

# Path Hacks – LO Quote Screen Workflow

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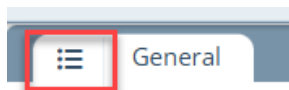
## Introduction

This document is intended to help users navigate through Path and to walk them through the most common tasks in a typical **Quote** screen workflow.

The **Quote** screen is a way for an LO to provide a pre-qualification letter to a borrower within 10 minutes or less depending on the user’s comfort level.

Whatever data is changed in the **Quote** screen will automatically be updated in the other screens in Path, e.g., **Borrower, Property, Product & Pricing, and Transaction** screen. The same can be said if a user updates data in any screen in Path it will write back to the **Quote** screen.

- ✓ Sub-menu icon on the **Production > Quote > General** tab



- ✓ When clicking the icon, it will pull up a dropdown menu of options to navigate quickly.

The screenshot shows the Path Calyx interface for a loan quote. The top navigation bar includes 'Loans', 'STAG5081300006—JOHN QUOTE', 'Production', and 'Quote'. Below this are tabs for 'Send/Status', 'Summary', 'Quote', 'Borrower', 'Property', 'Product & Pricing', 'Transactions', 'Closing Costs', 'Construction', and 'Loan Transmittal'. A dropdown menu is open under the 'Quote' tab, with 'General' selected. The 'Income and Employment' option is highlighted in yellow, and a red arrow points to it. The main content area displays borrower information (Middle Name, Last Name, Suffix, Occupant, Main Contact) and current address details (Address, Unit Type, Unit Number, City, State, ZIP, County, Country, Years at Address, Own/Rent). Contact information (Home Phone, Cell Phone, Work Phone, Fax, Email, Best Contact, Best Time to Call) is also visible. At the bottom, there are buttons for 'TRID FEES WKSHT', 'PRE QUAL LTR', 'AUS - DO', 'AUS - DU', 'AUS - LPA', 'Mortgage Insurance', 'Credit', 'Programs', 'Save', 'Delete', and 'Pricing'.

Example: If you click on the **Income and Employment** option in the dropdown, it will take the user to the **Income and Employment** section within the **General** tab.

The screenshot shows the 'Income and Employment' section. At the top, there is a red box around the 'Income and Employment' header. To the right, 'Total Combined Income' is displayed as \$ 18,025.00. Below this is a table with columns: Borrower, Status, Start Date, End Date, Total Income, Employer/Source, and Self Employed. The table contains two rows: JOHN QUOTE (Current (Primary), 01/01/2014, \$ 11,225.00, HOSPITAL, No) and JANE QUOTE (Current (Primary), 09/01/2015, \$ 6,000.00, DISD, No). Below the table is a section for 'Other Income' with a table and a 'Subject Property Rental Income' section. The 'Other Income' table has columns: Borrower, Amount, and Type. It contains one row: JANE QUOTE (\$ 800.00, Child Support). The 'Subject Property Rental Income' section includes fields for Anticipated Gross Rent (\$), Occupancy Rate (%), and Subject Property Cash Flow (\$ 0.00).

- ✓ The Loan Officer can review the data section by section from top to bottom starting with the **Borrower Information** section.
- ✓ Depending on what data was provided from the borrower from their on-line loan application the user could be required to fill in the missing data.

Note: Loan Officer will be able to review and edit data for multiple borrowers on the Quote screen.

## Borrower Information

The subsections are:

- ✓ **Personal Information**
- ✓ **Current Address**
- ✓ **Contact Information**

The screenshot shows the 'Borrower Information' form in a software application. The form is divided into three main sections: Personal Information, Current Address, and Contact Information. Each section is highlighted with a red box. The Personal Information section includes fields for First Name (JOHN), Middle Name, Last Name (QUOTE), Suffix, SSN (991-91-9991), Date of Birth (11/29/1980), Citizenship (US Citizen), Preferred Language (English), and Will you occupy the property as your primary residence? (Yes). The Current Address section includes fields for Address (23709 W 39TH STREET), Unit Type, Unit Number, City (Dallas), State (TX), ZIP (75231), County (DALLAS), Country (United States), Years at Address (10), Months at Address (0), and Own/Rent (Own). The Contact Information section includes fields for Home Phone, Cell Phone ((214) 797-7500), Work Phone, Fax, Email (john.quote@yahoo.com), Best Contact (Cell Phone), and Best Time to Call (1:00PM).

