



Path Training Guide – Path User

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 users through some of the common tasks in Path.

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Loan Officer Workflow

This section is intended to help loan officers navigate through Path and to walk them through the most common tasks in a typical LO workflow.

In Path, there are two common ways of generating new loan: 1) creating a new loan via the **New Loan** button or 2) importing a new loan from Zip.

Note: The loan officer can enter information on the Quote screen, from which the data will flow to the appropriate sections within the main screens listed below in [Figure 1: New loan by manual entry](#).

1. New loan > Manual Entry Overview

Figure 1: New loan by manual entry

The screenshot shows the Path Loans interface. At the top, there are tabs for 'Pipeline' and 'Help'. Below that, there are 'Desk' and 'Cabinet' tabs. A search bar is present. The main area contains a table with columns: Loan Number, Borrower, Subject Property, App Date, Loan Status, Compliance Status, LE Due Date, Initial LE Disclosure, Appraisal Received, Lock Exp. Date, Loan Amount, and Note Rate. The table lists several loans, including one with Loan Number 8170220048 and Loan Status 'Application'. At the bottom, there are buttons for 'New Loan', 'Import', and 'Export'. The 'New Loan' button is highlighted with a red box and a red arrow points to it. A red callout box on the right contains the following text:

If a manual application is being entered, Loan officer will complete the following screens within Path:

- 1) Borrower
- 2) Property
- 3) Product and Pricing
- 4) Closing Costs
- 5) Transactions

To manually create a new loan in Path:

1. Go to **Loans > Pipeline**.
2. Click **New Loan** button.
3. Respond to the lightbox(es) and prompt(s).
4. Complete all applicable loan information for the **Borrower, Property, Product & Pricing, Closing Costs, and Transactions** screens.

2. New Loan > Zip Import Overview

I. Zip Application Process

Zip is a point-of-sale system, which imports loan applications into Path, to be further processed and closed. Via the loan officer's own Zip account/website, borrowers apply for loan applications, and upon completion, the loan applications are imported into Path.

For example, shown below is a loan officer's email signature, containing links to two Zip websites; one leads to the loan officer's own Zip site and the other to the company's main Zip site.

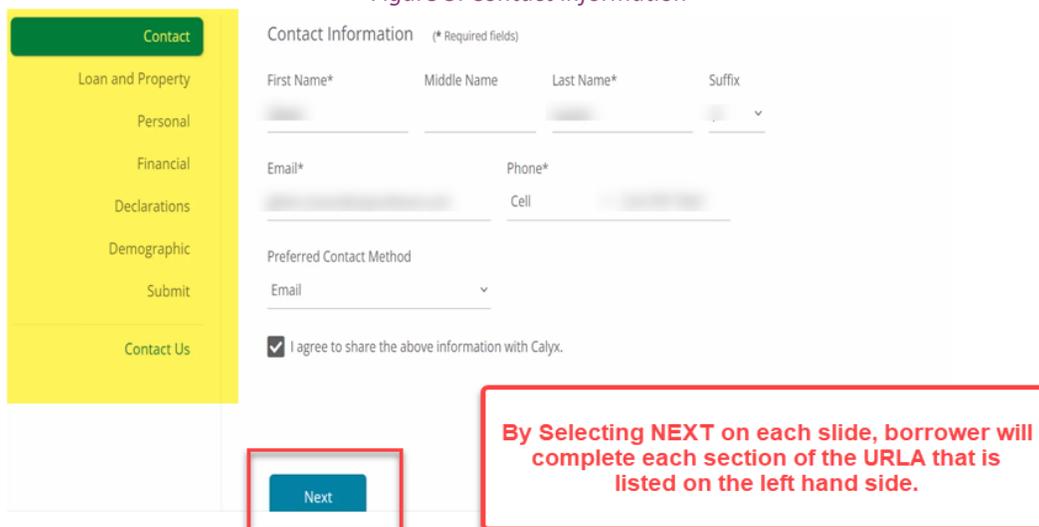
Figure 2: Email signature with links to Zip websites



When the borrower clicks on either link, they are led to the Zip landing page of either the loan officer or the company, both of which feature the **Get Started** button.

Clicking the button leads the borrower to initiate the loan application, where they are prompted to enter loan, property, personal, financial, demographics, and other information.

Figure 3: Contact information



Loan Officer Workflow

Figure 4: Personal information

What is your social security number or taxpayer identification number?

I authorize Calyx to obtain a consumer credit report on Gilbert L. Zano

999-99-****

What is your date of birth?

November / 29 / 1974

What is your citizenship?

US Citizen

What is your marital status?

**FYI:
ZIP application will NOT order credit report. Borrower will have option to proceed without inputting SSN for quote**

Figure 5: Submit section

To expedite your application's processing, upload any of the following documents now. If you do not have any, click Next.

File types supported: PDF, JPG, GIF, PNG

Government-issued ID
Note: Driver's License, ID Card, Passport.

Upload

Borrower will also have option to upload documents securely through ZIP

Previous Next

After completing all sections of the application, the borrower is prompted to create a Zip account, where they can track their loan and upload documents requested by the loan officer.

Figure 6: Borrower signup

Sign In

Password

Remember me [Forgot password?](#)

Sign In

Cancel

Sign Up

Create Your Account

First Name*

Last Name*

Email Address*

Mobile Number

Password*

Between 8 and 15 characters

Confirm Password

Sign Up Complete

Sign in to check your application status any time.
Do you want to sign in now?

Sign In

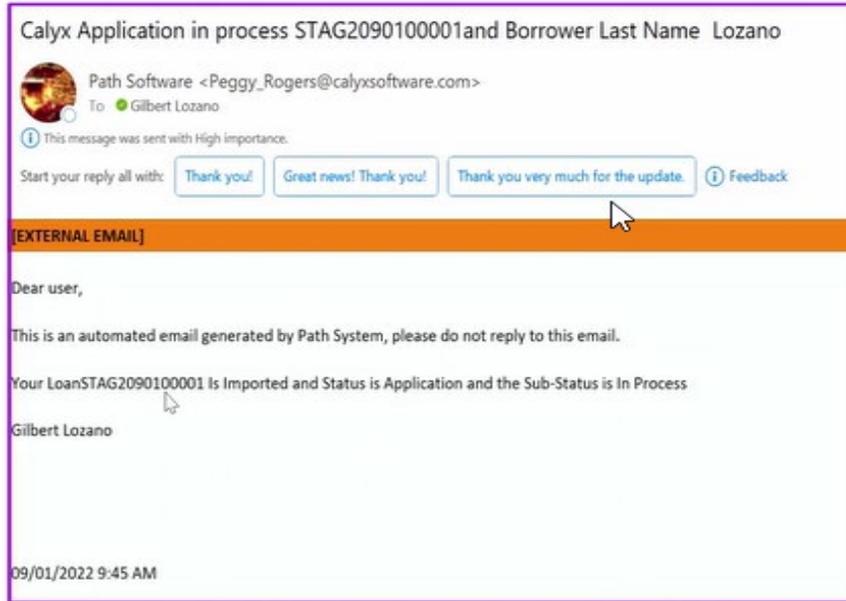
Cancel

After the borrower has completed the application in Zip, the loan officer receives an email notification about the new application, confirming that **Pipeline** has received a new loan. If the borrower does not complete the

Loan Officer Workflow

application but chooses to **Save and Continue Later** (via the **Save and Continue Later** option shown in *Figure 5: Submit section*), the LO will also receive an email notification about a pending application that requires further action from the borrower.

Figure 7: Email notification to LO



The new loan application is listed in **Pipeline**.

Figure 8: New loan application from Zip in Pipeline

Pipeline																																																																													
Desk	Cabinet	Role Desk	Role Cabinet	Active	Archive	Inactive																																																																							
<table border="1"> <thead> <tr> <th>Production (3)</th> <th>Lock (3)</th> <th>Compliance (3)</th> <th>Condition (0)</th> <th>All</th> <th colspan="8"></th> </tr> <tr> <th>Loan Number</th> <th>Loan Servicer #</th> <th>LO Name</th> <th>OU Name</th> <th>Borrower First La</th> <th>Subject Property</th> <th>Loan Status</th> <th>Loan Sub-Status</th> <th>Lock Expiration</th> <th>Loan Amount</th> <th>Note Rate</th> <th>Loan Type</th> <th>Loan Purp</th> </tr> </thead> <tbody> <tr> <td>STAG2090100001</td> <td>534</td> <td>Gilbert Lozano</td> <td>Tuan - Gen 2</td> <td>Gilbert Lozano</td> <td></td> <td>Application Tak...</td> <td></td> <td></td> <td>405,000.00</td> <td>0.000</td> <td>Conventional</td> <td>Purchase</td> </tr> <tr> <td>STAG2092900003</td> <td>533</td> <td>Gilbert Lozano</td> <td>Tuan - Gen 2</td> <td>Joe Rogan</td> <td>3807 LOVERS</td> <td>Application</td> <td>Application Taken</td> <td></td> <td>405,000.00</td> <td>4.875</td> <td>Conventional</td> <td>Purchase</td> </tr> <tr> <td>STAG2082500005</td> <td>532</td> <td>Gilbert Lozano</td> <td>Tuan - Gen 2</td> <td>LUKA MORTG...</td> <td></td> <td>Application Tak...</td> <td></td> <td></td> <td>365,750.00</td> <td>4.875</td> <td>Conventional</td> <td>Purchase</td> </tr> </tbody> </table>													Production (3)	Lock (3)	Compliance (3)	Condition (0)	All									Loan Number	Loan Servicer #	LO Name	OU Name	Borrower First La	Subject Property	Loan Status	Loan Sub-Status	Lock Expiration	Loan Amount	Note Rate	Loan Type	Loan Purp	STAG2090100001	534	Gilbert Lozano	Tuan - Gen 2	Gilbert Lozano		Application Tak...			405,000.00	0.000	Conventional	Purchase	STAG2092900003	533	Gilbert Lozano	Tuan - Gen 2	Joe Rogan	3807 LOVERS	Application	Application Taken		405,000.00	4.875	Conventional	Purchase	STAG2082500005	532	Gilbert Lozano	Tuan - Gen 2	LUKA MORTG...		Application Tak...			365,750.00	4.875	Conventional	Purchase
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II. Loan Arrives from Zip

Figure 9: Quote screen with information from Zip

The screenshot shows the 'Quote' screen for loan STAG2090100001—Gilbert Lozano, Jr X. The 'Quote' menu item is highlighted. A red box highlights the 'Zip' field in the 'Current Address' section, with text stating: "Zip info will populate into Quote Screen in which LO will be allowed to review input and enter any missing fields." The form contains fields for Borrower Information, Personal Information, Current Address, and Contact Information. At the bottom, there are buttons for Mortgage Insurance, Save, Delete, Credit, and Programs.

The loan officer can choose to order a credit report and/or mortgage insurance from the **Quote** screen. Credit and MI can also be ordered from **Interfaces > Credit** and **Interfaces > Mortgage Insurance**, respectively.

Figure 10: Credit order from Quote screen

The screenshot shows the 'Credit Order' dialog box. The 'Credit Order' window is open, showing fields for Borrower(s), Order Information, and Report Type. A red box highlights the 'Credit Agency', 'Credit Type', and 'Request Type' fields, with text stating: "FYI: Credit/MI can also be ordered through Interfaces". The 'Order' button is visible at the bottom of the dialog. The background shows the 'Subject Property' form with buttons for Mortgage Insurance, Save, Delete, Credit, and Programs.

Once the borrower agrees to have their credit pulled, the LO can begin the application process. All information from the **Quote** screen is populated into the **Production > Borrower** screen. The LO then completes the rest of the **Borrower** screen to complete the loan application.

Loan Officer Workflow

Figure 11: Borrower screen

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Production ▾ Borrower ▾ ☰

Send/Status Summary Application **Borrower** ☰

URLA

Number	First Name	Middle Name
<input type="checkbox"/> 1	Ken	

Personal Information Copy from

First Name: Ken
Middle Name:
Last Name: Customer
Suffix: JR
Nickname:
SSN: 500-50-7000
Date of Birth: 01/01/1970 Age: 52

Marital Status: Unmarried(Single, Divorced...)

Number of Dependents: 0 Ages:

Save Delete Main Contact Swap Borrowers VOA Invite Convert to URLA Copy Liability to Another Borrower Change Liability Type

TIP: Selecting dropdown next to Borrower will allow user to navigate loan application by going directly to specific sections.
For an accurate AUS reading, review/complete Borrower tab in its entirety.

3. Credit Report and Borrower Screen

After the new loan has been created or imported, the loan officer pulls the borrower's credit.

*Note: Before ordering the credit report, ensure that the **Credit Consent** checkbox is selected on the **Production > Borrower > Other Information** section.*

Figure 12: Credit Consent checkbox

Loans ▾ C3011802—James Douglas, Jr. ▾ Production ▾ Borrower ▾ ☰

Send/Status Summary **Borrower** Product & Pricing Transactions Prop

Other Information

Application Type: Shared With:

Borrower Acknowledgements

Credit Consent

eConsent
First-Time Homebuyer

Non-Borrower Acknowledgements

Co-Signer
Non-Purchasing Spouse
Non-Borrower Household Member

To order a credit report:

1. Go to **Interfaces > Credit > Order** tab.

Figure 13: Interfaces > Credit

Loans ▾ 2022129000000001—Suzi S Builder ▾ Interfaces ▾ **Credit** ▾

Summary **Credit** AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Borrower	Joint With	Credit Agency	Credit Type	Status	Date	Reference Number
<input checked="" type="checkbox"/> Suzi Builder						

Other Participant	Joint With	Credit Agency	Credit Type	Status	Date	Reference Number
No records						

Credit Agency: Equifax:

Credit Type: Experian:

Request Type: Trans Union:

Report Type: Credit Pin Required:

Update Password: Pay by Credit Card:

User will select Credit vendor from dropdown along with request type.

TIP: Ensure all 3 credit bureaus are selected.

Save Order

2. Select the **Credit Agency**, **Credit Type**, **Request Type**, and check the boxes corresponding to the three credit bureaus.
3. Click **Order** and follow the prompts from the lightbox.

Figure 14: Credit Report lightbox

Credit Report Request

Borrower	Co-Borrower
First Name: Suzi	First Name: <input type="text"/>
Middle: S	Middle: <input type="text"/>
Last Name: Builder	Last Name: <input type="text"/>
Suffix: <input type="text"/>	Suffix: <input type="text"/>
SSN: 999-60-6666	SSN: <input type="text"/>
Date of Birth: 01-01-1970	Date of Birth: <input type="text"/>
Age: 52	Age: <input type="text"/>

Present Address	Co-Borrower Present Address
Street Address: 5404 Pawnee Trail	Street Address: <input type="text"/>
City: Louisville	City: <input type="text"/>
State: KY ZIP: 40207	State: <input type="text"/> ZIP: <input type="text"/>

Previous Address	Co-Borrower Previous Address
Street Address: <input type="text"/>	Street Address: <input type="text"/>
City: <input type="text"/>	City: <input type="text"/>
State: <input type="text"/> ZIP: <input type="text"/>	State: <input type="text"/> ZIP: <input type="text"/>

Credit Report Type:

Review for accuracy

Submit

Loan Officer Workflow

- Once the **Credit Report Request** lightbox appears, review the data for accuracy and click **Submit**. Once credit has been pulled, you will be able to import information into Path.

Figure 15: Importing credit information into Path

The screenshot shows the 'Suzi Builder Credit' interface. On the left, there is a table for 'Liabilities Excluded from Import' with columns: Status, Creditor, Type, Balance, and Payment. A red box highlights a note: 'User will have ability to import all liabilities or Select line by line'. In the center, there are navigation buttons: 'Ignore \$0 Balance' and 'Ignore Closed'. On the right, there is a table for 'Liabilities to Import' with columns: Status, Creditor, Type, Balance, and Payment. Below this are sections for 'Borrower' and 'Co-Borrower', each with a table for 'Current Credit Scores' and 'New Credit Scores' from Equifax, Experian, and TransUnion. At the bottom, there are buttons: 'View Report', 'Import All' (highlighted with a red box and arrow), 'Import Credit Scores', 'Import Liabilities', and 'Do Not Import'.

- Click **Import All**. The pulled credit will populate the following sections within Path:

Figure 16: Borrower screen > Alternate Names table

Alternate Names			
Alternate Name	Creditor	Account Number	Type
<input type="checkbox"/> KENTEST Y CUSTOMERTEST			
<input type="checkbox"/> KEN CUSTOMER N CUSTOMER			
<input type="checkbox"/> KEN N LOPEZ			
<input type="checkbox"/> KEN ABCCUSTOMER			
<input type="checkbox"/> KENCUSTOMER BORROWER			

Figure 17: Borrower screen > Credit Report Data

The screenshot shows the 'Credit Report Data' section. It includes a 'Credit Report Date' field with the value '01/09/2023', a 'Credit Report Expires' field, and a 'Representative Credit Score' field with the value '785'. There is a 'Nontraditional Credit' checkbox. To the right, there is a table for credit scores from Experian, Equifax, TransUnion, and Median. Further right, there are fields for 'Bankruptcy?' (No), 'Discharge Date', 'Foreclosure?' (No), and 'Foreclosure Date'. Below this is an 'Inquiries' table with columns: Bureau, Name, Type, and Date.

Bureau	Name	Type	Date
<input type="checkbox"/> Experian			
<input type="checkbox"/> TransUnion	COVIUS/ABC MORTGAGE		07/21/2022
<input type="checkbox"/> TransUnion	ORION LENDING		05/24/2022
<input type="checkbox"/> TransUnion	ORION LENDING		11/29/2021
<input type="checkbox"/> Equifax	FUNDING SUITE		07/21/2022
<input type="checkbox"/> Equifax	CREDCO		07/18/2022
<input type="checkbox"/> Equifax	FUNDING SUITE		06/27/2022

Figure 18: Borrower screen > Credit Score lightbox

Credit Report Data

Own/Rent: Rent [dropdown]
 Monthly Rent: \$ 3,500.00
 Borrower Lives in a Community Property State:

Credit Report Data

Credit Report Date: 01/09/2023
 Credit Report Expires: [dropdown]
 Representative Credit Score: 785
 Nontraditional Credit:

Inquiries

Bureau	Name
<input type="checkbox"/>	Experian
<input type="checkbox"/>	TransUnion COVUS/ABC MORTGAGE
<input type="checkbox"/>	TransUnion ORION LENDING
<input type="checkbox"/>	TransUnion ORION LENDING
<input type="checkbox"/>	Equifax FUNDING SUITE
<input type="checkbox"/>	Equifax CREDCO
<input type="checkbox"/>	Equifax FUNDING SUITE
<input type="checkbox"/>	Equifax XACTUS
<input type="checkbox"/>	Equifax CREDCO
<input type="checkbox"/>	Equifax XACTUS, LLC
<input type="checkbox"/>	Equifax CREDCO

Credit Score

Representative Credit Score: 785
 Disclose: Middle
 Provided on Behalf of Lender:
 Rep Credit Score Agency: Equifax
 Other Score: [dropdown]
 Credit Score Impairment: [dropdown]
 Min FICO: 0
 Number of Inquiries (last 120 days): 0

Experian

Model Used: [dropdown]
 Range: [dropdown] to [dropdown]
 Credit Score: 0 Percentage: [dropdown] %
 Factors: [dropdown]

Equifax

Model Used: Equifax Beacon 5.0
 Range: 300 to 850
 Credit Score: 785 Percentage: [dropdown] %
 Factors: [dropdown]

TransUnion

Model Used: TransUnion Empirica
 Range: 300 to 850
 Credit Score: 795 Percentage: [dropdown] %
 Factors: [dropdown]

Factors

Code	Text
<input type="checkbox"/>	39 SERIOUS DELINQUENCY
<input type="checkbox"/>	10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO...
<input type="checkbox"/>	14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
<input type="checkbox"/>	18 NUMBER OF ACCOUNTS WITH DELINQUENCY
<input type="checkbox"/>	8 NUMBER OF ACCOUNTS WITH DELINQUENCY ALOS

Buttons: Delete Save

Figure 19: Borrower screen > Liabilities section

Liabilities

Total Liabilities \$ 121,268.11
 Total Monthly Payment \$ 0.00

Total Assets \$ 265,000.00
 Net Worth \$ 143,731.89

Balance Subtotal \$ 0.00
 Payment Subtotal \$ 0.00

Credit Cards, Other Debts and Leases

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
No records							

Payment Subtotal \$ 0.00

Other Liabilities and Expenses

Description	Type	Monthly Payment	Months Remaining	Omit
No records				

Payment Subtotal \$ 0.00

Balance Subtotal \$ 121,268.11
 Payment Subtotal \$ 979.36

Real Estate Liabilities

Type	Lien Position	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	REO ID
<input type="checkbox"/>	Mortgage	ACE MORTGAGE	478453	\$ 98,514.03	\$ 746.07	132			
<input type="checkbox"/>	Mortgage	BEST MORTGAGE	316157	\$ 22,754.08	\$ 233.29	98			

Figure 20: Documents > List

Figure 21: Documents > Document Detail

- After the credit report information has populated the **Borrower** screen, complete the rest of the applicable sections and fields on the **Borrower** screen.

4. Property Screen

Once the **Borrower** screen has been completed, the loan officer moves to the **Property** screen to complete all applicable sections and fields.

1. Go to **Production > Property** screen.

Figure 22: Property screen

The screenshot shows the 'Property' screen with the following sections and fields:

- Subject Property Information:**
 - Prequalification: Same as Current Address
 - Address: 10655 Birch St
 - Unit Type: [Dropdown]
 - Unit Number: [Text]
 - City: Burbank
 - State: CA | ZIP: 91502
 - County: LOS ANGELES
 - Country: United States
 - Address Verification: [Click to Verify Address](#)
 - Latitude: [Text]
 - Longitude: [Text]
 - Verified by USPS?: [Dropdown]
 - Property Is in a Community Property State:
- Property Details:**
 - Property Type: Single Family Residence
 - Attachment Type: Detached
 - Number of Units: 1 | Year Built: 1965
 - APN: [Text]
 - Subdivision: [Text]
 - Lot Number: [Text] | Block Number: [Text]
 - Mixed-Use Property: | Not Situated in Jurisdiction:
- Valuation:**
 - Estimated Property Value: \$ 340,000.00
 - Appraised Value: \$ 340,000.00
 - Property Status: Existing
 - Property Location: Urban
- Subject Property Rental Income:**
 - Anticipated Gross Rent: \$ [Text]
 - Occupancy Rate: [Text] %
 - Subject Property Cash Flow: \$ 0.00

TIP: User will input Property Information in selected fields. User can input an address or if TBD- simply input City, State, Zip, County.

2. Complete the applicable fields in the **Subject Property Information** section, highlighted in *Figure 22: Property screen*.
3. Complete the applicable fields in the **Purchase Information, Seller, and Title and Legal** sections.

Figure 23: Property screen 2

The screenshot shows the following sections and fields:

- Purchase Information:**
 - Sale Price: \$ [Text]
 - Escrow Close Date: [Text]
 - Contract Date: [Text]
 - Contract Expires: [Text]
- Seller:**
 - Seller Name: Lee Thompson
 - Address: [Text]
- Title and Legal:**
 - Current Title Holder(s): Lee Thompson
 - Future Title Holder(s): Ken N Customer Jr
 - Manner Held: Sole Ownership
 - Title Vesting Description: Ken Customer JR
 - Estate Held: Fee Simple
 - Leasehold Expiration: [Text]
 - Lease/Ground Rent: \$ [Text]
 - Trust Information: [Text]
 - Indian Country Land Tenure: [Text]
 - Legal Description Code: [Text]
 - See Exhibit A:
 - Legal Description: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

TIP: IF this is a Purchase transaction and a Purchase Contract is available, you may enter information however this is not required to run AUS.

5. Product & Pricing Screen

After completing the **Property** screen, the loan officer moves to the **Product & Pricing** screen to complete all applicable sections and fields.

1. Go to **Production > Product & Pricing** screen.

Figure 24: Product & Pricing screen

The screenshot shows the 'Product & Pricing' screen for a loan. The interface includes a navigation bar at the top with tabs for 'Send/Status', 'Summary', 'Application', 'Borrower', 'Closing Costs', 'URLA', 'Property', 'Product & Pricing', 'Transactions', and 'Contacts'. The 'Product & Pricing' tab is active. The screen is divided into three main sections: 'Loan Information', 'Product Information', and 'Lock'. The 'Loan Information' section contains various fields for loan details, including occupancy, lien position, loan purpose, refinance type, loan type, amortization type, sales price, estimated property value, appraised value, base loan amount, total loan amount, note rate, loan term, monthly P&I, down payment, UPMIP/FF financed, and borrower financed fees. The 'Product Information' section contains fields for loan program, loan group, product code, program number, program name, product type (with a dropdown menu), and documentation program type. The 'Lock' section contains fields for lock status, lock expiration date, lock period, extension period, and lock request date. A red box highlights the 'Product Type' dropdown menu with the text 'User will select dropdowns based on Loan Program selected'. A red arrow points to the 'Programs' button at the bottom of the screen.

2. Click the **Programs** button to open the **Loan Program** lightbox and select a loan program for the loan. After a loan program is selected, it is populated in the **Product Information** section > **Loan Program** field.
3. Complete the rest of the applicable fields in the **Loan Information** and **Product Information** sections.
4. Review/complete the applicable fields in the **Mortgage Insurance** section.

Figure 25: Product & Pricing > Mortgage Insurance

Note: Additional loan information/options are available depending on the selected loan program.

Figure 26: Product & Pricing > Rate Adjustments

5. Complete the applicable fields in the **Rate Adjustments** section.
6. Complete the **Additional Product Information** and **Pricing** sections.

Note: It is recommended that your system administrator set up an ARM template for your ARM programs, to remove potential errors in your ARM adjustments and caps.

Figure 27: Product & Pricing > Additional Product Information and Pricing

Additional Product Information

Prepayment Penalty Non-Prime Convertible
 Prepayment Penalty Term Refundable Finance Charge Conversion Fee
 Assumable Hedge Negative Amortization
 Balloon Automatic Payment Expanded Approval Level
 HELOC Conforming/Non-Conforming Interest Basis
 Jumbo Other Loan Feature Do Not Extend Loan Term by Odd Days
 Other

Pricing

Non QM Parameters

Income Verification Type
 Housing Event Type
 Housing Event Seasoning
 Bankruptcy Type
 Bankruptcy Outcome
 Bankruptcy Seasoning
 Mortgage Late 30 Days
 Mortgage Late 60 Days
 Mortgage Late 90 Days
 Mortgage Late 120 Days

VA Loan Parameter for Pricing

Veteran Type
 VA First Time Use
 Exempt from VA Funding Fee

Optimal Blue Custom fields
 Copy from Configuration

TIP: When working on a VA loan the "Veteran Type" will allow you to change the VA Funding Fee Calculation if it is a Subsequent Use

6. Interfaces > Mortgage Insurance Screen

After completing the **Product & Pricing** screen, the loan officer moves to the **Mortgage Insurance** screen to order mortgage insurance.

1. Go to **Interfaces > Mortgage Insurance** screen.

Figure 28: Interfaces > Mortgage Insurance

Loans > 2022125000000013—Ken Customer, JR > Interfaces > Mortgage Insurance

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications

MI Provider Request Type

Premium Plan Renewal Type

MI Coverage Paid By

Rate Quote Number MI Certificate Number

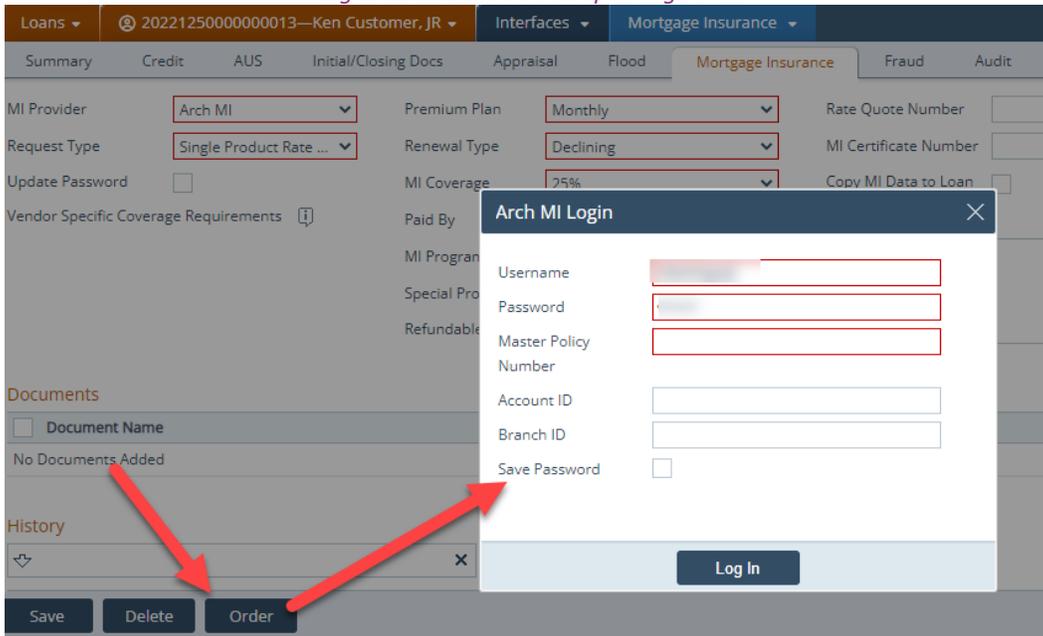
Copy MI Data to Loan Message to MI

User will select vendor from the dropdown along with all other required dropdowns highlighted.

IMPORTANT: Ordering MI through Path will issue a MI Certificate and NOT a MI quote

2. Select the **MI Provider, Request Type, Premium Plan, Renewal Type, MI Coverage, and Paid By.**
3. Click **Order** and follow the prompts from the lightbox.

Figure 29: Order button opens lightbox



- After completing the prompts, the MI Certificate will automatically populate into Path along with **Quick View**, as shown below in *Figure 106: MI certificate*.

Figure 30: MI certificate

Quick View ✕

Description:
Status: Uploaded

← Prev 1 / 2 Next →

AICM | **MI** Cannot be used for Pricing **RATESTAR**

2022125000000013 **No Master Policy Number Entered** Issued: 12/20/2022
 Ref #: C187864864S01528 **Our 90 day promise may not apply to your Rate Quote** Expires: 03/20/2023

BORROWER PAID
MONTHLY
 AMORTIZING | NON-REFUNDABLE | RATE SHEET

\$65.00 Monthly
Initial Rate: 0.26%*
 1st Renewal Rate
 0.26%

LOAN		PROPERTY	
Loan Purpose	Purchase	Property Value	\$340,000
Loan Amount	\$300,000	Address	10655 Birch St
LTV	88.23%	Property City, State	Burbank, CA
Loan Type	Fixed Rate - Fixed Payment	ZIP Code	91502

← Prev 1 / 2 Next →

Review
Detail

- Path sections that will be populated with MI information:

Figure 31: Production > Product & Pricing

Mortgage Insurance

Providers and Products

Mortgage Insurance VA Loan Assumption MI Absence Reason

MI Provider Arch MI Previous VA Loan Other Description

MI Premium Plan Monthly VA Vendee Loan Premium Paid By Borrower

MI Coverage 25% Native American Direct Loan Calculated Based On

MI Refundable Type

MI Paid By Borrower

MI Certificate ID

MI Activated Date

Upfront Mortgage Insurance Premium/Funding Fee/Guarantee Fee

Premium % Premium Paid in Cash \$ 0.00 Premium Amount \$ 0.00

Premium Financed \$ 0.00

Monthly Mortgage Insurance Premium

Renewal 1 0.260000% Monthly Amount \$ 65.00 Months 359

Renewal 2 Monthly Amount \$ 0.00 Months

Renewal 3 Monthly Amount \$ 0.00 Months

Cancel At Midpoint Cancellation Cancel PMI Date 02/01/2053

Calculate Based on Remaining Balance

Figure 32: Production > Transactions

Proposed Monthly Payment

First Mortgage (P&I)	\$ 1,475.82	
Subordinate Lien(s) (P&I)	\$ 0.00	
Homeowners Insurance	\$ 75.00	
Supplemental Property Insurance	\$ 0.00	
Property Taxes	\$ 165.00	
Mortgage Insurance	\$ 65.00	
Association/Project Dues	\$ 365.00	
Other	\$ 0.00	
Total	\$ 2,145.82	

Escrows (G)

Escrow Insurance Yes

Escrow Tax Yes

Escrow MI Yes

Escrow HOA No

7. Transactions Screen

After ordering **Mortgage Insurance**, the loan officer moves to the **Transaction** screen.

1. Go to **Production > Transactions** screen.

Figure 33: Transactions screen

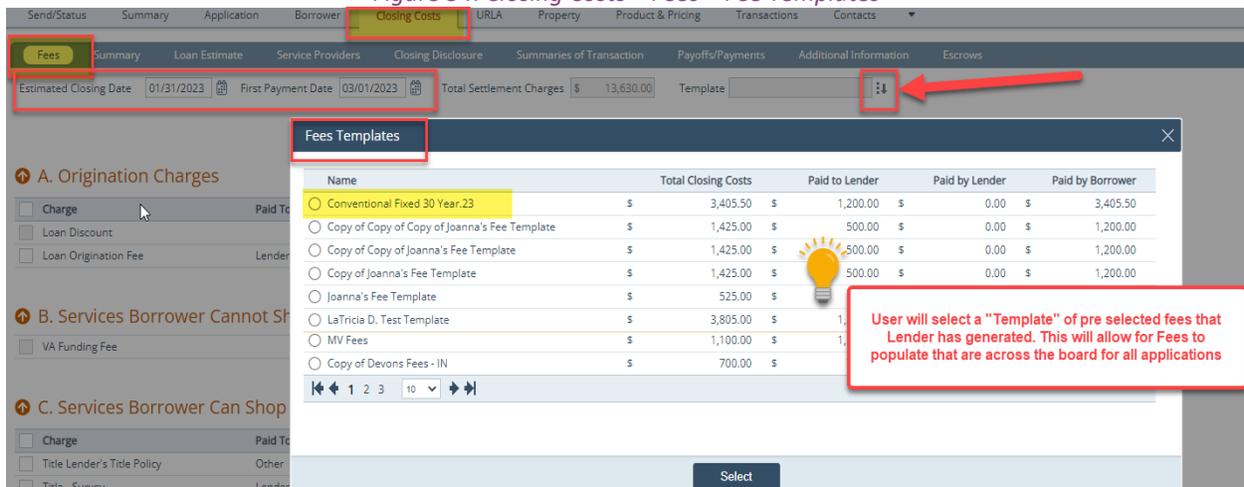
2. Review/complete the applicable date fields in **the Reference Dates** section.
3. In the **Proposed Monthly Payment** section, click the edit icon (🔗) to make the necessary changes to **Homeowners Insurance, Supplemental Property Insurance, Property Taxes, Mortgage Insurance, and Other.**
4. Complete the rest of the applicable sections and fields.

8. Closing Costs > Fees

After completing the **Transactions** screen, the loan officer moves to **Closing Cost** screen > **Fees** tab. Here, the LO can add fees and adjust prepaids to provide the borrower with an initial loan estimate.

1. Go to **Production > Closing Costs > Fees** tab.
2. To use a fee template, click the select icon (⌵) corresponding to the **Template** field (at the top right corner of the tab), to opens the corresponding lightbox.
 - A. After the lightbox opens, select a fee template, as shown below in Figure 34: Closing Costs > Fees > Fee Templates.

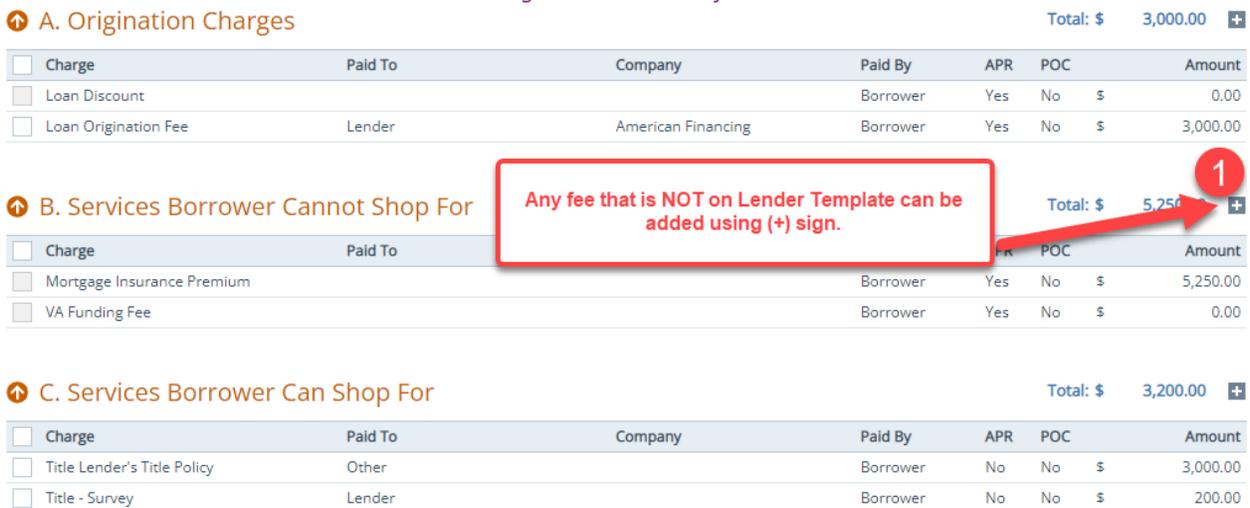
Figure 34: Closing Costs > Fees > Fee Templates



B. After a fee template is selected, the fees are populated into their corresponding sections.

- To add a fee that is not part of a template, click the add icon (+) corresponding to the appropriate section (at the top right corner of each section) to open its corresponding fee lightbox.

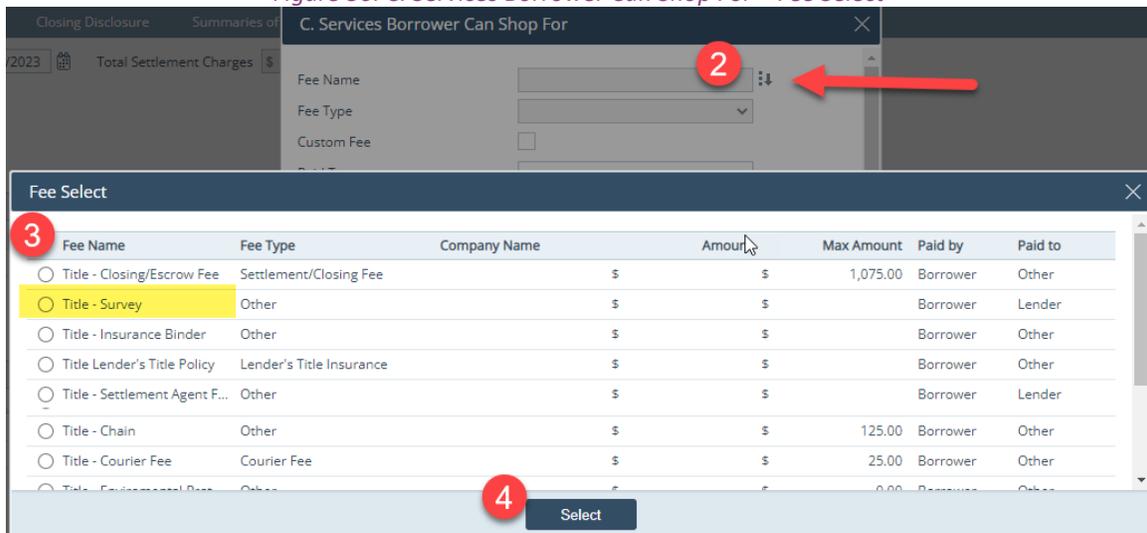
Figure 35: Add new fee



Note: In the following example C. Services Borrower Can Shop For is used.

- In the C. Services Borrower Can Shop For lightbox, click the select icon (⌵) of the Fee Name field to open the Fee Select lightbox. Select a fee and click Select.

Figure 36: C. Services Borrower Can Shop For > Fee Select



- B. To enter a custom fee that is not listed in the **Fee Select** lightbox, select the **Custom Fee** checkbox and enter the **Fee Name**.
- C. After a fee is selected or a custom fee entered, complete the rest of the fields and click the applicable **Save** button, highlight below in *Figure 37: C. Services Borrower Can Shop For*.

Figure 37: C. Services Borrower Can Shop For

C. Services Borrower Can Shop For

Fee Name: Title - Survey

Fee Type: Other

Custom Fee:

Paid To: Lender

Company: [Empty]

Percent: [Empty] %

Based On: [Empty]

Adjustment Amount: \$ [Empty]

Total Amount: \$ 0.00

Maximum Amount: \$ [Empty]

Paid By: Borrower

Responsible Party: [Empty]

Service Provider Source Type: [Empty]

APR: Withhold from Wire

POC: Excludable

Financed:

FHA Allowable:

QM:

Borrower Did Not Shop For:

G/L Number: [Empty]

Changed Circumstance Reason: [Empty]

Date: [Empty]

Comments: [Empty]

Buttons: Save & New, Save & Close

Loan Officer Workflow

- Users can set up **F. Prepays** and **G. Initial Escrow Payment at Closing** accounts in the respective sections show below in *Figure 38: F. Prepays and G. Initial Escrow Payment at Closing* and *Figure 39: Initial Escrow Payment at Closing lightbox*, such as inputting information for the company, amount, disbursement dates, cushion amount, number of months collected, etc.

Figure 38: F. Prepays and G. Initial Escrow Payment at Closing

F. Prepays Total: \$ 965.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Homeowner's Insurance Premium	Other	state farm	Borrower	No	No	\$ 900.00
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Prepaid Interest	Lender	abc lender	Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Property Taxes			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Homeowner's Association Dues			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Mortgage Insurance Premium	Other		Borrower	No	No	\$ 65.00

G. Initial Escrow Payment at Closing Total: \$ 1,215.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Mortgage Insurance			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Property Taxes	Lender		Borrower	No	No	\$ 990.00
<input type="checkbox"/> Homeowner's Association Dues			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Homeowner's Insurance	Other	state farm	Borrower	No	No	\$ 225.00

Figure 39: Initial Escrow Payment at Closing lightbox

Initial Escrow Payment at Closing

<table style="width: 100%;"> <tr><td>Fee Name</td><td>Homeowner's Insurance</td></tr> <tr><td>Fee Type</td><td>Homeowner's Insurance</td></tr> <tr><td>Custom Fee</td><td><input type="checkbox"/></td></tr> <tr><td>Paid To</td><td>Other</td></tr> <tr><td>Company</td><td>state farm</td></tr> <tr><td>Annual Amount</td><td>\$ 900.00</td></tr> <tr><td>Number of Months Collected</td><td>3</td></tr> <tr><td>Adjustment Amount</td><td>\$</td></tr> <tr><td>Amount</td><td>\$ 225.00 <input type="checkbox"/> Use Annual Calculation</td></tr> <tr><td>Paid By</td><td>Borrower</td></tr> <tr><td>Responsible Party</td><td>Borrower</td></tr> <tr><td>Service Provider Source Type</td><td>Borrower Chosen Provider</td></tr> <tr><td>APR</td><td><input type="checkbox"/> Withhold from Wire <input checked="" type="checkbox"/></td></tr> <tr><td>POC</td><td><input type="checkbox"/></td></tr> <tr><td>Financed</td><td><input type="checkbox"/></td></tr> <tr><td>FHA Allowable</td><td><input type="checkbox"/></td></tr> <tr><td>QM</td><td><input type="checkbox"/></td></tr> </table>	Fee Name	Homeowner's Insurance	Fee Type	Homeowner's Insurance	Custom Fee	<input type="checkbox"/>	Paid To	Other	Company	state farm	Annual Amount	\$ 900.00	Number of Months Collected	3	Adjustment Amount	\$	Amount	\$ 225.00 <input type="checkbox"/> Use Annual Calculation	Paid By	Borrower	Responsible Party	Borrower	Service Provider Source Type	Borrower Chosen Provider	APR	<input type="checkbox"/> Withhold from Wire <input checked="" type="checkbox"/>	POC	<input type="checkbox"/>	Financed	<input type="checkbox"/>	FHA Allowable	<input type="checkbox"/>	QM	<input type="checkbox"/>	<table style="width: 100%;"> <tr><td>Months Cushion</td><td>2</td></tr> <tr><td>Cushion Amount</td><td>\$ 150.00</td></tr> <tr><td>Frequency</td><td>Annually</td></tr> <tr><td>1st Distribution Date</td><td>01/31/2024</td></tr> <tr><td>1st Distribution</td><td>\$ 900.00</td></tr> <tr><td>Edit Distribution Date</td><td><input type="checkbox"/></td></tr> <tr><td>2nd Distribution Date</td><td></td></tr> <tr><td>2nd Distribution</td><td>\$</td></tr> <tr><td>3rd Distribution Date</td><td></td></tr> <tr><td>3rd Distribution</td><td>\$</td></tr> <tr><td>4th Distribution Date</td><td></td></tr> <tr><td>4th Distribution</td><td>\$</td></tr> <tr><td>Months to Collect</td><td>3</td></tr> </table>	Months Cushion	2	Cushion Amount	\$ 150.00	Frequency	Annually	1st Distribution Date	01/31/2024	1st Distribution	\$ 900.00	Edit Distribution Date	<input type="checkbox"/>	2nd Distribution Date		2nd Distribution	\$	3rd Distribution Date		3rd Distribution	\$	4th Distribution Date		4th Distribution	\$	Months to Collect	3
Fee Name	Homeowner's Insurance																																																												
Fee Type	Homeowner's Insurance																																																												
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Paid To	Other																																																												
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4th Distribution Date																																																													
4th Distribution	\$																																																												
Months to Collect	3																																																												

Save & Close

- If applicable, add additional fees to the **H. Other** section.

