0.00.

At the bottom, there is a red box around the 'Save', 'Delete', and 'Payment Schedule' buttons. A red callout box with the text 'Buttons are now available and the screen is ready for use!!' has an arrow pointing to these buttons.

20. This completes configuring the **Purchase Advice** screen and its available buttons.