1. Review the following:

- **Marital Status**
- **Married To**
- **Number of Dependents**
- **Ages**
- **Present Primary Housing Expenses**
- **Borrower Acknowledgement**
  - This is important to give you permission to order credit
- **Non-Borrower Acknowledgements**
  - Click on the information icon for each indicator

Loans ▾ @ STAG5081300006—JOHN QUOTE ✕ ▾ Production ▾ Quote ▾

Send/Status Summary Quote Borrower Property Product & Pricing Transactions Closing Costs Construction Loan Transmittal ▾

General Loan Comparison

Will you occupy the property as your primary residence? Yes ▾

**Marital Status** Married ▾ Married To JANE QUOTE ▾ Number of Dependents 0 Ages

**Present Primary Housing Expenses**

Rent	\$ 0.00	First Mortgage (P&I)	\$ 1,000.00	Subordinate Lien(s) (P&I)	\$ 0.00
Homeowner's Insurance	\$ 125.00	Supplemental Property Insurance	\$ 0.00	Property Taxes	\$ 700.00
Mortgage Insurance	\$ 0.00	Association/Project Dues	\$ 0.00	Other	\$ 0.00
<b>Total</b>	<b>\$ 1,825.00</b>				

**Other Information**

Application Type  Shared With  Legal Entity

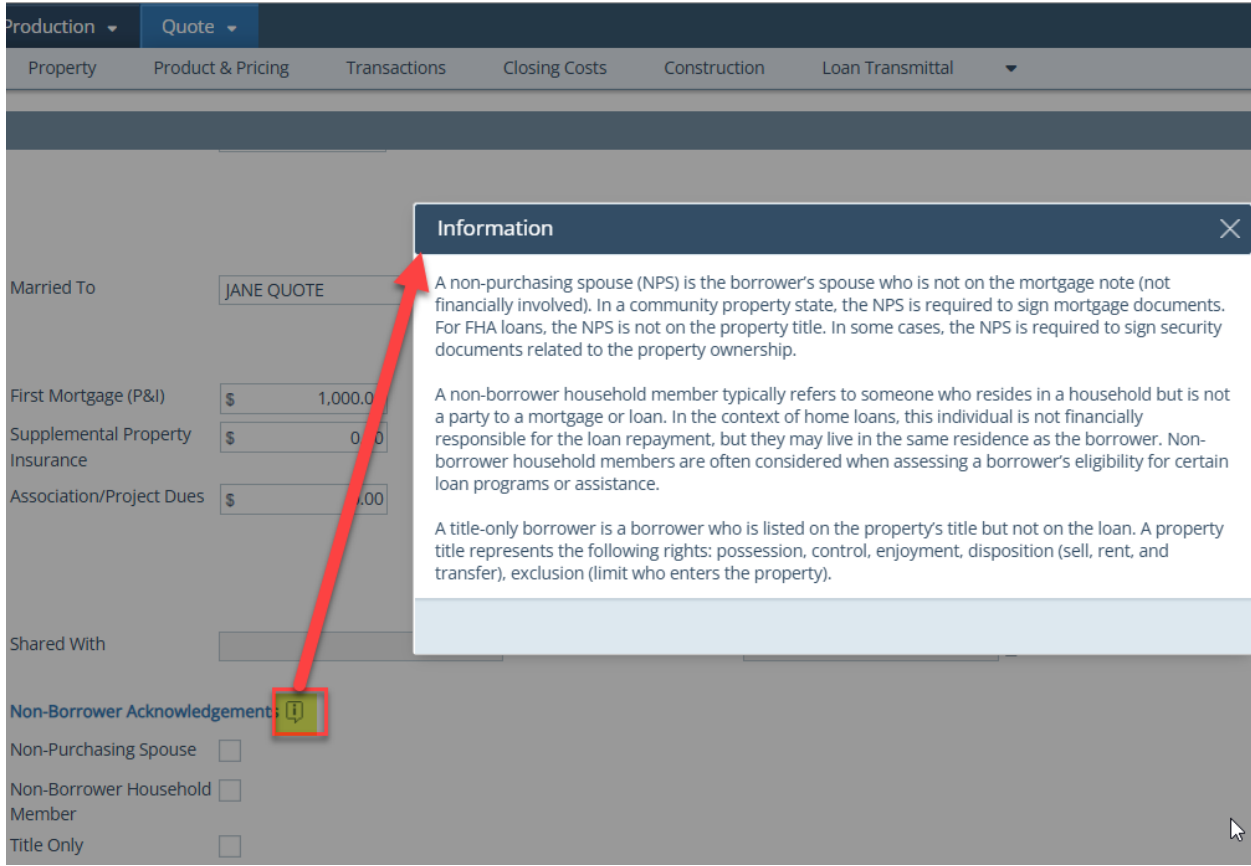
**Borrower Acknowledgements**

- Credit Consent
- eConsent
- First-Time Homebuyer
- Co-Signer

**Non-Borrower Acknowledgements** ⓘ

- Non-Purchasing Spouse
- Non-Borrower Household Member
- Title Only

Example of clicking on the information icon to give helpful information.



2. Continue to review the following

– **Demographics**

**Demographics**

**Ethnicity**

Hispanic or Latino       Mexican       Puerto Rican       Cuban       Other \_\_\_\_\_

Not Hispanic or Latino       I Do Not Wish to Furnish       Not Applicable

**Sex**

Female       Male       I Do Not Wish to Furnish       Not Applicable       Other \_\_\_\_\_

**Race**

American Indian or Alaska Native      Tribe: \_\_\_\_\_

Asian

Asian Indian       Chinese       Filipino       Japanese       Korean

Vietnamese       Other \_\_\_\_\_

Black or African American

African American       Ethiopian       Hatian       Jamaican       Nigerian

Somali       Other \_\_\_\_\_

Native Hawaiian or Other Pacific Islander

– **Declarations**