6. To adjust a fee, click the fee's row to open its lightbox, and make the necessary adjustments.

*Tip: If a discount point is applied, enter it in the **Loan Discount/Credit** field, which is then automatically calculated in the **Amount** column of the **Loan Discount** row.*

Figure 40: Loan Discount/Credit

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Loan Origination Fee	Lender	American Financing	Borrower	Yes	No	\$ 3,000.00

9. Interfaces > AUS

After complete **Closing Costs > Fees**, the loan officer moves to **Interfaces > AUS**.

Note: Complete the entire application as much as possible to ensure accurate AUS findings. Shown below in Figure 94: Property screen data for AUS and Figure 95: Product & Pricing screen data for AUS, are loan data needed within Path before running AUS.

Figure 41: Property screen data for AUS

Loan Officer Workflow

Figure 42: Product & Pricing screen data for AUS

Loan Information

Occupancy	Primary Residence	Sales Price	\$ 300,000.00	Base LTV/CLTV	76.000%	86.000%
Lien Position	First	Estimated Property Value	\$ 375,000.00	Total LTV/CLTV	77.254%	87.254%
Loan Purpose	Purchase	Appraised Value	\$ 375,000.00	HCLTV		87.254%
Other		Base Loan Amount	\$ 285,000.00	Qualifying Rate	0.000%	\$ 1,420.73
Refinance Type		Total Loan Amount	\$ 289,702.00	Primary Housing/ Total Obligations	16.053%	16.053%
Refinance Program		Note Rate	0.000%	Simultaneous Sub-Lien Loan		
Other		Loan Term/Due In (months)	360	Link Loan		
Loan Type	VA	Monthly P&I	\$ 804.73			
Other		Down Payment	5.000% \$ 15,000.00			
Amortization Type	Fixed	UPMIP/FF Financed	\$ 4,702.00			
Other		Borrower Financed Fees	\$			

Product Information

Loan Program		Lock	
Loan Group		Lock Status	Not Locked
Product Code		Lock Expiration Date	
Program Name		Lock Period	
Product Type	Standard Products	Extension Period	
Documentation Program Type	Full	Lock Request Date	
Base Rate			

Rate Adjustments

Add Adjustment +

1. Go to **Interfaces > AUS > Desktop Underwriter M3.4** tab.

Figure 43: AUS

Borrower's Credit

Credit Agency	DU Test Credit Vendo...	Borrower	Ken Customer	Joint With		Credit Reference Number	7933298
Credit User ID	200						
Credit Password							

Validation Service Providers

Borrower	Service Provider	Service Type	Validation Number
No records			

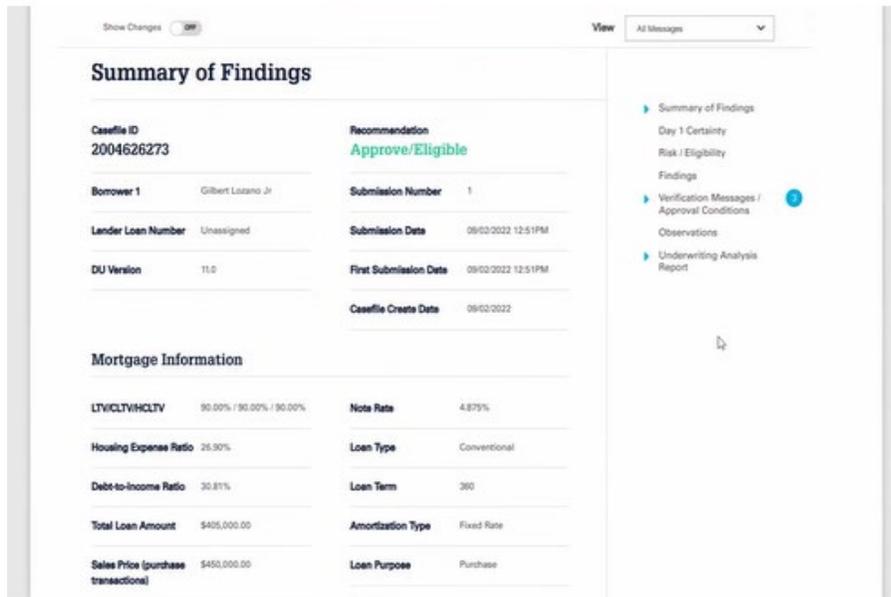
History

Date/Time	Recommendation	Case Number	Status	Messages	Ordered By	Credit Report	Findings Report
[Empty]							

Save Delete **Order**

2. Complete all required fields and click **Order**.
The report is generated and appears in the **History** section at the bottom.

Figure 44: AUS findings

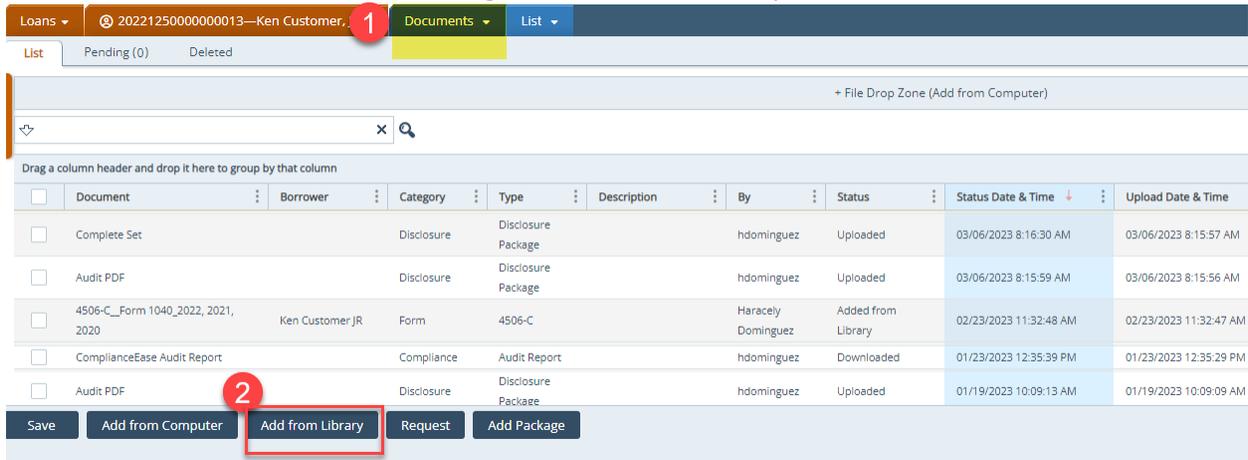


10. Prequalification Letter

After ordering AUS, the loan officer issues a prequalification letter.

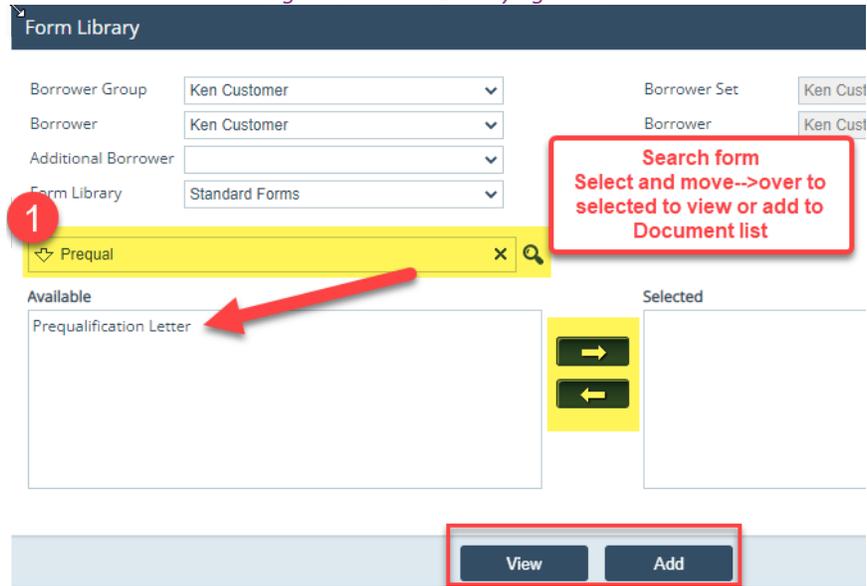
1. Go to the **Documents** activity.

Figure 45: Documents activity



2. Click **Add from Library**, to open the **Form Library** lightbox.

Figure 46: Form Library lightbox



3. Select the **Prequalification Letter** and move it from the **Available** field to the **Selected** field.
4. Click **Add**.

Figure 47: Prequalification letter

Prequalification

Prequalification For: **Ken Customer**

Property Address: **10655 Birch St
Burbank, CA 91502**

Prepared For:

Provided By: **Haracely Dominguez
Path
3500 Maple
Dallas, TX 75219**

SAMPLE

Loan Program:	Loan Type: First	Residency: Primary Residence	
Loan Summary	Income	Borrower	Co-Borrower
Purchase Price	Base Income	\$ 5,000.00	
Down Payment	Overtime	1,000.00	
Equity	Bonuses	750.00	
Loan Amount	Commission		
Note/Qual Rate	Dividend		
Term (months)	Net Rent		
Monthly Payment	Other	2,350.00	
Prim H E	Total Income	9,100.00	
Sub. Financing	Housing Expenses		
If 2nd, then 1st Mtg.	First Mortgage	\$ 847.92	
APR	Other Financing		
Closing Cost	Hazard Insurance	75.00	
Loan Fee			
\$ 3,000.00			

NOTE: If all 6 pieces of information are provided for an application, RESPA will be triggered and the 72-hour window to disclose the initial disclosure will begin.

The 6 pieces are:

Loan Officer Workflow

- ✓ Name
- ✓ Income
- ✓ Social security number
- ✓ Property address
- ✓ Estimated value of property
- ✓ Mortgage loan amount sought

*Tip: It is highly recommended that you view the initial loan estimate within Path before the initial disclosures are sent to the borrower. To view the LE, go to **Compliance > Closing Costs > Loan Estimate > View Form** button.*

Figure 48: View Form button

The screenshot shows the Path interface for a loan estimate. The top navigation bar includes 'Loans', '202212500000013—Ken Customer, JR', 'Compliance', and 'Closing Costs'. Below this is a sub-navigation bar with 'Send/Status', 'Closing Costs', 'Other Disclosures', 'Disclosure Dates', 'Tolerance', 'QM', 'COC Request', 'COC Confirm', and 'Custom Screen41'. The main content area is divided into sections: 'Fees', 'Summary', 'Loan Estimate', 'Service Providers', 'Closing Disclosure', 'Summaries of Transaction', 'Payoffs/Payments', and 'Additional Information'. The 'Loan Estimate' section is active and shows fields for Application Date (12/15/2022), Date Issued (01/05/2023), Closing Costs Expire (02/28/2023), and Lock Expire. Below this is the 'Loan Terms' section with fields for Purpose (Purchase), Product Name (Fixed Rate), Loan Amount (\$305,250.00), Interest Rate (0.000%), Term (30 years), Monthly Principal & Interest (\$847.92), Interest Only (No), Balloon Payment (No), Prepayment Penalty (No), Prepayment Term (months), and Max Amount (\$). At the bottom of the form, there are several buttons: 'Save', 'Issue LE', 'Intent To Proceed Confirmed', 'Compare Fees', and 'View Form'. The 'View Form' button is highlighted with a red box and a red arrow pointing to it.

11. Interfaces > Initial Docs Disclosure

After issuing the prequalification letter, and if the loan officer is responsible for disclosing initial docs, the LO will take the following steps. Depending on the lender, this can be disclosed via Path through the preferred vendor. If there is no integration within Path for the preferred vendor, please refer to the company website.

1. Go to **Interfaces > Initial/Closing Docs** screen.

Loan Officer Workflow

Figure 49: Initial/Closing Docs

Document Provider: DocMagic Direct
Account Number: 207916
Username: hoan_vong@calyxsoftware.com
Password:

Request Type: Initial Disclosures
Package Type: Initial Disclosures
Supplement Language: [dropdown]

Task: Process
Official Documents:
Return Document Packaging: All Forms in One Document
Document Plan Code: DSI_CONV
Loan Program: [dropdown]
Service Type: [dropdown]
Enable Electronic Signatures:
Alternate Lender Code: [text field]
Business Use:

History: [search bar]

Buttons: Save, Order, Download Data

2. Complete all required fields and click **Order**.
The disclosure is stored in the **History** section and in the **Documents** activity.

Figure 50: Disclosure in History section

Disclosures will populate in attachment and also stored in Documents tab

4	Date/Time	Document Provider	Request Type	Package Type	Status	Reference Number	Message	Ordered By
	03/06/2023 8:15:56 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	Success	2022125000000013	Haracely Doming...	[document icon]

Buttons: Save, Order, Download Data

12. Issuing an LE

Once fees have been added and the loan officer is ready to send an initial loan estimate (LE), complete the following steps.

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Figure 51: Loan Estimate tab

2. If not already completed, enter the **Application Date**, **Date Issued**, the date when **Closing Costs Expire**, and select the **Delivery Method**.

Figure 52: View Form button

3. After reviewing the LE, click on **View Form** button to ensure that loan estimate data from the screen will print to the form correctly.

Loan Officer Workflow

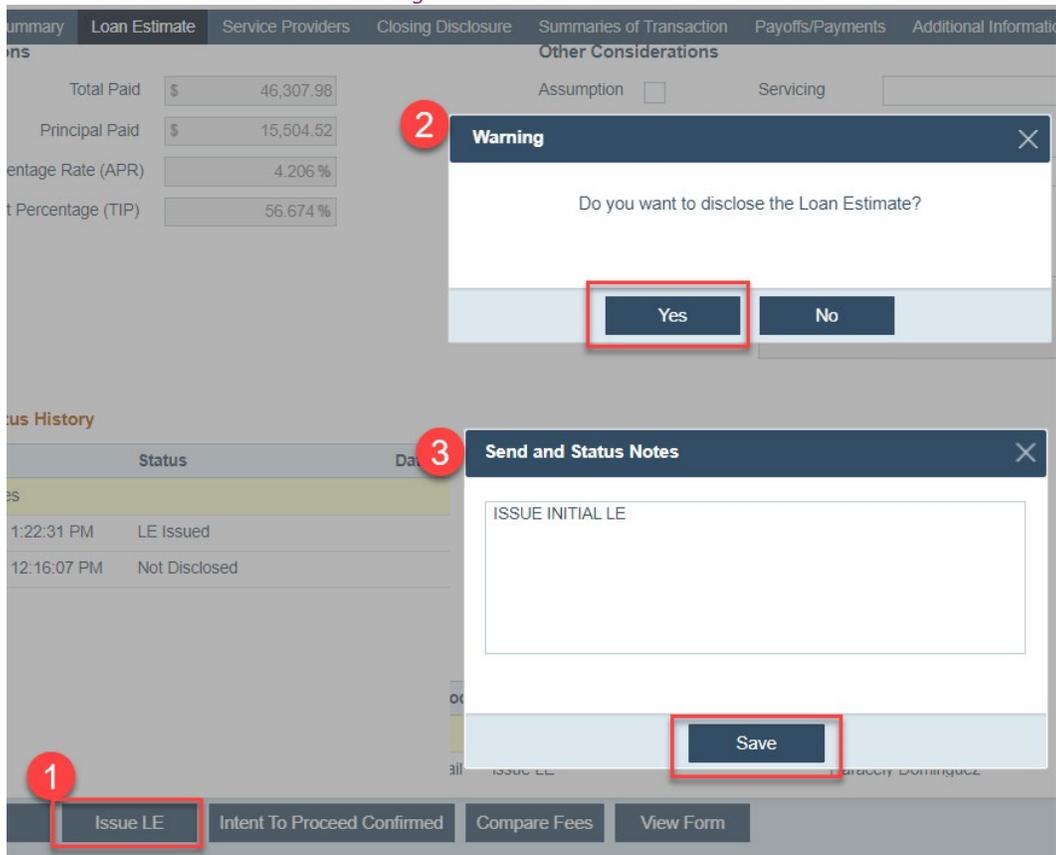
The **Form Library** lightbox appears, which has the LE preselected. You can add additional documents to review if needed.

Figure 53: Form Library

The screenshot shows the 'Form Library' lightbox interface. At the top, there is a dark blue header with the text 'Form Library'. Below the header, there are several dropdown menus for configuration: 'Borrower Group' (Alice America), 'Borrower Set' (Alice America), 'Borrower' (Alice America), 'Additional Borrower' (empty), and 'Form Library' (Standard Forms). Below these is a search bar with a magnifying glass icon. The main area is divided into two columns: 'Available' and 'Selected'. The 'Available' column contains a list of form names, including '_Amortization Schedule_Test', '_TEST03', '_Test0616', '_testCSVBlankForm', '0528sunu', '0608sunu', '4506-C Old App', '4506-C__Form 1040_2022, 2021, 2020', '4506-T Request for Transcript of Tax Return', '8821 Tax Information Authorization', 'Affidavit of Same Name and Common Identity', and 'Alternative Documentation Checklist'. The 'Selected' column contains a single item, 'Loan Estimate', which is highlighted in yellow. Between the two columns are two arrows: a right-pointing arrow and a left-pointing arrow. At the bottom of the lightbox, there are two buttons: 'View' (highlighted in yellow) and 'Add'.

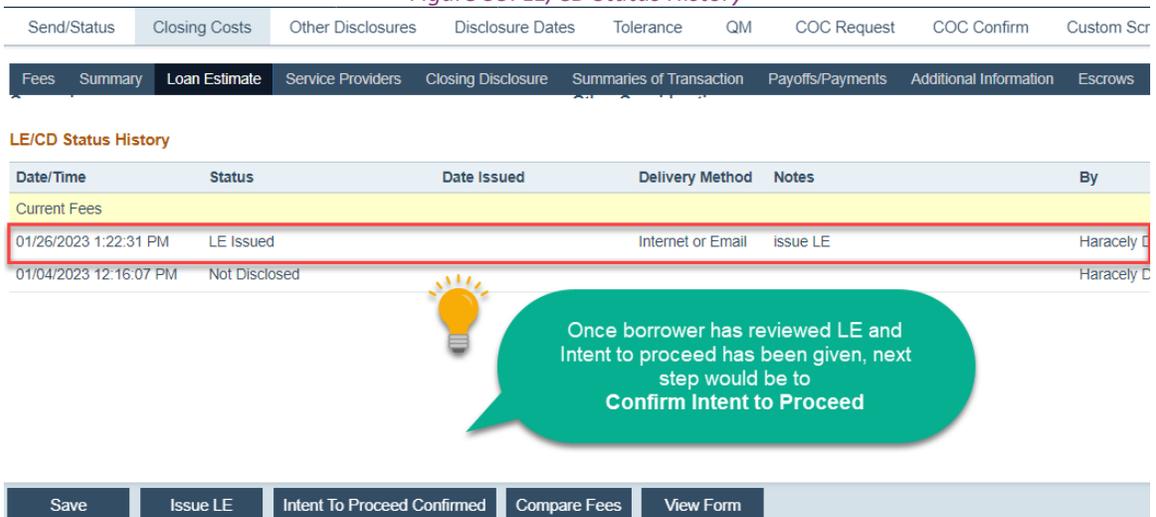
4. Click **View** to open the LE form with loan data populated.

Figure 54: Issue LE button



- After reviewing the LE form, click the **Issue LE** button and follow the prompts. Once LE has been issued, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Figure 55: LE/CD Status History





IMPORTANT INFORMATION:

" ISSUE LE" button DOES NOT send out an LE to borrower. This function simply captures LE data within Path.

Once User has completed above steps within Path, User will proceed to whichever Doc Vendor being utilized by Lender to get LE documentation out to borrower.

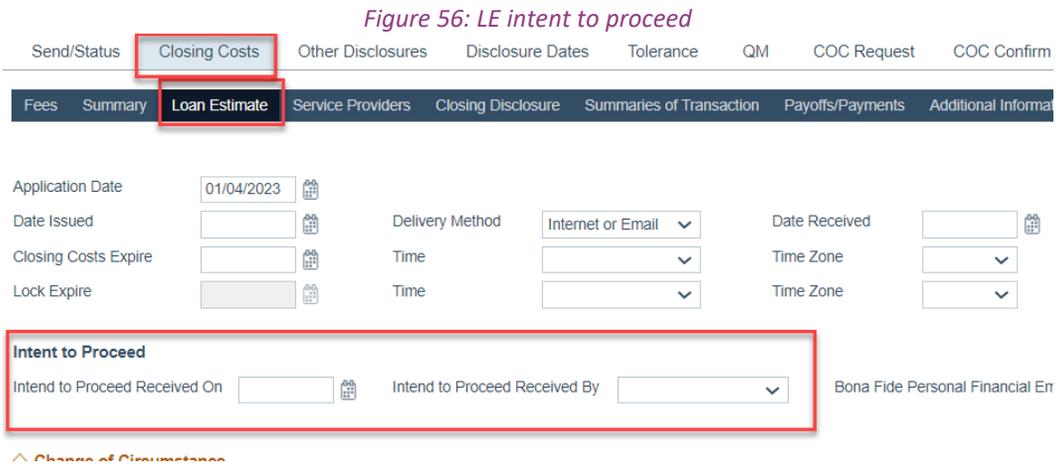
13. Intent to Proceed

After issuing the LE to the borrower, who has confirmed the intent to proceed, the loan officer completes the following steps.

To complete the intent to proceed:

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

Figure 56: LE intent to proceed



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

Fees Summary **Loan Estimate** Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Informa

Application Date 

Date Issued  Delivery Method  Date Received 

Closing Costs Expire  Time  Time Zone 

Lock Expire  Time  Time Zone 

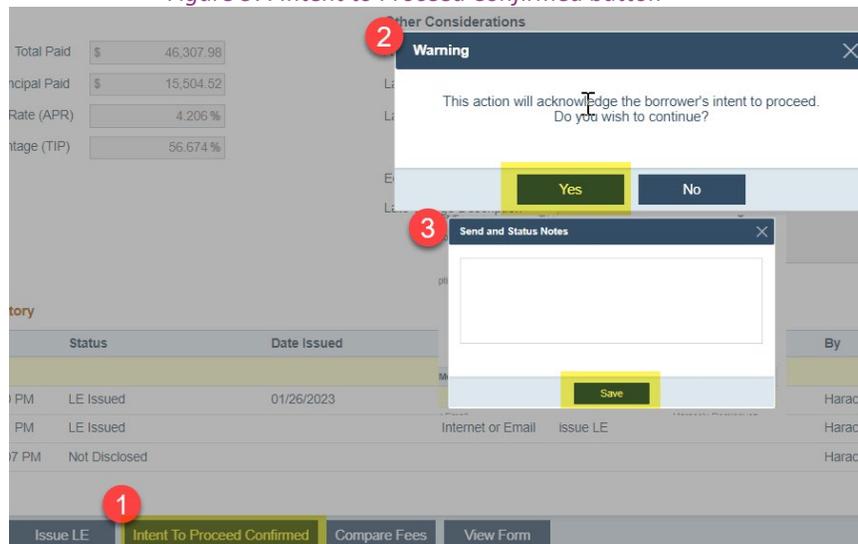
Intent to Proceed

Intend to Proceed Received On  Intend to Proceed Received By  Bona Fide Personal Financial Em

[^ Change of Circumstances](#)

2. Enter the date of the intent to proceed and select the method received.

Figure 57: Intent to Proceed Confirmed button



- Once the data has been entered, click **Intent to Proceed Confirmed** and follow the prompts. Afterwards, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Figure 58: LE/CD Status History

LE/CD Status History

Date/Time	Status	Date Issued	Delivery Method	Notes	By
Current Fees					
01/26/2023 2:36:45 PM	Disclosed - Intend To Proceed	01/26/2023	Electronic		Haracely
01/26/2023 2:35:30 PM	LE Issued	01/26/2023	Internet or Email		Haracely
01/26/2023 1:22:31 PM	LE Issued		Internet or Email	issue LE	Haracely



IMPORTANT INFORMATION:

" ISSUE LE" button DOES NOT send out an LE to borrower. This function simply captures LE data within Path.

Once User has completed above steps within Path, User will proceed to whichever Doc Vendor being utilized by Lender to get LE documentation out to borrower.

Underwriter Workflow

1. Conditions

The underwriter has the ability to add conditions to a loan file, either by adding conditions from a list of pre-configured conditions or by creating new conditions.

Loans ▾ 2022125000000013—Ken Customer, JR × ▾ Conditions ▾ My Conditions ▾

My Conditions All Conditions

↓ × 🔍

<input type="checkbox"/> Type	Category	Description	Status	Date/Time
-------------------------------	----------	-------------	--------	-----------

Set Defaults: Your Admin Team has selected common conditions as your defaults for files across the board. One click will default several conditions.

Pick: List of pre-populated Conditions user can select from.

Add: When a condition is not a default or on pre populated list to pick from, UW can add conditions

Save Set Defaults Pick Add Submit

1. Click the **Pick** button to see the default conditions from a list.
 - A. Common conditions are indicated in the **Default** column.

Pick List ×

↓ × 🔍

<input type="checkbox"/> Type	Description	Issued To	Default
<input type="checkbox"/> PTD	Copy of borrower W2	Assistant to Processor,	<input checked="" type="checkbox"/>
<input type="checkbox"/> PTD	Satisfactory title and 24 month chain of title.	Loan Officer,	<input type="checkbox"/>
<input type="checkbox"/> PTD	Tax Transcripts 4506T.		<input type="checkbox"/>
<input type="checkbox"/> PTF	Closer/Funder Condition		<input type="checkbox"/>
<input type="checkbox"/> PTC	Missing Bank Statements for Underwriting	Processor,	<input checked="" type="checkbox"/>

Select

Underwriter Workflow

- B. Click the **Add** button to create a new condition via the Add Condition lightbox.

Add Condition

Description: Description of Condition

Type: "Type" dropdown to be entered

Category: "Category" dropdown to be entered

Issued To: Select Role to assign condition to

Cleared By: Select Roles that can clear condition

Due Date: [Calendar Icon] Time: [Dropdown] Time Zone: [Dropdown] Automatically Reissue Revised Conditions: [Checkbox]

Comments: [Text Area]

Documents Table:

Description	Status	Add Date/Time	Document Date	Expiration Date	Category	Type
No Records						

Buttons: Save & New, Save & Close

2. Status

After the condition is added, the status will be listed as **New**. Note the different statuses displayed in the column as the condition moves along.

1. Select the condition and click **Issue**.

Loans ▾ 2022125000000013—Ken Customer, JR ✕ ▾ Conditions ▾ My Conditions ▾

My Conditions All Conditions

Type	Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer
<input checked="" type="checkbox"/>	Processing	Bank Statement	LOE for large deposit - KN	New	04/25/2023 11:15:22 AM	Carmen LO, Loan O...	
<input type="checkbox"/>	PTD	Income	Copy of borrower W2	Waived	04/25/2023 11:21:53 AM	Assistant to Proces...	Underwriting
<input type="checkbox"/>	PTD	Income	Most recent 30 day paystub	Issued	04/26/2023 12:02:20 PM	Processor,	04/25/2023 11:21:02 AM Underwriting
<input type="checkbox"/>	PTD	Income	Copy of borrower W2	Cleared	04/03/2023 2:28:03 PM	Assistant to Proces...	04/03/2023 2:27:15 PM Underwriting
<input type="checkbox"/>	PTC	Income	Missing Bank Statements for Underwriting	Issued	04/03/2023 1:19:24 PM	Processor,	04/03/2023 1:19:24 PM Underwriting

Buttons: Save, Delete, Set Defaults, Pick, Add, Issue, Submit, Clear, Move Up, Move Down, Insert New, Insert Pick, Store Condi...

2. After the condition has been issued and sent to processor, the processor attaches documentation to clear the condition.

Underwriter Workflow

A. The underwriter can change the status of that condition using the options below.

The screenshot shows a form for creating or editing a condition. The fields are as follows:

- Description:** Most recent 30 day paystub
- Type:** PTD (dropdown)
- ID:** (text input)
- Category:** Income (dropdown)
- Issued To:** Processor
- Cleared By:** Underwriter, Underwriting
- Due Date:** (calendar icon), Time: (dropdown), Time Zone: (dropdown)
- Automatically Reissue Revised Conditions:** (checkbox)
- Documentation to be attached to Condition:** (text area, highlighted with a green callout box and arrow)
- Documents:** Table with columns: Description, Status, Add Date/Time, Document Date, Expiration Date, Category, Type
- History:** Table with columns: Action Date/Time, By, Status, Comments
- Buttons:** Clear, Waive, Revise, Save, Close

B. A timestamp is displayed in the **My Conditions** screen.

The screenshot shows the 'My Conditions' screen with the following table:

Type	Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Clearer	Days Attached
<input type="checkbox"/>	PTD	Income	Copy of borrower W2	Waived	04/25/2023 11:21:53 AM	Assistant to Proce...	04/25/2023 11:21:02 AM	Underwrit...			
<input type="checkbox"/>	PTD	Income	Most recent 30 day paystub	Issued	04/26/2023 12:02:20 PM	Processor,	04/25/2023 11:21:02 AM	Underwrit...			5
<input type="checkbox"/>	PTD	Income	Copy of borrower W2	Cleared	04/03/2023 2:28:03 PM	Assistant to Proce...	04/03/2023 2:27:15 PM	Underwrit...	04/03/2023 2:28:03 PM	Underwriting Haracely Doming...	
<input type="checkbox"/>	PTC	Income	Missing Bank Statements for Underwrit...	Issued	04/03/2023 1:19:24 PM	Processor,	04/03/2023 1:19:24 PM	Underwrit...			28

Buttons at the bottom: Save, Set Defaults, Pick, Add, Submit, Store Condition List

3. Screens Useful to the Underwriter

1. **Production > Underwriting** screen.

Underwriter Workflow

Figure 59: Production > Underwriting screen

The screenshot displays the 'Underwriting' screen for a loan. The top navigation bar includes 'Loans', '2022125000000013—Ken Customer, JR', 'Production', and 'Underwriting'. Below this are tabs for 'Send/Status', 'Summary', 'Borrower', 'Property', 'Product & Pricing', 'Closing Costs', 'Transactions', 'Debt Consolidation', 'Loan Transmittal', and 'FHA'. The main content area is organized into several sections:

- Investor:** Fields for Investor Name, Investor Program, Investor Loan Number, and Investor Feature ID.
- Rates:** Fields for Note Rate (0.000%), Qualifying Rate (0.000%), Lock Interest Rate, and Max Approved Rate.
- Underwriting Decision:** Fields for Loan Exception Granted, Exception Description, Decision (Approved with Conditions), Decision Date (04/25/2023), By (Haracely Dominguez), and various expiration dates.
- Flood Certification:** Fields for Property in Flood Zone, Flood Zone (C), Certification Type, Company Name, and addresses.
- Additional Tracking:** Checkboxes for Escrow Holdback, Final Inspection, Appraiser Recertification, and Mortgage Rider, along with date fields for completion.

A 'Decision History' table is located in the bottom right, showing a record for 04/25/2023 with the decision 'Approved with Conditions' by 'Haracely Do...'. A 'Decision' lightbox is open, showing a list of decision options: Approved with Conditions, Clear to Close, Decline, Suspend, Withdrawn, Approved (selected), Denied, and Cancelled. A green arrow points to the 'Decision' button in the bottom left of the main screen.

- A. Use the **Decision** lightbox to log the decisions made on the loan, which is then tracked in the **Decision History** section.
2. Use the **Summary > Underwriting** screen to review underwriting information.

Underwriter Workflow

Figure 60: Production > Summary – Underwriting screen

Loans		2022125000000013—Ken Customer, JR		Production		Summary - Underwriting			
Send/Status	Summary	Borrower	Property	Product & Pricing	Closing Costs	Transactions	Debt Consolidation	Loan Transmittal	FHA
Subject Property			Loan Information			Risk Assessment			
Address	10655 Birch St		Sales Price			Underwriting Method	AUS		
Unit Number			Total Loan Amount	\$ 305,250.00		AUS	Desktop Un		
City	Burbank		Total LTV/CLTV	89.779% 89.779%		AUS Recommendation	Submission		
State/ZIP	CA 91502		Loan Term/Due In (months)	360 360		DU Case ID/LPA Key Number			
Property Type	Single Family Residence		Note Rate	0.000%		LPA Doc Class (Freddie)			
Project Classification (Fannie Mae)			Occupancy	Primary Residence		Representative Credit/Indicator	785		
Project Classification (Freddie Mac)			Loan Purpose	Purchase		Score			
Stable Monthly Income			Underwriting			Appraisal Information			
Borrower 1	\$ 9,100.00		Final Inspection Required			Appraised Value			
Borrower 2	\$ 0.00		Decision	Approved with Conditions		Appraisal Type			
Borrower 3	\$ 0.00		Decision Date	04/25/2023		Appraisal Method			
Borrower 4	\$ 0.00		Decision By	Haracely Dominguez		Appraisal Form			
Other Borrowers (5+)	\$ 0.00		Approval Expiration Date			Appraisal Date			
Rental Income - subject property	\$ 0.00					Appraisal Expires			
Net Rental Income - other	\$ 0.00		Property Review						
Total Borrower Income	\$ 9,100.00		Review Level						
Proposed Monthly Payment			Borrower Funds to Close			Other Financing			
First Mortgage (P&I)	\$ 847.92		Required	\$ -355,820.00		Total Other Financing Balance	\$ 0.00		
Subordinate Lien(s) (P&I)	\$ 0.00		Verified Assets	\$ 346,200.00		Total Credit Limit	\$ 0.00		
Homeowners Insurance	\$ 75.00		Source of Funds			Total Monthly Payment	\$ 0.00		
Supplemental Property	\$ 0.00		Number of Months Reserves	422					
Property Taxes	\$ 165.00		Interested Party Contributions	0.000%		Down Payment Assistance Program			
Mortgage Insurance	\$ 212.50					Down Payment Assistance	False		
Association/Project Dues	\$ 365.00		Qualifying Ratios						
Other	\$ 0.00		Primary Housing	18.301%					
Total	\$ 1,665.42		Total Obligations/Income (DTI)	20.224%					
Product Information			Lock Information			Current Address and Date of Birth			
Loan Program			Lock Status	Prospect		Address	10655 Birch		
Program Group			Lock Period			Unit Type			
Loan Type	Conventional		Lock Request Date			Unit Number			
Amortization Type	Fixed		Lock Date			City	Burbank		
Lien Position	First		Lock Expiration Date			State/ZIP	CA/91502		
			Days Until Lock Expiration	0		County	LOS ANGELE		
			Lock Price	0.00000000		Country	United State		
Originator			Lock Extension Period			Date of Birth	01/01/1970		
Business Unit	Calyx Dallas		Lock Cancel Date						
Institution	Path		Float Down Date						
Originator Name	Haracely Dominguez								

3. Production > Appraisals > Information tab.

Underwriter Workflow

Figure 61: Production > Appraisals > Information tab

- A. Click the add icon (+) to add appraisal information.
4. Use the **Production > Appraisals > Notice of Value** tab to select options is anything is needed, such as **Repairs, Final Inspection Required, Flood Insurance**, etc.

Underwriter Workflow

Figure 62: Production > Appraisals > Notice of Value tab

Information **Notice of Value**

VA Regional Office Appraised Value \$ Issue Date

Reviewer Max Repayment Period Expiration Date

Review Date

Conditions/Requirements that Apply to the Subject Property

1. Energy Conservation Improvements	<input type="checkbox"/>	11. Local Housing/Planning Authority Code Requirements	<input type="checkbox"/>
2. Wood Destroying Insect Information	<input type="checkbox"/> <input type="text"/>	12. Not Inspected Acknowledgement	<input type="checkbox"/> <input type="text"/>
3. Lien Supported Assessment	<input type="checkbox"/>	13. Ten Year Insured Protection Plan	<input type="checkbox"/>
A. Homeowners Association Fee	\$ <input type="text"/>	14. Energy Efficient Construction	<input type="checkbox"/>
Per	<input type="text"/>	15. Lead/Water Distribution System	<input type="checkbox"/>
B. Other	\$ <input type="text"/>	16. Offsite Improvements	<input type="checkbox"/>
4. PUD/Condominium Requirements	<input type="checkbox"/>	17. Proposed Construction	<input type="checkbox"/>
5. Water/Sewage System Acceptability	<input type="checkbox"/> <input type="text"/>	Construction Information	<input type="text"/>
6. Connection to Public Water and Sewer	<input type="checkbox"/> <input type="text"/>	18. Construction Inspections	<input type="checkbox"/>
7. Private Road/Common Used Driveway	<input type="checkbox"/>	Construction Inspector	<input type="text"/>
8. Flood Insurance	<input type="checkbox"/>	Final Inspection Required	<input type="checkbox"/>
9. Airport Acknowledgement	<input type="checkbox"/>	19. Construction Warranty	<input type="checkbox"/>
10. Repairs	<input type="checkbox"/> <input type="text"/>		
Fee Appraiser Name	<input type="text"/>		
Compliance Inspectors Name	<input type="text"/>		
Describe Repairs Needed	<input type="text"/>		

UW can select options if anything is needed such as Repairs, Final Inspection required, In a flood zone, etc

Save

5. Production > Debt Consolidation screen.

Figure 63: Production > Debt Consolidation screen

Loans ▾ 2022125000000013—Ken Customer, JR ✕ ▾ Production ▾ Debt Consolidation ▾

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal

Loan Information

Occupancy	Primary Residence ▾	Base Loan Amount	\$ 300,000.00	LTV	88.235%
Loan Purpose	Purchase ▾	Total Loan Amount	\$ 305,250.00	CLTV	88.235%
Type of Refinance	▾	Loan Term (months)	360	Primary Housing	18.301%
Note Rate	0.000%	Monthly Payment	\$ 847.92	Total Obligations	20.224%
APR	1.034%				

Liabilities +

Borrower	Type	Creditor	Account Number	Balance	Payment	Payoff Amount	Months	PAC
<input type="checkbox"/> Ken Customer	Mortgage	NORTHPTBK	5000373323	\$ 160,615.00	\$ 782.00	\$	205	No
<input type="checkbox"/> Ken Customer	Installment	Sallie Mae		\$ 1,200.00	\$ 100.00	\$	12	No
<input type="checkbox"/> Ken Customer	Revolving	Wells Fargo		\$ 3,000.00	\$ 25.00	\$	120	No
<input type="checkbox"/> Ken Customer	Installment	Chase		\$ 5,000.00	\$ 50.00	\$	100	No

Total Balance	\$ 169,815.00	Total Monthly Payments	\$ 957.00	Total Payoff Amount	\$ 0.00
Payoff Balance	\$ 0.00	Payoff Monthly Payments	\$ 0.00	Payoff Amount	\$ 0.00
Cash-Out Amount	\$	Monthly Payment	\$ 847.92	Total Payments	\$ 343,602.36
Borrower Closing Costs	\$ 13,630.00	Monthly Savings	\$ -847.92	Total Payoff Change	\$ -343,602.36
Base Loan Amount	\$ 300,000.00				

Comments

Save Delete Calculate Loan Amount Pay At Close

6. Production > Income Calculation screen.

Figure 64: Production > Income Calculation screen

	Self-Employment A	Self-Employment B	Self-Employment Shared
Schedule Analysis Method	<input type="text"/>	<input type="text"/>	<input type="text"/>
A. Individual Tax Return			
1. Schedule C:			
a. Net Profit or Loss	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
b. Depletion	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>
c. Depreciation	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>
d. Less: 50% Exclusion for Meals/Entertainment	(-) \$ <input type="text"/>	(-) \$ <input type="text"/>	(-) \$ <input type="text"/>
2. Schedule D:			
Recurring Capital Gains	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>
3. Schedule F:			
a. Net Profit or Loss	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
b. Form 1120s Income	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>
4. Schedule K-1			
a. Form 1065 Income	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
b. Form 1120s Income	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
5. Schedule 2106			
Total Expenses	(-) \$ <input type="text"/>	(-) \$ <input type="text"/>	(-) \$ <input type="text"/>
6. W2 income from Corporation	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>	(+) \$ <input type="text"/>
7. Total	\$ 0.00	\$ 0.00	\$ 0.00

Save

7. **Production > Adverse Action** screen.

A. The **Adverse Action** screen can be used to:

- i. Enter HMDA information.
- ii. Make counter offers.

Underwriter Workflow

Figure 65: Production > Adverse Action screen

Loans ▾ | 2022125000000013—Ken Customer, JR ✕ ▾ | Production ▾ | Adverse Action ▾

Send/Status | Summary | Borrower | Property | Product & Pricing | Closing Costs | Transactions | Debt Consolidation | Loan Trans

Tracking

HMDA Action Taken ▾

Action Date ▾

Description of Account, Transaction, or Requested Credit

Denial Mailed On

Details

Counter Made On By

Notice of Incomplete Date

Expiration Date or Provide Missing Information By

Comments

Reasons

Reason ▾

- Bankruptcy
- Collection Action or Judgment
- Credit Application Incomplete
- Delinquent Past or Present Credit Obligations with Others
- Excessive Obligations in Relation to Income
- Foreclosure or Repossession
- Garnishment or Attachment
- Income Insufficient for Amount of Credit Requested
- Insufficient Cash (downpayment, closing costs)
- Insufficient Number of Credit References Provided
- Length of Employment
- Length of Residence
- Limited Credit Experience
- No Credit File
- No Credit Score
- Number of Recent Inquiries on Credit Bureau Report
- Poor Credit Performance with Us
- Temporary or Irregular Employment
- Temporary Residence

Notification Given On Behalf Of

Name

Address 1

Address 2

City

State ▾ ZIP

Phone Fax

Email

Credit Information

Credit Score

Our Credit Decision Was Based in Whole or in Part on Information Obtained From:

Consumer Reporting Agency

Outside Source

Other

Other Comments

Federal Agency

Company

Address 1

Address 2

City

State ▾ ZIP

Phone

Fax

Email

Delivery Type

Delivery Date

Reconciliation

Amount Due To Borrower \$

Amount Due From Borrower \$

Date Funds Collected

Amount Collected \$

Save
Counter Offer

Pricing > Programs and Pricing button

This section is intended to walking Path users through the most common tasks in a typical pricing workflow.

To lock a loan within Path, the pricing needs to be done first. Pricing can be done either through the **Product & Pricing** screen or **Lock > Request** screen.

Note: Best practice is to do pricing through the Product & Pricing screen and lock through Lock > Request screen.

*Note: Pricing must be done first before locking a loan. For more information on locking a loan, see **Path Hacks – Lock Workflow**.*

1. Open a loan and go to **Production > Product & Pricing** screen.

Loan Information

Occupancy	Primary Residence	Sales Price	\$ 340,000.00	Base LTV/CLTV	88.235%	88.235%
Lien Position	First	Estimated Property Value	\$ 340,000.00	Total LTV/CLTV	88.235%	88.235%
Loan Purpose	Purchase	Appraised Value	\$ 340,000.00	HCLTV		88.235%
Other		Base Loan Amount	\$ 300,000.00	Qualifying Rate	4.250%	\$ 1,985.82
Refinance Type		Total Loan Amount	\$ 300,000.00	Primary Housing/ Total Obligations	14.084%	17.410%
Refinance Program		Note Rate	4.250%	Simultaneous Sub-Lien Loan	<input type="checkbox"/>	
Other		Loan Term/Due In (months)	360 360	Link Loan	<input type="text"/>	
Loan Type	Conventional	Monthly P&I	\$ 1,475.82			
Other		Down Payment	11.765% \$ 40,000.00			
Amortization Type	Fixed	UPMP/FF Financed	\$ 0.00			
Other		Borrower Financed Fees	\$			

Product Information

Loan Program		Starting Adjusted Rate	%
Loan Group		Discount/Rebate at Start	%
Product Code		Program Number	
Program Name		PPE Credit Score	777
Product Type			
Documentation Program Type	Full		
Base Rate	4.875%		

Rate Adjustments

Save **Pricing** Programs Payment Schedule

Select the Pricing button if using a PPE. Select the Programs button if using Loan Programs in Path

2. If pricing is done through a PPE (OB, Mortech, LSC), click the **Pricing** button.
3. For non-PPE pricing, click the **Programs** button to access your company's loan programs in Path.

