



A division of Homebridge Financial Services, Inc.

P.A.T.H. Release Notes Release 30 July 19, 2024

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1. Automated Underwriting – Dual AUS

Brokers can now submit to both DU & LPA simultaneously.

- Select **Dual AUS** and click **Credentials**
- Use dropdown to select **Credit Agency**
- Enter the Credit **Reference #**
- For Fannie Mae enter Credit Agency Credentials and for Freddie Mac enter TPO Number and Branch Identifier, as applicable

The screenshot displays the 'Dual AUS' selection process. The 'Dual AUS' checkbox is checked and highlighted with a red box. Below it, the 'Send Request' and 'Credentials' buttons are also highlighted. The 'Credentials' dialog box is open, showing a dropdown for 'Credit Agency', a text field for 'Reference #', and sections for 'Fannie Mae' and 'Freddie Mac' credentials. The 'Fannie Mae' section includes 'Partner Credit Account Id' and 'Partner Credit Password' fields. The 'Freddie Mac' section includes 'Partner TPO Number' and 'Branch Identifier' fields. The dialog box has 'Ok' and 'Cancel' buttons at the bottom.

2. Automated Underwriting - Links

P.A.T.H. now displays a link to the **DU Request File** and **Underwriting Findings Xml** and/or the **LPA Request Xml** and **LPA Response Xml**. These files can assist when analyzing potential issues.

The screenshot shows the 'Automated Underwriting History' table. The table has columns for 'DU Summary' and 'LPA Summary'. The 'DU Summary' row shows 'Submitted Date-Time: 5/23/2024 4:51 PM', 'Times Sent: 2', 'DU Recommendation: Approve/E', 'Result Code: 3', and 'Appraisal Waiver: Not Eligible'. The 'Response Files' section for 'DU Summary' includes links for 'Underwriting Findings Html', 'Underwriting Findings Pdf', 'Credit Report Print', 'Status Log', 'DU Request File', and 'Underwriting Findings Xml'. The 'LPA Summary' row shows 'Submitted Date: 5/23/2024 4:51 PM', 'Documentation Level:', 'Evaluation Sta', 'Credit Risk Cl', 'Purchase Elig', and 'Appraisal Wa'. The 'Response Files' section for 'LPA Summary' includes links for 'LPA Request Xml' and 'LPA Response Xml'. The 'DU Request File' and 'Underwriting Findings Xml' links are highlighted in red in the 'DU Summary' row, and the 'LPA Request Xml' and 'LPA Response Xml' links are highlighted in red in the 'LPA Summary' row.

3. Contacts – Wholesale Loan Officer Assignment

P.A.T.H. has been updated so that a Wholesale Loan Officer can be Assigned or Unassigned to a loan. Loan Assignment allows an MLO User with Limited Loan Access to access the loan in P.A.T.H. but does not change the Loan Originator/Interviewer details on the Demographic Information screen.

To Assign a Wholesale Loan Officer:

- Go to the **User Assignment** section
- **Show Role:** Select **Wholesale Loan Officer**
- Place a checkmark to select **User to Assign**
- Click the **<<Assign** button and **Save**

The screenshot displays the 'User Assignment' section of the P.A.T.H. interface. It features a table of users with columns for 'PRIMARY ROLE', 'LAST NAME', 'FIRST NAME', and 'UNASSIGNED'. A dropdown menu for 'Show Role' is set to 'Wholesale Loan Officer'. The 'UNASSIGNED' column for the user 'James' is checked. Below the table are 'Unassign >>' and '<< Assign' buttons. At the bottom, there are 'SAVE' and 'CANCEL' buttons.

PRIMARY ROLE	LAST NAME	FIRST NAME	UNASSIGNED
Wholesale Loan Officer	Scott	Tan	
Wholesale Loan Officer	Test	Duane	
<input checked="" type="checkbox"/>	Wholesale Loan Officer	Test	James
<input type="checkbox"/>	Wholesale Loan Officer	Test	John
<input type="checkbox"/>	Wholesale Loan Officer	Test	Rachael

Note: Only one (1) Wholesale Loan Officer can be assigned to a loan at a time.

4. Full Application - Assets

When adding Gift assets, the field name for the donor relationship has been updated to **Donor Relationship to Applicant.**

The screenshot shows the 'Add Asset' form. The 'Asset Type' is set to 'Financial Account' and 'Account Type' is 'Gift'. The 'Name of Donor' field is empty. The 'Donor Relationship to Applicant' field is highlighted with a red box. The 'Applies To' section shows 'Ken N Customer Jr' is selected.

5. Manage Users – NMLS ID

P.A.T.H. has been updated to allow multiple user profiles with the same NMLS ID.

6. Manage Users – Update Profile

Administrators can now update P.A.T.H. user names and/or email while a loan is in process. The **User ID** field cannot be edited.

The screenshot displays the user management interface. On the left, the 'User Set Up' form includes fields for User ID (JaneDoe), E-Mail (janedoe00@jane.com), Salutation, First Name (Jane), Middle Name, Last Name (Doe), NMLS Id, Phone Type (Home), Phone Number ((999) 123-4567), Portal Role (Wholesale Processor), System Access (Portal), and Division (HomeBridge Wholesale). A red box highlights the 'Update Profile' button. On the right, the 'Edit User Setup' dialog box is open, showing a 'History' tab and the same user information. A red box highlights the E-Mail field (janedoe@google.com) in the dialog. A red arrow points from the 'Update Profile' button to the dialog box.

Note: To see this change reflected in the loan, the P.A.T.H. user's name must be reset on the **Contacts** screen.

7. Loan Submission – Company/Branch License

The Loan Submission screen has been updated so that once initial disclosures have been sent, the Company/Branch License selection cannot be modified.

The screenshot shows the Loan Submission screen. At the top, the 'Loan Status' is 'Initial Disclosures Sent', which is highlighted with a red box. Other loan details include: Lender Loan Number (2402005962), Lock Expiration (Rate Lock Expired), Borrower Name (Customer, Ken N. Jr), Subject Property (121 Natalee dr, Marlton Lakes, NJ 08053), Loan Purpose (Purchase), Product (Conv Conforming 30 yr Fixed), Interest Rate (6.990%), Total Loan Amount (\$640,000), Loan Amount (\$640,000), Program, LTV/CLTV (80.00% / 80.00%), Occupancy (Primary Residence), and Ratios (39.62% /). Below this, the 'Reason for Loan Submission' section has 'Submit Loan to Setup' selected. The 'Loan Licensing Details' section includes: Name (Company, 194 Wood Avenue South, Iselin, NJ 08830 (65)), DBA Name, Address Line One (194 Wood Avenue South), Company/Branch NMLS ID (6521), Company/Branch License (Residential Mortgage Lender License - highlighted with a red box), and MLO NMLS ID (963258).

8. Loan Submission – New Submission Stops

The following stops have been added to the P.A.T.H. and will require action before the loan may be submitted:

- Appraised Value is a required field
- Fee Amounts cannot be less than \$0
- Fees cannot be marked as Paid by Seller
- Fees cannot be marked as Paid Outside of Closing
- Income is required for Loan Program selected
- Number of Units is a required field
- Service Provider cannot be TBD

The [Submission Stops Guide](#) has been updated with instructions for clearing the new stops.