Note: Section A. must be answered by all borrowers and cannot be left blank on any loan scenario. If left blank PATH will not be able to calculate the Debt To Income Ratio.

**Declarations**

A. Will you occupy the property as your primary residence? **Yes**

If YES, have you had an ownership interest in another property in the last three years? **Yes**

If YES, complete 1 and 2 below.

1. What type of property did you own: primary residence, FHA secondary residence,

2. How did you hold title to the property; by yourself, jointly with your spouse, or jointly with another person?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? **No**

C. Are you borrowing any money for this real estate transaction or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? **No**

If YES, what is the amount of this money?

D1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? **No**

D2. Have you or will you be applying for any new credit on or before closing this loan that is not disclosed on this loan application? **No**

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes? **No**

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? **No**

G. Are there any outstanding judgments against you? **No**

H. Are you currently delinquent or in default on a federal debt? **No**

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? **No**

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? **No**

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? **No**

L. Have you had property foreclosed upon in the last 7 years? **No**

M. Have you declared bankruptcy within the past 7 years? **No**

If Yes, identify the type(s) of bankruptcy:

Chapter 7  Chapter 11  Chapter 12  Chapter 13

**Military Service**

**Military Service**

Borrower (or deceased spouse) Served or Is Serving in the US Armed Forces

Check All That Apply:

Currently Serving on Active Duty

Projected Expiration Date of Service/Tour

Currently Retired, Discharged, or Separated from Service

Non-Activated Member of the Reserve or National Guard

Surviving Spouse

**Credit Report Data**

**Credit**

If the borrower provides their SSN, DOB and gives their credit consent, the LO can order credit.