1. Select via the Programs Button

1. Click the **Programs** button to open the **Loan Program** lightbox is opened.

The screenshot shows a lightbox titled "Loan Program" with a close button (X) in the top right corner. Below the title is a table with five columns: Program Name, Program Code, Loan Type, Amortization, and Loan Term. The first row is selected, indicated by a yellow highlight and a radio button. Below the table is a pagination control showing "1 2" and a dropdown menu set to "10". At the bottom center of the lightbox is a "Select" button.

Program Name	Program Code	Loan Type	Amortization	Loan Term
<input checked="" type="radio"/> 30 Yr. Fixed VA	V30F	VA	Fixed	360
<input type="radio"/> 30 Yr. Fixed USDA	U30F	USDA	Fixed	360
<input type="radio"/> 30 Yr. Fixed FHA	F30F	FHA	Fixed	360
<input type="radio"/> 30 Yr. Fixed Conventional	C30F	Conventional	Fixed	360
<input type="radio"/> 25 Yr. Fixed FHA	F25F	FHA	Fixed	300
<input type="radio"/> 25 Yr. Fixed Conventional	C25F	Conventional	Fixed	300
<input type="radio"/> 20 Yr. Fixed VA	V20F	VA	Fixed	240
<input type="radio"/> 20 Yr. Fixed FHA	F20F	FHA	Fixed	240
<input type="radio"/> 20 Yr. Fixed Conventional	C20F	Conventional	Fixed	240
<input type="radio"/> 15 Yr. Fixed VA	V15F	VA	Fixed	180

1 2 10

Select

2. In the **Program Name** column, select the radio button of the loan program.
3. Review the **Program Code**, **Loan Type**, **Amoritization**, and **Loan Term** columns to verify that is the loan program you want.
4. Click the **Select** button to pull the selected loan program infromation into the **Product & Pricing** screen.

2. Select via the Pricing Button

III. Search by Rate and Desired Note Rate

1. Click the **Pricing** button to open the **Pricing Search Parameters** lightbox.

Pricing > Programs and Pricing button

The screenshot shows a mortgage pricing application form with several sections. Red boxes highlight the following fields: Lock Period (30), Search by Type (Rate), Desired Note Rate (4.250%), Product & Payment Information (Fixed), Mortgage Insurance (MI Premium Paid in Cash: 0.00), Non-QM (Mortgage Late 30 Days, 60 Days, 90 Days, 120 Days), Borrower Information (Credit Score: 777), VA Loan Parameters (Veteran Type), Custom Fields (Custom Parameters), Loan Type (Conventional), Loan Purpose (Purchase), Loan Term (360), Due In (0), Lien Position (First), Property Occupancy (Primary Residence), Documentation Program Type (Full), Subject Property Gross Rent (0.00), Debt-Service Coverage Ratio, Underwriting Method, AUS Engine, AUS Recommendation, Number of Stories, Number of Units (1), Year Built (1965), City (Burbank), State (CA), ZIP (91502-1234), County (LOS ANGELES), Location, Property Type (Single Family Residence), and Non-Warrantable Condo. A red callout box at the bottom right contains the text: "Enter all sections in red. Remember to also enter a credit score if one is not populated or no results will return. Lastly, select the Search button." The Search button is also highlighted with a red box.

Lock Period: 30

Lock Type: [dropdown]

Search by Type: Rate

Desired Price: [input]

Desired Note Rate: 4.250%

Price Result Format: Price

Product & Payment Information

Amortization Type: Fixed

ARM First Adjustment: [input]

Product Type: [dropdown]

Waive Escrow: Conforming

Interest Only: Non-Conforming

HELOC: Non-Prime

Mortgage Insurance

MI Premium Paid in Cash: \$ 0.00

MI Provider: [dropdown]

MI Premium Plan: [dropdown]

MI Paid By: [dropdown]

MI Coverage: [dropdown]

Non-QM

Housing Event Seasoning: [dropdown]

Bankruptcy Seasoning: [dropdown]

Bankruptcy Outcome: [dropdown]

Mortgage Late 30 Days: [input]

Mortgage Late 60 Days: [input]

Mortgage Late 90 Days: [input]

Mortgage Late 120 Days: [input]

Borrower Information

Credit Score: 777

Total Obligations: 17.410%

Citizenship: US Citizen

First Time Homebuyer: Employee Loan

Self-Employed: Community Seconds

Automatic Payment:

VA Loan Parameters

Veteran Type: [dropdown]

VA First Time Use:

Exempt from VA Funding Fee:

Custom Fields

Custom Parameters: [input]

Loan Information

Base Loan Amount: \$ 300,000.00

MIP/FF Financed/Borrower FF: \$ 0.00

Total Loan Amount: \$ 300,000.00

Purchase Price: \$ 340,000.00

Appraised Value: \$ 340,000.00

Subordinate Financing: \$ 0.00

Refinance Cash-Out Amount: \$ 0.00

Undrawn HELOC Amount: \$ 0.00

Base LTV/CLTV: 88.235 %

Total LTV/CLTV: 88.235 %

HCLTV: 88.235 %

Property Information

Loan Type: Conventional

Loan Purpose: Purchase

Type of Refinance: [dropdown]

Loan Term: 360 Due In: 0

Lien Position: First

Property Occupancy: Primary Residence

Documentation Program Type: Full

Subject Property Gross Rent: \$ 0.00

Debt-Service Coverage Ratio: %

Underwriting Method: [dropdown]

AUS Engine: [dropdown]

AUS Recommendation: [dropdown]

Number of Stories: [input]

Number of Units: 1

Year Built: 1965

City: Burbank

State: CA

ZIP: 91502-1234

County: LOS ANGELES

Location: [dropdown]

Property Type: Single Family Residence

Non-Warrantable Condo:

Close Search Save

Enter all sections in red. Remember to also enter a credit score if one is not populated or no results will return. Lastly, select the Search button.

2. To search by rate, make sure that **Rate** is selected from the **Search by Type** dropdown menu and the **Desired Note Rate** is entered.
3. Complete all required and applicable fields and click **Search**.

Figure 66: Available Products: Searching by Rate

Available Products

Be sure to price before time expires. If Pricing expires, select the Reprice button or close out and Search again.

Pricing Valid For 18 Seconds

Price Search Date: 05/24/2023 11:19:39 AM

Eligible Products

30 Yr Fixed		Price Status	Lock Period	Rate	Net Price
<input checked="" type="radio"/>	Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - DU	Available	30	4.875 %	94.5600
<input type="radio"/>	Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - LP	Available	30	4.875 %	94.5600

Ineligible Products

Product Name	Findings
Citibank, N.A. Agency 30 Yr Fixed	• Borrower Pays MI (if required) is No, And LTV is >80%
Citibank, N.A. Agency 30 Yr Fixed Loan Balance Specified	• Borrower Pays MI (if required) is No, And LTV is >80% • 1st Mtg Loan Amt (Total) > 275000
Citibank, N.A. Agency 30 Yr Fixed New York Specified	• Borrower Pays MI (if required) is No, And LTV is >80% • State is not New York (NY)
Citibank, N.A. Agency Jumbo 30 Yr Fixed	• Borrower Pays MI (if required) is No, And LTV is >80% • State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Custom Product Testing Conforming 30 Year Fixed Rate Adjustment	• Borrower Pays MI (if required) is No, And LTV is >80%
Fifth Third Bank, N.A. Correspondent Agency Super Conf 30 Year Fixed - DU	• State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Fifth Third Bank, N.A. Correspondent Agency Super Conf 30 Year Fixed - LP	• State is Contiguous States, DC, & PR, And High Balance/Super Conforming is Yes, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 726201
Integration Test Investor Correspondent FHLMC Conforming 30 Yr Fixed	• Borrower Pays MI (if required) is No, And LTV is > 80%

Back Select Product

Note: When searching by rate, the rate will default to the rate regardless of what the pricing is, as shown below in Figure 67: Available Pricing: Searching by Rate.

4. Select a price listed in the **Eligible Products** section and click and **Select Product**.

Note: Be sure to select a price before time expires. If time expires, re-price or close out and search again.

Figure 67: Available Pricing: Searching by Rate

Available Pricing

Price Search Ran On: 05/24/2023 11:20:52 AM

Search by Rate - Will Default to the rate no matter the Pricing

Loan Program: Fifth Third Bank, N.A. Correspondent 30 Yr Fixed - Conforming 30 Year Fixed - DU

Rate	15 Day	30 Day	45 Day	60 Day
4.875 %	<input type="radio"/> 94.6850	<input checked="" type="radio"/> 94.5600	<input type="radio"/> 94.4350	<input type="radio"/> 94.3100
5.000 %	<input type="radio"/> 95.4350	<input type="radio"/> 95.3100	<input type="radio"/> 95.1850	<input type="radio"/> 95.0600
5.125 %	<input type="radio"/> 95.9350	<input type="radio"/> 95.8100	<input type="radio"/> 95.6850	<input type="radio"/> 95.5600
5.250 %	<input type="radio"/> 96.3100	<input type="radio"/> 96.1850	<input type="radio"/> 96.0600	<input type="radio"/> 95.9350
5.375 %	<input type="radio"/> 97.0600	<input type="radio"/> 96.9350	<input type="radio"/> 96.8100	<input type="radio"/> 96.6850
5.500 %	<input type="radio"/> 97.6850	<input type="radio"/> 97.5600	<input type="radio"/> 97.4350	<input type="radio"/> 97.3100
5.625 %	<input type="radio"/> 98.0600	<input type="radio"/> 97.9350	<input type="radio"/> 97.8100	<input type="radio"/> 97.6850
5.750 %	<input type="radio"/> 98.3100	<input type="radio"/> 98.1850	<input type="radio"/> 98.0600	<input type="radio"/> 97.9350
5.875 %	<input type="radio"/> 98.6850	<input type="radio"/> 98.5600	<input type="radio"/> 98.4350	<input type="radio"/> 98.3100
6.000 %	<input type="radio"/> 99.1850	<input type="radio"/> 99.0600	<input type="radio"/> 98.9350	<input type="radio"/> 98.8100
6.125 %	<input type="radio"/> 99.5600	<input type="radio"/> 99.4350	<input type="radio"/> 99.3100	<input type="radio"/> 99.1850
6.250 %	<input type="radio"/> 99.8100	<input type="radio"/> 99.6850	<input type="radio"/> 99.5600	<input type="radio"/> 99.4350
6.375 %	<input type="radio"/> 100.0600	<input type="radio"/> 99.9350	<input type="radio"/> 99.8100	<input type="radio"/> 99.6850
6.500 %	<input type="radio"/> 100.4350	<input type="radio"/> 100.3100	<input type="radio"/> 100.1850	<input type="radio"/> 100.0600
6.625 %	<input type="radio"/> 100.6850	<input type="radio"/> 100.5600	<input type="radio"/> 100.4350	<input type="radio"/> 100.3100
6.750 %	<input type="radio"/> 100.9350	<input type="radio"/> 100.8100	<input type="radio"/> 100.6850	<input type="radio"/> 100.5600

Rate Calculation Detail

Lock Period : 30 Day

Base Rate: 4.875 %

Rate Adjustments

No adjustments

Adjusted Rate: 4.875 %

Base Price: 95.1850

Price Adjustments

State is CA -0.1250

LTV is 85.01 - 90.00, And Loan P... -0.5000

Other Adjustments

No adjustments

Adjusted Price: 94.5600

Total Loan Amount \$ 300,000.00

Net Price In Dollars \$ 16,320.00

Back Reprice Select Price

5. Click **Select Price**.

IV. Searching by Price and Desired Price of Par (100)

1. Click the **Pricing** button to open the **Pricing Search Parameters** lightbox.

Pricing > Programs and Pricing button

Search by Price

Lock Period: 30
 Lock Type: [Dropdown]
 Search by Type: Price
 Desired Price: 100,000,000
 Desired Note Rate: 6.625%
 Price Result Format: Price

Product & Payment Information
 Amortization Type: Fixed
 ARM First Adjustment: [Dropdown]
 Product Type: [Dropdown]
 Waive Escrow: Conforming
 Interest Only: Non-Conforming
 HELOC: Non-Prime

Mortgage Insurance
 MI Premium Paid in Cash: \$ [Text]
 MI Provider: [Dropdown]
 MI Premium Plan: [Dropdown]
 MI Paid By: [Dropdown]
 MI Coverage: [Dropdown]

Non-QM
 Housing Event Seasoning: [Dropdown]
 Bankruptcy Seasoning: [Dropdown]
 Bankruptcy Outcome: [Dropdown]
 Mortgage Late 30 Days: [Text]
 Mortgage Late 60 Days: [Text]
 Mortgage Late 90 Days: [Text]
 Mortgage Late 120 Days: [Text]

Borrower Information
 Credit Score: 777
 Total Obligations: 17.410%
 Citizenship: US Citizen
 First Time Homebuyer: Employee Loan
 Self-Employed: Community Sec
 Automatic Payment:

VA Loan Parameters
 Veteran Type: [Dropdown]
 VA First Time Use:
 Exempt from VA Funding Fee:

Custom Fields
 Custom Parameters: [Icon]

Property Information
 Number of Stories: 0
 Number of Units: 1
 Year Built: 1965
 City: Burbank
 State: CA
 ZIP: 91502-1234
 County: LOS ANGELES
 Location: [Dropdown]
 Property Type: Single Family Residence
 Non-Transferable Condo:

Loan Details
 Base Loan Amount: \$ 300,000.00
 UPMIP/FF Financed/Borrower FF: \$ 0.00
 Total Loan Amount: \$ 300,000.00
 Purchase Price: \$ 340,000.00
 Appraised Value: \$ 340,000.00
 Subordinate Financing: \$ [Text]
 Refinance Cash-Out Amount: \$ [Text]
 Undrawn HELOC Amount: \$ [Text]
 Base LTV/CLTV: 88.235% / 88.235%
 Total LTV/CLTV: 88.235% / 88.235%
 HCLTV: 88.235%

Loan Type: Conventional
Loan Purpose: Purchase
Type of Refinance: [Dropdown]
Loan Term: 360 Due In 360
Lien Position: First
Property Occupancy: Primary Residence
Documentation Program Type: Full
Subject Property Gross Rent: \$ [Text]
Debt-Service Coverage Ratio: [Text] %
Underwriting Method: [Dropdown]
AUS Engine: [Dropdown]
AUS Recommendation: [Dropdown]

Close Search Save

Enter all sections in red. Remember to also enter a credit score if one is not populated or no results will return. Lastly, select the Search button.

- To search by price, make sure that **Price** is selected from the **Search by Type** dropdown menu and the **Desired Note Rate** is entered.
- Complete all required and applicable fields and click **Search**.

Note: When searching by price, the rate will default to pricing closest to par (100), as shown in Figure 68: Available Pricing: Searching by Price.

Figure 68: Available Pricing: Searching by Price

Available Pricing Price Search Ran On: 05/30/2023 12:21:02 PM

Search by Price - Will Default the rate to the closest to par (100)

Loan Program: Fifth Third Bank, N.A. Correspondent 30 Yr Fixed - Conforming 30 Year Fixed - DU

Rate	15 Day	30 Day	45 Day	60 Day
4.875 %	<input type="radio"/> 94.1850	<input checked="" type="radio"/> 94.0600	<input type="radio"/> 93.9350	<input type="radio"/> 93.6850
5.000 %	<input type="radio"/> 94.8100	<input checked="" type="radio"/> 94.6850	<input type="radio"/> 94.5600	<input type="radio"/> 94.4350
5.125 %	<input type="radio"/> 95.4350	<input checked="" type="radio"/> 95.3100	<input type="radio"/> 95.1850	<input type="radio"/> 94.9350
5.250 %	<input type="radio"/> 95.6850	<input checked="" type="radio"/> 95.5600	<input type="radio"/> 95.4350	<input type="radio"/> 95.3100
5.375 %	<input type="radio"/> 96.4350	<input checked="" type="radio"/> 96.3100	<input type="radio"/> 96.1850	<input type="radio"/> 96.0600
5.500 %	<input type="radio"/> 97.0600	<input checked="" type="radio"/> 96.9350	<input type="radio"/> 96.8100	<input type="radio"/> 96.6850
5.625 %	<input type="radio"/> 97.5600	<input checked="" type="radio"/> 97.4350	<input type="radio"/> 97.3100	<input type="radio"/> 97.1850
5.750 %	<input type="radio"/> 97.8100	<input checked="" type="radio"/> 97.6850	<input type="radio"/> 97.5600	<input type="radio"/> 97.4350
5.875 %	<input type="radio"/> 98.3100	<input checked="" type="radio"/> 98.1850	<input type="radio"/> 98.0600	<input type="radio"/> 97.8100
6.000 %	<input type="radio"/> 98.8100	<input checked="" type="radio"/> 98.6850	<input type="radio"/> 98.5600	<input type="radio"/> 98.4350
6.125 %	<input type="radio"/> 99.1850	<input checked="" type="radio"/> 99.0600	<input type="radio"/> 98.9350	<input type="radio"/> 98.8100
6.250 %	<input type="radio"/> 99.4350	<input checked="" type="radio"/> 99.3100	<input type="radio"/> 99.1850	<input type="radio"/> 99.0600
6.375 %	<input type="radio"/> 99.6850	<input checked="" type="radio"/> 99.5600	<input type="radio"/> 99.4350	<input type="radio"/> 99.3100
6.500 %	<input type="radio"/> 100.0600	<input checked="" type="radio"/> 99.9350	<input type="radio"/> 99.8100	<input type="radio"/> 99.6850
6.625 %	<input type="radio"/> 100.4350	<input checked="" type="radio"/> 100.3100	<input type="radio"/> 100.1850	<input type="radio"/> 99.9350
6.750 %	<input type="radio"/> 100.6850	<input type="radio"/> 100.5600	<input type="radio"/> 100.4350	<input type="radio"/> 100.1850

Rate Calculation Detail Lock Period : 30 Day

Base Rate: 6.625 %

Rate Adjustments

No adjustments

Adjusted Rate: 6.625 %

Base Price: 100.9350

Price Adjustments

State is CA -0.1250

LTV is 85.01 - 90.00, And Loan P... -0.5000

Other Adjustments

No adjustments

Adjusted Price: 100.3100

Total Loan Amount: \$ 300,000.00

Net Price In Dollars: \$ -930.00

Back Reprice **Select Price**

4. Select a rate and how many days for the lock period.

5. Click **Select Price**.

The loan program information is pulled into the **Product & Pricing** screen.

Loans | 20230540000000005—Ken N Customer, JR | Production | **Product & Pricing**

Summary Borrower Property Product & Pricing Transactions Contacts Loan Transmittal FHA VA

Loan Information

Occupancy	Primary Residence	Sales Price	\$ 340,000.00	Base LTV/CLTV	88.235%	88.235%
Lien Position	First	Estimated Property Value	\$ 340,000.00	Total LTV/CLTV	88.235%	88.235%
Loan Purpose	Purchase	Appraised Value	\$ 340,000.00	HCLTV	88.235%	88.235%
Other		Base Loan Amount	\$ 300,000.00	Qualifying Rate	4.250%	\$ 1,985.82
Refinance Type		Total Loan Amount	\$ 300,000.00	Primary Housing/ Total Obligations	14.084%	17.410%
Refinance Program		Note Rate	4.250%	Simultaneous Sub-Lien Loan		
Other		Loan Term/Due In (months)	360 / 360	Link Loan		
Loan Type	Conventional	Monthly P&I	\$ 1,475.82			
Other		Down Payment	11.765% \$ 40,000.00			
Amortization Type	Fixed	UPMP/IFF Financed	\$ 0.00			
Other		Borrower Financed Fees	\$			

Product Information

Loan Program: Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - DU

Loan Group: 30 Yr Fixed

Product Code: FIC30DU

Program Name: [Empty]

Product Type: [Empty]

Documentation Program Type: Full

Starting Adjusted Rate: 6.500000%

Discount/Rebate at Start: -0.3100000%

PPE Credit Score: 777

Base Rate: 4.875%

Data saved.

Save Pricing Programs Payment Schedule

The Loan Program, Group, and Product Code are placed in the Product Information section and the Rate and Pricing information is also imported.

Note: All loan programs pulled into the Product & Pricing screen, via the Pricing or Programs button, will automatically sync with Lock > Request screen, as shown below.

Pricing > Programs and Pricing button

Loans > 2023050000000007—Ken N Customer, JR > Lock > Request

Send/Status Summary Request

Lock Request

Request Type: Initial
 Lock Request Date/Time:
 Lock Period: 30
 Lock Expiration: 06/29/2023
 Lock Date:
 Extension Period:
 Cancel Reason:
 Cancel Date:
 Float Down Option:
 Float Down Date:
 Lock Request Note:

Lock Confirmation

Lock Confirmation Date:
 Lock Confirmation Note:

Lock Price

Loan Program: Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - DU
 Program Group: 30 Yr Fixed
 Program Code: FTC30DU
 Starting Adjusted Rate: 6.5%
 Discount/Rebate at Start: -0.31%

Loan Program and Pricing data automatically import into the Lock Request screen

Note: The **Base Rate**, **Adjusted/Note Rate**, **Base Price**, and **Adjusted/Lock Price**, are also imported to the **Lock > Request** screen.

Base Rate: 6.625%

Rate Adjustments: Add Adjustment +

Adjusted/Note Rate: 6.6250%

Base Price: 100.93500000 + \$ 300,000.00 = \$ 302,805.00

Price Adjustments: Add Adjustment +

State is CA	-0.1250	+ \$ 0.00	= \$ -375.00	🗑️
LTV is 85.01 - 90.00, And Loan Purpose is Purchase, And FICO is 760 - 779, And Non-Stan...	-0.5000	+ \$ 0.00	= \$ -1,500.00	🗑️
Service Release Premium	0.0000	+ \$ 0.00	= \$	🗑️

Adjustment Cap: \$

Max Price: \$

Adjusted/Lock Price: 100.31000000 + \$ 0.00 = \$ 300,930.00

6. Pricing is now complete.

Lock Request/Confirm

This section is intended to help loan officers and lock desk users by walking them through the most common tasks in a typical lock workflow.

1. Loan Officer > Lock Request

1. After pricing is complete on **Production > Product & Pricing** screen, go to **Lock > Request** screen.

The screenshot shows the 'Lock Request' screen with the following fields and callouts:

- Callout 1:** Points to the 'Request Type' dropdown menu, which is open and showing options: Initial, Register, and Relock.
- Callout 2:** Points to the 'Lock Period' dropdown menu, which is open and showing a list of values: 15, 30, 45, 60, 90, 210, 180, 21, 50, 1, 10, 360.
- Callout 3:** Points to the 'Save' button in the bottom navigation bar.
- Callout 4:** Points to the 'Lock Request' button in the bottom navigation bar.
- Center Text Box:** A red box with white text that reads: "Select your Request Type, Lock Period, and then Save. Lastly, press Lock Request".

The interface includes sections for 'Lock Request' (with fields for Request Type, Lock Expiration, Cancel Reason, Float Down Date, Lock Request Date/Time, Lock Date, Cancel Date, Lock Period, Extension Period, Float Down Option, and Lock Request Note), 'Lock Confirmation' (with fields for Lock Confirmation Date and Lock Confirmation Note), and 'Lock Price' (with fields for Loan Program, Program Group, Program Code, Starting Adjusted Rate, and Discount/Rebate at Start). The bottom navigation bar contains buttons for Save, Lock Request, Compare Lock History, Compare Lock Request, QM URLA, Pricing, Programs, Copy from Loan to Lock, and Reset Lock.

2. Select the (1) **Request Type**, the (2) **Lock Period**, the (3) **Save** button, then the (4) **Lock Request** button. The lock has officially been requested, as shown in the above image.
3. Go to **Lock > Send/Status** screen, to see that lock has been requested and the loan file has been sent from the LO to lock desk.

Lock Request/Confirm

The screenshot shows the 'Lock Request/Confirm' interface. At the top, there are navigation tabs: 'Loans', '2023054000000005—Ken N Customer, JR', 'Lock', and 'Send/Status'. Below these are sub-tabs: 'Send/Status', 'Summary', and 'Request'. The main content area is divided into three sections:

- Lock Validation:** A message stating 'All validations are satisfied.'
- Lock Send History:** A table with columns: Action Date/Time, By, Role, Sent To, and Notes. The first row shows: 05/24/2023 11:42:11 AM, Kristopher Nelson, Kris Pricing - Loan Officer, Kris Pricing - Lock Desk.
- Lock Status History:** A table with columns: Action Date/Time, By, Role, Status, and Notes. The first row shows: 05/24/2023 11:42:09 AM, Kristopher Nelson, Kris Pricing - Loan Officer, Lock Requested. The second row shows: 05/24/2023 9:56:39 AM, Kristopher Nelson, Kris Pricing - Loan Officer, Not Locked - In Process.

2. Lock Desk > Lock Confirm

Next the loan file is sent to the **Role Desk** of the lock desk user, who is tasked with confirming lock requests.

1. As the lock desk user, go to **Pipeline > Role Desk**, select the loan file's checkbox, and click the **Assign** button to assign the loan to yourself.

The screenshot shows the 'Pipeline > Role Desk' interface. The top navigation bar includes 'Loans', 'Pipeline', and 'Role Desk'. Below this are tabs: 'Desk', 'Cabinet', 'Role Desk', 'Role Cabinet', 'Active', 'Archive', and 'Inactive'. A search bar is present. The main area displays a table with columns: Loan Number, Loan Servicer #, LO Name, OU Name, Borrower First Last Name, Subject Property Street, Loan Status, and Loan Sub. The first row is selected, and its checkbox is checked. A 'Users' dialog box is open, showing a list of users: Kristopher Nelson (selected), Marisol Vega, and Michael McPhail. The 'Assign' button is highlighted at the bottom of the dialog box.

2. Go to **Pipeline > Desk** and open the loan file to start confirming the lock request.

Lock Request/Confirm

Loans Pipeline Desk

Desk Cabinet Role Desk Role Cabinet Active Archive Inactive

Lock (1)

<input type="checkbox"/>	Loan Number	Loan Servicer #	LO Name	OU Name	Borrower First Last Name	Subject Property Street	Loan Status
<input checked="" type="checkbox"/>	2023054000000005	2703	Kristopher Nelson	Kris Pricing	Ken N Customer	10655 Birch St	Prospect - New Borro...

Click on the file to access
(Do not check box next to loan number)

- Go to **Lock > Confirm** screen, select (1) **Confirm** (from the **Confirmation** dropdown menu), (2) the **Lock Period** (if there are any changes from the lock request), (3) the **Save** button, and then (4) the **Lock Confirm** button, as shown in the below image.

Loans 2023054000000005—Ken N Customer, JR Lock Confirm

Send/Status Summary Confirm Pricing Review Final Commitment

Lock Confirmation

Confirmation **1** Confirm

Lock Expiration

Cancel Date

Lock Type

Confirmation Note

Lock Date

Extension Period

Float Down Option

Hedge

Lock Period **2** 30

Cancel Reason

Float Down Date

Lock Request

Request Type Initial Lock Request Date/Time

Request Note

Lock Price

Loan Program Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed – DU Starting Adjusted Rate 6.5

Program Group 30 Yr Fixed Discount/Rebate at Start -0.31

Program Code FTC30DU

Base Rate **3** 4.875%

Rate Adjustments Add Adjustment

4 Save OB Lock Desk Lock Confirm Lock Reject Lock Cancellation Reject Lock Extension Reject Profile Update Reject Product Update Rej

Compare Lock Request

- Go to **Lock > Send/Status** screen, to see that the lock request has been confirmed, and the loan files has been officially locked in Path. The **Send/Status** screen also shows that the loan file is sent back to the LO to continue working on the file.

Lock Request/Confirm

Loans ▾ 2023050000000007—Ken N Customer, JR ✕ ▾ Lock ▾ Send/Status ▾

Send/Status Summary Confirm Pricing Review Final Commitment

Lock Validation

All validations are satisfied.

Lock Send History

Action Date/Time	By	Role	Sent To	Notes
05/30/2023 10:56:05 AM	Kristopher Nelson	Kris Pricing - Lock Desk	Kris Pricing - Loan Officer	
05/30/2023 10:53:28 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Kris Pricing - Lock Desk	

Lock Status History

Action Date/Time	By	Role	Status	Notes
05/30/2023 10:56:03 AM	Kristopher Nelson	Kris Pricing - Lock Desk	Lock Confirmed	
05/30/2023 10:53:20 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Lock Requested	
05/30/2023 10:30:18 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Not Locked - In Process	

5. After lock is confirmed, go to **Lock > Summary** screen and select the **Copy from Lock to Loan** button. This ensures that all necessary lock data matches the loan data after the loan is locked.

Lock Request/Confirm

Loans ▾ 2023050000000007—Ken N Customer, JR ✕ ▾ Lock ▾ Summary ▾

Send/Status Summary Lock Verification Request Confirm Pricing Review Final Commitment

Current Loan Status - Role/User/Received Date

Kris Pricing - Lock Desk/KristopherNelson	05/30/2023 10:53:47 AM
Kris Pricing - Loan Officer/KristopherNelson	05/30/2023 10:30:09 AM

Validations

All validations are satisfied.

Loan/Lock Discrepancies

The following lock fields are different from their loan fields

Lock Data		Loan Data	
First Name		First Name	Ken
Middle Name		Middle Name	N
Last Name		Last Name	Customer
Suffix		Suffix	JR
Social Security #		Social Security #	500507000
Address		Address	10655 Birch St
City		City	Burbank
State		State	CA
Zip		Zip	91502-1234
Property Type		Property Type	Attached
Occupancy		Occupancy	Primary Residence
Base Loan Amount	0.00	Base Loan Amount	300,000.00
Total Loan Amount	0.00	Total Loan Amount	300,000.00
Loan Purpose		Loan Purpose	Purchase
Base CLTV	0.000	Base CLTV	88.235
Purchase Price	0.00	Purchase Price	340,000.00
Lien Position		Lien Position	First
Amortization Type		Amortization Type	Fixed

Compare Lock History Copy from Lock to Loan Print

- The lock process is now complete.

Optimal Blue > Pricing/Lock

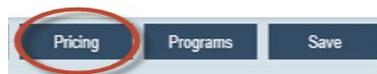
This section is intended to walking Path users through the most common tasks in a typical workflow for OB pricing and lock.

1. Loan Officer > Lock Request

As a loan officer, pricing can be done either through **Production > Product & Pricing** screen or through **Lock > Request** screen. When pricing through the **Production > Product & Pricing** screen, the data is copied over to the **Lock > Request** screen.

*Note: The **OB Lock Request** button can ONLY be accessed via the **Lock > Request** screen. This button is how the loan officer submits lock requests to the Lock Desk via Optimal Blue.*

1. To price a loan via Optimal Blue, go to either the **Production > Product & Pricing** screen or the **Lock > Request** screen.
2. Click the **Pricing** button, which is located on both screens.



3. After clicking the **Pricing** button, the **Pricing Search Parameters** lightbox is opened.

Figure 69: Pricing Search Parameters lightbox > searching by rate

Pricing Search Parameters
✕

Pricing

Lock Period:

Lock Type:

Search by Type:

Desired Price:

Desired Note Rate:

Price Result Format:

Loan Information

Base Loan Amount:

UPMIP/FF Financed/Borrower FF:

Total Loan Amount:

Purchase Price:

Appraised Value:

Subordinate Financing:

Refinance Cash-Out Amount:

Undrawn HELOC Amount:

Loan Type

Loan Type:

Loan Purpose:

Type of Refinance:

Loan Term: Due In:

Lien Position:

Property Occupancy:

Documentation Program Type:

Subject Property Gross Rent:

Debt-Service Coverage Ratio:

Underwriting Method:

AUS Engine:

AUS Recommendation:

Product & Payment Information

Amortization Type:

ARM First Adjustment:

Product Type:

Waive Escrow: Conforming

Interest Only: Non-Conforming

HELOC: Non-Prime

Mortgage Insurance

MI Premium Paid in Cash:

MI Provider:

MI Premium Plan:

MI Paid By:

MI Coverage:

Borrower Information

Credit Score:

Total Obligations:

Citizenship:

First Time Homebuyer: Employee Loan

Self-Employed: Community Seconds

Automatic Payment:

Property Information

Number of Stories:

Number of Units:

Year Built:

City:

State:

ZIP:

County:

Location:

Property Type:

Non-Warrantable Condo:

Non-QM

Housing Event Seasoning:

Bankruptcy Seasoning:

Bankruptcy Outcome:

Mortgage Late 30 Days:

Mortgage Late 60 Days:

Mortgage Late 90 Days:

Mortgage Late 120 Days:

VA Loan Parameters

Veteran Type:

VA First Time Use:

Exempt from VA Funding Fee:

Custom Fields

Custom Parameters:

Close
Search
Save

- Make sure to complete all required fields and dropdowns, indicated by red outlines, and complete rest of all applicable fields.

*Note: If you are searching by rate (when **Rate** is selected from the **Search by Type** dropdown), it will default to that rate regardless of the price, as shown in Figure 69: Pricing Search Parameters lightbox > searching by rate, Figure 70: Available Product lightbox > searching by rate, and Figure 71: Available Pricing lightbox > searching by rate. If you are searching by price (when **Price** is selected from the **Search by Type** dropdown), the rate will default to the closest to par (100).*

- Click **Search** to open the **Available Products** lightbox.

Figure 70: Available Product lightbox > searching by rate

The screenshot shows the 'Available Products' lightbox. At the top right, it indicates 'Pricing Valid For 293 Seconds' and 'Price Search Date: 06/05/2023 08:55:34 AM'. The 'Eligible Products' section lists two items:

Product Name	Price Status	Lock Period	Rate	Net Price
Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - DU	Available	30	6.250 %	98.5600
Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - LP	Available	30	6.250 %	98.5600

The 'Ineligible Products' section lists several products with their respective findings, such as 'Borrower Pays MI (if required) is No, And LTV is >80%' and 'State is not New York (NY)'.

6. Select a product displayed in the **Eligible Products** section and click **Select Product**.

Note: Be sure to select before time expires. If time expires, re-price or close out and search again.

7. After **Select Product** is clicked, the lightbox changes, to display available rate locks. Make the selection and click **Select Price** to select the price and close the lightbox.

Figure 71: Available Pricing lightbox > searching by rate

The screenshot shows the 'Available Pricing' lightbox. It displays 'Loan Program: Fifth Third Bank, N.A. Correspondent 30 Yr Fixed - Conforming 30 Year Fixed - DU' and 'Rate Calculation Detail' for a 'Lock Period: 30 Day'. The 'Rate Calculation Detail' shows a 'Base Rate: 6.250 %' and an 'Adjusted Rate: 6.250 %'. The 'Rate Adjustments' section shows 'No adjustments'. The 'Price Adjustments' section shows 'State is CA' with an adjustment of -0.1250 and 'LTV is 85.01 - 90.00, And Loan P...' with an adjustment of -1.7500. The 'Other Adjustments' section shows 'No adjustments'. The 'Adjusted Price' is 98.5600, the 'Total Loan Amount' is \$ 300,000.00, and the 'Net Price in Dollars' is \$ 4,320.00.

Rate	15 Day	30 Day	45 Day	60 Day
4.875 %	93.5600	93.4350	93.3100	93.1850
5.000 %	94.3100	94.1850	94.0600	93.9350
5.125 %	94.8100	94.6850	94.5600	94.4350
5.250 %	95.3100	95.1850	95.0600	94.9350
5.375 %	95.9350	95.8100	95.6850	95.5600
5.500 %	96.5600	96.4350	96.3100	96.1850
5.625 %	97.0600	96.9350	96.8100	96.6850
5.750 %	97.3100	97.1850	97.0600	96.9350
5.875 %	97.5600	97.4350	97.3100	97.1850
6.000 %	98.0600	97.9350	97.8100	97.6850
6.125 %	98.4350	98.3100	98.1850	98.0600
6.250 %	98.6850	98.5600	98.4350	98.3100
6.375 %	98.8100	98.6850	98.5600	98.4350
6.500 %	99.3100	99.1850	99.0600	98.8100
6.625 %	99.5600	99.4350	99.3100	99.1850
6.750 %	99.8100	99.6850	99.5600	99.4350

8. After the lightbox closes, you are returned to either the **Production > Product & Pricing** screen or the **Lock > Request** screen.
 - A. If you are on the **Lock > Request** screen, click the **OB Lock Request** button.
 - B. If you are on the **Production > Product & Pricing** screen, go to **Lock > Request** screen and click the **OB Lock Request** button.
9. After clicking the **OB Lock Request** button, you might be prompted about a price concession, select no if prompted.



10. Then a message appears, saying the loan file still needs to be sent to the Lock Desk. Click the **Lock Request** button to move the loan file to the Lock Desk to be confirmed.

*Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Send to Lock Desk**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.*

11. If auto-accept is enabled for lock requests, after saving the **Lock > Request** screen, click the refresh icon () to update the **Lock Status** to **Lock Confirmed**.

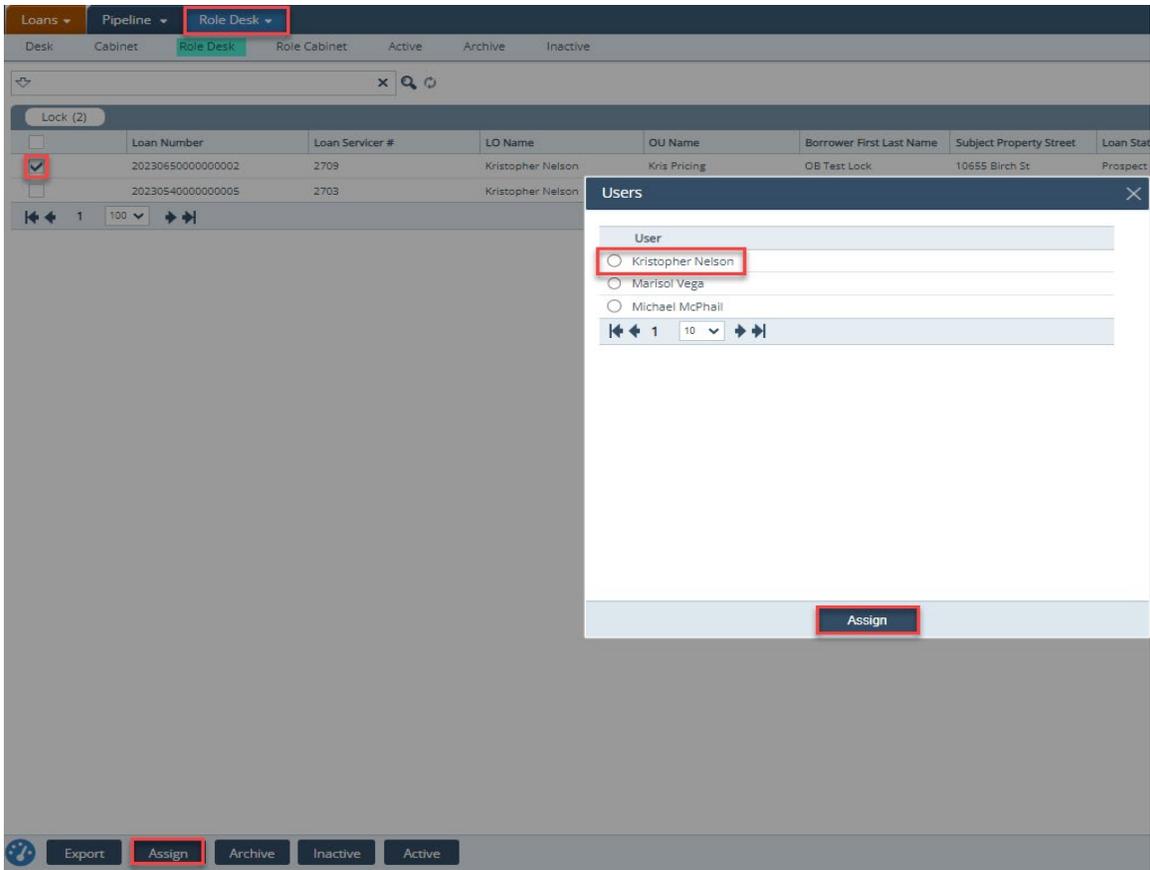
2. Lock Desk > Accept/Reject Lock Request

As the Lock Desk role, who is responsible for accepting/rejecting lock request, you will find the loan file in your **Role Desk**.

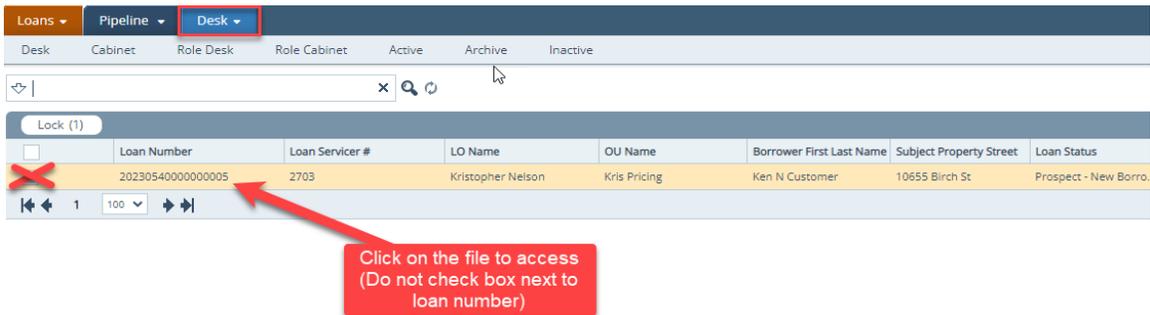
To accept or reject a lock request:

1. Select the checkbox of the loan file and click the **Assign** button to assign it to yourself.

Optimal Blue > Pricing/Lock



2. Next, go to your **Desk** and open the loan file.



3. Go to **Lock > Confirm** screen.

Loans > 2023065000000002—OB Test Lock > Lock > Confirm

Send/Status Summary Confirm Pricing Review Final Commitment

Lock Confirmation

Confirmation: [Dropdown] Lock Date: [Dropdown] Lock Period: 30 [Dropdown]
 Lock Expiration: [Dropdown] Extension Period: [Dropdown] Cancel Reason: [Dropdown]
 Cancel Date: [Dropdown] Float Down Option: Float Down Date: [Dropdown]
 Lock Type: [Dropdown] Hedge:
 Confirmation Note: [Text Area]

Lock Request

Request Type: Initial [Dropdown] Lock Request Date/Time: 06/05/2023 9:23:30 AM
 Request Note: [Text Area]

Lock Price

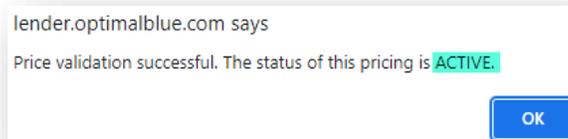
Loan Program: Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - DU Starting Adjusted Rate: 7%
 Program Group: 30 Yr Fixed Discount/Rebate at Start: 0.065%
 Program Code: FTC30DU

Base Rate: 6.250%
 Rate Adjustments: Add Adjustment +
 Adjusted/Note Rate: 6.2500%

Base Price: 100.06000000 + Total Loan Amount: \$ 300,000.00 = \$ 300,180.00

Buttons: Save, **OB Lock Desk**, Lock Confirm, Lock Reject, Lock Cancellation Reject, Lock Extension Reject, Profile Update Reject, Product Update Rej

4. Click **OB Lock Desk**.
5. You are then prompted with a message confirming that pricing is active. Click **OK** to open Optimal Blue.



6. Once in Optimal Blue, click **Validate Current Pricing** to confirm pricing is active.

2ndary > Lock Desk > Changes > Pipelines > 2ndary Options > New Search > Admin > Branches >

Selected Loan: Loan ID: 2971 Status: Lock Pending Borrower: Lock

Loan Summary

Loan #	Borrower First Name	Borrower Last Name	Lender Loan ID
2971	OB	Lock	Calyxaz1_2023065000000002
1st Mtg Loan Amt (Base)	2nd Mtg Loan Amt	HELOC Line Amt	HELOC Drawn Amt
300000	0	0	0
HCLTV	LTV	CLTV New	
	88.24		
1st Mtg Loan Amt (Total)			
300000			

Loan Status

Status	Lock Expiration LO	Search Timestamp	Lock Request TimeStamp
Lock Pending		6/5/2023 7:23:18 AM	6/5/2023 7:23:19 AM

Accept Lock/Save to LOS **2**

First Lien Options

Product (Set) Name		Product Code
Fifth Third Bank, N.A. - Correspondent - Conforming 30 Year Fixed - DU		FTC30DU
Rate	Price	Lock
6.25	98.185	30
Validate Current Pricing 1	Validation Timestamp	Validation Price
<input type="button" value="Apply Extension"/>	Lock Ext's:	Adjustment

7. Then click **Accept Lock/Save to LOS** or **Reject Lock/Save to LOS**.

8. Go back to the **Lock > Confirm** screen in Path.

Loans | 2023065000000002—OB Test Lock | Lock | Confirm

Send/Status | Summary | Confirm | Pricing Review | Final Commitment

Lock Confirmation

Confirmation: Lock Date: Lock Period:

Lock Expiration: Extension Period: Cancel Reason:

Cancel Date: Float Down Option: Float Down Date:

Lock Type: Hedge:

Confirmation Note:

Lock Request

Request Type: Lock Request Date/Time:

Request Note:

Lock Price

Loan Program: Starting Adjusted Rate:

Program Group: Discount/Rebate at Start:

Program Code:

Base Rate:

Rate Adjustments: Add Adjustment

Adjusted/Note Rate:

Total Loan Amount: + \$ = \$

1 Save OB Lock Desk 3 Lock Confirm Lock Reject Lock Cancellation Reject Lock Extension Reject Profile Update Reject Prod

9. Click the refresh icon (), click the **Save** button, and click **Lock Confirm**.
10. After all locks are confirmed, go to the **Lock > Summary** screen and click the **Copy from Lock to Loan** button, to ensure loan and lock data match.
11. Next go to the **Lock > Send/Status** screen to review **Lock Send History** and **Lock Status History**.

