Path Release Notes

October 2021

This Path update is scheduled for production release in October 2021, including the following feature updates and enhancements. The actual feature updates and enhancements may be subject to change based on testing, development, and other factors that occur before the release date.

New Features

Loan and User

Borrower Screen

- Added the ability to change a liability's type via new **Change Liability Type** button (action bar at screen bottom).
  - Click this button to open the selected liability's lightbox and change the Type. This allows all other information about the liability to be retained, while removing the need to delete the liability's data and then re-entering it.
- Added the ability to transfer one borrower's liability to another borrower via new **Copy Liability to Another Borrower** button (action bar at screen bottom).
  - Click this button to assign the liabilities of one borrower to another borrower, such as the title-only borrower's liabilities to the main borrower. This allows all other information about the liability to be retained, while removing the need to delete the liability's data and then re-entering it.

Documents

- Added the **MySign** button to the Details screen,
  - Click this button to place the user's signature anywhere within a document. User must first upload the signature in Configuration before using this feature.
- Added the ability to download each document as an individual PDF file, via new **Download Each Document as an Individual File** checkbox in the Download lightbox, when the user selects multiple documents to download at the same time.

Conditions

- Added the ability make document requests from within a condition, via the new **Document Request** checkbox in the Create Condition lightbox.
- Added new **Add Document From** lightbox.
  - This lightbox is opened when the user clicks the add icon () of the Documents table, in the Condition Detail lightbox.
  - The user is presented with two options:
    - **Computer**—Same functionality as before, select documents from the computer.
    - **Document List**—Select from the documents table in the Documents activity.

Configuration

- Added the **Signature** field to the User Authentication section of the Users Profile tab.
  - This field is used to upload the user's signature, which is then used to sign documents via the Documents activity within a loan.

Interfaces

- Added the ability to select and send the AMC provider at the time of the integration order, via the new **AMC** field in the Mercury Network Information lightbox, on the Appraisal screen.

General Updates and Enhancements

Loan and User

- Updated sign-in security by removing the **Remember me** checkbox from the Login screen, thus removing what was a security vulnerability.
- Enhanced the Loan Transmittal screen, by making the **Underwriter** field editable, via a new lock icon ().
  - Click this icon to make the field editable. By default, this field is read only (greyed out).
- Updated the VA Addendum by adding the **Seller Concessions** field.
- Updated the Project Information lightbox on the Property screen to include the **Property Is in Project** checkbox.
- Enhanced the **Help** section by allowing the user to undock it (open it in a separate window) via the undock icon ().

  - This undocking feature works the same as Conditions, Documents, and Checklists. The user opens the Help articles in a different window, allowing the user to have the Help articles and the loan screens to be side by side with one another.
- Updated the FHA Appraisals Analysis tab to import the **Estimate Remaining Economic Life** from Mercury.
- The **Minimum Interest** will still calculate/populate on the Loan Estimate, even when the Floor Rate is not entered on the Product & Pricing screen.
- **Project Information** entered on the Property screen is now correctly mapped to the Loan Transmittal.

Contacts Screen

- Updated the Loan Preparer section by adding the **Title** field.
- Updated the Loan Originator section by adding the **First Name**, **Middle Name**, **Last Name**, and **Suffix** fields, as well as changing the previous Name field to **Full Name**.
- Updated the Origination Company section by adding the **Employer Identification Number** field.

Borrower screen

- Enhanced the Borrower Acknowledgement section by adding the **Non-Purchasing Spouse** and **Non-Borrower Household Member** checkboxes, used for borrowers who satisfy these criteria.
  - Along with **Title Only**, selecting these checkboxes will exclude the borrower's income and liability information from the Loan Transmittal.

Transaction Screen

- Updated the M. Other Credits lightbox by adding the **Closing Costs of Simultaneous Loan** field, which auto-populates the Closing Costs from the linked loan.
  - This feature only works when the current loan is linked to another loan.
  - The field is editable, so users can make changes to the amount when applicable.
- Updated the Other Loan Information section by adding the **MERS Original Mortgagee (MOM)** checkbox (information used for MERS registration).
- Enhanced the Reference Dates section by adding the **MERS Registration Date** field (information used to track this date).

Product & Pricing Screen

- Updated the **Cancel PMI Date** field to be editable, via a new lock icon ().
  - Click this icon to make the field editable. By default, this field is read only (greyed out).

- Updated the Rate Adjustments section to include the **Next Rate Adjustment Effective Date** field.
  - When data is entered here, it is also reflected in the same field on the ULDD screen, and vice versa.
- Updated the Copy from Link Loan lightbox by adding **Product and Other Financing** as an option.

Compliance

- Enhanced the Closing Disclosure and Loan Estimate by adding the **From** and **To Borrower** checkboxes to the Cash to Close calculations, to help the user in case of alternate calculations.