First Name	<input type="text" value="JOHN"/>
Middle Name	<input type="text"/>
Last Name	<input type="text" value="QUOTE"/>
Suffix	<input type="text"/>
Nickname	<input type="text"/>
SSN	<input type="text" value="991-91-9991"/> <input type="button" value="🔗"/>
Date of Birth	<input type="text" value="11/29/1980"/> <input type="button" value="📅"/> Age <input type="text" value="44"/>

<b>Borrower Acknowledgements</b>	
Credit Consent	<input checked="" type="checkbox"/>
eConsent	<input checked="" type="checkbox"/>
First-Time Homebuyer	<input type="checkbox"/>
Co-Signer	<input type="checkbox"/>

✓ The LO can simply order credit by clicking the **Credit** button.

The screenshot shows the 'Quote' screen with the following sections:

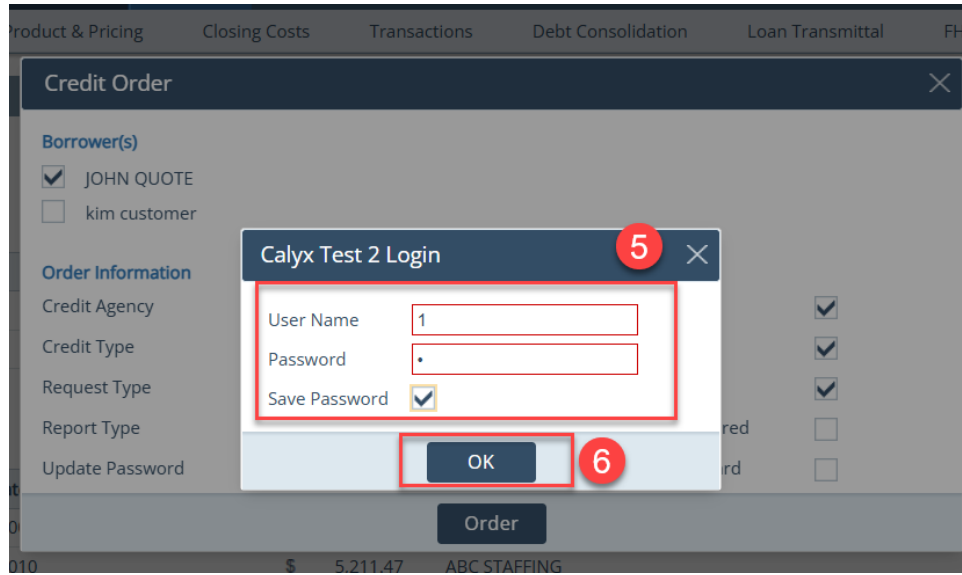
- Present Primary Housing Expenses:** A table with columns for expense type and amount. Total is \$1,825.00.
- Other Information:** Application Type, Shared With, Legal Entity.
- Borrower Acknowledgements:**
  - Credit Consent
  - eConsent
  - First-Time Homebuyer
  - Co-Signer
- Non-Borrower Acknowledgements:**
  - Non-Purchasing Spouse
  - Non-Borrower Household Member
  - Title Only
- Demographics:** Ethnicity (Hispanic or Latino, Not Hispanic or Latino, Mexican, I Do Not Wish to Furnish, Puerto Rican, Not Applicable, Cuban), Sex (Female, Male, I Do Not Wish to Furnish, Not Applicable).
- Bottom Navigation Bar:** TRID FEES WKSHT, PRE QUAL LTR, AUS - DO, AUS - DU, AUS - LPA, Mortgage Insurance, **Credit**, Programs, Save, Delete, Pricing.