Loans ▾ 2023065000000002—OB Test Lock ✕ ▾ Lock ▾ Send/Status ▾

Send/Status Summary Confirm Pricing Review Final Commitment

Lock Validation

All validations are satisfied.

Lock Send History

Action Date/Time	By	Role	Sent To	Notes
06/05/2023 10:22:05 AM	Kristopher Nelson	Kris Pricing - Lock Desk	Kris Pricing - Loan Officer	
06/05/2023 9:29:08 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Kris Pricing - Lock Desk	

Lock Status History

Action Date/Time	By	Role	Status	Notes
06/05/2023 10:21:30 AM	Kristopher Nelson	Kris Pricing - Lock Desk	Lock Confirmed	
06/05/2023 10:05:26 AM		System	Lock Confirmed	
06/05/2023 9:28:57 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Lock Requested	
06/05/2023 9:23:29 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Lock Requested	OB Loan ID : 2971, Search ID : 93088710...
06/05/2023 8:29:33 AM	Kristopher Nelson	Kris Pricing - Loan Officer	Not Locked - In Process	

3. Loan Officer > Price Concession Change Request

1. To request a change in price concession, go to the **Lock > Request** screen.

Loans ▾ 20230670000000006—Ken N Customer, JR ✕ ▾ Lock ▾ Request ▾

Send/Status Summary Request

Lock Request

Lock Channel: OB

Request Type: **Price Concession** (dropdown menu includes: Update Profile, Update Product, Extend, Cancel, Price Concession)

Lock Request Date/Time: 06/07/2023

Lock Date: 06/07/2023

Cancel Date: [Empty]

Lock Period: 30

Extension Period: [Empty]

Float Down Option:

Lock Request Note: [Text Area]

2. Click the **OB Lock Request** button at the bottom of the screen.



3. Next, the Available Price Concession Template lightbox is opened.

Available Price Concession Template

Template Name

Reason ID	Reason	Concession Type	Comments Required
<input type="radio"/> 1	Price Match	Branch	Yes
<input type="radio"/> 2	Concession	Corporate	No
<input type="radio"/> 3	Reason 3	Branch	Yes

Concession

Selected Reason ID

Adjustment Percent %
or

Adjustment Amount \$

Reason and Comments

Note

Select

4. Select the **Reason ID**, enter the **Adjustment Percent** or the **Adjustment Amount**, and enter any **Reason and Comments** if applicable.

Note: If the requested price concession is below the loan officer's accepted limit threshold, which was configured in Optimal Blue, the price concession will automatically be applied.

*Note: If the price concession is above the loan officer's accepted limit threshold, the **Lock Status** will show **Price Concession Requested**, until the Lock Desk user accepts the request in Optimal Blue.*

4. Lock Desk > Price Concession Change Request

1. To accept or reject a price concession change request from the loan officer, as the Lock Desk user, go to the **Lock > Confirm** screen.



2. Click the **OB Lock Desk** button to open Optimal Blue.

2ndary >
Lock Desk >
Changes >
Pipelines >
2ndary Options ▾
New Search >
Admin >
Branches >

Selected Loan: Loan ID: 2980
Status: Locked
Borrower: Customer

Loan Summary

Loan #

1st Mtg Loan Amt (Base)

HCLTV

1st Mtg Loan Amt (Total)

Borrower First Name

2nd Mtg Loan Amt

LTV

Borrower Last Name

HELOC Line Amt

CLTV New

Lender Loan ID

HELOC Drawn Amt

- Once in Optimal Blue, select **Change History > View Details**.

2ndary ▾ Lock Desk ▾ Changes ▾ Pipelines ▾ Change History ▾ New Search ▾ Admin ▾ Branches ▾

Selected Loan: Loan ID: 2980 Status: Locked Borrower: Customer

Change Request History						
Request Submitted	User	Type	Status	Cost	Details	Pricing Trace
6/8/2023 12:35:04 PM	Valerie Canon LO	Price Concession	Pending	0.000	View Details	
6/8/2023 9:56:59 AM	Valerie Canon LO	Price Concession	Accepted	0.000	View Details	

[Logout](#)

- Review the details in the **Price Concession Request** and **Loan Notes** sections.

Price Concession Request

Original Price: 100.060
 Requested Amount: 0.750% (\$2,250)
 Requested Price: 100.810

Price Concession Reason:

Comments:

Concession Type	Branch	Corporate	Total \$	Final Price
Corporate Concession	% OR \$0.00	* Corporate 0.750% OR \$2,250	0.750% (\$2,250)	100.810

Concession Activity

	Total Applied	Denied Requests
Amt (\$)	\$375.00	\$0.00
Amt (bps)	0.125	0.000

Loan Notes

Note:

Email Secondary [Add Note](#)

User	Note	Loan Status	Date/Time
Valerie Canon LO	A Price Concession change request has been submitted (System generated)	Locked	6/8/2023 10:35:04 AM
Valerie Canon LO	Price after concession: 100.060 (System generated)	Locked	6/8/2023 7:57:00 AM
Valerie Canon LO	A Price Concession change request has been accepted (System generated)	Locked	6/8/2023 7:57:00 AM
Valerie Canon LO	Price before concession: 99.935 (System generated)	Locked	6/8/2023 7:57:00 AM
Lookdesk2 User2	Loan flagged as locked with Fifth Third Bank, N.A. - Correspondent - Pricing as of 6/7/2023 11:22:10 AM (System generated)	Locked	6/7/2023 9:23:03 AM
Lookdesk2 User2	Loan has been Locked (System generated)	Locked	6/7/2023 9:18:00 AM
Lookdesk2 User2	Current Validation attempt: 99.935 (System generated)	Lock Pending	6/7/2023 8:17:51 AM
Valerie Canon LO	Lock request submitted (System generated)	Lock Pending	6/7/2023 8:15:23 AM

[Accept](#) [Reject](#) [Research](#) [Back](#)

- Select **Accept** or **Reject**.
- Once you are back in Path, click the refresh icon () and click **Save**.
- After all locks are confirmed, go to the **Lock > Summary** screen and click the **Copy from Lock to Loan** button, to ensure loan and lock data match.

5. Loan Officer > Updating Product/Profile, Extending and Cancelling Lock

I. Updating Product

- To update the product, go to the **Lock > Request** screen and select **Update Product** from the **Request Type** dropdown.

The screenshot shows the 'Lock' screen interface. At the top, there are tabs for 'Production', 'Lock', 'Documents', and 'Messages'. Below these are sub-tabs for 'Request', 'Send/Status', and 'Summary'. The 'Request' sub-tab is active. The 'Request Date' is set to 04/19/2021. The 'Request Type' dropdown menu is open, showing options: 'Update Product' (selected), 'Update Profile', 'Extend', 'Cancel', and 'Price Concession'. A red arrow points to the 'Update Product' option. The 'Lock Confirmation Date' is also set to 04/19/2021. Below this, there is a section for 'Current Loan Data' with a 'Note Rate' of 2.625%.

- Next, click **OB Lock Request** at the bottom of the screen to submit the change request.

The screenshot shows the bottom navigation bar with several buttons: 'Send to Lock Desk', 'Compare Lock History', 'Compare Lock Request', 'OB Lock Request' (highlighted with a red arrow), 'Request History', 'Pricing', and 'Save'.

- Select a price.

Pricing Result

* updated 04/05/2021 3:29:28 PM

Remaining : 929

30 Yr Fixed		Rate	Price	Lock Period	Price Status
<input checked="" type="radio"/>	Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - DU	2.750 %	(0.5650)	45	Available
<input type="radio"/>	Fifth Third Bank, N.A. Correspondent Conforming 30 Year Fixed - LP	2.750 %	(0.5650)	45	Available
<input type="radio"/>	Wells Fargo Mandatory Conforming 30 Yr Fixed	3.375 %	(0.4240)	30	Available
<input type="radio"/>	Wells Fargo Conforming 30 Yr Fixed	3.500 %	(0.3750)	45	Available

Ineligible Products	Findings
Citibank, N.A. Agency 30 Yr Fixed	• Borrower Pays MI (if required) is No, And LTV is >80%
Citibank, N.A. Agency 30 Yr Fixed Loan Balance Specified	• Borrower Pays MI (if required) is No, And LTV is >80%
Citibank, N.A. Agency 30 Yr Fixed New York Specified	• State is not New York (NY) • Borrower Pays MI (if required) is No, And LTV is >80%
Citibank, N.A. Agency Jumbo 30 Yr Fixed	• State is Continental U.S., And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 548251 • Borrower Pays MI (if required) is No, And LTV is >80%
Custom Product Testing Conforming 30 Year Fixed Rate Adjustment	• Borrower Pays MI (if required) is No, And LTV is >80%
Fifth Third Bank, N.A. Correspondent Agency Super Conf 30 Year ...	• Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 548251

- Select a rate.

Available Pricing

Fifth Third Bank, N.A. Correspondent 30 Yr Fixed
 Conforming 30 Year Fixed - DU

Rate	15 Day	30 Day	45 Day	60 Day
Expiration Date	04/20/2021	05/05/2021	05/20/2021	06/04/2021
4.125 %	<input type="radio"/> (6.3150)	<input type="radio"/> (6.1900)	<input type="radio"/> (6.0650)	<input type="radio"/> (6.0650)
4.000 %	<input type="radio"/> (5.9400)	<input type="radio"/> (5.8150)	<input type="radio"/> (5.6900)	<input type="radio"/> (5.6900)
3.875 %	<input type="radio"/> (5.4400)	<input type="radio"/> (5.3150)	<input type="radio"/> (5.1900)	<input type="radio"/> (5.1900)
3.750 %	<input type="radio"/> (5.1900)	<input type="radio"/> (5.0650)	<input type="radio"/> (4.9400)	<input type="radio"/> (4.8150)
3.625 %	<input type="radio"/> (5.0650)	<input type="radio"/> (4.9400)	<input type="radio"/> (4.8150)	<input type="radio"/> (4.6900)
3.500 %	<input type="radio"/> (4.5650)	<input type="radio"/> (4.4400)	<input type="radio"/> (4.3150)	<input type="radio"/> (4.1900)
3.375 %	<input type="radio"/> (3.9400)	<input type="radio"/> (3.8150)	<input type="radio"/> (3.6900)	<input type="radio"/> (3.6900)
3.250 %	<input type="radio"/> (3.4400)	<input type="radio"/> (3.3150)	<input type="radio"/> (3.1900)	<input type="radio"/> (3.0650)
3.125 %	<input type="radio"/> (2.6900)	<input type="radio"/> (2.5650)	<input type="radio"/> (2.4400)	<input type="radio"/> (2.3150)
3.000 %	<input type="radio"/> (2.1900)	<input type="radio"/> (2.0650)	<input type="radio"/> (1.9400)	<input type="radio"/> (1.8150)
2.875 %	<input type="radio"/> (1.5650)	<input type="radio"/> (1.4400)	<input type="radio"/> (1.3150)	<input type="radio"/> (1.1900)
2.750 %	<input type="radio"/> (0.8150)	<input type="radio"/> (0.6900)	<input checked="" type="radio"/> (0.5650)	<input type="radio"/> (0.4400)

- Next, click the **OB Lock Desk** button.
- Then click the **Send to Lock Desk** button.

*Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.*

II. Updating Profile

- To update the profile, go to the **Lock > Request** screen and select **Update Profile** from the **Request Type** dropdown.

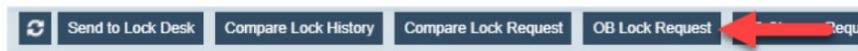
2. Next, click the **OB Lock Request** button, to submit the request to update the profile.
3. In the opened lightboxes, select the price and then select the rate.
4. Then, click the **Send to Lock Desk** button to send the loan file to the Lock Desk.

*Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.*

III. Extending Lock

1. To extend a lock, go to the **Lock > Request** screen and select **Extend** from the **Request Type** dropdown.

2. Select the length of the lock extension from the **Extension Period** dropdown.



3. Next, click the **OB Lock Request** button at the bottom of the screen to submit the lock extension request.
4. In the opened lightbox, click **Cost Calculation** and then click **Extension Request**.

	Current	Calculated
Calculated Lock Price	101.0650	101.065
Calculated Lock Expiration Date	05/24/2021	06/01/2021
Calculated Lock Extension Cost		0

Extension Request Result:

Status:

Price:

Rate:

Lock Period:

Lock Expiration Date:

Extension Cost:

Product Name:

Buttons: Cost Calculation, Extension Request, Cancel

5. In the prompt that opens, confirm the lock extension request.

OB Lock Request Warning

Lock Request is sent to Lock Desk.
Please send loan to Lock Desk for confirmation.

OK

6. Next, click the **Send to Lock Desk** button on the bottom of the screen to send the loan to Lock Desk.

*Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.*

*Note: The **Lock Status** will show **Lock Extension Requested** until the Lock Desk user accepts the lock extension request in Optimal Blue.*

7. If auto-accept is enabled for lock requests, after saving the **Lock > Request** screen, click the refresh icon () to update the **Lock Status** to **Lock Confirmed**.
 - A. If auto-accept is not enabled, click the **OB Lock Request** button, then click the **Send to Lock Desk** button to move the loan file to the Lock Desk to be confirmed.

IV. Canceling Lock

1. To cancel lock, go to the **Lock > Request** screen and select **Cancel** from the **Request Type** dropdown.

Loans ▾ 2023067000000006—Ken N Customer, JR ✕ ▾ Lock ▾ Request ▾

Send/Status Summary Request

Lock Request

Lock Channel

Request Type
Update Profile
Update Product
Extend
Cancel
Price Concession

Lock Request Date/Time Lock Period

Lock Date Extension Period

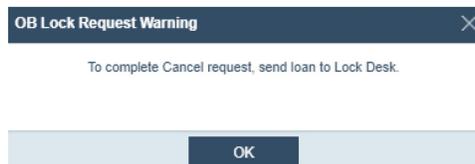
Cancel Date Float Down Option

Lock Request Note

2. Select the **Cancel Reason**.
3. Next, click the **OB Lock Request** button on the bottom of the screen.



4. A prompt opens, informing you that the loan file needs to be sent to the Lock Desk to complete the cancel lock request. Confirm the prompt.



5. Click the Send to lock Desk button.



*Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.*

6. Lock Desk > Updating Product/Profile, Extending/Canceling Lock

1. To accept a request to update the profile, product, and extension, go to the **Lock > Confirm** screen and click the **OB Lock Desk** button.



2. Once in Optimal Blue, go to the **Changes** tab.

The screenshot shows the 'Changes' menu highlighted with a red arrow. Below the menu is a 'Queue Options' section with various filters and a table of loan requests.

Business Channel	Loan #	LO	Borrower (LNF)	Lock Request	Status	Loan Amt	Loan Amt (Total)	Rate	Price	Edit
Retail Manual	1071	retail1	Freddie, Amy	2/16/21 6:39 PM	Locked		\$360,000	4.125	105.990	 Select
Retail Manual	1072	retail1	Freddie, Amy	2/16/21 7:10 PM	Locked		\$360,000	2.875	102.615	 Release

3. Click the change history icon highlighted in red in the above image.

The screenshot shows the 'Change History' menu highlighted. Below the menu is a table of change request history.

Request Submitted	User	Type	Status	Cost	Details
2/16/2021 8:13:47 PM	manual1 retail1	Profile Change	Pending	0.500	View Details

4. Click **View Details**.

5. In the following screen, click **Accept** or **Reject**.

2ndary > Lock Desk > Changes > Pipelines > Change Request Confirm > New Search > Admin > Branches >

Selected Loan: Loan ID: 1072 Status: Locked Borrower: Freddie

Summary					
Request Submitted	User	Type	Status	Cost	
2/16/2021 6:13:47 PM PST	manual1 retail1	Profile Change	Pending	0.5000	

Current Loan Information	
Field	Current Value
Borrower First Name	Amy
Borrower	Freddie
Status	Locked
1st Mtg Loan Amt (Base)	\$360,000

Optimal Blue will add or delete any adjustments directly from the LO Total Price field. We will not take into consideration any rounding rules, max price rules, or price cap adjustment rules. These will need to be manually reviewed and adjusted by the Secondary department.

First Lien

Existing Adjustments						
Loan Level Adjustments	Points	SRP	Rate	Margin	Static	Action
Profile Change Request Cost	0.500	0.000	0.000	0.000	<input checked="" type="checkbox"/>	
State is WA	-0.125	0.000	0.000	0.000	<input type="checkbox"/>	
Total Adjustments:	0.375	0.000	0.000	0.000		
Final LO Price	103.365		3.000	0.000		

New Adjustments						
Loan Level Adjustments	Points	SRP	Rate	Margin	Static	Action
--None Selected--	0	0	0	0	<input type="checkbox"/>	<input type="button" value="Add"/>

6. Back in Path, if the request is accepted in Optimal Blue, click the refresh icon () and the **Save** button. The **lock Status** is updated.
 - A. If the request is rejected, select **Reject** from the **Confirmation** dropdown to send the loan file back to the loan officer.
7. After confirmation/rejection, go to the **Lock > Summary** screen and click the **Copy from Lock to Loan** button, to ensure loan and lock data match.

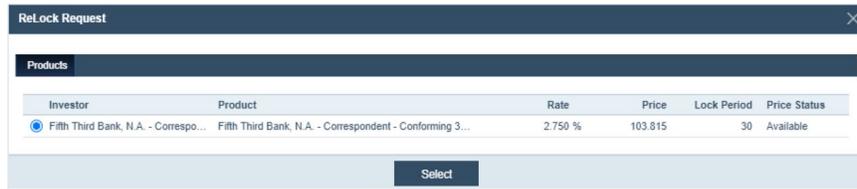
I. Canceling Request

1. To accept or reject lock cancelation requests, go to the **Lock < Confirm** screen and click the **OB Lock Desk** button.
2. Once in Optimal Blue, click the **Cancel Lock/Save to LOS** button.
3. Back in Path, click the refresh icon () and the **Save** button. The **lock Status** is updated.

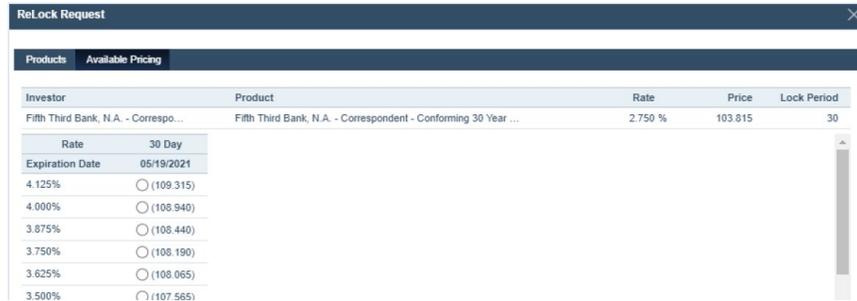
7. Loan Officer > Relocking a Canceled or Expired Lock

1. To relock a canceled or expired lock, go to the **Lock > Request** screen and select **Relock** from the **Request Type** dropdown.
2. Next, click the **OB Lock Request** button.

- In the opened lightbox, select a new rate.



- Next, select a price.



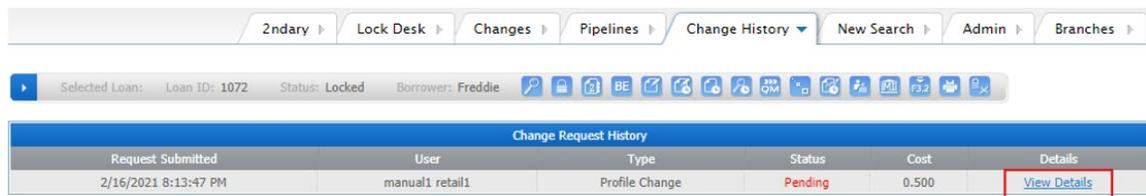
- If auto-accept is enabled, after the new pricing and rate are selected and saved, click the refresh icon (🔄) the status will update to **Lock Confirmed**.
- If auto-accept is not enabled, click the **OB Lock Request** button. A message appears, saying the loan still needs to be sent to the Lock Desk.
 - Click the **Send to Lock Desk** button to move the file to the Lock Desk Role to confirm.

*Note: Depending on how your system is configured, the button could be named something else, such as **Request Lock** or **Lock Request**. But the underlying function is the same, which is to send a request from the **Lock > Request** screen to the **Lock > Confirm** screen (Lock Desk) to be accepted or rejected.*

8. Lock Desk > Relocking a Canceled or Expired Lock

To accept or reject a request to relock a canceled or expired lock:

- Go to the **Lock > Confirm** screen and click the **OB Lock Desk** button.
- Once in Optimal Blue, select the **Change History** tab and click **View Details**.



- Next click **Accept** or **Reject**.

Optimal Blue > Pricing/Lock

2ndary > Lock Desk > Changes > Pipelines > Change Request Confirm > New Search > Admin > Branches >

Selected Loan: Loan ID: 1072 Status: Locked Borrower: Freddie

Request Submitted	User	Type	Status	Cost
2/16/2021 6:13:47 PM PST	manual1 retail1	Profile Change	Pending	0.5000

Field	Current Value
Borrower First Name	Amy
Borrower	Freddie
Status	Locked
1st Mtg Loan Amt (Base)	\$360,000

Optimal Blue will add or delete any adjustments directly from the LO Total Price field. We will not take into consideration any rounding rules, max price rules, or price cap adjustment rules. These will need to be manually reviewed and adjusted by the Secondary department.

First Lien

Loan Level Adjustments	Points	SRP	Rate	Margin	Static	Action
Profile Change Request Cost	0.500	0.000	0.000	0.000	<input checked="" type="checkbox"/>	
State is WA	-0.125	0.000	0.000	0.000	<input type="checkbox"/>	
Total Adjustments:	0.375	0.000	0.000	0.000		
Final LO Price	103.365		3.000	0.000		

Loan Level Adjustments	Points	SRP	Rate	Margin	Static	Action
--None Selected--	0	0	0	0	<input type="checkbox"/>	Add

Accept Reject Research Back

4. Once back in Path, click the refresh icon (🔄) and Save.

9. Lock Desk > 2ndary Best Ex

To perform 2ndary Best Ex:

1. Go to the **Lock > Confirm** screen and click the **OB Lock Desk** button.
2. Once in Optimal Blue, go to **2ndary Options > BE** button.

2ndary > Lock Desk > Changes > Pipelines > 2ndary Options > New Search > Admin > Branches >

Selected Loan: Loan ID: 1057 Status: Lock Pending Borrower: Freddie

BE

Loan Summary			
Loan #	Borrower First Name	Borrower Last Name	Lender Loan ID
1057	Amy	Freddie	Calyx2222_122533
1st Mtg Loan Amt (Base)	2nd Mtg Loan Amt	HELOC Line Amt	HELOC Drawn Amt
360000	5	0	0
HCLTV	LTV	CLTV New	
	56.05	56.05	
1st Mtg Loan Amt (Total)	Hedge		
364300	No		

Loan Status			
Status	Lock Expiration LO	Search Timestamp	Lock Request TimeStamp
Lock Pending		2/11/2021 10:20:57 PM	2/11/2021 10:21:01 PM

Accept Lock/Save to LOS Reject Lock/Save to LOS Cancel Lock/Save to LOS Save Updates to LOS

3. Select the **Eligible Products** tab and select the product for the Best Ex.

Optimal Blue > Pricing/Lock

Print

Current Product **Eligible Products** Ineligible Products

Links	Investor	Eligible Product	Rate	Price	Days	Spread	Profit	Detail
	Gateway First Bank - Correspondent -	Fannie Mae HomeReady 30 Yr Fixed	4.250	100.143	30	4.143	\$13,465	Show
	US Bank Correspondent -	Confirming FNMA HomeReady 30 Yr Fixed	4.250	100.084	30	4.084	\$13,273	Show
	JPMorgan Chase Bank, N.A. - Correspondent -	FNMA HomeReady 30 Year Fixed	4.250	99.974	30	3.974	\$12,916	Show
	JPMorgan Chase Bank, N.A. - Delegated V3 -	FNMA HomeReady 30 Yr Fixed	4.250	99.974	30	3.974	\$12,916	Show
	Pennymac -	Fannie Mae HomeReady >250K 30 Yr Fixed	4.250	99.896	30	3.896	\$12,662	Show
	Pennymac - Correspondent V2 -	Fannie Mae HomeReady 30 Yr Fixed >250K	4.250	99.896	30	3.896	\$12,662	Show
	Gateway First Bank - Correspondent -	Fannie Mae Confirming 30 Yr Fixed	4.250	99.893	30	3.893	\$12,652	Show
	US Bank Correspondent -	Confirming FHLMC 30 Yr Fixed	4.250	99.834	30	3.834	\$12,461	Show

4. Select the desired pricing.

Print

Current Product **Eligible Products** Ineligible Products

Links	Investor	Eligible Product	Rate	Price	Days	Spread	Profit	Detail
	Gateway First Bank - Correspondent -	Fannie Mae HomeReady 30 Yr Fixed	4.250	100.143	30	4.143	\$13,465	Show
	US Bank Correspondent -	Confirming FNMA HomeReady 30 Yr Fixed	4.250	100.084	30	4.084	\$13,273	Show
	JPMorgan Chase Bank, N.A. - Correspondent -	FNMA HomeReady 30 Year Fixed	4.250	99.974	30	3.974	\$12,916	Hide

Search Timestamp: 04/13/22 3:54 PM

Rate	15 Day	30 Day	45 Day	60 Day	75 Day	90 Day	120 Day	150 Day	180 Day	270 Day	360 Day
	04/28/22	05/13/22	05/28/22	06/12/22	06/27/22	07/12/22	08/11/22	09/10/22	10/10/22	01/08/23	04/08/23
3.750	97.761	97.666	97.498	97.366	97.191	97.003	96.691	96.441	96.191	95.441	94.691
3.875	98.386	98.291	98.122	97.991	97.815	97.627	97.315	97.065	96.815	96.065	95.315
4.000	98.941	98.846	98.677	98.547	98.371	98.183	97.871	97.621	97.371	96.621	95.871
4.125	99.442	99.347	99.178	99.047	98.871	98.683	98.371	98.121	97.871	97.121	96.371
4.250	100.089	99.974	99.756	99.602	99.375	99.187	98.875	98.625	98.375	97.625	96.875
4.375	100.638	100.523	100.304	100.150	99.922	99.734	99.422	99.172	98.922	98.172	97.422
4.500	101.123	101.008	100.789	100.636	100.407	100.219	99.907	99.657	99.407	98.657	97.907
4.625	101.520	101.405	101.186	101.033	100.804	100.616	100.304	100.054	99.804	99.054	98.304
4.750	102.108	101.972	101.740	101.563	101.318	101.130	100.818	100.568	100.318	99.568	98.818

5. The 2ndary Best Ex option is listed with the investor of choice.

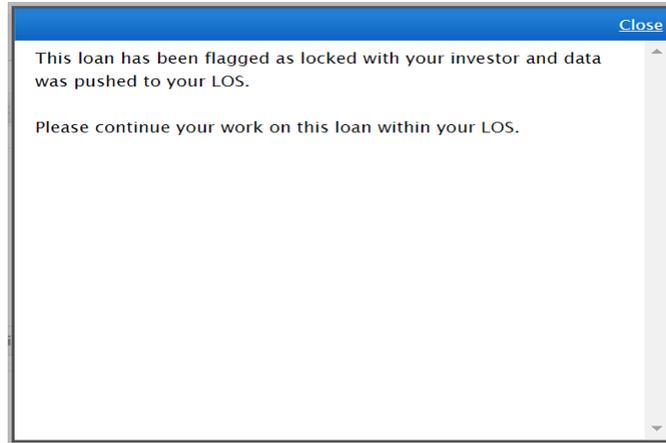
Selected Loan: Loan ID: 56287 Status: Lock Pending Borrower: Jordan

Best Ex Options

LO Investor Pennymac -	LO Product Pennymac - Fannie Mae 30 Yr Fixed > \$250K	LO Rate 4.25	LO Price 96	LO Lock Period 30
Investor JPMorgan Chase Bank, N.A. - Correspondent -	Investor Product Name FNMA HomeReady 30 Year Fixed	Investor Rate 4.250	Investor Price 99.974	Inv Lock Period 30

Lock With Investor Save Updates to LOS

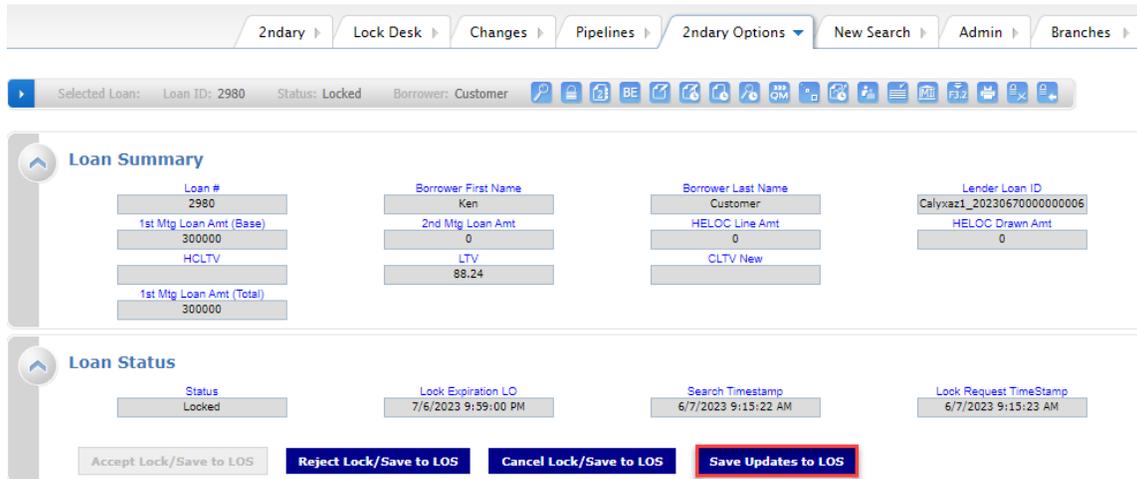
6. Click the **Lock with Investor** button and a confirmation message appears.



7. Select the **2ndary Options** button (next to the BE button).

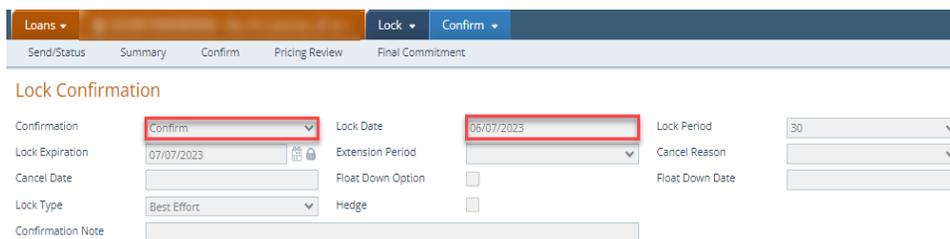


8. Next, click the **Save Updates to LOS** button.



9. Once back in Path, click the refresh icon (🔄) and **Save**.

10. Review the **Lock Confirmation** and **Lock Status History** sections to see the updated status.



Lock Status History

Action Date/Time	By	Lock Status	Notes	Lock Period	Adjusted Rate	Lock Price	Float Down	Channel
Current Lock Request								
06/07/2023 12:10:11 PM	Kristopher Nelson	Lock Confirmed		30	6.250 %	99.9350	No	OB
06/07/2023 11:25:05 AM	System	Investor Lock Update		30	6.250 %	99.9350	No	OB
06/07/2023 11:23:40 AM	System	Investor Lock Update		30	6.250 %	99.9350	No	OB
06/07/2023 11:23:08 AM	System	Investor Committed		30	6.250 %	99.9350	No	OB
06/07/2023 11:18:12 AM	System	Lock Confirmed		30	6.250 %	99.9350	No	OB
06/07/2023 11:16:08 AM	Kristopher Nelson	Lock Requested		30	6.250 %	99.9350	No	OB
06/07/2023 11:15:36 AM	Kristopher Nelson	Lock Requested	OB Loan ID : 2980, Sea...	30	6.250 %	99.9350	No	OB

11. Click the applicable actions buttons at the bottom of the screen, to give the loan file the applicable status and send it back to the loan officer to continue the necessary loan processes.



12. Importantly, go to the **Lock > Summary** screen and click the **Copy from Lock to Loan** button, to ensure loan and lock data match.

10. Viewing Buy/Sell Side Data

I. Loan Officer

As the loan officer, you can view the buy-side data adjustment via the **Lock > Summary** screen.

Lock Confirmed Information

Lock Status Details

Lock Status	Lock Confirmed
Lock Period	30
Lock Request Date	05/25/2023
Lock Date	05/25/2023
Lock Expiration	06/24/2023
Days Until Lock Expiration	9
Lock Extension Period	
Lock Cancel Date	
Lock Cancel Reason	
Float Down Date	

Lender Program/Price Details

Loan Program	Fifth Third Bank, N.A. - Correspon...
Program Group	Conforming 30 Year Fixed - DU
Loan Type	Conventional
Conforming/Non-Conforming	
Amortization Type	Fixed
Loan Term	360
Due In	360
Base Price	100.81000000
Total Price Adjustments	-0.62500000
Lock Price	100.18500000

II. Lock Desk

As the Lock Desk user, you can view buy-side data via the **Lock > Confirm** screen and/or the buy-side and sell-side data via the **Pricing Review** screen.

Loans | 2023055000000026—Ken N Customer, JR | Lock | Pricing Review

Send/Status | Summary | Confirm | Pricing Review | Final Commitment

Buy Side Pricing Price

Anticipated Buy Price

Starting Adjusted Rate: 6.754% | Discount/Rebate at Start Rate: -0.18500000% | Total Loan Amount: \$ 300,000.00

Loan Program: Fifth Third Bank, N.A. - Correspondent - Conforming 30 Year Fixed - DU
 Program Code: Conforming 30 Year Fixed - DU

Base Price: 100.81000000 + \$ = \$ 302,430.00

Price Adjustments

Adjustment	Value	+	\$	=	\$
State Is CA	-0.12500000	+	\$ 0.00	=	\$ -375.00
LTV is 85.01 - 90.00, And Loan Purpose is Purchase, And FICO is 760 - 779, And Non-Stan...	-0.50000000	+	\$ 0.00	=	\$ -1,500.00
Service Release Premium	0.00000000	+	\$ 0.00	=	\$
Max Price Cap		+		=	\$ 0.00
Net Buy Price	100.18500000	+		=	\$ 300,555.00

Realized Buy Price

Loan Program: | Program Code: |

Base Price: + \$ = \$ 0.00

Price Adjustments

Adjustment	Value	+	\$	=	\$
No Adjustments		+		=	\$
Realized Buy Price	0.00000000	+		=	\$ 0.00

Copies Base Price Information (with icon)

Benchmark pricing is also available on the Pricing Review screen.

Benchmark Price

Loan Program: | Program Code: |

Benchmark Price: + \$ = \$ 0.00

Loans | 2023055000000026—Ken N Customer, JR | Lock | Pricing Review

Send/Status | Summary | Confirm | Pricing Review | Final Commitment

Sell Side Price

Anticipated Sell Price

Loan Program: | Program Code: |

Base Price: + \$ = \$ 0.00

Price Adjustments

Adjustment	Value	+	\$	=	\$
Max Price Cap		+		=	\$ 0.00
Anticipated Sell Price	0.00000000	+		=	\$ 0.00
Spread	0.00000000				

Anticipated Gross Sale: \$ -300,000.00
 Anticipated Net Sale: \$ -300,555.00

Realized Sell Price

Investor Name: | Investor Code: | Principal Amount Purchased: \$ |

Base Price: + \$ = \$

Price Adjustments

Adjustment	Value	+	\$	=	\$
No Adjustments		+		=	\$
Anticipated Sell Price	0.00000000	+		=	\$ 0.00
Execution Variance					\$ 0.00
Spread	-100.18500000				

Realized Gross Sale: \$ -300,000.00
 Realized Net Sale: \$ 0.00

Copies Base Price Information (with icon)

11. Optimal Blue Search ID

When a lock is requested through Optimal Blue, the **Loan ID**, **Search ID**, and **Product ID** can be viewed on either the **Lock > Request** screen or **Lock > Confirm** screen under **Lock Status History**.

Lock Status History

Action Date/Time	By	Lock Status	Notes	Lock Period	Adjusted Rate	Lock Price	Float Down	Channel
05/25/2023 12:21:28 PM	Kristopher Nelson	Lock Confirmed	confirm	30	6.750%	100.1850	No	OB
05/25/2023 12:18:05 PM	System	Lock Confirmed		30	6.750%	100.1850	No	OB
05/25/2023 12:14:05 PM	Kristopher Nelson	Lock Requested	lock soon	30	6.750%	100.1850	No	OB
05/25/2023 12:13:24 PM	Kristopher Nelson	Lock Requested	OB Loan ID : 2952, Sea...	30	6.750%	100.1850	No	OB
05/25/2023 12:13:07 PM	Kristopher Nelson	Loan Registered	OB Loan ID : 2952					
05/25/2023 12:02:32 PM	Kristopher Nelson	Not Locked - In Process					No	Manual

Note: The **Search ID** is needed to research any issues with a pricing discrepancy.

12. Discrepancy Report > Loan vs Lock

If the loan data changes after locking a loan and pricing is affected, the discrepancy can be viewed in two locations within Path.

- **Lock > Summary** screen > **Lock/Lock Discrepancies** section

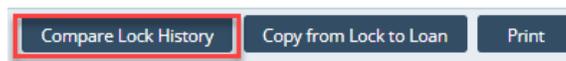
The screenshot shows the 'Lock > Summary' screen for a specific loan. The breadcrumb navigation is 'Loans > 2023055000000026—Ken N Customer, JR > Lock > Summary'. Below the navigation are tabs for 'Send/Status', 'Summary', 'Confirm', 'Pricing Review', and 'Final Commitment'. The main content area is divided into three sections:

- Current Loan Status - Role/User/Received Date:** A table with two rows:

Kris Pricing - Lock Desk/KristopherNelson	05/25/2023 12:16:23 PM
Kris Pricing - Loan Officer/KristopherNelson	05/25/2023 12:02:30 PM
- Validations:** A message stating 'All validations are satisfied.'
- Loan/Lock Discrepancies:** A message stating 'The following lock fields are different from their loan fields'. Below this are two side-by-side tables:

Lock Data		Loan Data	
Credit Score	777	Credit Score	0
County	LOS ANGELES	County	Los Angeles
Primary Housing	12.169	Primary Housing	18.602
Total Obligations	15.495	Total Obligations	22.594

- **Lock > Summary** screen/**Confirm** screen > **Compare Lock History** button



- Click the button to open the **Compare Lock History** lightbox.

Compare Lock History

Action Date/Time	By	Lock Status
<input checked="" type="checkbox"/> 05/25/2023 12:21:28 PM	Kristopher Nelson	Lock Confirmed
<input checked="" type="checkbox"/> 05/25/2023 12:18:05 PM	System	Lock Confirmed
<input type="checkbox"/> 05/25/2023 12:14:05 PM	Kristopher Nelson	Lock Requested
<input type="checkbox"/> 05/25/2023 12:13:24 PM	Kristopher Nelson	Lock Requested
<input type="checkbox"/> 05/25/2023 12:13:07 PM	Kristopher Nelson	Loan Registered
<input type="checkbox"/> 05/25/2023 12:02:32 PM	Kristopher Nelson	Not Locked - In Process

Changed

Lock Field	Old Value	New Value
Expiration Date		06/24/2023

Compare

13. Copy Lock to Loan/Loan to Lock

After confirming a lock, the user must click the **Copy from Lock to Loan** button on the **Lock > Summary** screen to ensure that loan and Lock match.

Compare Lock History Copy from Lock to Loan Print

Liabilities > Change Type

This section is intended to walking Path users on how to change a liability's type.

To change the liability type, ensure that the **Change Liability Type** button is enabled for your role by your system administrator.

Note: In the following example, the tradeline is changed from an installment to an REO trade.

1. Go to **Production > Borrower > Liabilities** section.
2. Select the tradeline to be changed and click the **Change Liability Type** button.

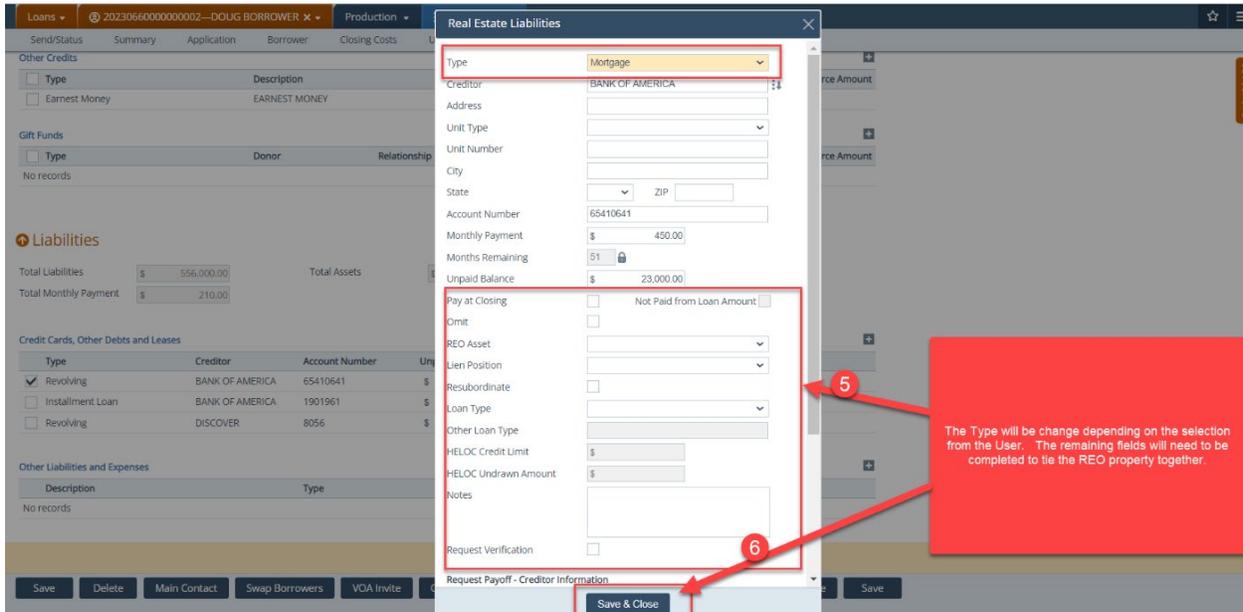
The screenshot shows the 'Production > Borrower > Liabilities' section. The 'Liabilities' section is highlighted with a red box, and a red arrow points to the 'Revolving' liability line item. The 'Change Liability Type' button is highlighted with a red box at the bottom. A red callout box points to the 'Change Liability Type' button with the text: 'In order for the User to Change Liability Type a check mark must be put in the line item requested to be changed'.