Lock

- Updated the Additional Program Details lightbox by adding the **Originator Compensation** field.
- Updated the Available Price Concession Template lightbox by adding the **Note** field, to record anything noteworthy, which is displayed under the Notes column of the History table.
- Updated the Net Sell Price field to the **Anticipated Net Sell Price** on the Final Commitment screen.

Conditions

- Enhanced the condition tables on the My Conditions and All Conditions screens by adding the **Category** and **Issued Date/Time** columns.
- Enhanced the Documents table in the Condition Detail lightbox by adding the **Status**, **Add Date/Time**, **Document Date**, and **Expiration Date** columns.
- Updated the table in Document Management lightbox by adding the **Category** column, thus removing the collapsible sections within the table, which used to separate the document rows by category.
  - This allows the documents to be sorted by Type, Description, By, Time & Date, and Version, without the categories interfering with the sorting.
  - The documents can still be sorted by Category, by clicking the column's header.
- Updated the Create Condition lightbox by adding **Borrower** as an option to be entered in the Issued To field.
- Updated the validation for submitting conditions, where conditions can now be submitted without the need to enter comments or upload documents.
- Updated a condition's Document Preview lightbox by adding the **Document**, **Borrower**, **Document Date**, and **Comment** fields.

Documents

- Updated the Pick & Send Document Request lightbox to the **Send Request** lightbox. The corresponding action button name is changed accordingly as well.
    - Removed the From Pick List and From Document List tables, which are replaced with the **Pick** and **Requested** buttons.
        - Click the Pick button to open the **Document Request Pick List** lightbox, which lists all the documents that used to be in the From Pick List table.
        - Click the Requested button to open the **Requested Document** lightbox, which lists all the documents that used to be in the From Document List table.
    - Added the **Create** button, which retains the functionality of the add icon () of the previous From Document List table.
        - Click this button to open the **Add Document Request** lightbox. After the request is created and saved, it is listed in the Requested Document lightbox.
    - The Send button is carried over from the previous lightbox and functions the same as before.
- Updated the Cancel Document Request button to **Cancel Request**.
- Enhanced the eSign lightbox by adding the **Package Name** field and the **Documents** table, which lists all the documents that are included in the document package.
- Updated the Condition Detail lightbox, which is used in the Documents activity, to give it the same functionality as the corresponding lightbox in the Conditions activity.
    - Users can clear, waive, revise, and submit conditions, without the need to leave the Documents activity and enter the Conditions activity to do these tasks.
    - Users can also edit the condition's Description, Type, ID, Category, Issued To, Cleared By, Due Date, Time, Time Zone, Automatically Reissue Revise Conditions, and Comments fields, as well as upload/remove documents to/from the Documents table.
- Updated the documents table by adding the **Attached** column, which lists the condition(s) linked with the document.

Sandbox

- Updated the All screen to include the **New Scenario**, **Delete**, and **Convert to Loan** buttons, same as the buttons available on the List screen.

Configuration

Roles

- Enhanced the Screens tab by adding the **Expand All** (⊞) and **Collapse All** (⊟) icons to the Loan, Sandbox, Reports, and Trade sections.
    - Use these icons to expand or collapse all components of each section.

Users

- Updated the Profile tab by adding the **Locking Price Configuration** section, which includes the following new fields: **Lock Desk Group**, **Lock Desk Username**, **Pricing Group**, and **Pricing Username**.
    - The Lock Desk User ID and Pricing ID fields are retained from before and added to this section.

Settings

- Updated the Fee Type dropdown list with additional options, such as **Chosen Interest Rate Credit Or Charge Total**, **City Bond Tax**, **Commitment Fee**, **Construction Completion Funds**, **County Bond Tax**, and more.
- Updated the Contact Company Profile tab by adding the **Company Code** field, used for lead source mapping for pricing.
- When a fee's amount is updated, it is now correctly reflected in the Fees Template.

Interfaces

Appraisal Screen

- Enhanced the Appraisal screen by consolidating all the tabs into one screen.
    - The History and the Messages tabs are merged into the new **History** table.
    - Added the **Appraisal Details** lightbox, where data about the appraisal is recorded, such as Date/Time, Appraisal Company, Ordered By, Reference Number, and more, along with Messages.
        - This lightbox is opened by clicking the appraisal's row in the new History table.

Initial/Closing Docs Screen

- Updated the API call for DocMagic Direct by adding the **Document Plan Code** and **Loan Program** fields.
    - The Document Plan Code API call retrieves a list of loan products/programs (Product Code) that is configured in the user's DocMagic account.
    - This allows users to select the DocMagic Loan Program code when they are ordering from DocMagic Direct, when they have not entered the Product Code in Path.

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