- ✓ Once the **Credit** button is clicked a **Credit Order** lightbox will pop up.
  1. Confirm the names are checked to include in the order.
  2. Complete the required dropdowns (**Credit Agency, Credit Type, Request Type**).
  3. Check the credit bureaus.
  4. Click on the **Order** button.

The Credit Order lightbox contains the following information:

- Borrower(s):**
  - JOHN QUOTE
  - JANE QUOTE
- Order Information:**
  - Credit Agency: Advantage Credit, Inc
  - Credit Type: Credit Report
  - Request Type: Order New Report
  - Report Type: Joint
  - Update Password:
  - Equifax:
  - Experian:
  - Trans Union:
  - Credit Pin Required:
  - Pay by Credit Card:
- Order Button:** Order

5. Enter your credentials.
6. Click the **OK** button.



7. Confirm the borrower's information.
8. Click on the **Submit** button.

**Credit Report Request**

**Borrower**

First Name: JOHN  
 Middle:   
 Last Name: QUOTE  
 Suffix:   
 SSN: 912-01-0212  
 Date of Birth: 01-01-1970  
 Age: 52

**Present Address**

Street Address: 10655 Birch St  
 City: Burbank  
 State: CA ZIP: 91502

**Previous Address**

Street Address: 123 main st  
 City: Burbank  
 State: CA ZIP: 91502

Credit Report Type: Individual

**Submit**

9. Review liabilities to import.

10. It is recommended that you click on the **Import All** button.

**JOHN QUOTE Credit**

**Liabilities Excluded from Import**

Status	Creditor	Type	Balance	Payment
Open	MACYS CARD	Revolving	\$ 0.00	\$ 0.00
Open	FIRST USA	Revolving	\$ 0.00	\$ 0.00
Closed	RETAILERS NATI...	Revolving	\$ 0.00	\$ 0.00
Closed	CHASE MBNA	Revolving	\$ 0.00	\$ 0.00
Closed	MASTERCARD	Revolving	\$ 0.00	\$ 0.00
Closed	PIERI	Revolving	\$ 0.00	\$ 0.00

**Liabilities to Import**

Status	Creditor	Type	Balance	Payment
Open	CHASE, INC.	Mortgage	\$ 100,000.00	\$ 1,015.00
Open	SALLIE MAE	Installment Loan	\$ 2,500.00	\$ 0.00
Open	SALLIE MAE	Installment Loan	\$ 508.00	\$ 50.00
Open	TOYOTA CREDIT	Installment Loan	\$ 15,838.00	\$ 25.00
Open	UNIVERSAL VISA	Revolving	\$ 300.00	\$ 25.00

**Borrower**

	Current Credit Scores	New Credit Scores
Equifax	760	760
Experian	765	765
TransUnion	779	779

**Co-Borrower**

	Current Credit Scores	New Credit Scores

**Import All** **Import Credit Scores** **Import Liabilities** **Do Not Import**

- ✓ Once the liabilities have been imported back into Path, it will also bring in the borrower’s FICO scores.
- ✓ The Loan Officer can click on the **Credit Reference Number** to view the full credit report.

Credit Report Data						
Borrower	Credit Reference Number	Representative Credit Score	Experian	Equifax	TransUnion	Median
<input type="checkbox"/> JOHN QUOTE	CALYX-99999	765	765	760	779	765