3. In the **Change Liability Type** lightbox, make the new selection and click **Next**.

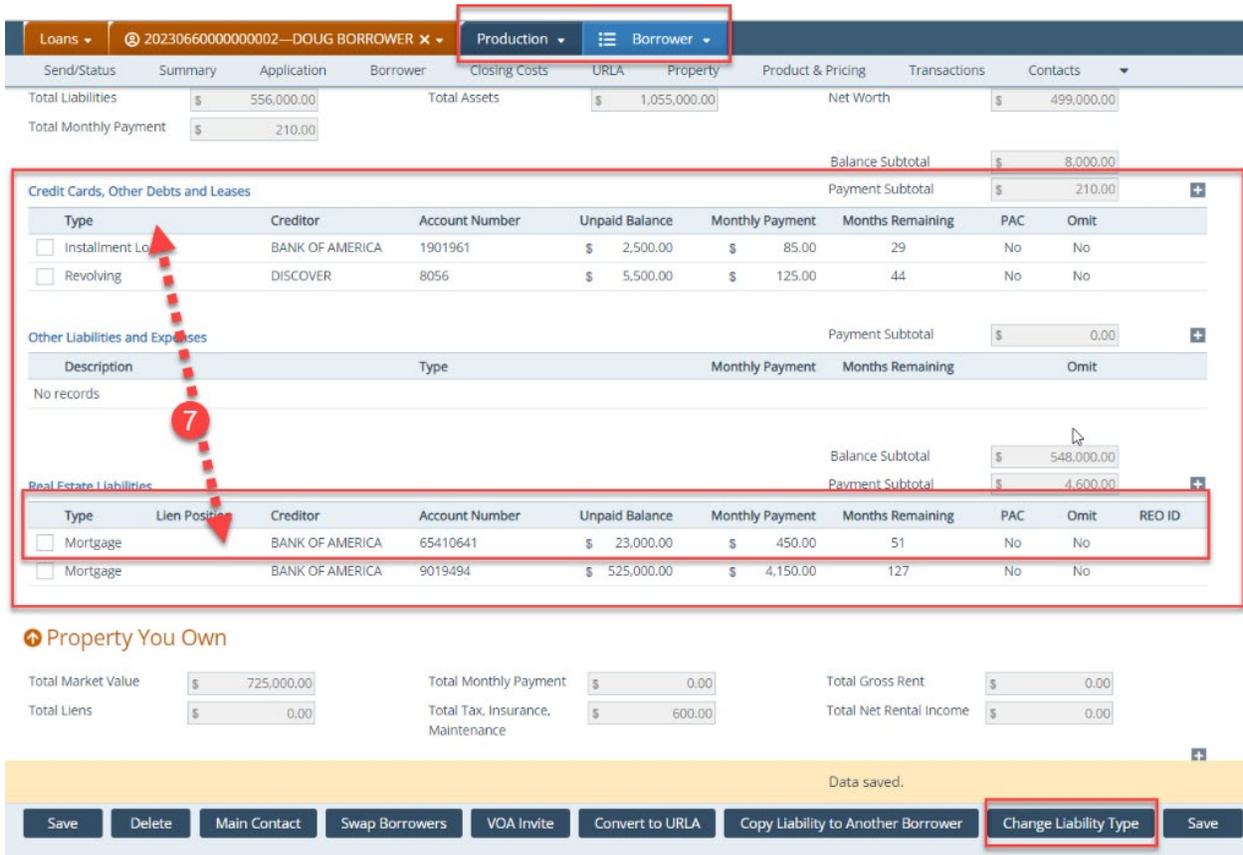
The screenshot shows the 'Change Liability Type' lightbox. The 'Real Estate Liabilities' radio button is highlighted with a red box. A red arrow points to the 'Next' button. A red callout box points to the 'Next' button with the text: 'User will need to Select a New Liability Type and then click on Next.'

Liabilities > Change Type

- In the following lightbox, the loan type is defaulted to the selection made from the previous lightbox. Complete the rest of the applicable fields and click **Save & Close**.



- Back in the **Borrower** screen > **Liabilities** section, the liability has changed type and moved to it new table.



Liabilities > Copy to Another Borrower

This section is intended to walking Path users on how to copy the liabilities of one borrower to another borrower.

To move the liability to another borrower, ensure that the **Copy Liability to Another Borrower** button is enabled for your role by your system administrator.

1. Go to **Production > Borrower > Liabilities** section.
2. Select the tradeline to be copied and click **Copy Liability to Another Borrower**.

The screenshot displays the Path system interface for the 'Liabilities' section. The top navigation bar shows 'Production' and 'Borrower' tabs. The main content area includes a summary of liabilities and assets, a table of liabilities, and a modal dialog for copying a liability to another borrower. The 'Installation Loan' row is selected, and the modal dialog shows 'JANE SMITH' as the selected borrower. The 'Copy' button is highlighted in the modal dialog and the bottom navigation bar.

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
<input checked="" type="checkbox"/> Installation Loan	CU OF TX	65410641	\$ 23,000.00	\$ 450.00	51	No	No
<input type="checkbox"/> Revolving	CU OF TX	1901961					

Description	Type
No records	

Type	Lien Position	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	REO ID
No records									

Type	Unpaid Balance	Monthly Payment	Total Gross Rent
Total Market Value	\$ 0.00	\$ 0.00	\$ 0.00
Total Liens	\$ 0.00	\$ 0.00	Total Rental Income \$ 0.00

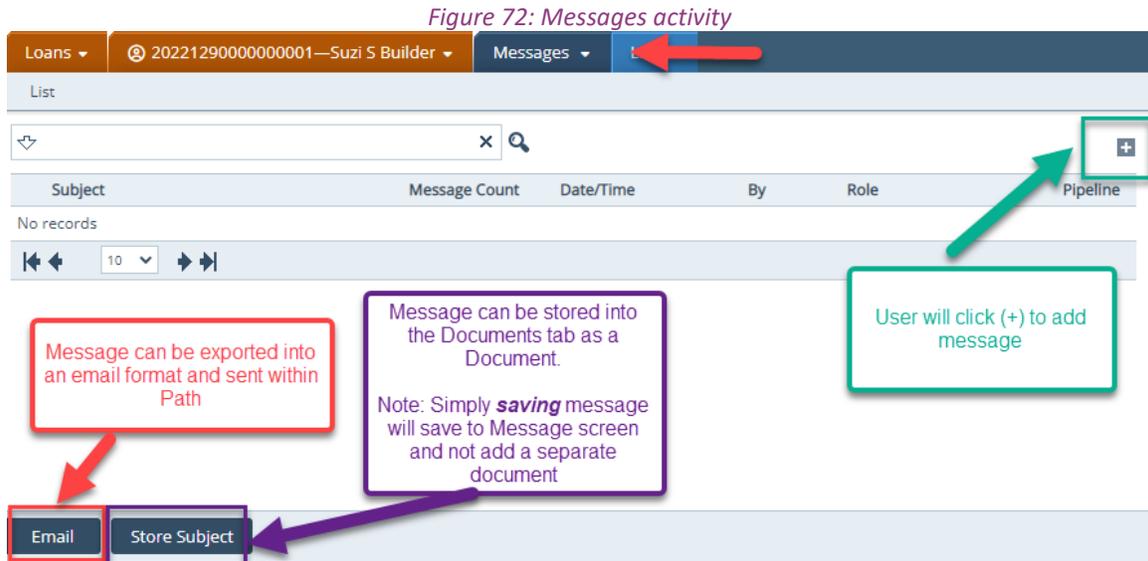
3. Select the borrower to whom the liability will go.
4. Click on the **Copy** button.

Note: The loan file needs to have two or more borrowers in order for the liability to be successfully moved to another borrower.

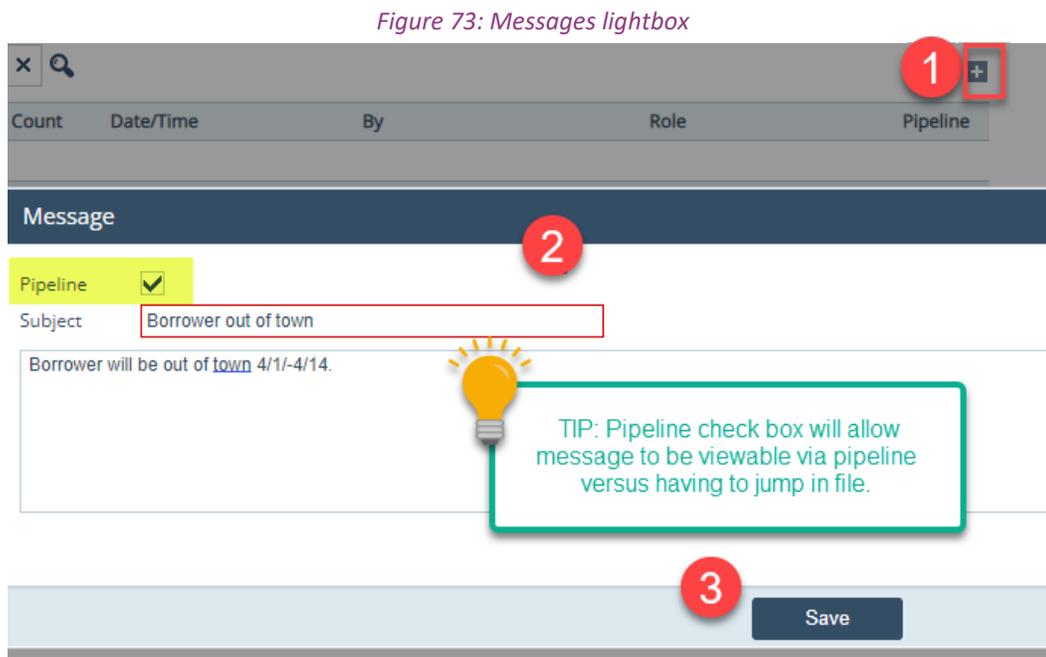
Messages

The **Messages** activity can be used as a conversation log by users, with the option of having important subjects/messages viewable from the **Pipeline** for easy access.

1. Open a loan and select the **Messages** activity.



2. Click the add icon (+) to open the **Message** lightbox.



3. Enter the **Subject** and body of the message.

Messages

- For the subject to be viewable in the **Pipeline**, select the **Pipeline** checkbox.
- Click **Save**.
The message is saved to the **History** section.

Figure 74: Messages lightbox > add more messages

Message

Pipeline

Subject

User can add multiple messages to One specific subject to create a thread that is easy to follow versus several subjects as individual messages.

User will click on existing subject and add new message. This will increase **Message Count** in main view.

History

Message	Date/Time	By	Role
<input type="checkbox"/> borrower ok with 30k ctc	04/18/2023 11:33:33 AM	Haracely Dominguez	Loan Officer
<input type="checkbox"/> Borrower bringing \$25k Cash to close	03/28/2023 2:00:59 PM	Haracely Dominguez	Loan Officer

Save Store Message

- To add more messages to the subject, enter the body of the message and click **Save**.

To store a individual message to the **Documents** activity, select the checkbox of the message and click **Store Message**.

All messages are stored in the **Messages** activity.

List

Subject	Message Count	Date/Time	By	Role	Pipeline
<input type="checkbox"/> Cash to Close	2	04/18/2023 11:33:33 AM	Haracely Dominguez	Loan Officer	<input checked="" type="checkbox"/>
<input type="checkbox"/> Borrower out of town	2	04/17/2023 1:03:43 PM	Haracely Dominguez	Loan Officer	<input checked="" type="checkbox"/>
<input type="checkbox"/> Borrower out of town	1	03/28/2023 1:59:01 PM	Haracely Dominguez	Loan Officer	<input checked="" type="checkbox"/>

Email Store Subject

- To store a subject to the **Documents** activity, select its checkbox and click **Store Subject**.
If the Pipeline checkbox was selected for this subject/message, it will be indicated in the **Pipeline**, as shown below in *Figure 75: Subject/message indicated in the Pipeline*.

Messages

Figure 75: Subject/message indicated in the Pipeline

The screenshot shows the 'Pipeline' view of a loan management system. The top navigation bar includes 'Loans', 'Pipeline', and 'Desk'. Below the navigation bar, there are tabs for 'Desk', 'Cabinet', 'Role Desk', 'Role Cabinet', 'Active', 'Archive', 'Inactive', 'Role Desk<Process...', and 'Role Desk<Path - Al...'. A search bar is present. The main table displays loan details for 'Production (6)'. The columns are: LO Name, Loan Number, Borrower, Subject Property, Loan Status, Loan Amount, Note Rate, Loan Type, Loan Purpose, and Message. The first row shows a loan for 'Haracely Dominguez' with a loan number of '20221290000000001', borrower 'Suzi S Builder', and subject '1234 Builders Lane'. The 'Message' column contains the text 'Cash to ... more', which is highlighted with a red box. A red arrow points to the 'more' link. Below the table, there are navigation controls and a toolbar with buttons for 'New Loan', 'Import', 'Assign', 'Archive', 'Copy to Sandbox', 'Copy', 'Inactive', and 'Active'.

NOTE: To enable the **Message** column in the **Pipeline**, your system admin needs to enable it in **Configuration > Roles > Pipelines > Views**.

Figure 76: How to enable the Message column

The screenshot shows the 'Configuration > Roles > Pipelines > Views' screen. The 'Views' tab is selected, and the 'Action Button' is 'List'. The 'Fields for Desk' dialog is open, showing a table of fields. The 'Message' field is selected. The 'Field Selection' dialog is open, showing the 'Message.Message' field name, 'Message' display name, and '10' display length. The 'Save' button is visible.

Display Name	Display Length	Field Name	Table	Pipeline Rule
<input type="checkbox"/> Loan Type	10	LoanType	Product	
<input type="checkbox"/> Loan Purpose	10	LoanPurpose	Loan	
<input type="checkbox"/> Lock Expiration Date	10	LockExpirationDate	Loan	
<input type="checkbox"/> Message	10	Message	Message	

Field Name	Display Name	Display Length
Message.Message	Message	10

8. In the **Pipeline**, click the **more** link of the subject/message to view it in detail.

Messages

Figure 77: Subject/message in detail

The screenshot displays a web application interface for loan management. At the top, there are navigation tabs: 'Loans', 'Pipeline', and 'Desk'. Below these are sub-tabs: 'Desk', 'Cabinet', 'Role Desk', 'Role Cabinet', 'Active', 'Archive', 'Inactive', 'Role Desk<Process...', and 'Role Desk<Path - AI...'. A search bar is located below the sub-tabs. The main content area is divided into two sections. The left section shows a table of loans under the heading 'Production (6)'. The table has columns for 'LO Name', 'Loan Number', 'Borrower', 'Subject Property', 'Loan Status', and 'Loan Amount'. The right section, titled 'Current Messages per Thread', shows two message threads. The first thread has a subject 'Cash to Close' and a message 'Borrower bringing \$25k Cash to close'. The second thread has a subject 'Borrower out of town' and a message 'Borrower will be out of town 4/1/-4/14'.

LO Name	Loan Number	Borrower	Subject Property	Loan Status	Loan Amount
<input type="checkbox"/> Haracely Dominguez	20221290000000001	Suzi S Builder	1234 Builders Lane	Application - In Process	289,275.00
<input type="checkbox"/> Haracely Dominguez	20221260000000004				
<input type="checkbox"/> Haracely Dominguez	20221250000000013				

Current Messages per Thread

Subject: Cash to Close
Borrower bringing \$25k Cash to close

Subject: Borrower out of town
Borrower will be out of town 4/1/-4/14

Documents

All borrower documentation is stored in the **Documents** activity. See the figures below.

Figure 78: Documents activity basics

Section A:
List: View of all Documents in file
Pending: Borrower uploaded docs via Portal pending review
Deleted: Folder containing deleted documents

Section B:
Add from Computer: Ability to upload documents from Computer
Add from Library: Add documentation/forms populated within Path
File Drop Zone: Drag and drop documentation from computer

Section C:
 User ability to request documentation from borrower within Path

Section D:
 Creating bundles of specific documents and labeling Package (income, disclosures, assets, etc)

When a document is selected, more button options will become available.

Figure 79: Select a document to enable more button options

Section B:
 + File Drop Zone (Add from Computer)

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Up
<input checked="" type="checkbox"/>	VOE	Form	VOE		Haracely Dominguez	Signature Request Pending	04/26/2023 11:21:16 AM	04/

Section C:
Merge: Selecting multiple docs and combining into one
Review: This will change the Status column from uploaded, added from library, etc to Reviewed
View: Open selected document
Download: Save to computer
Email: Directly email documents/ forms within Path
Edit: Opens document with ability to edit name, category type, description, etc
Esign: Send documentation requiring Esignature directly to borrower

1. Document Package

By selecting multiple documents to be packaged into separate folders, the user will see all packages on the left side orange banner labeled **PACKAGES**.

To package documents together, select their checkboxes and click **Add Package**.

The top screenshot shows a document management interface. At the top, there are tabs for 'Loans', '2022125000000013—Ken Customer, JR', 'Documents', and 'List'. Below these are filters for 'List', 'VOE', 'Pending', and 'Deleted'. On the left, a vertical orange banner labeled 'PACKAGES' is visible. A red arrow points to this banner. Below the banner is a search bar and a table with columns: Document, Borrower, Category, Type, Description, By, and Status. A row is visible with 'VOE', 'Form', 'VOE', 'Haracely Dominguez', and 'Signature Reque Pending'.

The bottom screenshot shows the same interface. A red arrow points to the 'Add Package' icon (a folder with a plus sign) in the document table. The table has columns: Document, Borrower, Category, Type, and Description. The table content includes:

Document	Borrower	Category	Type	Description
<input type="checkbox"/>	completed wwoe		Form	VOE
<input type="checkbox"/>	2021 W2	Ken Customer JR		
<input type="checkbox"/>	2022 W2	Ken Customer JR		
<input type="checkbox"/>	Paystub	Ken Customer JR	Income	Pay Stub Borr 1

Request Forms and Their corresponding Areas in Path

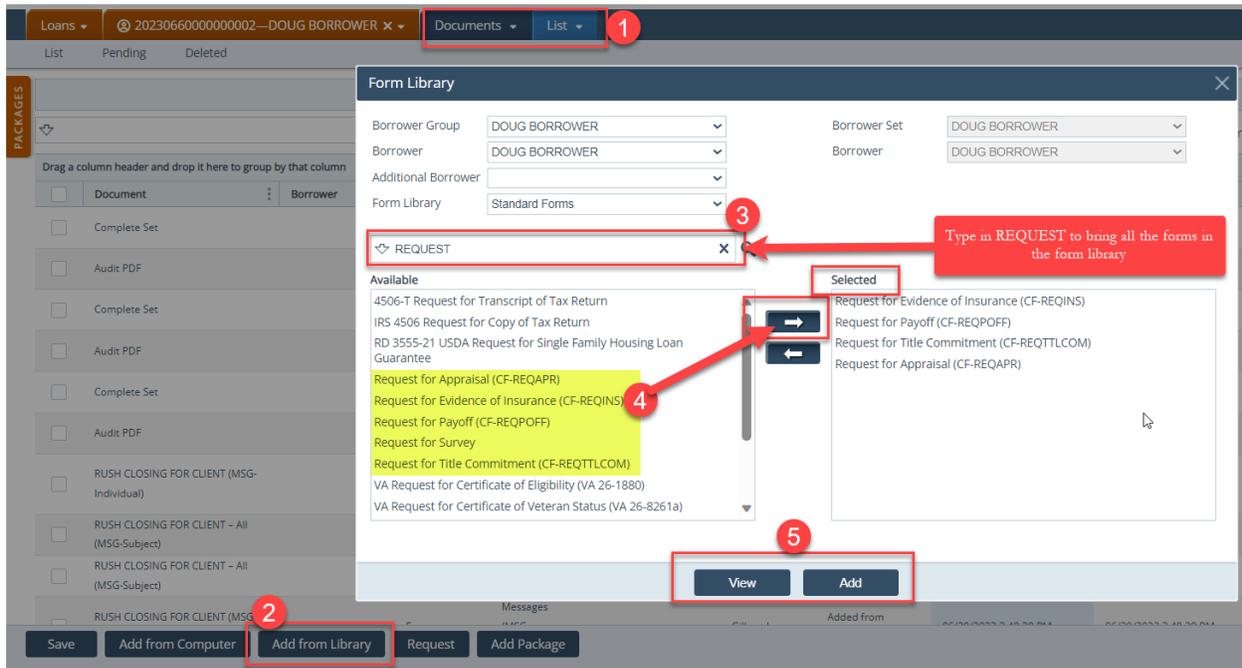
This document reviews the workflow for adding request forms in **Documents** and their corresponding areas in Path where information maps to and is printed on the corresponding request forms.

The following request forms are covered:

- Request for Appraisal
- Request for Evidence of Insurance
- Request for Payoff
- Request for Title Commitment

1. Adding the Request Forms to Documents

1. Open a loan file and go to the **Documents** activity.



2. Select the **Add from Library** button to open the **Form Library** lightbox.
3. Enter “request” into the search box to filter for all request forms.
4. Select the forms highlighted in the above image and click the right arrow () to move them into the **Selected** field on the right side.
5. Click **Add**.
6. Now the request forms are added to the **Documents** activity.
7. Next, we navigate to the areas in Path to enter information which will then be populated in the corresponding request forms selected in the above steps.

2. Request for Appraisal

To enter information that will populate the Request for Appraisal form:

1. Staying in the loan file, go to **Production** activity > **Contacts** screen.
2. Complete the **Title Company** section.

The screenshot shows the software interface for a loan file. At the top, there is a navigation bar with tabs for 'Loans', 'Production', and 'Contacts'. The 'Contacts' tab is selected and highlighted with a red circle containing the number '1'. Below the navigation bar, there is a list of contact categories: 'Origination Company', 'Closing Lender', 'Loan Closer', 'Loan Brokered To', and 'Title Company'. The 'Title Company' category is selected and highlighted with a red circle containing the number '2'. Below this, there are two columns of input fields. The left column is for the 'Title Company' and the right column is for the 'Settlement Agent'. Both columns have a checkbox labeled 'Same as Title Information' which is unchecked. The input fields for both columns are filled with the same information: Company: FIRST AMERICAN TITLE, Branch Name: (empty), Branch Number: (empty), Address: 500 ELM STREET, Unit Type: (dropdown), Unit Number: (empty), City: Dallas, State: TX, ZIP: 75243, Phone: (469) 523-5622, Fax: (empty), Email: title@firstam.com, Company License: (empty), License Authority: (empty).

3. Next complete the **Purchase Contacts** section.

Request Forms and Their corresponding Areas in Path

Loans ▾ 2023066000000002—DOUG BORROWER × ▾ Production ▾ Contacts ▾

Send/Status Summary Quote Borrower Closing Costs URLA Property Product & Pr

- Orignation Company
- Closing Lender
- Loan Closer
- Loan Brokered To
- Title Company
- Construction Contacts
- Purchase Contacts** 3

Buyer's Agent

Company: Buyer's Agent Company

Address: #333 - Buyer's Township North W...

Unit Type: [Dropdown]

Unit Number: [Text]

City: Truth or Consequences

State: NM ZIP: 87901-33...

Phone: (564) 823-5789 x5000

Fax: (999) 777-6665 x5555

Email: billybuyeragent@email.com

Company License: BALicenseNbr99999

License Authority: [Text]

Seller's Agent

Company: Seller's Attorney Company

Address: #444 - Seller's Township South E...

Unit Type: [Dropdown]

Unit Number: [Text]

City: Truth or Consequences

State: NM ZIP: 87901-4444

Phone: (456) 789-1234 x5678

Fax: (543) 219-8765 x4321

Email: [Text]

Company License: LICENSENMR9999

License Authority: [Text]

Save Delete Change Loan Originator

- Click **Save** for the **Contacts** screen.
- Staying in the **Production** activity, next go to the **Appraisals** screen > **Information** tab.

Loans ▾ 2023066000000002—DOUG BORROWER × ▾ Production ▾ Appraisals ▾ 5

Send/Status Summary Quote Borrower Closing Costs URLA Property Product & Pricing Transactions Contacts Appraisals ▾

Information Notice of Value

Appraisal Type	Appraiser	Appraisal Form	Appraised Value	Appraisal Date	Expiration	Active
Primary			\$			<input checked="" type="checkbox"/>

Active Appraisal 6

Appraised Value: \$

Appraisal Type 7

Appraisal Method: Primary

Other Description: [Text]

AVM Model Name: [Text]

Other Description: [Text]

Appraisal Form: [Text]

Document File ID: [Text]

Investor Collateral Program: [Dropdown]

Review Required: [Dropdown]

Appraisal Date: [Text]

Appraisal Expires: [Text]

Delivered to Borrower: [Text]

Received by Borrower: [Text]

Order Date: [Text]

Comments: [Text Area]

Due Date: [Text]

Appraisal Received: [Text]

Effective Date: [Text]

Signature Date: [Text]

- Select the **Active Appraisal** checkbox.
- Select the appropriate options from the **Appraisal Type** and **Appraisal Method** dropdown menus.

Request Forms and Their corresponding Areas in Path

The screenshot shows the 'Appraisals' section in a software interface. The 'Information' tab is active, displaying a 'Notice of Value' form. A dropdown menu for 'Appraisal Method' is open, showing options: Automated Valuation Model, Desktop Appraisal, Drive By, Full Appraisal (highlighted), None, Prior Appraisal Used, Land Appraisal, and Other. A red circle with the number 8 is positioned over the dropdown arrow.

8. Complete the **Appraisal Company** section.

The screenshot shows the 'Appraisals' section with the 'Information' tab active. Below the 'Notice of Value' header is a table with columns for various appraisal metrics and a 'Total' row. The table is mostly empty, with dollar signs in the rightmost column.

The screenshot shows the 'Appraisal Company' and 'Appraiser' sections. The 'Appraisal Company' section is highlighted with a red box and a red circle with the number 9. It contains fields for Company, Address 1, Address 2, City, State, ZIP, Phone, Fax, Contact, Email, and Website. The 'Appraiser' section is also visible, with fields for Appraiser, License Number, License State, License Expiration, and Code. At the bottom, a 'Save' button is highlighted with a red box and a red circle with the number 10.

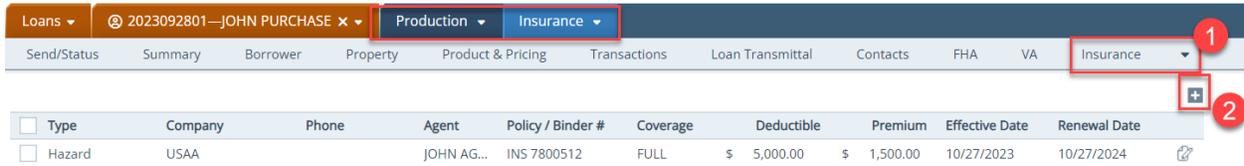
9. Click Save for the **Appraisals > Information** tab.

10. Now that you have completed the **Contacts** screen and the **Appraisals > Information** tab, the Request for Appraisal form will be populated with the information you have entered in the above steps when you go to the **Documents** activity and open the Request for Appraisal form.

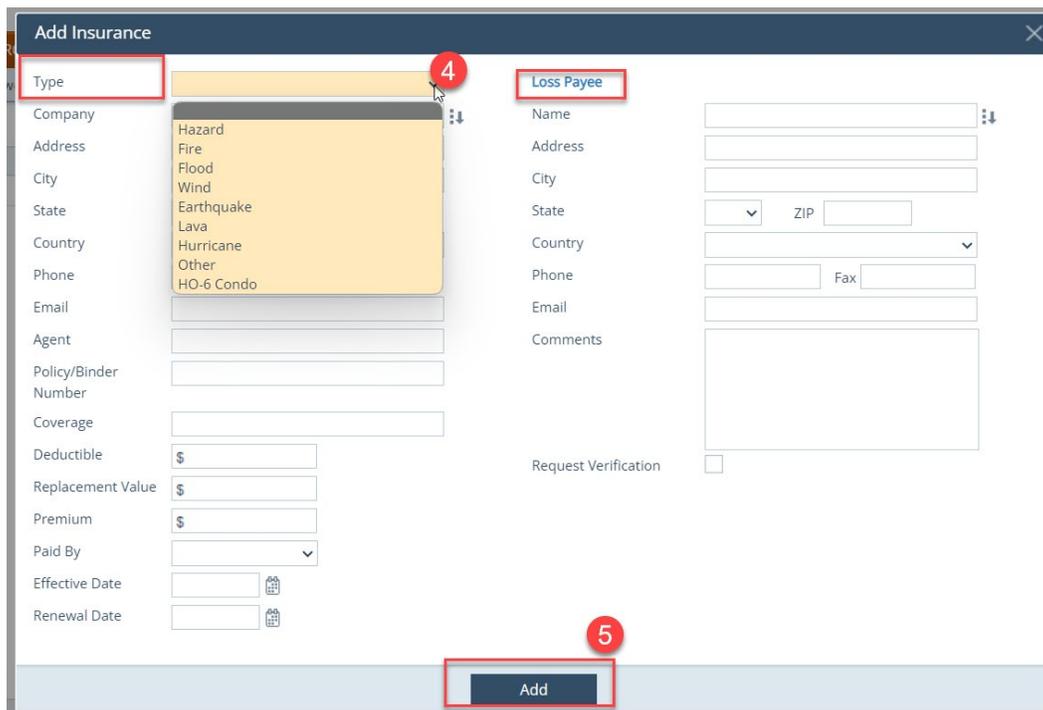
3. Request for Evidence of Insurance

To enter information that will be populated the Request for Evidence of Insurance form:

1. Staying in the loan file, go to the **Production** activity > **Insurance** screen.



2. Click the add icon (+) to open the **Add Insurance** lightbox.



3. Select the type of insurance from the **Type** dropdown menu and complete all applicable fields.
4. Click **Add**.
5. The insurance record is added to the table and the information entered in it will be populated in the Request for Evidence of Insurance form when it is opened in the **Documents** activity.

4. Request for Payoff

To enter information that will be populated in the Request for Payoff form:

1. Staying in the loan file, go to the **Production** activity > **Borrower** screen > **Liabilities** section.

Request Forms and Their corresponding Areas in Path

The screenshot displays a software interface for managing loan liabilities. The main window shows a 'Liabilities' section with a table of liabilities and a 'Credit Cards, Other Debts and Leases' lightbox. The lightbox contains fields for Unpaid Balance, Payoff Amount, Remaining Unpaid Balance, and New Monthly Payment. It also includes a 'Request Payoff - Creditor Information' section with fields for Contact, Phone, Fax, Email, and Respond Via. A 'Special Instructions' field is also present. The lightbox is titled 'Credit Cards, Other Debts and Leases' and has a 'Save & Close' button at the bottom.

Type	Creditor	Account Number
<input type="checkbox"/> Revolving	VISA	609494
<input type="checkbox"/> Revolving	TARGET	9804994
<input type="checkbox"/> Revolving	DISCOVER	049948

Description	Type
No records	

Type	Lien Position	Creditor	Account Number
<input type="checkbox"/> Mortgage	First	CALIBER HOME LO.	6409494

2. From the list of liabilities in this section, open the lightbox of the liability to be paid off.
3. In the liability's lightbox, select the **Pay at Closing** checkbox and complete the **Request Payoff** section.
4. Click **Save & Close**.
5. The payoff request information for this liability has been entered and will be populated in the Request for Payoff form when it is opened in the **Documents** activity.

5. Request for Title Commitment

To enter information that will be populated in the Request for Title Commitment form:

1. Staying in the loan file, go to **Production** activity > **Contacts** screen > **Loan Contacts** tab.

Request Forms and Their corresponding Areas in Path

Loans ▾ 2023092801—JOHN PURCHASE x ▾ Production ▾ **Contacts ▾ 1**

Send/Status Summary Borrower Property Product & Pricing Transactions Loan Transmittal

Loan Contacts All Contacts

↑ Title Company 2

Company Fidelity National Title Agency, ...
 Branch Name
 Branch Number
 Address 5339 Spring Valley Rd.
 Unit Type
 Unit Number
 City Dallas
 State TX ZIP 75254
 Phone (972) 248-7992
 Fax
 Email nppdallas@aol.com
 Company License 1876657
 License Authority
 Authority URL
 Contact Nancy Phelps Patterson

Settlement Agent Same as Title Information
 Company Fidelity National Title Agency, ...
 Branch Name
 Branch Number
 Address 5339 Spring Valley Rd.
 Unit Type
 Unit Number
 City Dallas
 State TX ZIP 75254
 Phone (972) 248-7992
 Fax
 Email nppdallas@aol.com
 Company License 1876657
 License Authority
 Authority URL
 Contact Nancy Phelps Patterson

3 Save Delete Data saved.

2. Complete the **Title Company** section.

*Note: you can use the select icon (⌵) next to the **Company** field to have the title company's information populated in the **Title Company** section in a few clicks, if your system administrator has already added the title company in Settings.*

3. After the **Title Company** section is completed, click **Save** and go to the **Property** screen.

Loans ▾ 2023092801—JOHN PURCHASE x ▾ Production ▾ **Property ▾ 4**

Send/Status Summary Borrower **Property** Product & Pricing Transactions Loan Transmittal Contacts FHA VA Insurance ▾

Manner Held Single man
 Other
 Title Vesting Description JOHN PURCHASE

Request for Title Commitment 5

Title Request Date 10/15/2023 Escrow Number
 Type of Policy CLEAR Attachment
 Order Number
 Effective Date 11/15/2023
 Title Expiration 02/15/2024
 Comments
 Prior Title Policy
 Title Insurance
 Warranty Deed
 Survey Contract
 Mail Away
 Affixture Date

↑ Flood

Flood Zone
 Certification Number
 Determination Date
 Community Number
 Community-Panel Number
 No NFIP Map
 Panel/Map Effective Date
 NFIP Community Name
 NFIP Map Number
 NFIP Community Participation Status
 LOMA/LOMR
 LOMA/LOMR Date
 Federal Flood Insurance
 Participating Community

6 Save

Request Forms and Their corresponding Areas in Path

4. Complete the **Request for Title Commitment** section and click **Save**.
5. After completing the **Contacts > Loan Contacts** tab and the **Property** screen, the information entered herein will be populated in the Request for Title Commitment form when it is opened in the **Documents** activity.

Conditions

As a processor, the **Conditions** activity lists conditions pertaining to the loan.

- In the **All Conditions** screen, click the column headers to sort the conditions listed in the table.

Figure 80: Conditions > All Conditions

Category	Description	Status	Date/Time	Issued To	Issued Date/Time	Issuer	Cleared Date/Time	Cleared By	Clearer	Days	Attached
Income	Copy of borrower W2	Waived	04/25/2023 11:21:53 AM	Assistant to Proces...	04/25/2023 11:21:02 AM	Underwriting					
Income	Tax Transcripts 4506T.	New	04/27/2023 11:10:08 AM								
Income	Copy of borrower W2	New	04/27/2023 11:09:19 AM	Assistant to Proces...							
Income	Most recent 30 day paystub	Issued	04/26/2023 12:02:20 PM	Processor,	04/25/2023 11:21:02 AM	Underwriting				5	
Income	Missing Bank Statements for Underwriting	Issued	04/03/2023 1:19:24 PM	Processor,	04/03/2023 1:19:24 PM	Underwriting				28	
Income	Copy of borrower W2	Cleared	04/03/2023 2:28:03 PM	Assistant to Proces...	04/03/2023 2:27:15 PM	Underwriting	04/03/2023 2:28:03 PM	Underwriting	Haracely Do...		

- Click on a condition to open its **Edit Condition** lightbox to edit the condition and/or attach documents to the condition.

Figure 81: Edit Condition lightbox

Edit Condition

Description: Most recent 30 day paystub

Type: PTD | ID: | Category: Income

Issued To: Processor | Cleared By: Underwriter, Underwriting

Due Date: | Time: | Time Zone: | Automatically Reissue Revised Conditions:

Comments: Processor/LW can make comments on a certain condition. Processor can attach documents to condition for review.

Documents: No Records

Action Date/Time	By	Status	Comments
04/26/2023 12:02:20 PM	Haracely Dominguez	Issued	
04/25/2023 11:21:02 AM	Haracely Dominguez	Issued	
04/03/2023 2:25:18 PM	Haracely Dominguez	New	

- Once conditions have been met, the processor submits to the underwriter for review via the **Send/Status** screen.
 - Click the **Set Status** button to open the corresponding lightbox and select the next status for the loan.
 - Click the **Send To** button to open the corresponding lightbox and select the underwriter role.

Conditions

Figure 82: Production > Send/Status screen

Loans ▾ 2022125000000013—Ken Customer, JR ✕ ▾ Production ▾ Send/Status ▾

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt

Production Validation

All validations are satisfied.

Production Send/Assign History

Action Date/Time	By	Role	Sent To	Assign To
04/18/2023 2:42:31 PM	Haracely Dominguez	Processor		Haracely Dominguez
04/18/2023 2:06:23 PM	Haracely Dominguez	Underwriting	Processor	
03/28/2023 4:13:01 PM	Latricia Davis	System Administrator-G2 PSG Support	Underwriting	
03/28/2023 4:11:28 PM	Latricia Davis	System Administrator-G2 PSG Support	Loan Officer	
03/28/2023 4:05:35 PM	Haracely Dominguez	Loan Officer	Underwriter, Ops Manager	
12/15/2022 1:29:35 PM	Haracely Dominguez	Loan Officer		Haracely Dominguez

Production Status History

Action Date/Time	By	Role	Status	Notes
04/25/2023 9:06:15 AM	Haracely Dominguez	Path - System Admin	In Underwriting	
04/18/2023 2:11:40 PM	Latricia Davis	System Administrator-G2 PSG Sup..	In Processing	
03/28/2023 4:12:25 PM	Latricia Davis	System Administrator-G2 PSG Sup..	In Underwriting	
03/28/2023 4:09:52 PM	Haracely Dominguez	Path - System Admin	Submitted to Underwriting - Underwriting	
03/28/2023 4:09:09 PM	Haracely Dominguez	Path - System Admin	Submitted - In Process	
03/28/2023 4:05:32 PM	Haracely Dominguez	Loan Officer	Submit to Underwriting	
01/05/2023 2:04:56 PM	Haracely Dominguez	Loan Officer	Application - In Process	
12/15/2022 1:29:36 PM	Haracely Dominguez	Loan Officer	Prospect	

Archive Inactive Inactive Send To Set Status Convert to URL

Closing Costs - Adding Payoffs

To add payoffs:

1. Go to **Production > Borrower > Liabilities** section.

Note: Notice the PAC (pay at closing) column has no debts selected.

Production		Lock	Compliance	Documents	Interfaces	Messages			
Send/Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts
Liabilities		Total Liabilities	\$ 187,115.00	Total Assets	\$ 346,200.00	Net Worth	\$ 159,085.00		
		Total Monthly Payment	\$ 400.00					Balance Subtotal	\$ 26,500.00
Credit Cards, Other Debts and Leases								Payment Subtotal	\$ 400.00
Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit		
<input type="checkbox"/> Installation Loan	Chase		\$ 2,000.00	\$ 50.00	40	No	No		
<input type="checkbox"/> Revolving	Wells Fargo		\$ 13,000.00	\$ 225.00	58	No	No		
<input type="checkbox"/> Installation Loan	Sallie Mae		\$ 5,000.00	\$ 25.00	200	No	No		
<input type="checkbox"/> Revolving	CITI		\$ 6,500.00	\$ 100.00	65	No	No		

2. Click the row of the liability to edit, which opens its lightbox.

Credit Cards, Other Debts and Leases

Type: Installation Loan
 Creditor: Chase
 Address:
 Unit Type:
 Unit Number:
 City:
 State: ZIP:
 Account Number: 1234
 Monthly Payment: \$ 50.00
 Months Remaining: 40
 Unpaid Balance: \$ 2,000.00
 Pay at Closing: Not Paid from Loan Amount
 Payoff Amount: \$ 2,000.00
 Remaining Unpaid Balance: \$
 New Monthly Payment: \$ 50.00
 Omit:
 Notes:
 Request Verification:

Save & Close

Once "Pay at Closing" box is checked, this box will open up- **DO NOT CHECK**. If checked, PAC acct will not appear on Summary of Transaction screen.

3. Select the **Pay at Closing** checkbox, then click **Save & Close**, to close the lightbox.

Liabilities		Total Liabilities	\$ 187,115.00	Total Assets	\$ 346,200.00	Net Worth	\$ 159,085.00		
		Total Monthly Payment	\$ 350.00					Balance Subtotal	\$ 26,500.00
Credit Cards, Other Debts and Leases								Payment Subtotal	\$ 350.00
Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit		
<input type="checkbox"/> Installation Loan	Chase	1234	\$ 2,000.00	\$ (50.00)	40	Yes	No		
<input type="checkbox"/> Revolving	Wells Fargo		\$ 13,000.00	\$ 225.00	58	No	No		
<input type="checkbox"/> Installation Loan	Sallie Mae		\$ 5,000.00	\$ 25.00	200	No	No		
<input type="checkbox"/> Revolving	CITI		\$ 6,500.00	\$ 100.00	65	No	No		

Closing Costs - Adding Payoffs

Note: The **PAC** column now has the debt indicated.

- Next, go to Production > Closing Costs > Payoffs/Payments tab.

To	Adjustment Type	Subject Property	Type	Paid By	Paid By Type	Amount	Prepay Penalty
No records							
K. Total Payoffs and Payments						\$	0.00

Copy Liabilities Save

- Click **Copy Liabilities**.

Once imported, you will see liabilities copied over, as shown below.

To	Adjustment Type	Subject Property	Type	Paid By	Paid By Type	Amount	Prepay Penalty
Chase						\$ 2,000.00	\$
K. Total Payoffs and Payments						\$	2,000.00

Liabilities to be paid off have been imported.

Copy Liabilities Save

- Next, go to Production > Closing Costs > Summaries of Transaction tab.

Borrower's Transaction

K. Due from Borrower at Closing

01	Sale Price of Property		\$	
02	Sale Price of Any Personal Property Included in Sale		\$	
03	Closing Costs Paid at Closing (J)	POC	\$	8,180.00
04	Liability Type		\$	
Name				

Adjustment

05	Adjustment Type		\$	
06	Adjustment Type		\$	
07	Adjustment Type		\$	
Additional Adjustments			\$	0.00

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes		\$	
09	County Taxes		\$	
10	Assessments		\$	
11	Adjustment Type		\$	

Seller's Transaction

M. Due to Seller at Closing

01	Sale Price of Property		\$	
02	Sale Price of Any Personal Property Included in Sale	POC	\$	
03	Adjustment Type		\$	
04	Adjustment Type		\$	
05	Adjustment Type		\$	
06	Adjustment Type		\$	
07	Adjustment Type		\$	
08	Adjustment Type		\$	

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes		\$	
10	County Taxes		\$	
11	Assessments		\$	
12	Adjustment Type		\$	

Copy from Application Save

Closing Costs - Adding Payoffs

- Click **Copy from Application** to copy over the data.

Production	Lock	Compliance	Documents	Interfaces	Messages				
Send/Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Cont
Fees	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Information	Escrows	

Borrower's Transaction

K. Due from Borrower at Closing

01	Sale Price of Property		\$	
02	Sale Price of Any Personal Property Included in Sale		\$	
03	Closing Costs Paid at Closing (J)	POC	\$	8,180.00
04	Total Debts to be Paid Off	<input type="checkbox"/>	\$	2,000.00
	Liability Type			<input type="text" value=""/>
	Name			<input type="text" value=""/>

Adjustment

05		<input type="checkbox"/>	\$	
	Adjustment Type			<input type="text" value=""/>
06		<input type="checkbox"/>	\$	
	Adjustment Type			<input type="text" value=""/>
07		<input type="checkbox"/>	\$	
	Adjustment Type			<input type="text" value=""/>

Additional Adjustments

			\$	0.00
--	--	--	----	------

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	<input type="text" value=""/>	to	<input type="text" value=""/>	\$	
09	County Taxes	<input type="text" value=""/>	to	<input type="text" value=""/>	\$	
10	Assessments	<input type="text" value=""/>	to	<input type="text" value=""/>	\$	
11					\$	

Seller's Transaction

M. Due to Seller at Closing

01	Sale Price of Property		\$	
02	Sale Price of Any Personal Property Included in Sale		\$	
03				<input type="text" value=""/>
	Adjustment Type			<input type="text" value=""/>
04				<input type="text" value=""/>
	Adjustment Type			<input type="text" value=""/>
07				<input type="text" value=""/>
	Adjustment Type			<input type="text" value=""/>
08				<input type="text" value=""/>
	Adjustment Type			<input type="text" value=""/>

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	<input type="text" value=""/>	to	<input type="text" value=""/>	\$	
10	County Taxes	<input type="text" value=""/>	to	<input type="text" value=""/>	\$	
11	Assessments	<input type="text" value=""/>	to	<input type="text" value=""/>	\$	
12					\$	

Data saved.

Copy from Application
Save

Once data is transferred, Liability Type will be a field that will need to be manually entered.

- Select from the **Liability Type** dropdown menu and click **Save**.
- Finally, go to **Production > Transactions** screen to review/confirm that all data has been copied over.

Production	Lock	Compliance	Documents	Interfaces	Messages				
Send/Status	Summary	Application	Borrower	Closing Costs	URLA	Property	Product & Pricing	Transactions	Contacts

Minimum Required Funds or Cash Back

Due from Borrower(s)	Total Mortgage Loans	Calculation
A. Sales Contract Price	I. Loan Amount	Total Due from Borrower(s) (H)
B. Improvements, Renovations, and Repairs	J. Other New Mortgage Loans on the Property the Borrower Is Buying or Refinancing	Less Total Mortgage Loans and Total Credits (K and N)
C. Land (if acquired separately)	K. Total Mortgage Loans (I and J)	Cash from/to Borrower
D. Refinance: Balance of Mortgage Loans on the Property to Be Paid Off		
E. Credit Cards and Other Debts Paid Off	Total Credits	
F. Borrower Closing Costs	L. Seller Credits	
G. Discount Points	M. Other Credits	
H. Total Due from Borrower (A through G)	N. Total Credits (L and M)	

Changing Title Company Name

Changing Title Company Name

To change the company name for one or multiple title fees in (section C. **Services Borrower Can Shop For**) follow the steps below.

1. Go to **Production > Closing Costs > Fees** and select the checkbox(es) of the title fee(s).
2. Click the **Change Contact** button.

Note: Only select fees that start with Title.

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input checked="" type="checkbox"/> Title - Closing/Escrow Fee	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 450.00
<input checked="" type="checkbox"/> Title - Lender's Title Insurance	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 0.00
<input checked="" type="checkbox"/> Title - State Guaranty Fee	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 2.00
<input checked="" type="checkbox"/> Title - Due and Not Payable Endorsement	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 5.00
<input checked="" type="checkbox"/> Title - Courier Fee	Other	Fidelity Abstract & Title	Borrower	Yes	No	\$ 50.00
<input checked="" type="checkbox"/> Title - Notary Fees	Other	Fidelity Abstract & Title	Borrower	Yes	No	\$ 250.00
<input type="checkbox"/> Survey	Other		Borrower	No	No	\$ 600.00
<input checked="" type="checkbox"/> Title - T-30 Tax Deletion Endorsement	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 20.00
<input checked="" type="checkbox"/> Title - T-17 PUD Endorsement	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 25.00
<input checked="" type="checkbox"/> Title - T-36 Environmental Endorsement	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 25.00
<input checked="" type="checkbox"/> Title - T-19 Survey Deletion Endorsement	Other	Fidelity Abstract & Title	Borrower	No	No	\$ 50.00
<input type="checkbox"/> Title - Wire Transfer Fee	Other		Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Title - T 42 Endorsement	Other		Borrower	No	No	\$ 0.00
<input type="checkbox"/> Title - T 42.1 Endorsment	Other		Borrower	No	No	\$ 0.00

After the **Change Contact** button is clicked, the **Select Contact** lightbox appears.

3. Enter *Title* into the search field at the top of the lightbox and click **Enter** on your keyboard. Next, the title companies are displayed in the table.

Category	Company	Address	Contact	Title	Address	
<input type="radio"/>	Appraisal	Appraisal INC	3505 Maple Ave, Grand Prairie, TX ...	Contact 206	Title208	Address1208, City1208, CA 32423 ...
<input type="radio"/>	Realtor	Realty Company ...	3506 Maple Ave, Arlington, TX 75654	Contact 207	Title209	Address1209, City1209, CA 32423 ...
<input type="radio"/>	Settlement Agent*	Highland Lakes Ti...	100 Ave H, Marble Falls, TX 78654	Charlie McCasland	Escrow Officer	100 Ave H, Marble Falls, TX 78654
<input type="radio"/>	Title Company	Clear Title of Mason	124 Ft McKavitt St, Mason, TX 76856			
<input type="radio"/>	Title Company	Frontier Title	4372 N Loop 1604 W #216, San A...			
<input type="radio"/>	Title Company	Guardian Title Co...	508 8th St, Blanco, TX 78606			
<input type="radio"/>	Title Company	Kendall County A...	103 N Saunders, Boerne, TX 78006			
<input type="radio"/>	Title Company	Kimble County Title	1802 Main St, Junction, TX 76849			
<input type="radio"/>	Title Company	Mason County Titl...	100 Westmoreland St, Mason, TX ...			
<input type="radio"/>	Title Company	Service Title Com...	117 Main St, Marble Falls, TX 78654			

Changing Title Company Name

Tip: Use the dropdown menu at the bottom of the table to select how many companies to display in the table on one page.

4. Select the title company and click on the **Select** button.

The screenshot shows a table with columns for Title Company, Address, Contact Name, Title, and another Address. A red circle with the number '1' points to a radio button next to the 'Kerrville Title Company' row. A red circle with the number '2' points to a 'Select' button at the bottom right of the table. A dropdown menu at the bottom left of the table shows '100' selected.

<input type="radio"/>	Title Company*	Infinity Title Comp...	950 Echo Lane , Houston, TX 77024	Amanda Martinez	Escrow Officer	950 Echo Lane , Houston, TX 77024
<input type="radio"/>	Title Company*	Kerr County Abstr...	712 Earl Garrett St, Kerrville , TX 7...	Front Desk	Front Desk	712 Earl Garrett St, Kerrville , TX 7...
<input type="radio"/>	Title Company*	Kerr County Abstr...	712 Earl Garrett St, Kerrville , TX 7...	Jarrod Gale Hamil	Escrow Officer	712 Earl Garrett St, Kerrville , TX 7...
<input type="radio"/>	Title Company*	Kerr County Abstr...	712 Earl Garrett St, Kerrville , TX 7...	Kimberly Clarkson	Escrow Officer	712 Earl Garrett St, Kerrville , TX 7...
<input type="radio"/>	Title Company*	Kerr County Abstr...	712 Earl Garrett St, Kerrville , TX 7...			
<input checked="" type="radio"/>	Title Company*	Kerrville Title Com...	290 Thompson Dr, Kerrville , TX 78...	Tammy Mulliniks	Escrow Officer	290 Thompson Dr, Kerrville , TX 78...
<input type="radio"/>	Title Company*	Kerrville Title Com...	290 Thompson Dr, Kerrville , TX 78...	James C Robertson	Escrow Officer	290 Thompson Dr, Kerrville , TX 78...
<input type="radio"/>	Title Company*	Kerrville Title Com...	290 Thompson Dr, Kerrville , TX 78...			
<input type="radio"/>	Title Company*	Old Republic Nati...	777 Post Oak Blvd, Houston, TX 7...	Joyne Samnaneveth	Escrow Officer	777 Post Oak Blvd, Houston, TX 7...
<input type="radio"/>	Title Company*	OSN Texas LLC	2701 Dallas Pkwy, Plano, TX 75093	Sarah Sanchez	Escrow Officer	2701 Dallas Pkwy, Plano, TX 75093
<input type="radio"/>	Title Company*	OSN Texas LLC	2701 Dallas Pkwy, Plano, TX 75093	Donna Baculis	Escrow Officer	2701 Dallas Pkwy, Plano, TX 75093
<input type="radio"/>	Title Company*	Presidio Title	1202 W Bitters Rd, San Antonio, T...	Delia Araujo	Escrow Officer	1202 W Bitters Rd, San Antonio, T...
<input type="radio"/>	Title Company*	RSW Title	14757 West FM 1431, Kingsland, T...	Karen Sirgo	Escrow Officer	14757 West FM 1431, Kingsland, T...
<input type="radio"/>	Title Company*	Select Titles, LLC	150 E Main ST Ste 201, Fredericks...	Pam Zolyka	Escrow Officer	150 E Main ST Ste 201, Fredericks...
<input type="radio"/>	Title Company*	Select Titles, LLC	150 E Main ST Ste 201, Fredericks...	Jennifer Bryla	Escrow Officer	150 E Main ST Ste 201, Fredericks...
<input type="radio"/>	Title Company*	Stewart Title	8739 Bandera Rd, San Antonio, TX...	Roy Sullivan	Escrow Officer	8739 Bandera Rd, San Antonio, TX...
<input checked="" type="radio"/>	Title Company*	Stewart Title	8739 Bandera Rd, San Antonio, TX...	Nita Hauser	Escrow Officer	8739 Bandera Rd, San Antonio, TX...
<input type="radio"/>	Title Company*	Succession Title	18410 US Hwy 281 N #111, San A...	Misty Greget	Escrow Officer	18410 US Hwy 281 N #111, San A...
<input type="radio"/>	Title Company*	Texas American Ti...	18477 West Lake Houston Pkwy, H...	Elizabeth Orosco	Escrow Officer	18477 West Lake Houston Pkwy, H...
<input type="radio"/>	Title Company*	Texas Title Network	449 US Hwy 83 S, Leakey, TX 78873	Shanna LeAnn C...	Escrow Officer	449 US Hwy 83 S, Leakey, TX 78873
<input type="radio"/>	Title Company*	THE Title Company	8235 Shoal Creek, Austin, TX	Misha Ceshker	Escrow Officer	8235 Shoal Creek, Austin, TX

NOTE: After clicking **Select**, the **Contact Details** lightbox appears, displaying the selected title company's information.

The screenshot shows a 'Contact Details' lightbox with two columns of information. A red circle with the number '1' points to a 'Save' button at the bottom.

Contact Details	
Category	Title Company*
Company	Kerrville Title Company
Address	290 Thompson Dr
Unit Type	Unit Number
City	Kerrville
State	TX ZIP 78028
Phone	830-896-5811
Toll Free Phone	
Fax	830-792-3949
Email	
Website	
License Number	1876996
Account Number	
Company Code	
Contact Name	James C Robertson
Title	Escrow Officer
Address	290 Thompson Dr
Unit Type	Unit Number
City	Kerrville
State	TX ZIP 78028
Phone	(830) 896-5811
Fax	
Email	crobertson@kerrvilletitle.com
License Number	1304697
License Expiration	
License State	
Appraiser Code	
Supervisor Name	James C Robertson
Title	Escrow Officer
Address	290 Thompson Dr
Unit Type	Unit Number
City	Kerrville
State	TX ZIP 78028
Phone	(830) 896-5811
Fax	
Email	crobertson@kerrvilletitle.com
License Number	1304697

Changing Title Company Name

- Review the displayed information and click **Save**.
The company name has changed to the selected title company.

Production	Lock	Compliance	Conditions	Documents	Checklist	Interfaces	Messages																																																																																																									
Send/Status	Summary	Borrower	Property	Product & Pricing	Transactions	Closing Costs	Profile																																																																																																									
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<p>Restore Fees Compare Fees Change Contact Delete Save Form Library</p>																																																																																																																

- If a title company is not found through the above steps, you can add it to the loan via **Production > Contacts > Loan Contacts**.

Production	Lock	Compliance	Conditions	Documents	Checklist	Interfaces	Messages																																								
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Company	<input type="checkbox"/> Same as Title Information																																														
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Contact License																																															
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Escrow Number																																															
Comment																																															
<p>Delete Save Change Loan Originator Template</p>																																															

Changing Title Company Name

*Note: Adding a title company (or any entity) to your organization's contact list requires your system administrator to add it via **Settings > Contacts**. After it has been added to **Settings > Contacts**, you will be able to search for and find it via the above steps.*

Issuing an LE

To issue a loan estimate:

1. Go to **Compliance > Closing Costs > Loan Estimate** tab.

The screenshot shows the 'Compliance' tab with the 'Closing Costs' sub-tab selected. The 'Loan Estimate' sub-tab is also active. The form contains several input fields and sections:

- Application Date:** 01/04/2023
- Date Issued:** (empty)
- Closing Costs Expire:** (empty)
- Lock Expire:** (empty)
- Delivery Method:** (dropdown menu)
- Date Received:** (empty)
- Standard Form:** Yes
- Time Zone:** (dropdown menu)
- Time Format:** Daylight Saving Ti...
- Intent to Proceed:** Intend to Proceed Received On (empty), Intend to Proceed Received By (empty), Bona Fide Personal Financial Emergency (checkbox)
- Change of Circumstance:** Date (empty), Reason (empty), Notes (empty)
- Loan Terms:** Purpose: Purchase, Product Name: Fixed Rate

Loan Amount	Interest Rate	Term	Monthly Principal & Interest	Can Increase?	Adjusts Every	As High As	Starting In	Until
\$ 144,993.00	3.250 %	30 years	\$ 631.02	No		\$	In	

2. If not already completed, enter the **Application Date, Date Issued**, the date when **Closing Costs Expire**, and select the **Delivery Method**.

The screenshot shows the 'Closing Costs Details' section of the form. A green callout box with a lightbulb icon contains the following text: "Best Practice: Review all closing costs to ensure accuracy. Utilize 'View Form' to View LE before issuing." The form displays various closing cost items and their amounts:

Item	Amount
Origination Charges	\$ 1,781.00
Services Borrower Cannot Shop For	\$ 2,494.00
Services Borrower Can Shop For	\$ 0.00
Total Loan Costs	\$ 4,275.00
Taxes and Other Government Fees	\$ 0.00
Prepays	\$ 1,668.00
Initial Escrow Payment at Closing	\$ 360.00
Other	\$ 0.00
Total Other Costs	\$ 2,028.26
Total Loan Costs	\$ 4,275.00
Total Other Costs	\$ 2,028.26
Lender Credits	- \$ 0.00
Total Closing Costs	\$ 6,303.26

K. Due from Borrower at Closing

02 Sales Price of Any Personal Property Included in Sale	\$
--	----

L. Paid Already by or on Behalf of Borrower at Closing

03 Existing Loan(s) Assumed or Taken Subject To	\$ 0.00
---	---------

Calculating Cash to Close

Total Closing Costs	\$ 6,303.26
Closing Costs Financed	- \$ 0.00
Down Payment/Funds from Borrower	\$ 6,007.00
Deposit	- \$ 0.00
Funds for Borrower	\$ 0.00
Seller Credits	- \$ 0.00
Adjustments and Other Credits	\$ 0.00
Estimated Cash to Close	\$ 12,310.26

At the bottom of the form, there are buttons for: Save, Issue LE, Intent To Proceed Confirmed, Compare Fees, and **View Form**.

Issuing an LE

3. After reviewing the LE, click on **View Form** button to ensure that loan estimate data from the screen will print to the form correctly.

The **Form Library** lightbox appears, which has the LE preselected. You can add additional documents to review if needed.

Form Library

Borrower Group: Alice America
Borrower Set: Alice America
Borrower: Alice America
Additional Borrower:
Form Library: Standard Forms

Available

- _Amortization Schedule_Test
- _TEST03
- _Test0616
- _testCSVBlankForm
- 0528sunu
- 0608sunu
- 4506-C Old App
- 4506-C__Form 1040_2022, 2021, 2020
- 4506-T Request for Transcript of Tax Return
- 8821 Tax Information Authorization
- Affidavit of Same Name and Common Identity
- Alternative Documentation Checklist

Selected

- Loan Estimate

View Add

4. Click **View** to open the LE form with loan data populated.

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

Other Considerations

Assumption Servicing

Total Paid \$ 46,307.98
Principal Paid \$ 15,504.52
Percentage Rate (APR) 4.206 %
Total Percentage (TIP) 56.674 %

Warning

Do you want to disclose the Loan Estimate?

Yes No

Send and Status Notes

ISSUE INITIAL LE

Save

Issue LE Intent To Proceed Confirmed Compare Fees View Form

Issuing an LE

- After reviewing the LE form, click the **Issue LE** button and follow the prompts. Once LE has been issued, you will see a timestamp in the **LE/CD Status History** section with the status changed.

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

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

LE/CD Status History

Date/Time	Status	Date Issued	Delivery Method	Notes	By
Current Fees					
01/26/2023 1:22:31 PM	LE Issued		Internet or Email	Issue LE	Haracely D
01/04/2023 12:16:07 PM	Not Disclosed				Haracely D

 Once borrower has reviewed LE and Intent to proceed has been given, next step would be to **Confirm Intent to Proceed**

Save Issue LE Intent To Proceed Confirmed Compare Fees View Form

 **IMPORTANT INFORMATION:**

"ISSUE LE" button DOES NOT send out an LE to borrower. This function simply captures LE data within Path.

Once User has completed above steps within Path, User will proceed to whichever Doc Vendor being utilized by Lender to get LE documentation out to borrower.

1. Intent to Proceed

To complete the intent to proceed:

- Go to **Compliance > Closing Costs > Loan Estimate** tab.

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

Fees Summary **Loan Estimate** Service Providers Closing Disclosure Summaries of Transaction Payoffs/Payments Additional Informa

Application Date 

Date Issued  Delivery Method Date Received 

Closing Costs Expire  Time Time Zone

Lock Expire  Time Time Zone

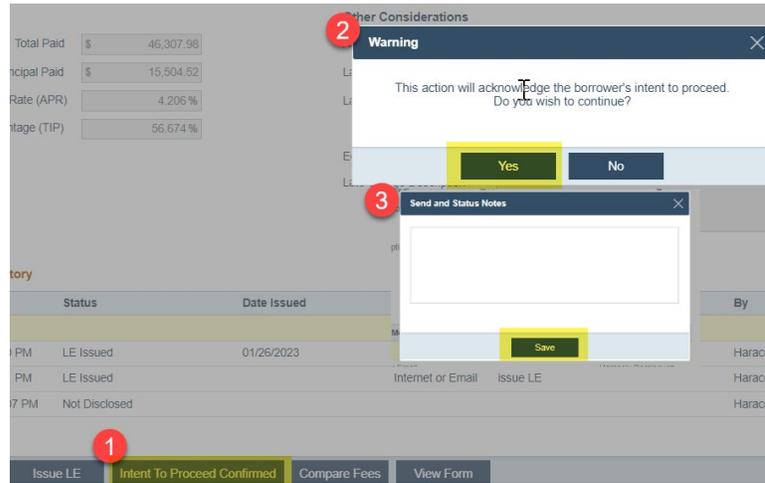
Intent to Proceed

Intent to Proceed Received On  Intend to Proceed Received By  Bona Fide Personal Financial Err

[^ Change of Circumstances](#)

Issuing an LE

2. Enter the date of the intent to proceed and select the method received.



3. Once the data has been entered, click **Intent to Proceed Confirmed** and follow the prompts. Afterwards, you will see a timestamp in the **LE/CD Status History** section with the status changed.

LE/CD Status History

Date/Time	Status	Date Issued	Delivery Method	Notes	By
Current Fees					
01/26/2023 2:36:45 PM	Disclosed - Intend To Proceed	01/26/2023	Electronic		Haracely
01/26/2023 2:35:30 PM	LE Issued	01/26/2023	Internet or Email		Haracely
01/26/2023 1:22:31 PM	LE Issued		Internet or Email	issue LE	Haracely

2. Creating a COC

To create a change of circumstance:

1. Go to **Compliance > COC Request** screen.

Issuing an LE

Production Lock **1** Compliance Documents Interfaces Messages

Send/Status Closing Costs Other Disclosures Disclosure Dates Tolerance **2** COC Request COC Confirm Custom Screen41

3 Changed Date [] Details of Reason [] Notes []

Estimated Closing Date 02/28/2023 First Payment Date 04/01/2023 Total Settlement Charges \$ 6,303.26 Template []

4 Make changes to Fees in its respective section below Loan Discount/Credit 0.000000%

A. Origination Charges Total: \$ 1,781.25

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Loan Origination Fee	Lender		Borrower	Yes	No	\$ 356.25
<input type="checkbox"/> Underwriting Fee	Lender			Yes	No	\$ 1,425.00

B. Services Borrower Cannot Shop For Total: \$ 2,493.75

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	Yes	No	\$ 2,493.75
<input type="checkbox"/> VA Funding Fee			Borrower	Yes	No	\$ 0.00

C. Services Borrower Can Shop For Total: \$ 0.00

No records

Restore Fees Compare Fees Delete Save

2. Enter the **Changed Date** and **Details of Reason** respectively.
3. After the fees are adjusted/added, click **Compare Fees** button to open the corresponding lightbox.

Compare Fees

Action Date/Time	By	Compliance Status
<input type="checkbox"/> Current Fees		
<input type="checkbox"/> 01/26/2023 2:36:45 PM	Haracely Dominguez	Disclosed - Intend To Proceed
<input type="checkbox"/> 01/26/2023 2:35:30 PM	Haracely Dominguez	LE Issued
<input type="checkbox"/> 01/26/2023 1:22:31 PM	Haracely Dominguez	LE Issued
<input type="checkbox"/> 01/04/2023 12:16:07 PM	Haracely Dominguez	Not Disclosed

Added Fees

Fee Section	Fee Name	Fee Type	Amount
No Fees			

Deleted Fees

Fee Section	Fee Name	Fee Type	Amount
No Fees			

Updated Fees

Fee Section	Fee Name	Fee Type	Old Amount
No Fees			

1 Compare Fees **3** Create COC

Compare Fees Delete Save

4. Select **Current Fees** and the last disclosed fees, then click **Compare Fees**. The differences will be displayed in **Added/Deleted/Updated Fees** sections.

Issuing an LE

Compare Fees		
Action Date/Time	By	Compliance Status
<input checked="" type="checkbox"/> Current Fees		
<input checked="" type="checkbox"/> 01/26/2023 2:36:45 PM	Haracely Dominguez	Disclosed - Intend To Proceed
<input type="checkbox"/> 01/26/2023 2:35:30 PM	Haracely Dominguez	LE Issued
<input type="checkbox"/> 01/26/2023 1:22:31 PM	Haracely Dominguez	LE Issued
<input type="checkbox"/> 01/04/2023 12:16:07 PM	Haracely Dominguez	Not Disclosed

Added Fees			
Fee Section	Fee Name	Fee Type	Amount
Services Borrower Cannot Shop For	Appraisal Fee	Appraisal Fee	\$ 500.00

Deleted Fees			
Fee Section	Fee Name	Fee Type	Amount
No Fees			

Updated Fees			
Fee Section	Fee Name	Fee Type	Old Amount
No Fees			

5. After reviewing that the numbers are correct, click **Create COC**.
6. Next go to **Compliance > COC Confirm** screen and enter comments on approval in the **Notes** field at the top of the screen.

Issuing an LE

Loans 2023014000000002—Alice America Compliance COC Confirm

Changed Date: 01/26/2023
Details of Reason: Final inspection fee

Notes: Add approved comments

Estimated Closing Date: 02/28/2023 First Payment Date: 04/01/2023 Total Settlement Charges: \$ 6,803.26

Loan Discount/Credit: 0.000000%

A. Origination Charges Total: \$ 1,781.25

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Loan Origination Fee	Lender		Borrower	Yes	No	\$ 356.25
<input type="checkbox"/> Underwriting Fee	Lender			Yes	No	\$ 1,425.00

B. Services Borrower Cannot Shop For Total: \$ 2,993.75

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	Yes	No	\$ 2,493.75
<input type="checkbox"/> VA Funding Fee			Borrower	Yes	No	\$ 0.00
<input checked="" type="checkbox"/> Appraisal Fee	Other	Appraisal Dee	Borrower	Yes	Yes	\$ 500.00

C. Services Borrower Can Shop For Total: \$ 0.00

No records

D. Total Loan Costs (A + B + C) Total: \$ 4,775.00

E. Taxes and Other Government Fees Total: \$ 0.00

No records

F. Prepays Total: \$ 1,668.00

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Homeowner's Insurance Premium	Other	ABC TITLE	Borrower	No	No	\$ 636.00
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Prepaid Interest			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> Property Taxes	Other	DAWSON COUNTY	Borrower	No	No	\$ 1,032.00

Restore Fees Compare Fees Delete Save

7. After reviewing that numbers are correct, click **Save**.
Once COC has been completed, you will need to reissue the LE. Follow the steps on how to issue an LE.

3. Sending a Revised LE

1. Revise any applicable changes and proceed through the same steps as issuing an LE.

Issuing a CD

To issue a closing disclosure:

1. Go to **Compliance > Closing Costs > Closing Disclosure** tab

Application Date: 01/04/2023
 LE Date Issued: 01/26/2023
 Date Issued:
 Closing Date:
 Disbursement Date:
 Delivery Method:
 Date Received:
 Revised Closing Disclosure
 Date:
 Reason:
 Notes:

2. If not already completed, enter the **Date Issued**, **Closing Date**, **Disbursement Date**, and select the **Delivery Method**.

Application Date: 12/15/2022
 LE Date Issued: 01/05/2023
 Date Issued: 01/23/2023
 Closing Date: 01/26/2023
 Disbursement Date:
 Delivery Method: Internet or Email
 Date Received: 01/23/2023
 Standard Form: Yes
 Revised Closing Disclosure
 Date: 01/23/2023
 Reason: new cd

Loan Terms

Purpose	Purchase	Product Name	Fixed Rate
Loan Amount	\$ 300,000.00	Can Increase?	No
Interest Rate	4.250 %	Can Increase?	No
Loan Term	30 years	Adjusts Every	
Monthly Principal & Interest	\$ 1,475.82	Can Increase?	No
Interest		Adjusts Every	
Interest Only	No	Interest-Only Term	0
Balloon Payment	No	Balloon Term (months)	
Prepayment Penalty	No	Prepayment Term (months)	
		Max Amount	

Projected Payments

Payment Calculation	Year 1 to 30	Year to	Year to	Year to
Principal & Interest - Min	\$ 1,475.82	\$	\$	\$
Principal & Interest - Max	\$ 1,475.82	\$	\$	\$
Interest Only	No			
Mortgage Insurance	\$ 64.50	\$	\$	\$
Estimated Escrow	\$ 240.00	\$	\$	\$

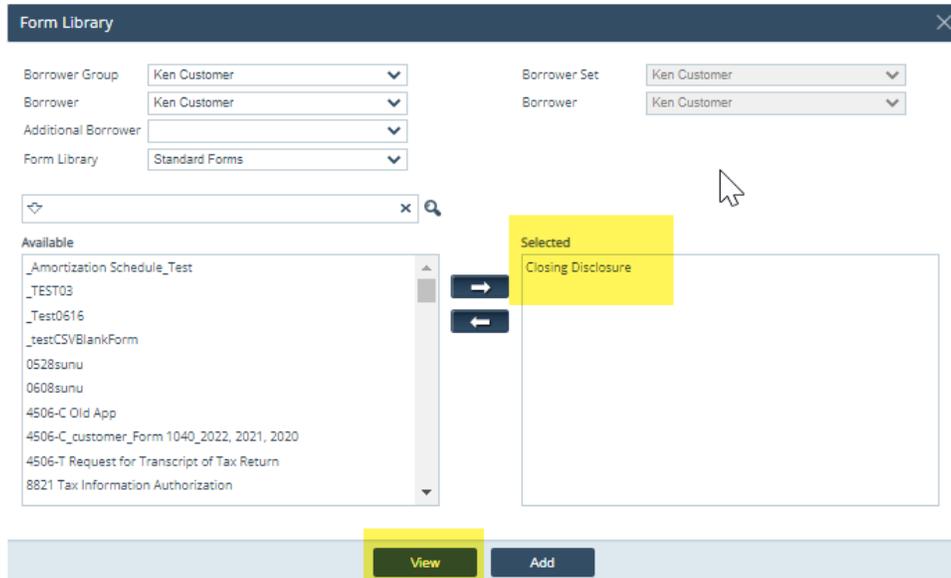
Estimated Taxes: \$ 605.00
 Estimate Includes:
 Property Taxes
 Homeowner's Insurance
 Other Homeowner's Asso...
 Additional Other
 Escrow Tax: Yes
 Escrow Insurance: Yes
 Escrow Other: No

Buttons: Save, Issue CD, Compare Fees, View Form

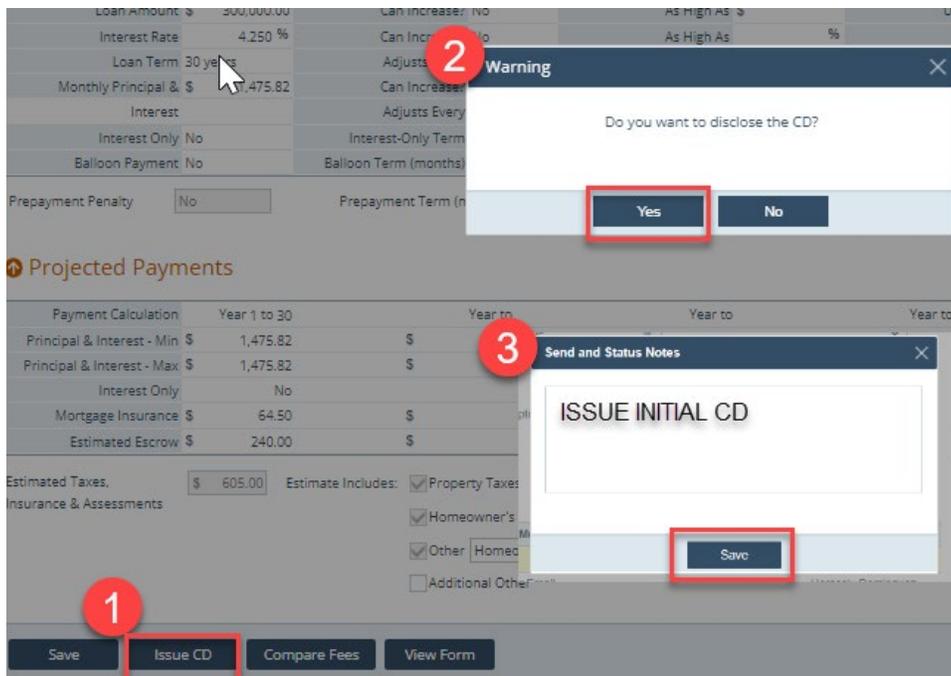
Issuing a CD

3. After reviewing the CD, click on **View Form** button to ensure that closing disclosure data from the screen will print to the form correctly.

The **Form Library** lightbox appears, which has the CD preselected. You can add additional documents to review if needed.



4. Click **View** to open the LE form with loan data populated.



5. After reviewing the CD form, click the **Issue CD** button and follow the prompts. Once CD has been issued, you will see a timestamp in the **LE/CD Status History** section with the status changed.

Issuing a CD

LE/CD Status History

Date/Time	Status	Date Issued	Delivery Method	Notes	By
Current Fees					
01/23/2023 12:54:07 PM	CD Disclosed	01/23/2023	Internet or Email	new cd	Haracely Dorr
01/05/2023 3:03:02 PM	Disclosed - Intend To Proceed	01/05/2023	Electronic		Haracely Dorr
01/05/2023 2:20:58 PM	LE Issued	01/05/2023	Internet or Email	Test	Latricia Davis
12/15/2022 1:29:36 PM	Not Disclosed				Haracely Dorr



IMPORTANT INFORMATION:

**" ISSUE CD" button DOES NOT send out an CD to borrower.
This function simply captures CD data within Path.**

Once User has completed above steps within Path, User will proceed to whichever Doc Vendor being utilized by Lender to get CD documentation out to borrower.

1. Sending a Revised CD

1. Revise any applicable changes and proceed through the same steps as issuing a CD.

Wire Calculation Steps

To calculate the wire amount:

1. Open a loan and go to **Production > Closing information > Wire.**

Settlement Agent

Company: First American Title
 Address: 123 Main st
 City: Dallas
 State: TX ZIP: 75226
 Country: United States
 Phone: (214) 222-2222 Fax:
 Email: firstamerican@title.com
 Contact: John Doe
 Escrow Number: 1234567

Bank

Company:
 Address:
 City:
 State: ZIP:
 Country:
 Credit To:
 ABA Number: ****9 digits****
 Account Number:
 Reference Number:

Further Credit to Bank

Company:
 Address:
 City:
 State: ZIP:
 Country:
 Further Credit To:
 ABA Number:
 Account Number:

Important: Fields must be filled in.

2. Complete the **Bank** and **Further Credit to Bank** sections.
3. To deduct fees from the **Wire Calculation**, select  of the **Deduction** table.

Wire Calculation

<input type="checkbox"/> Deduction	Amount
No records	
Total Loan Amount	\$ 282,292.00
Draw Amount	\$
Total Deductions from Wire	\$ 0.00
Total Additions to Wire	\$ 0.00
Net Wire Amount	\$ 282,292.00

Note: A red arrow points to the dropdown arrow icon in the Deduction table header.

The **Fees Deduction** lightbox appears.

Wire Calculation Steps

Wire Calculation

Selected Fees are now listed and calculated

<input type="checkbox"/> Deduction	Amount
<input type="checkbox"/> Loan Origination Fee	\$ 2,774.37
<input type="checkbox"/> Mortgage Insurance Premium	\$ 4,855.15
<input type="checkbox"/> Prepaid Interest	\$ 54.14
<input type="checkbox"/> Property Taxes	\$ 1,750.00

Total Loan Amount	\$ 282,292.00	Date Requested
Draw Amount	\$	Funds Requested By
Total Deductions from Wire	\$ 9,433.66	Amount Requested
Total Additions to Wire	\$ 0.00	
Net Wire Amount	\$ 272,858.34	

6. To add fees to the wire transfer amount, click  of the **Addition** table.

<input type="checkbox"/> Addition	Amount
No records	

The **Fees Addition** lightbox appears.

Fee	Amount	Lender Credit
Title - CPL Fee	\$ 75.00	<input type="checkbox"/>
Mortgage Recording Charge	\$ 180.00	<input type="checkbox"/>
Title - Closing/Escrow Fee	\$ 450.00	<input type="checkbox"/>
Transfer Taxes	\$ 700.00	<input type="checkbox"/>
Mortgage Insurance Premium	\$ 4,855.15	<input type="checkbox"/>
Mortgage Insurance Premium	\$ 0.00	<input type="checkbox"/>
VA Funding Fee	\$ 0.00	<input type="checkbox"/>
Prepaid Interest	\$ 54.14	<input type="checkbox"/>
Title - Lender's Title Insurance	\$ 150.00	<input type="checkbox"/>
Homeowner's Insurance Premium	\$ 1,080.00	<input type="checkbox"/>
Loan Origination Fee	\$ 2,774.37	<input type="checkbox"/>
Property Taxes	\$ 0.00	<input type="checkbox"/>
Homeowner's Association Dues	\$ 0.00	<input type="checkbox"/>
Processing Fee	\$ 250.00	<input checked="" type="checkbox"/>
Property Taxes	\$ 1,750.00	<input type="checkbox"/>
Mortgage Insurance	\$ 0.00	<input type="checkbox"/>
Homeowner's Insurance	\$ 270.00	<input type="checkbox"/>
Homeowner's Association Dues	\$ 0.00	<input type="checkbox"/>
Loan Discount	\$ 0.00	<input type="checkbox"/>

7. Select the fee to add by checking its corresponding box in the **Lender Credit** column.

Wire Calculation Steps

8. Click **Save**.

The additions are added to the **Addition** table. The total sum is populated in the **Total Additions to Wire** field and the **Net Wire Amount** is adjusted accordingly.

Wire Calculation

Deduction		Amount			Addition		Amount
<input type="checkbox"/>	Loan Origination Fee	\$ 2,774.37	<input type="checkbox"/>	Processing Fee	\$	250.00	
<input type="checkbox"/>	Mortgage Insurance Premium	\$ 4,855.15					
<input type="checkbox"/>	Prepaid Interest	\$ 54.14					
<input type="checkbox"/>	Property Taxes	\$ 1,750.00					

Total Loan Amount	\$ 282,292.00	Date Requested	<input type="text"/>	Date Approved	<input type="text"/>
Draw Amount	\$ <input type="text"/>	Funds Requested By	<input type="text"/>	Funds Approved By	<input type="text"/>
Total Deductions from Wire	\$ 9,433.66	Amount Requested	\$ <input type="text"/>	Amount Approved	\$ <input type="text"/>
Total Additions to Wire	\$ 250.00				
Net Wire Amount	\$ 273,108.34				

Closer Workflow

This section is intended to help closers by walking them through the most common tasks in a typical closer workflow.

1. Open a ready-to-be-closed loan and go to **Production > Closing Information** screen.
2. Complete and review all applicable closing information, which are organized in the **General, Legal, Fees, Insurance & Escrows, Summaries of Trans., and Closing Disclosure** tabs.

General Closing Information

Closing Date: 03/14/2023
 Funding Date: 03/14/2023
 Signing Date: 03/14/2023
 Disbursement Date: 03/14/2023

Note Date: 03/14/2023
 First Payment Date: 05/01/2023
 Recording Date:
 Rescission Date:

Closing Time: 12:00PM
 Closing Trustee:
 Escrow Holdback:

Borrower: JOHN CLOSING

First Name: JOHN
 Middle Name:
 Last Name: CLOSING
 Suffix:

Marital Status: Unmarried(Single, Divorce...)
 Married To:
 Number of Dependents: 1 Ages: 15

Unmarried Addendum

Borrower has a relationship with someone who currently has real property rights similar to those of a legal spouse

Type of relationship:
 Other:
 State Relationship Was Formed:

Alternate Names

Borrower	Alternate Name	Creditor	Account Number	Type
<input type="checkbox"/> JOHN CLOSING	JOHN WAYNE CLOSING			

Save

To access the Closing Information Tab click on the drop down arrow and select the Closing Information and it will allow you to complete the required tabs for closing. The required tabs for closing are (General, Legal, Fees, Insurance & Escrow, Summaries of Trans., Closing Disclosure)

1. Closing Information > General Tab

1. In the **General** tab, as the closer, enter general closing information, the most important of which involves the closing and funding dates to print on the closing documents.

Closer Workflow

Loans | 2023049000000001—JOHN CLOSING | Production | Closing Information

Send/Status | Summary | Borrower | Property | Product & Pricing | Closing Costs | Transactions | Debt Consolidation | Loan Transmittal | FHA

General | Legal | Fees | Insurance & Escrows | Summaries of Trans. | Closing Disclosure | Wire | Verify Employment

General Closing Information

Closing Date: 03/14/2023 | Note Date: 03/14/2023 | Closing Time: 12:00PM
 Funding Date: 03/14/2023 | First Payment Date: 05/01/2023 | Closing Trustee: [Field]
 Signing Date: 03/14/2023 | Recording Date: [Field] | Escrow Holdback: [Field]
 Disbursement Date: 03/14/2023 | Rescission Date: [Field]

Borrower: JOHN CLOSING

First Name: JOHN | Marital Status: Unmarried(Single, Divorce... | Unmarried Addendum: [Field]
 Middle Name: [Field] | Married To: [Field] | [] Borrower has a relationship with someone who currently has real property rights similar to those of a legal spouse
 Last Name: CLOSING | Number of Dependents: 1 | Ages: 15 | Type of relationship: [Field]
 Suffix: [Field] | Other: [Field] | State Relationship Was Formed: [Field]

Alternate Names

Borrower	Alternate Name	Creditor	Account Number	Type
<input type="checkbox"/> JOHN CLOSING	JOHN WAYNE CLOSING			

Save

Note: The closer is responsible for reviewing the data entered by loan officer, processors, and underwriters.

2. Review the borrower's information.
3. Review the borrower's alternate names, which should have come from the credit report. To add additional alternate names, click the corresponding add icon (+).

Loans | 2023049000000001—JOHN CLOSING | Production | Closing Information

Send/Status | Summary | Borrower | Property | Product & Pricing | Closing Costs | Transactions | Debt Consolidation | Loan Transmittal | FHA | Closing Information

General | Legal | Fees | Insurance & Escrows | Summaries of Trans. | Closing Disclosure | Wire | Verify Employment

General Closing Information

Closing Date: 03/14/2023 | Note Date: 03/14/2023 | Closing Time: 12:00PM
 Funding Date: 03/14/2023 | First Payment Date: 05/01/2023 | Closing Trustee: [Field]
 Signing Date: 03/14/2023 | Recording Date: [Field] | Escrow Holdback: [Field]
 Disbursement Date: 03/14/2023 | Rescission Date: [Field]

Borrower: JOHN CLOSING

First Name: JOHN | Marital Status: Unmarried(Single, Divorce... | Unmarried Addendum: [Field]
 Middle Name: [Field] | Married To: [Field] | [] Borrower has a relationship with someone who currently has real property rights similar to those of a legal spouse
 Last Name: CLOSING | Number of Dependents: 1 | Ages: 15 | Type of relationship: [Field]
 Suffix: [Field] | Other: [Field] | State Relationship Was Formed: [Field]

Alternate Names

Borrower	Alternate Name	Creditor	Account Number	Type
<input type="checkbox"/> JOHN CLOSING	JOHN WAYNE CLOSING			

Save

The Alternate Names should carry over from the credit report. If you need to add a Alternate Name you can click on the PLUS icon

Note: If a POA is being used for closing, make sure the names match the POA.

Closer Workflow

- To add the grantee's name, click **+** corresponding the **Power of Attorney** section.

NOTE: If a trust is being used on the loan. The processor should enter the trust information in **Production > Property > Title and Legal > Trust Information**.

Closer Workflow

5. If a trust is being used to close a loan. The closer should enter the trust information under the **Trust** section, by clicking the corresponding **+**.

The screenshot displays a software interface for loan closing. The top navigation bar includes tabs for 'Loans', '2023D49000000001—JOHN CLOSING', 'Production', and 'Closing Information'. Below this is a secondary navigation bar with tabs for 'General', 'Legal', 'Fees', 'Insurance & Escrows', 'Summaries of Trans.', 'Closing Disclosure', 'Wire', and 'Verify Employment'. The main content area is titled 'Trust' and contains several sections: 'Primary', 'Secondary', 'Trustee', 'Grantor', and 'Beneficiary'. Each section has a table with columns for 'Type', 'Name', 'Address', 'State', and 'Date Established'. A modal window titled 'Primary' is open, showing a dropdown menu for 'Type' with the following options: 'Revocable', 'Irrevocable', 'Family', 'Generation-Skipping', 'Qualified Personal Residence', 'Irrevocable Life Insurance', and 'Qualified terminable interest property'. A red arrow points from a red text box to the dropdown menu. The text box contains the instruction: 'When a TRUST is being used the closer must select the Trust Type on the Primary Field.' At the bottom of the interface, there is a 'Closing Lender' section with fields for 'Company', 'Servicer', and 'Subservicer', and a 'Save' button.

6. The primary trust requires an option selected from the **Type** dropdown.
7. Review the **Trust** section, and if needed enter the names of the **Trustee, Grantor, and Beneficiary.**

Closer Workflow

Note: The names of all required fields must match for the trust verbiage to be added to the signature line of the required closing documents.

Trust

Type	Name	State	Date Established
<input type="checkbox"/> Family	Closing Family Trust, Dated 8/21/2023	TX	08/21/2023

No records

Type	Trustee	Address	City	State	ZIP	County
<input type="checkbox"/> Family	JOHN CLOSING					

Type	Grantor	Address	City	State	ZIP	County
<input type="checkbox"/> Family	JOHN CLOSING					

Type	Beneficiary	Address	City	State	ZIP	County
<input type="checkbox"/> Family	JOHN CLOSING					

Closing Lender

Data saved.

Save

✪ Closer should review the Note, Mortgage, Riders to make sure the vesting and the signature line has the correct Trust verbiage on the signature line.

✪ The Names for each of the required fields Trustee, Grantor, and Beneficiary must match the names for all borrowers listed on the trust.

✪ **Note:** If the trust verbiage does not appear on the signature line check the spelling of the names and spacing.

- The **Closing Lender** section will be populated with the corresponding data, and if needed complete the **Servicer**, **Future Servicer**, and **Subservicer** subsections with their corresponding data.

Closing Lender

Company Path
Address 3500 Maple
Unit Type
Unit Number
City Dallas
State TX ZIP 75219
Country
Phone
Email
Lender License 985219
State License
Contact

Servicer

Servicer Name
Servicer Number
Servicer Loan Number
Address
Phone Number
Toll Free Phone
Business Hour To
Transfer Date
Address
Phone Number
Toll Free Phone
Transfer Contact
Phone Number
Business Hour To

Subservicer

Subservicer Name
Subservicer Number
Subservicer Loan Number

Save

- Review the **Property Information** and **Loan Information** sections, edit if necessary.

Closer Workflow

Loans ▾ 2023049000000001—JOHN CLOSING x ▾ Production ▾ Closing Information ▾

General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment

Property Information

Address 4141 CHAMP DRIVE Property Type Single Family Residence Property Status Existing

Unit Type Unit Number Attachment Type Detached Planned Development Unit Name

City Dallas Number of Units 1 Year Built 2000 Mortgage Rider Required

State TX ZIP 75206 APN PUD 1 to 4 Family

County DALLAS Subdivision ARM Condo

Country United States Mixed-Use Property Balloon 2nd Home

Address Verification [Click to Verify Address](#) Manufactured Home Trust Rider

Property is in a community property state USDA Other

Loan Information

Occupancy Primary Residence Sales Price \$ 500,000.00 Monthly P&I \$ 0.00

Lien Position First Estimated Property Value \$ 500,000.00 Down Payment % 20.000 %

Loan Purpose Purchase Appraised Value \$ 500,000.00 Down Payment \$ 100,000.00

Other Purpose Base Loan Amount \$ 400,000.00 Base LTV/CLTV 80.000 % 80.000 %

Refinance Type Total Loan Amount \$ 400,000.00 Total LTV/CLTV 80.000 % 80.000 %

Refinance Program Note Rate 5.875 % HCLTV 80.000 %

Other Loan Term/Due In (months) 360 360 Qualifying Rate 5.875 %

Simultaneous Sub-Lien Loan UPMIP/FF Financed \$ 0.00 Qualifying Amount \$ 2,303.13

Linked Loan Borrower Financed Fees \$ Primary Housing/Total Obligations 27.096 % 32.390 %

Save

*Note: If the loan is closing as a refinance, the data reviewed by your processor would be populated in the **Refinance Information** section.*

10. As the closer, review the **Refinance Information** and **Product Information** sections, edit if necessary.

Closer Workflow

Loans 2023049000000001—JOHN CLOSING Production Closing Information

General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment

Loan
 Loan Amount \$ 0.00
 Borrower Financed Fees \$

Qualifying Amount \$ 2,303.13
 Primary Housing/Total Obligations 27.096% 32.390%

Refinance Information

Year Acquired
 Original Cost \$
 Amount Existing Liens \$
 Type of Refinance

Describe Improvements
 Improvements
 Cost \$

Product Information

Loan Type Conventional
 Other
 Amortization Type Fixed
 Other

Loan Program Conventional 30 Year Fixed
 Program Group
 Program Number
 Program Name

Product Code C30F
 Product Type
 Documentation Program Type

Additional Product Information

Prepayment Penalty
 Prepayment Penalty Term
 Assumable
 Balloon

Automatic Payment
 Conforming/ Non-Conforming
 Other Loan Feature

Expanded Approval Level
 Down Payment Assistance Program
 Principal Forgiven %

Save

11. If any **Additional Product Information** is required, complete the applicable fields, checkboxes, and dropdown menus.