CALYX SOFTWARE DEMO						
DATE ORDERED: 9/30/2002			REQUESTED BY: CALYX DEMO			
ACCOUNT #: DEMO			PREPARED FOR: CALYX DEMO			
ORDER #: CALYX-99999						
REPORT PRICE: \$00.00						
BORROWER INFORMATION		PRESENT ADDRESS		PREVIOUS ADDRESS		
BORROWER: John Homeowner SSN: 300-40-5000		175 13th Street Washington, DC 20013		1234 Main Street Baltimore, MD 21227		
SPOUSE: Mary Homeowner SSN: 500-22-2000		Own/Rent: Rent Since: 1998		Own/Rent: Rent How Long: 3 years		
CREDIT BUREAU SCORES						
JOHN HOMEOWNER			MARY HOMEOWNER			
BEACON/Equifax: 760 Empirica/TransUnion: 779 Experian: 765			BEACON/Equifax: 783 Empirica/TransUnion: 768 Experian: 785			
TRADELINES	PYMT AMT	DATE OPENED	HIGH CREDIT	BALANCE	STATUS	30-60-90
CHASE 58652333	257.44	05/99	12547.00	5000.00	I-1	0,0,0
SALLIE MAE 950254520	49.24	09/92	5000.00	2500.00	I-1	0,0,0
SALLIE MAE 950753240	24.63	09/93	2500.00	1100.00	I-1	0,0,0
TOYOTA CREDIT 3210989098	500.03	05/00	24371.00	15838.00	I-1	0,0,0

## Income and Employment

Subsections are:

- ✓ **Income**
- ✓ **Other Income**
- ✓ **Subject Property Rental Income**

**Note:** If the Income is changed on the **Quote** screen it will carry over to the remaining screens in Path.

**Income and Employment**

Total Combined Income \$ 18,025.00

Borrower	Status	Start Date	End Date	Total Income	Employer/Source	Self Employed
<input type="checkbox"/> JOHN QUOTE	Current (Primary)	01/01/2014		\$ 11,225.00	HOSPITAL	No
<input type="checkbox"/> JANE QUOTE	Current (Primary)	09/01/2015		\$ 6,000.00	DISD	

**Other Income**

Borrower	Amount	Type
<input type="checkbox"/> JANE QUOTE	\$ 800.00	Child Support

**Subject Property Rental Income**

Anticipated Gross Rent \$

Occupancy Rate %

Subject Property Cash Flow \$ 0.00

## Assets

Subsections are:

- ✓ **Bank Accounts, Retirement and Other Accounts - Other Assets - Other Credits**
- ✓ **Gift Funds**

**Assets**

**Bank Accounts, Retirement and Other Accounts- Other Assets - Other Credits**

Total Assets \$ 534,450.00 Total Liquid Assets \$ 29,450.00

Borrower	Type	Institution	Account Number	Cash/Balance/Market Value	Source Amount
<input type="checkbox"/> JOHN QUOTE	Savings Account	CHASE BANK	1234	\$ 6,200.00	\$
<input type="checkbox"/> JOHN QUOTE	Pending Net Sale Proceeds From R...	HALSTEAD BANK		\$ 150,000.00	\$
<input type="checkbox"/> JOHN QUOTE	Checking Account	CHASE BANK	5510541	\$ 23,250.00	\$

**Gift Funds**

Borrower	Donor	Relationship	Deposited	Cash/Balance/Market Value	Source Amount
No records					

## Property You Own (REO)

Note: If the borrower does not fill in the REC Section on-line, then the Loan Officer will have to input the information.

**Property You Own**

Total Market Value \$ 355,000.00 Total Monthly Payment \$ 1,575.00 Total Gross Rent \$ 0.00

Total Liens \$ 200,000.00 Total Tax, Insurance, Maintenance \$ 825.00 Total Net Rental Income \$ 0.00

Borrower	Address	Subject	Current	Status	Market Value	Liens	Payment	Net Rental
<input type="checkbox"/> JOHN QUOTE	23709 W 39TH STREET	No	Yes	Pending Sale	\$ 355,000.00	\$ 200,000.00	\$ 1,000.00	\$ 0.00

If the Loan Officer is required to input the REO information. They can click on the **PLUS icon**, and a light box will come up to input the REO information. The **Property Status** field must be completed from the drop-down option.