General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment

Additional Product Information

Prepayment Penalty
 Prepayment Penalty Term
 Assumable
 Balloon
 HELOC
 Jumbo
 Non-Prime
 Refundable Finance Charge
 Hedge

Automatic Payment
 Conforming/ Non-Conforming
 Other Loan Feature
 Other Description
 Convertible
 Conversion Fee \$
 Negative Amortization
 Relocation Loan
 Employee Loan

Expanded Approval Level
 Down Payment Assistance Program
 Principal Forgiven %
 Every Months
 Agency Case Number
 Lender Case Number
 MERS MIN Number 11111111230419059

*Note: Conventional loans with loan-to-value ratios of over 80% require mortgage insurance. As the closer, review the MI data that should match the MI certificate. The data is from the MI company used for mortgage insurance. For FHA/VA loans the **Upfront Mortgage Insurance Premium/Funding Fee** is based on FHA/VA Guidelines.*

12. Review the MI information, edit if necessary.

Closer Workflow

Mortgage Insurance

Mortgage Insurance

MI Provider: Arch MI | MI Coverage: 25% | MI Certificate ID: 65016160

MI Premium Plan: Monthly | MI Paid By: Borrower | MI Activated Date: 05/05/2023

Upfront Mortgage Insurance Premium/ Funding Fee

Premium %: 0.000000% | Premium Paid in Cash: \$ 0.00

Premium Amount: \$ 0.00 | USDA Paid in Cash: []

Premium Financed: \$ 0.00

Monthly Mortgage Insurance

Renewal 1	\$ 0.26	Monthly Amount	\$ 65.00	Months	[]
Renewal 2	\$ 0.26	Monthly Amount	\$ 65.00	Months	[]
Renewal 3	\$ 0.20	Monthly Amount	\$ 50.00	Months	[]

Midpoint Cancellation: | MI Absence Reason: [] | Previous VA Loan: []

Calculate Based on Remaining Balance: | Other Description: [] | Native American Direct Loan:

Cancel at: []% | Calculate Based on: [] | VA Vendee Loan:

Cancel PMI Date: 02/01/2053 | Premium Paid By: Borrower | VA Loan Assumption:

13. Review the **Proposed Monthly Payment** section, and edit, if necessary, by click the corresponding edit icon (🔗) of **Homeowner's Insurance, Supplemental Property Taxes, Property Taxes, Mortgage Insurance, and Other**.

Proposed Monthly Payment

First Mortgage (P&I)	\$ 0.00	
Subordinate Liens(s) (P&I)	\$ 0.00	
Homeowners Insurance	\$ 150.00	Escrow Insurance: Yes
Supplemental Property Insurance	\$ 0.00	Escrow Tax: Yes
Property Taxes	\$ 75.00	Escrow MI: []
Mortgage Insurance	\$ 0.00	Escrow HOA: []
Association/Project Dues	\$ []	
Other	\$ 0.00	
Total	\$ 225.00	

Homeowner's Insurance

Type: Homeowner's Insurance

Monthly Amount: \$ 150.00

Annual Amount: \$ 1,800.00

Use Annual Amount:

Total Monthly Amount: \$ 150.00

Total Credit Limit: []

Save

14. If the borrower wants to waive escrows, go to the **Escrows (G)** subsection and change the dropdowns to **No**.

Note: If you waive escrows, confirm whether your company charges an escrow waiver fee.

Closer Workflow

Proposed Monthly Payment

First Mortgage (P&I)	\$	3,785.84
Subordinate Liens(s) (P&I)	\$	0.00
Homeowners Insurance	\$	100.00
Supplemental Property Insurance	\$	0.00
Property Taxes	\$	1,500.00
Mortgage Insurance	\$	0.00
Association/Project Dues	\$	50.00
Other	\$	80.00
Total	\$	5,515.84

Escrows (G)

- Escrow Insurance: Yes
- Escrow Tax: Yes
- Escrow MI: No
- Escrow HOA: Yes

Other Financing

- Total Other Financing Balance: \$ 0.00
- Total Credit Limit: \$ 0.00

Note: In order to waive escrows you must be at 80% or less LTV (Loan To Value)

Note: In order to generate an Escrow Waiver Agreement for Closing the Escrows (G) section must be changed to No for each Escrow item.

Note: For special loan programs like ARM, interest-only, or buydown loans, the closer should confirm the required fields. Path offers additional guides for ARM, interest-only, and buydown loans for review.

Rate Adjustments

- 1st Period Cap: %
- Months to 1st Rate Adjustment: %
- Periodic Rate Cap: %
- Months Periodic Adjustment: %
- Lifetime Cap: %
- Margin: %
- Index Type: %
- Index Type Detail: %
- Index Type Other Description: %
- Index: %
- Index Date: %
- Alt. Index: %
- Floor Rate: %
- Rounding Type: %
- Rounding Factor: %
- Lead Days Count: %

Payment Adjustments

- Interest Only:
- Interest Only Term: %
- Initial Payment Rate: %
- Initial Payment Rate Period: %
- Interest Only During Initial Period:
- Adjustment Cap: %
- Adjustment Period: %
- Recast Period: %
- Recast Stop: %
- Max Loan Balance Percent: %
- Qualifying at Max Adj Loan Balance:

Buydown Type

- Buydown Type: %
- Rate 1: % Term 1 (months): %
- Rate 2: % Term 2 (months): %
- Rate 3: % Term 3 (months): %
- Rate 4: % Term 4 (months): %
- Rate 5: % Term 5 (months): %
- Buydown Paid By: %
- Buydown Date From: %
- Buydown Temporary Subsidy: %
- Graduated Payment Mortgage (Rate): %
- Graduated Payment Mortgage (Years): %
- Bi-Weekly Payment Schedule:

Note: It is recommended that if you are closing a Rate Adjustments you should get with your Admin to have an ARM template as a default in order for the correct information to populate on a ARM loan. Interest Only or Buydown Type loans follow Company Guidelines and Programs.

15. Once you have completed all applicable sections in the **General** tab, click **Save** and go to **Closing Information > Legal** tab.

2. Closing Information > Legal Tab

1. As the closer, review the data in the **Purchase Information** section in the **Legal** tab, which comes from the sales contract.

Closer Workflow

General	Legal	Fees	Insurance & Escrows	Summaries of Trans.	Closing Disclosure	Wire	Verify Employment	Payoffs/Pa
Purchase Information								
Contract					Seller			
Purchase Price	\$	800,000.00			Seller Name	Address		
Contract Date	12/15/2022				ARTHUR OLIVA	5000 NEW ROAD		
Contract Expires	02/28/2023							
Escrow Close Date	02/15/2023							
Buyer's Agent					Seller's Agent			
Company	ABC REALTOR				Company	ABC REALTOR		
Address	9222 CHURCH ROAD				Address	9222 CHURCH ROAD		
City	Dallas				City	Dallas		
State	TX	ZIP	75231		State	TX	ZIP	75231
Country	United States				Country	United States		
Phone	(469) 236-5200	Fax	(469) 236-5201		Phone	(469) 236-5200	Fax	(469) 236-5201
Email	john@abcrealtor.com				Email	john@abcrealtor.com		
Company License					Company License			
License Authority					License Authority			
Authority URL					Authority URL			

2. The information in the **Title and Legal** section comes from the sales contract and title commitment.

Title and Legal		
Current Title Holder(s)	MARK CUBAN	Estate Held
Future Title Holder(s)	JOHN CLOSING	Fee Simple
Manner Held	Sole Ownership	Leasehold Expiration
Other Description		Lease/Ground Rent
Title Vesting Description	JOHN CLOSING	Trust Information
		Indian Country Land Tenure
		<input checked="" type="checkbox"/> See Exhibit A
		Legal Description Code
		Legal Description
		SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

*Note: When the **See Exhibit A** box is checked the **Legal Description** verbiage will default to: "SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF."*

3. In the **Title Endorsements**, **Special Instructions**, **Tax Messages**, and **Document Requirements** sections, click the corresponding add icon () to add required items to each of the corresponding sections.

Closer Workflow

Loans | 2023049000000001—JOHN CLOSING x | Production | Closing Information

Send/Status | Summary | Borrower | Property | Product & Pricing | Closing Costs | Transactions | Debt Consolidation | Loan Transmittal

General | Legal | Fees | Insurance & Escrows | Summaries of Trans. | Closing Disclosure | Wire | Verify Employment

MADE A PART HEREOF

Title Endorsements

Type	Endorsement
<input type="checkbox"/> ALTA	8.1-06 Environmental Protection Lien

Special Instructions

Description	Type
No records	

Payoffs

Account	Balance
No records	

Tax Messages

Type	Year
No records	

Document Requirements

Document

Save Delete

For example: Once the **Title Endorsements** section's **+** is selected, the corresponding light box opens for you to enter the required title endorsement.

Endorsement

Title Endorsement

Type	Name
Type: ALTA	

- Commitment Form
- Plain Language Commitment Form
- 1-06 Street Assessments
- 2-06 Truth-In-Lending
- 3-06 Zoning Unimproved Land
- 3.1-06 Zoning Unimproved Land
- 4-06 Condominium
- 4.1-06 Condominium
- 5-06 Planned Unit Development
- 5.1-06 Planned Unit Development
- 6-06 Variable Rate
- 6.2-06 Variable Rate - Negative Amortization
- 7-06 Manufactured Housing Unit
- 7.1-06 Manufactured Housing Unit - Conversion; Loan
- 7.2-06 Manufactured Housing Unit - Conversion; Owner's
- 8.1-06 Environmental Protection Lien

You have several Title Endorsements to choose from the drop down list

- Once you have finished entering the required items in each section, click **Save** and go to **Closing Information > Fees** tab.

3. Closing Information > Fees Tab

1. As the closer, review, add, adjust, or delete any fees in **Closing Information > Fees** tab.

The screenshot displays the 'Closing Information > Fees' tab. The 'Fees' tab is highlighted in the navigation bar. Below the navigation bar, there are several sections of fees, each with a table of charges and a total amount. Section G, 'Initial Escrow Payment at Closing', has a total of \$225.00. Section H, 'Other', has a total of \$30,000.00. A red callout box points to the 'Other' section with the text: 'Section H. Other is where the closer will add the Real Estate Commission and add or adjust any fees based of fees from title'. At the bottom, there are buttons for 'Save', 'Delete', 'Restore Fees', 'Compare Fees', and 'Change Contact'.

2. In each section, click the corresponding add icon (+) to add a fee.
 - A. To adjust a fee, click its row to open its lightbox and edit the applicable fields.
 - B. To delete a fee (with an enabled checkbox), select its checkbox and click **Delete**. Fees with disabled checkboxes (greyed out), cannot be deleted, but they can be modified.
3. In the **H. Other** section, add real estate commissions and adjust any fees based on fees from the title.
4. After adding and adjusting all applicable fees, click Save and go to **Closing Information > Insurance & Escrows** tab.

4. Closing Information > Insurance & Escrows Tab

1. As the closer, in the **Insurance** and **Flood** sections, review the hazard insurance policy and flood information, coming from the processor.

Clouser Workflow

Loans ▾ 2023049000000001—JOHN CLOSING × ▾ Production ▾ Closing Information ▾

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA Cl

General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment

Insurance

Type	Company	Phone	Agent	Policy / Binder #	Coverage	Deductible	Premium	Effective Date	Renewal Date
<input type="checkbox"/> Hazard	USAA			7800512	500000	\$ 5,000.00	\$ 1,800.00	03/14/2023	03/14/2024

Flood

Certification Number Flood Zone LOMA/LOMR

Determination Date NFIP Community Name LOMA/LOMR Date

Community Number NFIP Map Number Federal Flood Insurance

Community Map Number NFIP Community Participation Status

Panel/Map Effective Date

- The data populated in the **Escrows** section comes from the **Months Collected, Frequency, and Months Cushion** of the fees from the **Fees** tab.

General Legal Fees Insurance & Escrows Summaries of Trans. Closing Disclosure Wire Verify Employment

Escrows

Type	Annual Amount	Monthly Amount	Months Collected	Total Due	Frequency	Next Due	Months Cushion	Cushion Amount
<input type="checkbox"/> Property Taxes	\$ 900.00	\$ 75.00	8	\$ 600.00	Annually	12/01/2023	2	\$ 150.00
<input type="checkbox"/> Mortgage Insurance	\$	\$ 0.00		\$ 0.00				\$ 0.00
<input type="checkbox"/> Homeowner's Insurance	\$ 1,800.00	\$ 150.00	3	\$ 450.00	Annually	03/14/2023	2	\$ 300.00
<input type="checkbox"/> Homeowner's Association ...	\$	\$ 0.00		\$ 0.00				\$ 0.00

Aggregate Adjustment

Total Cushion Amount \$ 450.00

Total Collected \$ 225.00

Aggregate Adjustment \$ -825.00

Edit Aggregate Adjustment

Total Tax Annual Amount \$

Total Monthly Escrow \$ 225.00

Next Due Date

Next Due Amount \$ 900.00

Payment Schedule

Month	Paid into Escrow	Paid out of Escrow	Trial Balance	Adjusted Aggregate
2023 May	\$ 225.00	\$ 0.00	\$ 1,275.00	\$ 450.00
2023 June	\$ 225.00	\$ 0.00	\$ 1,500.00	\$ 675.00
2023 July	\$ 225.00	\$ 0.00	\$ 1,725.00	\$ 900.00
2023 August	\$ 225.00	\$ 0.00	\$ 1,950.00	\$ 1,125.00
2023 September	\$ 225.00	\$ 0.00	\$ 2,175.00	\$ 1,350.00
2023 October	\$ 225.00	\$ 0.00	\$ 2,400.00	\$ 1,575.00
2023 November	\$ 225.00	\$ 0.00	\$ 2,625.00	\$ 1,800.00
2023 December	\$ 225.00	\$ 900.00	\$ 1,950.00	\$ 1,125.00
2024 January	\$ 225.00	\$ 0.00	\$ 2,175.00	\$ 1,350.00
2024 February	\$ 225.00	\$ 0.00	\$ 2,400.00	\$ 1,575.00
2024 March	\$ 225.00	\$ 0.00	\$ 2,625.00	\$ 1,800.00
2024 April	\$ 225.00	\$ 0.00	\$ 2,850.00	\$ 2,025.00

Save Calculate Aggregate Copy to Fees

- The **Aggregate Adjustment** automatically generates the required credit.
- If the **Aggregate Adjustment** credit is blank, click on the **Calculate Adjustment** and then **Copy to Fees**.
 - The **Aggregate Adjustment** is populated to the **Fees** tab (as shown in *Figure 83: Aggregate Adjustment copied to the Fees tab*) and ensure the review the Closing Disclosure before sending it to the borrower.

Closer Workflow

Figure 83: Aggregate Adjustment copied to the Fees tab

⬆️ G. Initial Escrow Payment at Closing Total: \$ 225.00 +

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Aggregate Adjustment			Borrower	No	No	\$ -825.00
<input type="checkbox"/> Property Taxes	Lender	LEND USA	Borrower	No	No	\$ 600.00
<input type="checkbox"/> Mortgage Insurance			Borrower	No	No	\$ 0.00
<input type="checkbox"/> Homeowner's Insurance	Lender	LEND USA	Borrower	No	No	\$ 450.00
<input type="checkbox"/> Homeowner's Association Dues			Borrower	No	No	\$ 0.00

- After completing the Insurance & Escrows tab, click Save and go to Closing Information > Summaries of Trans. tab.

5. Closing Information > Summaries of Trans. Tab

- As the closer, the **Summaries of Trans.** tab is where you review or edit any adjustments, credits, or payoffs to be added to the Closing Disclosure and URLA.

Adjustments for Items Unpaid by Seller

Item	Description	Amount
12	City/Town Taxes	\$
13	County Taxes	\$
14	Assessments	\$
15		\$
16		\$
17		\$
L. Paid Already by or on Behalf of Borrower at Closing		\$ 402,500.00
Calculation		
Total Due from Borrower at Closing (K)		\$ 513,586.72
Total Paid Already by or on Behalf of Borrower at Closing (L)		\$ 402,500.00
Cash to Close		\$ 111,086.72

Item	Description	Amount
14	City/Town Taxes	\$
15	County Taxes	\$
16	Assessments	\$
17		\$
18		\$
19		\$
N. Due from Seller at Closing		\$ 30,000.00
Calculation		
Total Due to Seller at Closing (M)		\$ 500,000.00
Total Due from Seller at Closing (N)		\$ 30,000.00
Cash from/to Seller		\$ 470,000.00

Note: After all adjustments and credits are listed on the Summaries of Trans. Confirm the Cash to Close will match the URLA Application.

- Any changes made to the **Summaries of Trans.** must also be updated on the URLA. To do this, go to **Production > Closing Costs > Summaries of Transactions > Sync with Application** button.

*Note: If the **Cash to Close** does not match the Closing Disclosure and URLA, it could be the **Sync with Application** button was not clicked.*

- As the closer, confirm the **Cash to Close** on the Closing Disclosure and URLA match, by going to **Transactions** screen > **Cash from/to Borrower** field.

Closer Workflow

Loans ▾ 2023049000000001—JOHN CLOSING × ▾ Production ▾ Transactions ▾

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA ▾

Total \$ 225.00

Other Financing

Total Other Financing Balance \$ 0.00 Total Credit Limit \$ 0.00 Total Monthly Payment \$ 0.00

Liability Type	Lien Position	New	Rate	Term	Balance	Credit Limit	Monthly Amount
No records							

Minimum Required Funds or Cash Back

Due from Borrower(s)		Total Mortgage Loans		Calculation	
A. Sales Contract Price	\$ 500,000.00	I. Loan Amount	\$ 400,000.00	Total Due from Borrower(s) (H)	\$ 513,586.72
B. Improvements, Renovations, and Repairs	\$	J. Other New Mortgage Loans on the Property the Borrower Is Buying or Refinancing	\$ 0.00	Less Total Mortgage Loans and Total Credits (K and N)	\$ 402,500.00
C. Land (if acquired separately)	\$	K. Total Mortgage Loans (I and J)	\$ 400,000.00	Cash from/to Borrower	\$ 111,086.72
D. Refinance: Balance of Mortgage	\$ 0.00				

Note: If the **Cash to Close** does not match the **Transactions** screen, check the **Closing Costs > Summaries of Transactions** tab.

6. Compliance > Closing Costs > Closing Disclosure Tab

- As the closer, go to **Compliance > Closing Costs > Closing Disclosure** tab to issue the Closing Disclosure.

Loans ▾ 2023049000000001—JOHN CLOSING × ▾ Compliance ▾ Closing Costs ▾

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

Application Date 01/04/2023 LE Date Issued 04/18/2023

Date Issued 04/19/2023 Delivery Method Internet or Email Date Received 04/24/2023 Standard Form Yes

Closing Date 03/14/2023

Disbursement Date 03/14/2023

Revised Closing Disclosure

Date Reason Notes

Loan Terms

Purpose Purchase Product Name Fixed Rate

Loan Amount	\$ 400,000.00	Can Increase?	No	As High As	\$	Until
Interest Rate	5.875 %	Can Increase?	No	As High As	%	In
Loan Term	30 years	Adjusts Every		Starting In		
Monthly Principal & Interest	\$ 0.00	Can Increase?	No	As High As	\$	In
		Adjusts Every		Starting In		

Save Issue CD Preview CD Compare Fees View Form

It is recommended that the Closer view the CD prior to issuing the CD from PATH or from a Doc Vendor.

Closer Workflow

2. Enter the Date Issued, Closing Date, and Disbursement Date.
3. Click the **View Form** button to view how data is populated in the Closing Disclosure form, prior to issuing the Closing Disclosure.
4. In the **Calculating Cash to Close** section, review the latest data from the latest Loan Estimate sent to the borrower.

Loans	@ 2023049000000001—JOHN CLOSING	Compliance	Closing Costs
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
Lender Credits		\$	0.00
J. Total Closing Costs		\$	13,586.72

Calculating Cash to Close				
	3	4	Change	
	Loan Estimate	Final		Total Closing Costs (J) Summary
Total Closing Costs (J)	\$ 13,587.00	\$ 13,586.72	Yes	Total Loan Costs (D) Change
Closing Costs Paid Before Closing	\$ 0.00	\$ 0.00	No	Total Other Costs (I) Change
Closing Costs Financed	\$ 0.00	\$ 0.00	No	Increase exceeds legal limits by
Down Payment/Funds from Borrower	\$ 100,000.00	\$ 100,000.00	No	\$
Deposit	\$ 2,500.00	\$ 2,500.00	No	
Funds for Borrower	\$ 0.00	\$ 0.00	No	
Seller Credits	\$ 0.00	\$ 0.00	No	
Adjustments and Other Credits	\$ 0.00	\$ 0.00	No	
Cash to Close	\$ 111,087.00	\$ 111,086.72		

Note: The updated data from the Fees and Summaries of Transactions tabs are populated to the Final column.

5. After reviewing the data, click the **Issue CD** button, to capture the data for the Closing Disclosure, to be sent from Path or ordered via a document vendor.

Closer Workflow

Fees	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Information
Lender Credits				\$	0.00		
J. Total Closing Costs				\$	13,586.72		

Calculating Cash to Close

	Loan Estimate	Final	Change	Total Closing Costs (J) Summary	
Total Closing Costs (J)	\$ 13,587.00	\$ 13,586.72	Yes	Total Loan Costs (D) Change	No
Closing Costs Paid Before Closing	\$ 0.00	\$ 0.00	No	Total Other Costs (I) Change	No
Closing Costs Financed	\$ 0.00	\$ 0.00	No	Increase exceeds legal limits by	\$
Down Payment/Funds from Borrower	\$ 100,000.00	\$ 100,000.00	No		
Deposit	\$ 2,500.00	\$ 2,500.00	No		
Funds for Borrower	\$ 0.00	\$ 0.00	No		
Seller Credits	\$ 0.00	\$ 0.00	No		
Adjustments and Other Credits	\$ 0.00	\$ 0.00	No		
Cash to Close	\$ 111,087.00	\$ 111,086.72			

After filling in the Date Issued, Closing Date, and Disbursement Date. Reviewing the data from the Loan Estimate and Final Column. Closer is recommended to View Form before the Issue CD button is selected.

Loan Disclosures

Assumption

Demand Feature

Late Charge Days

Late Charge Percentage %

Escrow Account Yes

Escrowed Property Costs over Year 1 \$ 2,700.00

Non-Escrowed Property Costs over Year 1 \$ 0.00

Initial Escrow Payment \$ 225.00

5

Save Issue CD Preview CD Compare Fees View Form

- Once the **Issue CD** button is clicked, it is recorded in the **LE/CD Status History** section, displaying the **Date/Time, Status, Date Issued, Delivery Method, Notes, and By** whom.

Fees	Summary	Loan Estimate	Service Providers	Closing Disclosure	Summaries of Transaction	Payoffs/Payments	Additional Information
Total of Payments		\$ 1,115,890.52			Annual Percentage Rate (APR)	6.023 %	
Finance Charge		\$ 711,308.52			Total Interest Percentage (TIP)	176.527 %	
Amount Financed		\$ 393,690.28					

Other Disclosures

Liability After Foreclosure

LE/CD Status History

Date/Time	Status	Date Issued	Delivery Method	Notes	By
Current Fees					
04/27/2023 12:01:09 PM	CD Disclosed	04/19/2023	Internet or Email	REVIEW CD WILL ORDER FROM DM	Gilbert Lozano
04/19/2023 2:14:18 PM	CD Disclosed	04/19/2023	Internet or Email	FIRST CD SENT TO CLIENT	Gilbert Lozano
04/19/2023 2:07:32 PM	Disclosed - Intend To Proceed	04/18/2023	Electronic	CORRECTING ITP DATE	Gilbert Lozano
04/19/2023 2:06:45 PM	Disclosed - Intend To Proceed	01/04/2023	Electronic	ITP CONFIRMED	Gilbert Lozano
04/19/2023 2:06:02 PM	LE Issued	04/18/2023	Internet or Email	1ST LE SENT OUT	Gilbert Lozano
04/19/2023 1:58:55 PM	Init Disclosure Prep - New				Gilbert Lozano

Closer Workflow

*Note: The **Issue CD** button does not send the Closing Disclosure to the borrower, it just captures the CD data. You still need to send the Closing Disclosure to the borrower from Path or a document vendor.*

Funder/Shipper Workflow

This topic is intended to help funders and shippers navigate through Path and to walk them through the most common tasks in a typical funder/shipper workflow.

1. The funder can issue a funding number in the **Production > Request Funding** screen.

Note: It is recommended that all fields are completed by the funder, or whichever role that can issue a funding number, be it funder or closer.

*Note: The **Request Funding** screen can be used to issue a funding number to the settlement agent. You can enter the funding number in the **Comments/Instructions** field. The funding number can be tracked here and be reported in the funding report.*

2. After the original closing package is returned to the lender, the funder can go to the **Production > Package Receipt** screen to confirm receipt of the closing package.

- **Date Received**
- **Time**

Funder/Shipper Workflow

– Received By

- If you are required to send the original collateral package, signed closing documents, and trailing documents to the investor or servicer, Path can track the package for reports and items being shipped. The funder can go to **Production > Shipping > Shipping** to track documents.
- Click on the **Add** button and select **Investor** or **Trailing Document**.

Navigation: **Production > Shipping > Shipping**

Ship To

Shipped To	Attention	Phone	Fax	Email
Caliber, 5678 LBJ Freeway Suite 300, Irving, TX, 75063	Jimmy Johnson	(972) 553-2500		

Trailing Documents

Trailing Document	Date Requested	Requested By	Date Received	Received By	Date Last Sent	Sent By	Package
<input type="checkbox"/> COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/18/2023	Gilbert Lozano			
<input type="checkbox"/> CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	CORRECTED NO...
<input type="checkbox"/> CORRECTED CD	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	CORRECTED CD

To add a Trailing Document you have to click on the Add Tab

Dropdown menu: **Investor**, **Trailing Document**

Buttons: **Add**, Request, Receive, Send

– A lightbox appears to add the trailing docs.

Add Trailing Document

Trailing Document: REVSIED CD FOR BORROWER TO SIGN

Requested From: CLOSER OR POST CLOSER

Reference Number: LOAN NUMBER

Date Shipped: 10/11/2023

Shipped By: CLOSER OR POST CLOSER

Tracking Number: FED EX NUMBER

Due Date: 10/13/2023

Save

- To track the request date of trailing documents, the shipper must go to **Production > Shipping > Shipping**.

Funder/Shipper Workflow

The screenshot shows the 'Shipping' tab in the software interface. A 'Request From' dialog box is open, with the 'Requested From' field set to 'CLOSER OR POST CLO...' and the 'Reference Number' field set to 'LQFN NUMBER'. A red arrow labeled '3' points to the 'Reference Number' field, and another red arrow labeled '4' points to the 'Save' button. A red callout box says 'Complete the required Fields and Save'. In the background, the 'Trailing Documents' table has a checkmark in the first column of the row 'REVISED CD FOR BORROWER TO SIGN', with a red arrow labeled '1' pointing to it. A red callout box says 'For the menus to open at the bottom the user must put a check mark in the Trailing Document'. The 'Request' button in the bottom toolbar is highlighted with a red box and a red arrow labeled '2'.

- Select the trailing document
- Click **Request**
- Complete the **Request From** lightbox
- **Save**

6. To track the received date of trailing documents, the shipper must go to **Production > Shipping > Shipping**.

The screenshot shows the 'Shipping' tab in the software interface. The 'Production > Shipping' menu path is highlighted. The 'Trailing Documents' table is visible, with the row 'REVISED CD FOR BORROWER TO SIGN' highlighted in red. A red arrow labeled '1' points to the checkmark in the first column of this row. A red callout box says 'User puts a check mark in the Box of the Trailing Document and click on the Receive Tab'. The 'Receive' button in the bottom toolbar is highlighted with a red box and a red arrow labeled '2'.

Trailing Document	Date Requested	Requested By	Date Received	Received By	Date Last Sent	Sent By	Package
<input type="checkbox"/> COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/18/2023	Gilbert Lozano			
<input type="checkbox"/> CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	CORRECTED NO...
<input type="checkbox"/> CORRECTED CD	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	CORRECTED CD
<input checked="" type="checkbox"/> REVISED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano	10/11/2023	Gilbert Lozano			

Funder/Shipper Workflow

- Select the trailing document
- Click **Receive**

7. To track the send date of trailing documents, the Shipper must go to **Production > Shipping > Shipping**.

The screenshot shows the 'Shipping' section of the software. At the top, the navigation path is 'Production > Shipping > Shipping'. Below this, there are tabs for 'Shipping', 'Package', and 'Late Fees'. The 'Ship To' section shows a recipient address: 'Caliber, 5678 LBJ Freeway Suite 300, Irving, TX, 75063', with contact information for Jimmy Johnson. The 'Trailing Documents' table is visible, with the following data:

Trailing Document	Date Requested	Requested By	Date
<input type="checkbox"/> COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/18/2023
<input type="checkbox"/> CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/27/2023
<input type="checkbox"/> CORRECTED CD	09/29/2023	Gilbert Lozano	09/29/2023
<input checked="" type="checkbox"/> REVISED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano	10/11/2023

The 'Package' dialog box is open, showing the following fields:

- Package Name: REVISED CD TO BORRO...
- Method: FedEx
- Tracking Number: FED EX NUMBER|

At the bottom of the dialog is an 'Add' button. In the main interface, the 'Send' button is highlighted with a red box and a red arrow labeled '2'. A red arrow labeled '1' points to the selected document in the table. A red arrow labeled '3' points to the 'Add' button in the dialog. A red arrow labeled '4' points to the 'Send' button in the main interface. A red callout box on the right says: 'If you need to overnight something for a wet signature you can track it by clicking on the Send Tab'.

- Select the trailing document
- Click **Send**
- Complete the required fields in the **Package** lighthbox
- Click **Add**

8. You can also review the list of trailing documents in **Production > Shipping > Shipping**.

Funder/Shipper Workflow

Loans ▾ 2023049000000001—JOHN CLOSING ✕ ▾ Production ▾ Shipping ▾

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA S

Shipping Package Late Fees

⬆ Ship To

<input type="checkbox"/> Shipped To	Attention	Phone	Fax	Email
<input type="checkbox"/> Caliber , 5678 LBJ Freeway Suite 300 , Irving , TX , 75063	Jimmy Johnson	(972) 553-2500		

⬆ Trailing Documents

<input type="checkbox"/> Trailing Document	Date Requested	Requested By	Date Received	Received By	Date Last Sent	Sent By	Package
<input type="checkbox"/> COLLATERAL PACKAGE TO INVESTOR	08/18/2023	Gilbert Lozano	08/18/2023	Gilbert Lozano			
<input type="checkbox"/> CORRECTED NOTE	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	09/27/2023	Gilbert Lozano	CORRECTED NO...
<input type="checkbox"/> CORRECTED CD	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	09/29/2023	Gilbert Lozano	CORRECTED CD
<input type="checkbox"/> REVSIED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano	10/11/2023	Gilbert Lozano	10/11/2023	Gilbert Lozano	REVSIED CD TO ...

Data saved.

Delete Add Request Receive Send

9. You can review all final documents in **Production > Final Documents**.

Loans ▾ 2023049000000001—JOHN CLOSING ✕ ▾ Production ▾ Final Documents ▾

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA

File Archived 04/28/2025 📅

Investor	Package Name	Method	Tracking Number	Trailing Document	Date Sent	Sent By
Caliber	REVSIED CD TO ...	FedEx	FED EX NUMBER	REVSIED CD FOR BORROWER TO SIGN	10/11/2023	Gilbert Lozano
Caliber	CORRECTED CD	FedEx	FED EX NUMBER	CORRECTED CD	09/29/2023	Gilbert Lozano
Caliber	CORRECTED NO...	FedEx	FED EX NUMBER	CORRECTED NOTE	09/27/2023	Gilbert Lozano
Caliber	COLLATERAL PA...	FedEx	FED EX NUMBER	Note	08/18/2023	Gilbert Lozano

10. You can go to the **Production > Additional Tracking** to fill in the dates for tracking purposes.

Funder/Shipper Workflow

Loans ▾ 2023049000000001—JOHN CLOSING ✕ ▾ Production ▾ **Additional Tracking ▾**

Send/Status Summary Borrower Property Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA

Additional Tracking

Investor Fund Date	<input type="text"/>	FHA Lender Record Change Complete	<input type="text"/>	Escrow Completion Date	<input type="text" value="03/14/2023"/>
First Payment Date	<input type="text" value="05/01/2023"/>	RD Lender Record Change Complete	<input type="text"/>	Days to Escrow Completion	<input type="text"/>
First Due to Investor	<input type="text"/>	MIC Issued	<input type="text"/>	Trailing Docs Delinquent Date	<input type="text"/>
Commitment Expiration Date	<input type="text"/>	MIC Sent to Doc Custodian	<input type="text"/>	Days Trailing Docs Delinquent	<input type="text"/>
Desired Ship Date	<input type="text"/>	LNG Sent to Doc Custodian	<input type="text"/>	Welcome Letter Complete	<input type="text"/>
Investor Suspension Date	<input type="text"/>	LGC Sent to Doc Custodian	<input type="text"/>	Welcome Letter Completed By	<input type="text"/>
Investor Suspension Clear Date	<input type="text"/>	Final Inspection Required	<input type="checkbox"/>	Welcome Letter Sent to Borrower	<input type="text"/>
Purchased by Investor	<input type="text"/>	Quality Assurance Review	<input type="checkbox"/>	Case Binder Submitted	<input type="text"/>
Delivery Name	<input type="text" value="Gilbert Lozano"/>	Sent to Quality Assurance	<input type="text"/>	Case Binder Submitted By	<input type="text"/>
Early Check Complete	<input type="text"/>	Servicing Released Loan Payoff Complete	<input type="text"/>	Servicing Released Loan Payoff Completed By	<input type="text"/>
Shipped to Investor	<input type="text" value="10/11/2023"/>	Servicing Release Fee Paid	<input type="text" value="\$"/>	Special Feature Code	<input type="text"/>
Tracking Number	<input type="text" value="FED EX NUMBER"/>	Servicing Release Fee Date	<input type="text"/>	Affixture Date	<input type="text"/>

VA > Child Care

This section is intended to walking Path users through VA home loans when a child care cost must be completed on the VA Loan Analysis form.

1. Go to **Production > VA > Worksheet** tab.

The screenshot shows the VA Loan Analysis form interface. At the top, there is a navigation bar with tabs: Loans, 53631—JOHN MARINE, Production, and VA. A red box highlights the 'Production' and 'VA' tabs, with a red circle containing the number '1' next to it. Below this is a secondary navigation bar with tabs: Summary, Addendum, Worksheet, IRRRL, Reasonable Value, and Loan Comparison. A red box highlights the 'Worksheet' tab, with a red circle containing the number '2' next to it. The main content area is titled 'Loan Data' and contains several input fields for borrower and loan information. Below this is a section titled 'Borrower's Personal and Financial Status' with more input fields. At the bottom, there is a section titled 'Estimated Monthly Shelter Expenses' with 'Save' and 'Delete' buttons.

	Borrower	Co Borrower	Loan	
First Name	JOHN		Base Loan Amount	\$ 400,000.00
Middle			Cash Down Payment	\$ 182,500.00
Last Name	MARINE		Funding Fee %	2.150000%
Suffix			Funding Fee	\$ 8,600.00
SSN	333-33-3333		Funding Fee Paid in Cash	\$ 0.00
CAIVRS Number	6940164691		Total Loan Amount	\$ 408,600.00

Borrower's Personal and Financial Status			
Applicant's Age	48	Spouse's Age	
Occupation	POLICE OFFICER	Occupation of Spouse	
Years with Present Employer	5	Years with Present Employer	
Liquid Assets	\$ 180,000.00	Age of Dependents	10
Current Monthly Housing	\$ 1,800.00	Utilities Included?	<input type="checkbox"/>

Estimated Monthly Shelter Expenses

Save Delete

2. Go to **Debts and Obligations > Job-Related Experience > add icon (+)**.

The screenshot shows the 'Debt Consolidation' section of the VA loan analysis software. The 'Job-Related Expense' section is highlighted with a red arrow and a circled '3'. The 'Monthly Income and Deductions' section is also visible below.

Debt Consolidation	
Maintenance/Utilities	\$ [] Edit Utilities <input type="checkbox"/>
Other	\$ 0.00
Total Primary Housing	\$ 3,199.68

Debt Consolidation Summary	
Total Liabilities	\$ 42,733.00
Total Monthly Payments	\$ 1,270.00
Balance Subtotal	\$ 42,733.00
Payment Subtotal	\$ 770.00
Payment Subtotal	\$ 0.00
Payment Subtotal	\$ 0.00
Payment Subtotal	\$ 500.00

Borrower	Description	Payment	Months Remaining
<input type="checkbox"/> JOHN MARINE	CHILD CARE COST	\$ 500.00	36

Monthly Income and Deductions			
	Borrower 1	Borrower 2	Total
Gross Earnings from Employment	\$ 7,500.00	\$ []	\$ 7,500.00
Federal Income Tax	\$ []	\$ []	
State Income Tax	\$ []	\$ []	
Retirement/Social Security	\$ []	\$ []	

- The **Job-Related Experience** lightbox opens. Completed all applicable information and click **Save**.

The screenshot shows the 'Job Related Expense' lightbox. The lightbox is open, showing fields for Borrower (JOHN MARINE), Description (CHILD CARE COST), Monthly Payment (\$ 500.00), and Months Remaining (36). A red arrow points to the 'Save' button, and another red arrow points to the 'Job Related Expense' section of the background form. A red box contains the text 'Fill in the required data as provided by the Veteran'.

- Go to **Production > Documents > Add from Library** button > **Form Library** lightbox, to add the VA Loan Analysis form 26-6393 to view how the information is printed in Section D > field 29.

Read aloud 3 of 4

PRIVACY ACT INFORMATION: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Venderc Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan.

RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed loan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at: www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

SECTION A - LOAN DATA

1. NAME OF BORROWER JOHN MARINE	2. AMOUNT OF LOAN \$ 408,600.00	3. CASH DOWN PAYMENT ON PURCHASE PRICE \$ 182,500.00
------------------------------------	------------------------------------	---

SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS

4. APPLICANT'S AGE 48	5. OCCUPATION OF APPLICANT POLICE OFFICER	6. NUMBER OF YEARS AT PRESENT EMPLOYMENT 5	7. LIQUID ASSETS (Cash, savings, bonds, etc.) \$ 180,000.00	8. CURRENT MONTHLY HOUSING EXPENSE \$ 1,800.00
9. UTILITIES INCLUDED <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	10. SPOUSE'S AGE	11. OCCUPATION OF SPOUSE	12. NUMBER OF YEARS AT PRESENT EMPLOYMENT	13. AGE OF DEPENDENTS 10

NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR

SECTION C - ESTIMATED MONTHLY SHELTER EXPENSES (This Property)

ITEMS	AMOUNT	ITEMS	(-)	MO. PAYMENT	UNPAID BAL.
14. TERM OF LOAN: 30.00 YRS.		22. CHASE	X	\$ 85.00	\$ 933.00
15. MORTGAGE PAYMENT (Principal and Interest) @ 6.000 % \$ 2,279.68		23. CU OF TX	X	650.00	41,000.00
16. REALTY TAXES 800.00		24. CU OF TX	X	35.00	800.00
17. HAZARD INSURANCE 120.00					
18. SPECIAL ASSESSMENTS					
19. MAINTENANCE & UTILITIES					
20. OTHER (HOA, Condo fees, etc.) 0.00		29. JOB RELATED EXPENSE (e.g., Child care)	X	500.00	
21. TOTAL \$ 3,199.68		30. TOTAL		\$ 1,270.00	\$ 42,733.00

SECTION D - DEBTS AND OBLIGATIONS (Itemize and indicate by (-) which debts considered in Section E, Line 40 (If additional space is needed, please use reverse or attach a separate sheet))

ITEMS	SPOUSE	BORROWER	TOTAL
31. GROSS SALARY OR EARNINGS FROM EMPLOYMENT	0.00	7,500.00	\$ 7,500.00
32. FEDERAL INCOME TAX	\$ 0.00	\$	

When a Veteran has a child that is 12 and Under and they pay for Child Care VA requires you count that as a Debt against the Veteran.

Interfaces

1. Summary screen

The **Interfaces > Summary** screen displays all orders in one place, including attachments (📎), reference numbers, statuses, and other information on all orders upfront.

NOTE: All orders will attach supporting documents on the Summary screen, specific Interface tabs on selected orders, and stored in the **Documents** activity.

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Interfaces ▾ Summary ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Appraisal

Date/Time	Appraisal Agency	Status	Reference Number	Ordered By	Sent	Received
No records						

Audit

Date/Time	Provider	Request Type	Document Type	Disclosed Date	CE ID	Disclosure ID	Version	Ordered By
01/23/2023 12:45:16 PM	ComplianceEase	Closing Disclosure wi...			4YU06D1K9E	4YU04ERIVE	3	Haracely Dominguez

Credit

Date/Time	Credit Agency	Status	Reference Number	Ordered By
01/09/2023 11:24:19 AM	Calyx Test 2	Received	7933298	Haracely Dominguez

Disclosure

Date/Time	Document Provider	Request Type	Package Type	Status	Reference Number	Message	Ordered By
03/13/2023 11:55:37 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	DMDirect Req...			Haracely Dominguez

Flood

Date/Time	Flood Agency	Status	Flood Certification	Ordered By
01/09/2023 10:32:33 AM	Calyx Flood Test	Success	0505A57388	Haracely Dominguez

2. Credit Report

To order a credit report:

NOTE: Before ordering a credit report, ensure that the Credit Consent box is checked in **Production > Borrower** screen.

Figure 84: Production > Borrower screen > Credit Consent checkbox

Loans ▾ C3011802—James Oh Douglas, Jr. ▾ Production ▾ Borrower ▾ ☰

Other Information

Application Type Shared With

Borrower Acknowledgements

- Credit Consent
- eConsent
- First-Time Homebuyer

Non-Borrower Acknowledgements

- Co-Signer
- Non-Purchasing Spouse
- Non-Borrower

Interfaces

1. Go to **Interfaces > Credit > Order** tab.

Figure 85: Interfaces > Credit

The screenshot shows the 'Interfaces > Credit' screen. The 'Credit' tab is selected, and the 'Order' button is highlighted. The form contains the following fields:

Credit Agency	<input type="text" value="Calyx Test 2"/>	Equifax	<input checked="" type="checkbox"/>
Credit Type	<input type="text" value="Credit Report"/>	Experian	<input checked="" type="checkbox"/>
Request Type	<input type="text" value="Order New Report"/>	Trans Union	<input checked="" type="checkbox"/>
Report Type	<input type="text" value="Individual"/>	Credit Pin Required	<input type="checkbox"/>
Update Password	<input type="checkbox"/>	Pay by Credit Card	<input type="checkbox"/>

A red box highlights the form fields with the following text:

User will select Credit vendor from dropdown along with request type.
TIP: Ensure all 3 credit bureaus are selected.

The 'Order' button is highlighted with a green box.

2. Select the **Credit Agency, Credit Type, Request Type**, and check the boxes corresponding to the three credit bureaus.
3. Click **Order** and follow the prompts from the lightbox.

Figure 86: Credit Report lightbox

Credit Report Request

Borrower

First Name: Suzi
 Middle: S
 Last Name: Builder
 Suffix:
 SSN: 999-60-6666
 Date of Birth: 01-01-1970
 Age: 52

Co-Borrower

First Name:
 Middle:
 Last Name:
 Suffix:
 SSN:
 Date of Birth:
 Age:


Present Address

Street Address: 5404 Pawnee Trail
 City: Louisville
 State: KY ZIP: 40207

Previous Address

Street Address:
 City:
 State: ZIP:
 State: ZIP:
 Credit Report Type: Individual

Review for accuracy

Submit

- Once the **Credit Report Request** lightbox appears, review the data for accuracy and click **Submit**. Once credit has been pulled, you will be able to import information into Path.

Figure 87: Importing credit information into Path

Suzi Builder Credit

Liabilities Excluded from Import

Status	Creditor	Type	Balance	Payment

User will have ability to import all liabilities or Select line by line

Liabilities to Import

Status	Creditor	Type	Balance	Payment
Open	ACE MORTGAGE	Mortgage	\$ 98,514.03	\$ 746.07
Open	BEST MORTGAGE	Mortgage	\$ 22,754.08	\$ 233.29

Ignore \$0 Balance
 Ignore Closed

Borrower

	Current Credit Scores	New Credit Scores
Equifax	620	620
Experian	650	650
TransUnion	639	639

Co-Borrower

	Current Credit Scores	New Credit Scores

View Report **Import All** Import Credit Scores Import Liabilities Do Not Import

- Click **Import All**.
 - The pulled credit will populate the following sections within Path:

Interfaces

Figure 88: Borrower screen > Alternate Names table

Alternate Names			
Alternate Name	Creditor	Account Number	Type
<input type="checkbox"/> KENTEST Y CUSTOMERTEST			
<input type="checkbox"/> KEN CUSTOMER N CUSTOMER			
<input type="checkbox"/> KEN N LOPEZ			
<input type="checkbox"/> KEN ABCCUSTOMER			
<input type="checkbox"/> KENCUSTOMER BORROWER			

Figure 89: Borrower screen > Credit Report Data section

Credit Report Data

Credit Report Date: 01/09/2023

Credit Report Expires: []

Representative Credit Score: 785

Nontraditional Credit:

Experian: 0

Equifax: 785

TransUnion: 795

Median: 785

Bankruptcy?: No

Discharge Date: []

Foreclosure?: No

Foreclosure Date: []

Inquiries

Bureau	Name	Type	Date
<input type="checkbox"/> Experian			
<input type="checkbox"/> TransUnion	COVIUS/ABC MORTGAGE		07/21/2022
<input type="checkbox"/> TransUnion	ORION LENDING		05/24/2022
<input type="checkbox"/> TransUnion	ORION LENDING		11/29/2021
<input type="checkbox"/> Equifax	FUNDING SUITE		07/21/2022
<input type="checkbox"/> Equifax	CREDCO		07/18/2022
<input type="checkbox"/> Equifax	FUNDING SUITE		06/27/2022

Figure 90: Borrower screen > Credit Score lightbox

Own/Rent: Rent []

Monthly Rent: \$ 3,500.00

Borrower Lives in a Community Property State:

Credit Report Data

Credit Report Date: 01/09/2023

Credit Report Expires: []

Representative Credit Score: 785

Nontraditional Credit:

Inquiries

Bureau	Name
<input type="checkbox"/> Experian	
<input type="checkbox"/> TransUnion	COVIUS/ABC MORTGAGE
<input type="checkbox"/> TransUnion	ORION LENDING
<input type="checkbox"/> TransUnion	ORION LENDING
<input type="checkbox"/> Equifax	FUNDING SUITE
<input type="checkbox"/> Equifax	CREDCO
<input type="checkbox"/> Equifax	FUNDING SUITE
<input type="checkbox"/> Equifax	XACTUS
<input type="checkbox"/> Equifax	CREDCO
<input type="checkbox"/> Equifax	XACTUS, LLC
<input type="checkbox"/> Equifax	CREDCO

Credit Score

Representative Credit Score: 785

Disclose: Middle

Provided on Behalf of Lender:

Rep Credit Score Agency: Equifax

Other Score: []

Credit Score Impairment: []

Min FICO: 0

Number of Inquiries (last 120 days): 0

Experian

Model Used: []

Range: [] to []

Credit Score: 0 Percentage [] %

Factors: [+]

Code	Text
No records	

Equifax

Model Used: Equifax Beacon 5.0

Range: 300 to 850

Credit Score: 785 Percentage [] %

Factors: [+]

Code	Text
No records	

TransUnion

Model Used: TransUnion Empirica

Range: 300 to 850

Credit Score: 795 Percentage [] %

Factors: [+]

Code	Text
<input type="checkbox"/> 39	SERIOUS DELINQUENCY
<input type="checkbox"/> 10	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO...
<input type="checkbox"/> 14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
<input type="checkbox"/> 18	NUMBER OF ACCOUNTS WITH DELINQUENCY
<input type="checkbox"/> 8	NUMBER OF ACCOUNTS WITH DELINQUENCY ALOS

Interfaces

Figure 91: Borrower screen > Liabilities section

Liabilities

Total Liabilities	\$ 121,268.11	Total Assets	\$ 265,000.00	Net Worth	\$ 143,731.89
Total Monthly Payment	\$ 0.00			Balance Subtotal	\$ 0.00
				Payment Subtotal	\$ 0.00

Credit Cards, Other Debts and Leases

Type	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit
No records							

Other Liabilities and Expenses

Description	Type	Monthly Payment	Months Remaining	Omit
No records				

Real Estate Liabilities

Type	Lien Position	Creditor	Account Number	Unpaid Balance	Monthly Payment	Months Remaining	PAC	Omit	REO ID
<input type="checkbox"/>	Mortgage	ACE MORTGAGE	478453	\$ 98,514.03	\$ 746.07	132			
<input type="checkbox"/>	Mortgage	BEST MORTGAGE	316157	\$ 22,754.08	\$ 233.29	98			

Figure 92: Documents > List screen

Loans |
 2022129000000001—Suzi S Builder |
 Documents |
 List

List |
 Pending (0) |
 Deleted

+ File Drop Zone (Add from Computer)

x Q

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

<input type="checkbox"/>	Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time
<input type="checkbox"/>	Credit Report - (02/15/2023 3:53:05 PM)		Credit	Credit Report		hdominguez	Uploaded	02/15/2023 3:53:16 PM	02/15/2023 3:53:07 PM

Full Credit Report will be uploaded to Documents which will allow you to view upload details along with viewing report.

Save
Add from Computer
Add from Library
Request
Add Package

Interfaces

Figure 93: Documents > Document Detail

Document Details

Document: Credit Report - (02/15/2023 3:53:05 PM) Status: Uploaded Conditions: Description

Borrower: [Field] Date and Time: 02/15/2023 3:53:16 PM

Category: Credit Document Date: [Field]

Type: Credit Report Due Date: [Field]

Description: [Field] By: hdominguez Checklist: Description

Sent To: [Field]

Active	Version	Reviewed	Review Date/Time	Expiration Date	Comments
<input checked="" type="checkbox"/>	1				

Document Image View

Page Thumbnails: Move Pages: [Icons]

1 2 3 4 5 6

calyx performance delivered

Calyx Instant Merge Credit Report [Add or Upgrade Product](#)

Ref#: 5004489 Supplement Upgrade TID: 1-12692-22905 07/09/2018 15:41:06

Prepared For: CENTRAL PACIFIC BANK 225 QUEEN STREET 5TH FLOOR HONOLULU, HI 96813 USA Attention: CENTRAL PACIFIC BANK PATH Client Loan #: 4493892 Account #: [Field] Notes: [Field] Prepared By: Calyx Software 6475 Camden Ave. STE 207 San Jose, CA 95120 Tel: (800) 962-9609 www.calyxsoftware.com Requested: EFX, XPN, TUC - J Delivered: EFX, XPN, TUC [Add/Remove Credit Reporting](#)

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
LOANSEEKER, HOMER	Current: 4420 DOUGLAS AVE. E. HOLEY, AZ 85236		999-60-1111	07/04/1949	APP1

WARNING

- Possible Incomplete Data
- See Fraud Detection Section.

INSTANT MERGE CREDIT SUMMARY

ACCOUNT DISTRIBUTION	Account Type	Number	Balance	Past Due	CURRENT STATUS (Tradelines)		Unrt	30	60	90+
					Payments	Closed				
Real Estate	1	\$0	\$0	\$0	0	1	0	0	0	0
Installment	2	\$16,634	\$0	\$338	1	1	0	0	0	0
Revolving	14	\$499	\$0	\$47	8	6	0	0	0	0
All Other Accounts	0	\$0	\$0	\$0	0	0	0	0	0	0
Total	17	\$17,133	\$0	\$385	9	8	0	0	0	0

Accounts in Dispute: 0 Number of tradelines with serious derogatory: 0

AVAILABLE CREDIT

Revolving 99.0% \$53,901

INQUIRIES

Inquiry Type	Count	Agency	Score
9-month Total	1	EFX	N/A
Elm Same Day	0	XPN	N/A
Adjusted Total	1	TUC	N/A
New Trades (6 mos)	0	Last 2 yrs	N

PUBLIC RECORDS

Account Type	Last Dtg	30	60	90+
Real Estate		0	0	0
Installment		0	0	0
Revolving		0	0	0
All Other Accounts		0	0	0
Total		0	0	0

HISTORICAL DELINQUENCIES (COUNT)

Authorized User Accounts: 0

Oldest Trade: 10/05 On file: 12/02

Disclaimer: Only Applicant's information included in the Summary.

Item #	Name	SSN	Score	Date Generated	Data Source	Applicant Identifier
1	HOMESSEEKER, HOMER	999-60-1111	Not provided by the repository		XPN	APP1
2	KIM BOOK	575-87-7887	(R11)	12-23-02	EFX	APP2
3	KIM BO OK	575-87-7887	836		XPN	APP2
4	KIM BO OK	575-87-7887	794	01-01-03	TUC	APP2

Disclaimer: (Score) in bracket indicates the "Middle Score".

Page 1 of 2

View Download Email eSign Close

- After the credit report information has populated the **Borrower** screen, complete the rest of the applicable sections and fields on the **Borrower** screen.

3. AUS

After complete **Closing Costs > Fees**, the loan officer moves to **Interfaces > AUS**.

NOTE: Complete the entire application as much as possible to ensure accurate AUS findings. Shown below in *Figure 94: Property screen data for AUS* and *Figure 95: Product & Pricing screen data for AUS*, are loan data needed within Path before running AUS.

Interfaces

Figure 94: Property screen data for AUS

Loans ▾ 2022129000000001—Suzi S Builder ▾ Production ▾ Property ▾

Send/Status Summary Borrower **Property** Product & Pricing Closing Costs Transactions Debt Consolidation Loan Transmittal FHA ▾

Subject Property Information

Prequalification Same as Current Address

Address 1234 Builders Lane

Unit Type ▾

Unit Number

City Louisville

State KY ▾ ZIP 40207

County JEFFERSON ▾

Country United States ▾

Address Verification [Click to Verify Address](#)

Latitude

Longitude

Verified by USPS? ▾

Property Is in a Community Property State

Property Type Single Family Residence ▾

Attachment Type Detached ▾

Number of Units 1 Year Built 2000

APN

Subdivision

Lot Number Block Number

Mixed-Use Property Not Situated in Jurisdiction

Estimated Property Value \$ 375,000.00

Appraised Value \$ 375,000.00

Property Status Existing ▾

Property Location Urban ▾

Project Information [?](#)

Bridge Loan Property [?](#)

Subject Property Rental Income

Anticipated Gross Rent \$

Occupancy Rate %

Subject Property Cash Flow \$ 0.00

TIP: User can run AUS with no address by simply inputting City, State, Zip, County

Figure 95: Product & Pricing screen data for AUS

Loans ▾ 2022129000000001—Suzi S Builder ▾ Production ▾ Product & Pricing ▾

Send/Status Summary Application Borrower Closing Costs URLA Property **Product & Pricing** Transactions Contacts ▾

Loan Information

Occupancy Primary Residence ▾

Lien Position First ▾

Loan Purpose Purchase ▾

Other

Refinance Type ▾

Refinance Program ▾

Other

Loan Type VA ▾

Other

Amortization Type Fixed ▾

Other

Sales Price \$ 300,000.00

Estimated Property Value \$ 375,000.00

Appraised Value \$ 375,000.00

Base Loan Amount \$ 285,000.00

Total Loan Amount \$ 289,702.00

Note Rate 0.000%

Loan Term/Due In (months) 360 360

Monthly P&I \$ 804.73

Down Payment 5.000% \$ 15,000.00

UPMIP/FF Financed \$ 4,702.00

Borrower Financed Fees \$

Base LTV/CLTV 76.000% 86.000%

Total LTV/CLTV 77.254% 87.254%

HCLTV 87.254%

Qualifying Rate 0.000% \$ 1,420.73

Primary Housing/ Total Obligations 16.053% 16.053%

Simultaneous Sub-Lien Loan

Link Loan [?](#)

Product Information

Loan Program

Loan Group

Product Code Program Number

Program Name

Product Type Standard Products ▾

Documentation Program Type Full ▾

Base Rate %

Rate Adjustments Add Adjustment +

Lock

Lock Status Not Locked

Lock Expiration Date

Lock Period ▾

Extension Period ▾

Lock Request Date

1. Go to Interfaces > AUS > Desktop Underwriter M3.4 tab.

Interfaces

Figure 96: AUS

The screenshot shows the AUS interface with the following elements:

- Navigation tabs: Summary, Credit, **AUS**, Initial/Closing Docs, Appraisal, Flood, Mortgage Insurance, Fraud, Audit, Verifications.
- Sub-navigation tabs: Portfolio Underwriter, Desktop Originator, Desktop Underwriter, Desktop Originator M3.4, **Desktop Underwriter M3.4**, FHA Total Scorecard, EarlyCheck, GUS, Loan Production.
- Form fields: User ID (w7845c1p), Password, Institution ID (754575), Save Password (checkbox), Submission Request (Credit & Underwriting), Casefile ID, Property Data ID, Return Conditions (checkbox), Merge with Credit Liabilities (checkbox).
- Borrower's Credit section: Borrower (Ken Customer), Joint With, Credit Reference Number (7933298), Credit Agency (DU Test Credit Vendo...), Credit User ID (200), Credit Password.
- Validation Service Providers table: No records.
- History section: Search bar, table with columns: Date/Time, Recommendation, Case Number, Status, Messages, Ordered By, Credit Report, Findings Report.
- Buttons: Save, Delete, **Order**.
- Callout box: "Ensure required fields in red box are filled out properly to order AUS".
- Red arrow points to the "Order" button.

2. Complete all required fields and click **Order**.
The report is generated and appears in the **History** section at the bottom.

Figure 97: AUS findings

The screenshot shows the AUS findings report with the following sections:

- Summary of Findings: Recommendation: **Approve/Eligible**.
- Casefile ID: 2004626273
- Borrower 1: Gilbert Lozano Jr
- Lender Loan Number: Unassigned
- DU Version: 11.0
- Submission Number: 1
- Submission Date: 09/02/2022 12:51PM
- First Submission Date: 09/02/2022 12:51PM
- Casefile Create Date: 09/02/2022
- Mortgage Information:
 - LTVICLTVHCLTV: 90.00% / 90.00% / 90.00%
 - Housing Expense Ratio: 26.90%
 - Debt-to-Income Ratio: 30.81%
 - Total Loan Amount: \$405,000.00
 - Sales Price (purchase transactions): \$450,000.00
 - Note Rate: 4.875%
 - Loan Type: Conventional
 - Loan Term: 360
 - Amortization Type: Fixed Rate
 - Loan Purpose: Purchase
- Right sidebar: Summary of Findings, Day 1 Certainty, Risk / Eligibility, Findings, Verification Messages / Approval Conditions (3), Observations, Underwriting Analysis Report.

4. Initial/Closing Docs

To order Initial/Closing documents:

1. Go to **Interfaces > Initial/Closing Docs** screen.

Interfaces

Figure 98: Initial/Closing Docs screen

2. Select the Request Type, Package Type, and Supplement Language (if applicable).
3. Complete the rest of the applicable fields, dropdown menus, checkboxes, and click **Order**.
4. Afterwards, the History section will list the results, including the packet attached (📎), which can also be found in the **Documents** activity.

Figure 99: Initial/Closing Docs > History section

Date/Time	Document Provider	Request Type	Package Type	Status	Reference Number	Message	Ordered By
03/28/2023 10:35:33 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	Success	2022125000000013		Haracely Doming... 📎
03/28/2023 10:34:57 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	DMDirect ...			Haracely Doming...
03/28/2023 10:34:56 AM	DocMagic Direct	Initial Disclosures	Initial Disclosures	Ordered			Haracely Doming...

Figure 100: Initial/Closing documents also in the Documents activity

Document	Borrower	Category	Type	Description	By	Status	Status Date & Time	Upload Date & Time
Complete Set		Disclosure	Disclosure Package		hdominguez	Uploaded	03/28/2023 10:36:05 AM	03/28/2023 10:35:33 AM
Audit PDF		Disclosure	Disclosure Package		hdominguez	Uploaded	03/28/2023 10:35:35 AM	03/28/2023 10:35:33 AM

5. Flood Certificate

To order a flood certificate:

1. Go to **Interfaces > Flood > Order** tab.
2. Select from all applicable dropdown menus and select the applicable checkboxes.

Interfaces

NOTE: Orders can be new, reissue, disputed, changed, etc.

Figure 101: Interfaces > Flood > Order tab

The screenshot shows the 'Order' tab in the 'Flood' section of the 'Interfaces' menu. The 'Order' button is highlighted with a green box. A red box highlights the 'Copy Flood Information to Loan' checkbox, which is checked. A lightbulb icon and a red box with text 'Ensure check box is marked so information can populate into Path.' are positioned next to the checkbox. A red arrow points to the 'Order' button at the bottom.

Request Information	
Flood Agency	Calyx Flood Test
Request Type	Original
Report Type	Life of Loan
Copy Flood Information to Loan	<input checked="" type="checkbox"/>
Flood Certification Number	
Update Password	<input type="checkbox"/>

Contact	Current User
Name	Haracely Dominguez
Email	haracely_dominguez@calyxsof...
Phone	(800) 222-2222
Fax	

3. After the order is submitted, go to **Interfaces > Flood > History** tab, which will list the document.

NOTE: If the property is located in a flood zone, the 2nd page disclosure will be attached and will need to be manually sent to the borrowers for their signatures.

Interfaces

Figure 102: Interfaces > Flood > History tab

The screenshot shows the 'History' tab in the Flood interface. A table lists the following record:

Date/Time	Flood Certification	Borrower	Flood Agency	Request Type	Report Type	Message	Ordered By
1/09/2023 11:32 AM	0505A57388	Ken Customer	Calyx Flood Test	Original	Life of Loan	1. *** THIS CERTIFICATION FOR DEMONSTRATION PURPOSES ONLY ***(Andy Test case PDF Report)	Haracely Dom...

The 'Quick View' window displays a PDF of a Standard Flood Hazard Determination form. The form includes the following information:

- FEDERAL EMERGENCY MANAGEMENT AGENCY** (See The Attached Instructions, O.M.B No. 1660-0040, Expires October 31, 2008)
- SECTION I - LOAN INFORMATION**
 - 1. LENDER NAME AND ADDRESS: ABC Lender, 1234 Lender Lane, Dallas, TX 75230
 - 2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS: 7601 Riverbrook Drive, Dallas, TX 75230. Borrower(s): Sam Green and Sally Green
 - 3. LENDER ID. NO.
 - 4. LOAN IDENTIFIER: 222222
 - 5. AMOUNT OF FLOOD INSURANCE REQUIRED: \$
- SECTION II**
 - A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name: DALLAS, CITY OF	2. Count(es): DALLAS	3. State: TX	4. NFIP Community Number: 510100
---	----------------------	--------------	----------------------------------
 - B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community Panel Number (Community Name, if not the same as 'A'): 510100 0006B	2. NFIP Map Panel Effective/Revised Date: 05/15/80	3. LOMA/LOMR: Yes Date	4. Flood Zone: C	5. No NFIP Map
---	--	------------------------	------------------	----------------
 - C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**
 - 1. Federal Flood Insurance is available (community participates in NFIP). Regular Program Emergency Program of NFIP
 - 2. Federal Flood Insurance is not available because community is not participating in the NFIP.
 - 3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available

- The information from the order also populates **Production > Property** screen.

Figure 103: Flood information in the Property screen

The screenshot shows the 'Property' screen in the Production tab. The 'Flood' section is expanded, displaying the following information:

Flood Zone	C	Panel/Map Effective Date	05/15/1980	LOMA/LOMR	
Certification Number	0505A57388	NFIP Community Name	BLACKSBURG, TOWN OF	LOMA/LOMR Date	
Determination Date	05/20/2005	NFIP Map Number	0006	Federal Flood Insurance	TRUE
Community Number	510100	NFIP Community Participation Status		Participating Community	
Community Map Number	5101000006B				

6. Mortgage Insurance

After completing the **Product & Pricing** screen, the loan officer moves to the **Mortgage Insurance** screen to order mortgage insurance.

Interfaces

1. Go to **Interfaces > Mortgage Insurance** screen.

Figure 104: Interfaces > Mortgage Insurance

MI Provider: Arch MI
Request Type: Single Product Rate ...
Premium Plan: Monthly
Renewal Type: Declining
MI Coverage: 25%
Paid By: Borrower

Rate Quote Number: []
MI Certificate Number: []
Copy MI Data to Loan: []
Message to MI: []

IMPORTANT:
Ordering MI through Path will issue a
MI Certificate and NOT a MI quote

User will select vendor from the dropdown along with all other required dropdowns highlighted.

2. Select the **MI Provider, Request Type, Premium Plan, Renewal Type, MI Coverage, and Paid By.**
3. Click **Order** and follow the prompts from the lightbox.

Figure 105: Order button opens lightbox

MI Provider: Arch MI
Request Type: Single Product Rate ...
Premium Plan: Monthly
Renewal Type: Declining
MI Coverage: 25%
Paid By: Borrower

Rate Quote Number: []
MI Certificate Number: []
Copy MI Data to Loan: []
Message to MI: []

Arch MI Login

Username: []
Password: []
Master Policy Number: []
Account ID: []
Branch ID: []
Save Password: []

Log In

Save Delete **Order**

After completing the prompts, the MI Certificate will automatically populate into Path along with **Quick View**, as shown below in [Figure 106: MI certificate](#).

Figure 106: MI certificate

Quick View

Description:
Status: Uploaded

← Prev 1 / 2 Next →

Cannot be used for Pricing

2022125000000013
Ref #: C187864864S01528

No Master Policy Number Entered
Our 90 day promise may not apply to your Rate Quote

Issued: 12/20/2022
Expires: 03/20/2023

BORROWER PAID
MONTHLY
AMORTIZING | NON-REFUNDABLE | RATE SHEET

\$65.00 Monthly
Initial Rate: 0.26%*
1st Renewal Rate
0.26%

LOAN		PROPERTY	
Loan Purpose	Purchase	Property Value	\$340,000
Loan Amount	\$300,000	Address	10655 Birch St
LTV	88.23%	Property City, State	Burbank, CA
Loan Type	Fixed Rate, Fixed Payment	ZIP Code	91502

← Prev 1 / 2 Next →

Review Detail

- Path sections that will be populated with MI information:

Interfaces

Figure 107: Production > Product & Pricing

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Production ▾ Product & Pricing ▾

Send/Status Summary Application Borrower Closing Costs URLA Property **Product & Pricing** Transactions Contacts ▾

Mortgage Insurance

Providers and Products

Mortgage Insurance VA Loan Assumption MI Absence Reason

MI Provider Arch MI ▾ Previous VA Loan

MI Premium Plan Monthly ▾ VA Vendee Loan Other Description

MI Coverage 25% ▾ Native American Direct Loan Premium Paid By Borrower ▾

MI Refundable Type Calculated Based On

MI Paid By Borrower ▾

MI Certificate ID

MI Activated Date

Upfront Mortgage Insurance Premium/Funding Fee/Guarantee Fee

Premium % % Premium Paid in Cash \$ 0.00 Premium Amount \$ 0.00

Premium Financed \$ 0.00

Monthly Mortgage Insurance Premium

Renewal 1 0.260000% Monthly Amount \$ 65.00 Months 359

Renewal 2 % Monthly Amount \$ 0.00 Months

Renewal 3 % Monthly Amount \$ 0.00 Months

Cancel At % Midpoint Cancellation Cancel PMI Date 02/01/2053

Calculate Based on Remaining Balance

Figure 108: Production > Transactions

Loans ▾ 2022125000000013—Ken Customer, JR ▾ Production ▾ Transactions ▾

Send/Status Summary Application Borrower Closing Costs URLA Property Product & Pricing **Transactions**

Proposed Monthly Payment

First Mortgage (P&I)	\$ 1,475.82	
Subordinate Lien(s) (P&I)	\$ 0.00	
Homeowners Insurance	\$ 75.00	Escrows (G)
Supplemental Property Insurance	\$ 0.00	Escrow Insurance Yes ▾
Property Taxes	\$ 165.00	Escrow Tax Yes ▾
Mortgage Insurance	\$ 65.00	Escrow MI Yes ▾
Association/Project Dues	\$ 365.00	Escrow HOA No ▾
Other	\$ 0.00	
Total	\$ 2,145.82	

7. Verifications

1. To order The Work Number, SSN, and 4506 Tax transcripts through Equifax, go to **Interfaces > Verifications** screen.

Interfaces

Figure 109: The Work Number VOE and VOI request

Loans ▾ 2022125000000013—Ken Customer, JR × ▾ Interfaces ▾ Verifications ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Order Message

Date/Time	Name on Tax Return	Borrower	Provider	Request Type	Form	Order Type	Status	Order Nu
No records								

Provider: Equifax - TWN ▾

Request Type: VOE and VOI ▾

Order Type: ▾

Order Number: Instant VOE, Instant VOI, Researched VOE, Researched VOI, Reverify VOE, Check Report Status, Retrieve Report

Update Password: ▾

User will select dropdown specific to their request and hit Order

Save Order

Figure 110: SSN-89 Request

Loans ▾ 2022125000000013—Ken Customer, JR × ▾ Interfaces ▾ Verifications ▾

Summary Credit AUS Initial/Closing Docs Appraisal Flood Mortgage Insurance Fraud Audit Verifications ▾

Order Message

Date/Time	Name on Tax Return	Borrower	Provider	Request Type	Form	Order Type	Status	Order Nu
No records								

Provider: Equifax - SSN ▾

Request Type: SSN Verification ▾

Order Type: ▾

Order Number: Order New Report, Check Report Status

Update Password: ▾

Save Order

8. 4506-C Transcripts

To order a 4506-C tax transcript:

1. Open a loan and go to **Production > Borrower** screen.
2. Scroll down to the **Tax Transcript** section and click the corresponding add icon (+) to open the **Tax Transcript** lightbox.

Figure 111: Tax Transcript lightbox

Main

Current Information Legal Entity **Current Address**

First Name: Alice Address: 9991 Warford
 Middle Name: Unit Type:
 Last Name/ BMF Company Name: America Unit Number:
 Suffix: City: Dawson
 Tax ID: 991-91-9991 State: IA ZIP: 50086
 Title:
 Phone:

Spouse

Current Information

First Name:
 Middle Name:
 Last Name:
 Suffix:
 Tax ID:

Previous Tax Return Information (if different) **Previous Tax Return Address(if different)** **Spouse Previous Tax Return Information (if different)**

First Name: Middle Name: Last Name: Suffix: Address: Unit Type: Unit Number: City: State: ZIP:

Transcript Information **Request Year(s)**

Transcript Request: Form 1040
 Transcript Type: Record of Account
 Wage and Income Transcript:
 Transcript Forms: 1040
 Transcript Requesting For: Main
 IRS Records Consent:

2022
2021
2020

Transcript Fees

Cost: \$
 Number of Returns:
 Total Cost: \$ 0.00
 Return Refund to 3rd Party:

Save & New Save & Close

3. Enter the **Transcript Information** and **Request Year(s)**.

Figure 112: Tax Transcript lightbox > Transcript Information section

Transcript Information

Transcript Request: Form 1040
 Transcript Type: Record of Account
 Wage and Income Transcript:
 Transcript Forms:
 Transcript Requesting For: Main
 IRS Records Consent:

Transcript Type Breakdown:

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Interfaces

4. For the business 4506-C request:
 - A. Check the **Legal Entity** box.
 - B. Enter the **Last Name/BMF Company Name**.
 - C. Enter the **Tax ID** and **Title**.
 - D. Enter the **Current Address**.

Tax Transcript

Main

Current Information

Legal Entity **Current Address**

First Name

Middle Name

Last Name/
BMF Company Name

Suffix

Tax ID

Title

Phone

Previous Tax Return Information (if different)

First Name

Middle Name

Last Name

Suffix

Address

Unit Type

Unit Number

City

State ZIP

1. Clicking Legal Entity box will ensure 4506-C form populates Company name versus Borrower first/last name.

2. Name of Business as listed on tax return

3. Tax ID = Business EIN on tax return

4. Title = Next to signature line on tax return

5. Business address listed on Business return

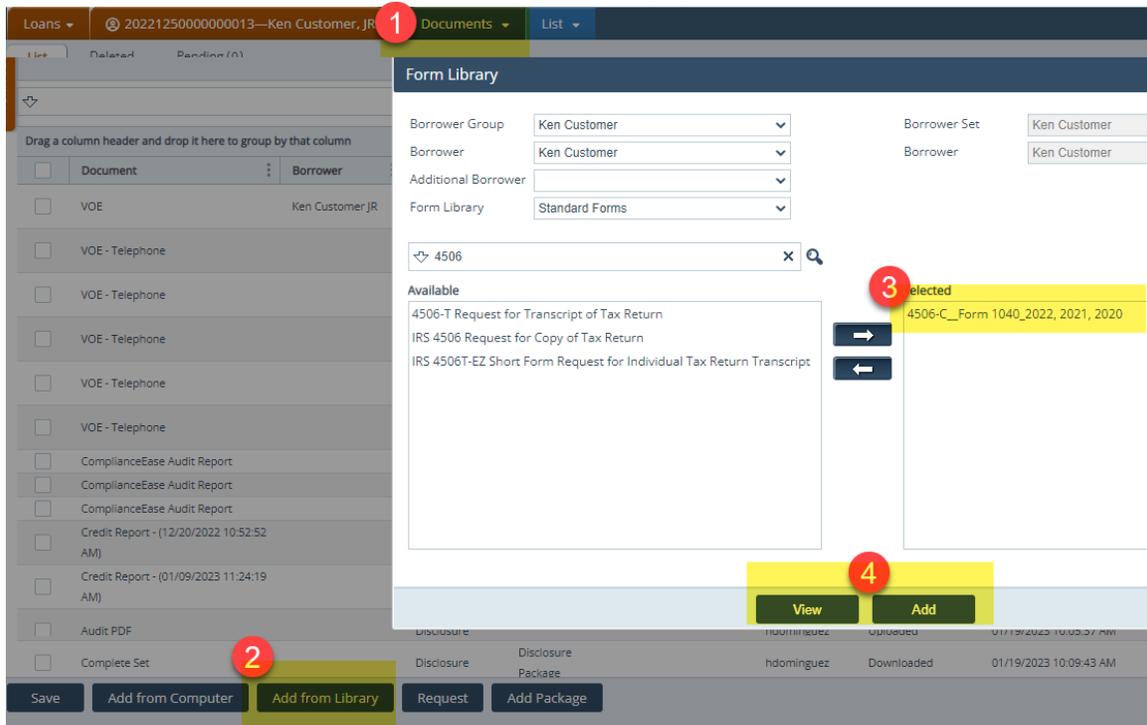
I. Generating the 4506-C Form

To generate the 4506-C form, which can be printed, emailed, and/or eSigned from within Path:

1. Open a loan and select the **Documents** activity.
2. Click the **Add from Library** button, to open the **From Library** lightbox.

Interfaces

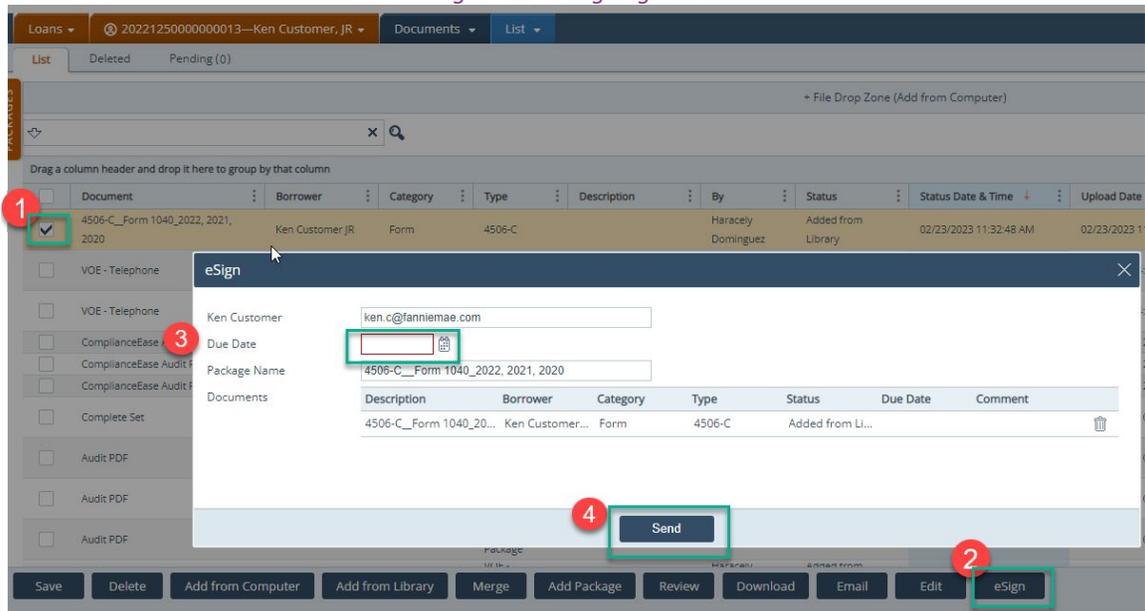
Figure 113: Form Library lightbox



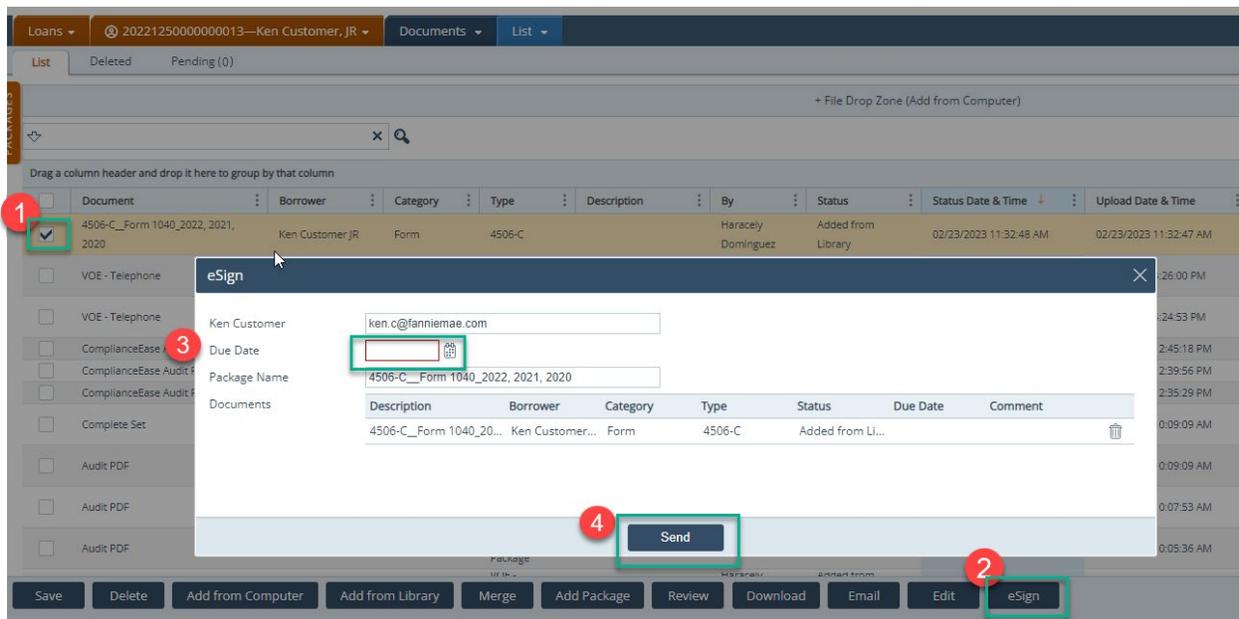
3. Enter 4506-C into the search bar and click the search icon (🔍) or hit Enter on your keyboard.
4. Select the 4506-C from in the **Available** field and click the right arrow to move it to the **Selected** field.
5. Click **Add**.
6. After it the 4506-C form is added, to send it for eSign, select its checkbox and click **eSign**, to open the **eSign** lightbox.

Interfaces

Figure 114: eSign lightbox



7. Enter the **Due Date** and click **Send**.



After the borrower has signed the 4506-C form, the user can order the tax transcripts from within Path, if the lender has selected a vendor that is integrated with Path.

8. Go to **Interfaces > Verifications**. Then select through the applicable dropdown menus and click **Order** to open the **Request Tax Transcripts** lightbox.

Interfaces

1

2

3

4

5

6

9. Complete all applicable fields, attach the 4506-C form, and click **Submit**.

9. VOR, VOM, and WVOE/VOE Requests

The following will identify where to select each request type on the **Borrowers** screen, to create the verification form and to store the verification in the **Documents** activity.

I. Verification Requests from Borrower Screen

A. VOR Request

1. Go to **Production > Borrowers > Address** section.

Interfaces

Figure 115: VOR request

The screenshot shows a web interface for a VOR request. At the top, there are navigation tabs: Loans, 2022125000000013—Ken Customer, JR, Production, Borrower, and a menu icon. Below these are sub-tabs: Send/Status, Summary, Application, Borrower, Closing Costs, URLA, Property, Product & Pricing, and Transaction. The main section is titled "Address" with a dropdown menu "Match Address of Borrower". There are three columns of address information: Current Address, Mailing Address (with a checked "Same as Current Address" option), and Previous Address. Each column has fields for Address, Unit Type, Unit Number, City, State, ZIP, County, and Country. The Current Address section also includes "Years at Address" (7), "Months at Address" (3), "Own/Rent" (Rent), and "Monthly Rent" (\$ 3,500.00). A red box highlights the "Own/Rent" dropdown menu, and a red arrow points to the edit icon next to it. At the bottom, there are buttons: Save, Delete, Main Contact, Swap Borrowers, VOA Invite, Convert to URLA, and Copy Liability to Another Borrower.

2. Click the edit icon () of **Own/Rent** to open the **Verification – Current Address** lightbox.

Figure 116: Verification - Current Address lightbox

The screenshot shows the "Verification - Current Address" lightbox. It has a title bar with a close button. The form contains fields for: Attention, Name, Address, Unit Type, Unit Number, City, State, ZIP, Phone, Email, Information to Verify, and Account Number. There are also checkboxes for "Include Coborrower" and "Request Verification" (which is checked). A red box highlights the "Request Verification" checkbox, and another red box highlights the "Save" button at the bottom. A green box contains the following text: "User will input Landlord/Building information that will populate onto VOR form to be completed. User will then select check box to Request Verification".

Interfaces

3. Select the **Request Verification** checkbox.
4. Complete the rest of the applicable fields and click **Save**.

B. VOM Request

1. Go to **Production > Borrowers > Liabilities > Real Estate Liabilities** table.
2. Click the row of the liability to open its lightbox.

Figure 117: Real Estate Liabilities lightbox

The screenshot shows the 'Real Estate Liabilities' lightbox with the following fields and values:

- Type: Mortgage
- Creditor: NORTHPTBK
- Address: (empty)
- Unit Type: (empty)
- Unit Number: (empty)
- City: (empty)
- State: (dropdown)
- ZIP: (empty)
- Account Number: 5000373323
- Monthly Payment: \$ 782.00
- Months Remaining: 205
- Unpaid Balance: \$ 160,615.00
- Pay at Closing: Not Paid from Loan Amount
- Omit:
- REO Asset: (dropdown)
- Lien Position: (dropdown)
- Resubordinate:
- Loan Type: (dropdown)
- Other Loan Type: (empty)
- HELOC Credit Limit: \$ (empty)
- HELOC Undrawn Amount: \$ (empty)
- Notes: (empty)
- Request Verification:
- Request Payoff - Creditor Information: (empty)

The background interface shows a table of Real Estate Liabilities with the following data:

Type	Lien Position	Creditor	Account Number	Unpaid Balance	Mont
<input type="checkbox"/> Mortgage		NORTHPTBK	5000373323	\$ 160,615.00	\$

3. Select the **Request Verification** checkbox and click **Save & Close**.

C. WVOE/VOE Request

1. Go to **Production > Borrowers > Income** section.
2. Either open an employment entry that has already been added or click the corresponding add icon (+) to open the **Employment Income** lightbox.

Interfaces

Figure 118: Employment Income lightbox

Income

Total Income \$ 9,100.00
Employment Income \$ 6,750.00
Other Sources Income \$ 2,350.00
Net Rental Income \$ 0.00
Subtotal \$ 6,750.00

Company	Start Date	End Date	Status	Self Employed/Owner	Monthly Income Total
<input type="checkbox"/> National Consulting	01/01/2000		Current (Primary)	No	\$ 6,750.00

Employment Income

Status: Current (Primary)

Employer

Company: National Consulting
Address: 1236 Main St
Unit Type: [Dropdown]
Unit Number: [Text]
City: Burbank
State: CA ZIP: 91502
Country: United States
Phone: [Text] Fax: [Text]
Email: [Text]
Position/Title: consultant
Type of Business: finance
Self Employed/Owner: No
Ownership Share: [Text] %

Employed by family member or other party to the transaction:
Foreign Income:
Seasonal Income:

Start Date: 01/01/2000 End Date: [Text]
Years on this Job: 23 Months 0
Years in Profession: 22 Months 11
Monthly Base Income: \$ 5,000.00
Monthly Overtime Income: \$ 1,000.00
Monthly Bonus Income: \$ 750.00
Monthly Commission Income: \$ [Text]
Monthly Military Entitlements: \$ 0.00
Monthly Other Income: \$ [Text]
Monthly Income Total: \$ 6,750.00

Notes: [Text Area]

1 Request Verification

2

Save Delete Main Contact Save & Close

When a WVOE/VOE is required, User will Request Verification via Employment Income section.

3. Select the **Request Verification** checkbox and complete/review all applicable fields.
4. Click the **Open Verification** button to open the **Verification** lightbox and view additional information that will populate the WVOE/VOE form.

Figure 119: Verification lightbox

The screenshot shows a 'Verification' lightbox with the following fields and values:

- Description:** Current (Primary)
- Type:** Written
- Request Date:** [Calendar icon]
- Receive Date:** [Calendar icon]
- Borrower:** Ken Customer
- Include Co-Applicant:**
- Category:** Employment
- Verify Date:** 01/03/2023
- Verified Via:** [Dropdown]
- Other Description:** [Text field]

Verifying Party:

- Copy My Information: [Icon]
- Company: National Consulting
- Address: 1236 Main St
- Unit Type: [Dropdown]
- Unit Number: [Text field]
- City: Burbank
- State: CA ZIP: 91502
- Phone: [Text field]
- Fax: [Text field]
- Contact: [Text field]
- Title: [Text field]
- Email: [Text field]
- Account Number: [Text field]
- Comments: [Text area]

Return Verification To:

- Copy My Information: [Icon]
- Company: [Text field]
- Address: [Text field]
- Unit Type: [Dropdown]
- Unit Number: [Text field]
- City: Dallas
- State: TX ZIP: 75219
- Phone: [Text field]
- Fax: [Text field]
- Contact: Haracely Dominguez
- Title: Loan Officer
- Email: haracely_dominguez@calyxsoftware.com
- License Number: [Text field]

Additional Fields:

- Date of Hire:** 01/01/2000
- Employee ID:** [Text field]
- Current Position:** consultant
- Active Employee:** Yes
- Monthly Income:** \$ 6,750.00
- Good Standing:** [Dropdown]
- Bonus & Overtime Continuance:** [Dropdown]
- Ownership Share:** [Text field] %

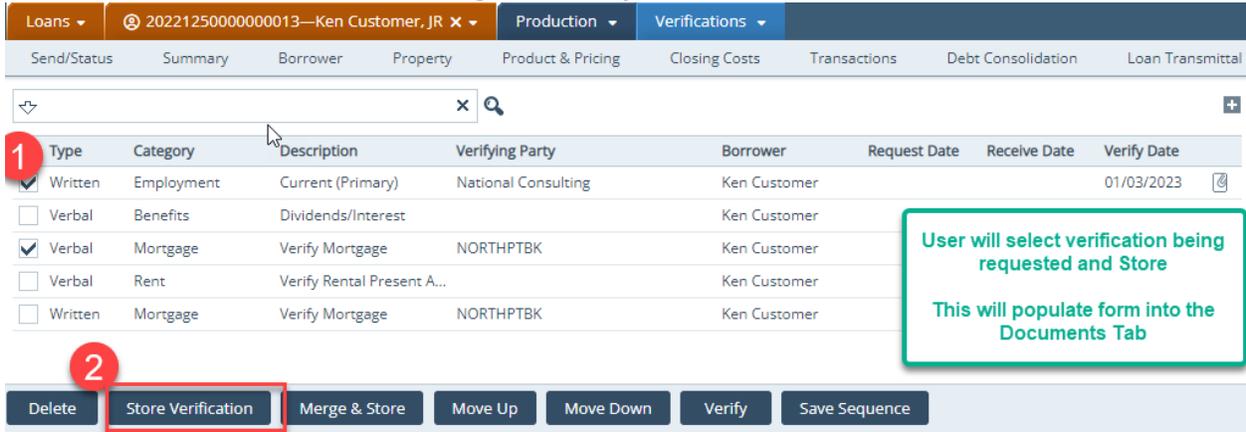
Buttons: Verify, Save, Store Verification

5. Use the **Verification** lightbox to enter additional information, such as contact information, verifying party information, and select written or verbal VOE.
6. Once all applicable data has been entered, click **Store Verification**.

D. Verifications Screen

1. Go to **Production > Verifications** screen.

Figure 120: Verifications screen



2. Select the checkbox(es) of the verification(s) to be requested and click the **Store Verification** button.
3. Go to the **Documents** activity and select from the applicable action buttons.

Figure 121: Verification stored in the Documents activity