Keep in mind the following:

- ✓ **Sold:** Payment would not be included in the debt-to-income ratio

- ✓ **Retained:** Payment will be included in the debt-to-income ratio
- ✓ **Pending Sale:** Payment would not be included in the debt-to-income ratio

**Property You Own**

Borrower: JOHN QUOTE

Subject Property:

Current Residence:

Address: 23709 W 39TH STREET

Unit Type:

Unit Number:

City: Goddard

State: KS ZIP: 67052

Country: United States

**Property Status:** Pending Sale

Property Type:

Current Occupancy:

Intended Occupancy:

Number of Units:

Present Market Value: \$ 399,000.00

Amount of Liens: \$ 200,000.00

Gross Rental Income: \$

Mortgage Payments: \$ 1,000.00

Taxes, Ins., and Maintenance: \$ 825.00

Occupancy Rate:  %

Ownership Percent:  %

Net Rental Income/Subject Property Cash Flow: \$ 0.00

Number of ADUs:

Associated Liabilities: Yes

Jointly Held With:  JANE QUOTE

Buttons: Previous, Next, **Save**, New, Delete

## Liabilities

### Items Imported in from the Credit Report

Note: The user can click on the add icon to add any additional liabilities not listed on the credit report.

Liabilities		Total Liabilities	\$ 227,850.00	Total Monthly Payment	\$ 605.00		
Borrower	Type	Creditor	Balance	Payment	PAC	Omit	
<input type="checkbox"/> JOHN QUOTE	Revolving	TARGET	\$ 800.00	\$ 25.00	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> JOHN QUOTE	Mortgage	CALIBER HOME LOANS	\$ 200,000.00	\$ 1,575.00	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> JOHN QUOTE	Revolving	AMAZON	\$ 2,400.00	\$ 50.00	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> JOHN QUOTE	Revolving	DISCOVER CARD SERVIC	\$ 1,800.00	\$ 50.00	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> JANE QUOTE	Installment Loan	HONDA	\$ 21,250.00	\$ 430.00	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> JANE QUOTE	Revolving	VISA	\$ 800.00	\$ 25.00	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> JANE QUOTE	Revolving	WALMART	\$ 800.00	\$ 25.00	<input type="checkbox"/>	<input type="checkbox"/>	

## Reference Dates

Key fields:

- ✓ **Application Date**
  - Keep in mind this date can start the 72-hour window for RESPA
- ✓ **Estimated Closing Date**
- ✓ **First Payment Date**

<b>Reference Dates</b>			
Application Date	<input type="text"/>	Estimated Closing Date	09/12/2025
Interview Date	<input type="text"/>	First Payment Date	11/01/2025
		Originator Signature Date	<input type="text"/>
		MERS Registration Date	<input type="text"/>

## Loan & Product Information

1. Click on the **Programs** button and to open the lightbox listing all the applicable programs.



Program Name	Program Code	Loan Type	Amortization	Loan Term
<input type="radio"/> VA - 30 Yr. Fixed	V30F	VA	Fixed	360
<input type="radio"/> VA - 25 Yr. Fixed	V25F	VA	Fixed	300
<input type="radio"/> VA - 20 Yr. Fixed	V20F	VA	Fixed	240
<input type="radio"/> VA - 15 Yr. Fixed	V15F	VA	Fixed	180
<input type="radio"/> VA - 10 Yr. Fixed	V10F	VA	Fixed	120
<input type="radio"/> USDA - 30 Yr. Fixed	U30F	USDA	Fixed	360
<input type="radio"/> USDA - 20 Yr. Fixed	U20F	USDA	Fixed	240
<input type="radio"/> USDA - 15 Yr. Fixed	U15F	USDA	Fixed	180
<input type="radio"/> USDA - 10 Yr. Fixed	U10F	USDA	Fixed	120
<input type="radio"/> FHA 30 Yr. ARM - 7/1	V30F	FHA	ARM	360
<input type="radio"/> FHA 30 Yr. ARM - 5/1	V30F	FHA	ARM	360
<input type="radio"/> FHA 30 Yr. ARM - 3/1	V30F	FHA	ARM	360
<input type="radio"/> FHA 30 Yr. ARM - 10/1	V30F	FHA	ARM	360
<input type="radio"/> FHA 15 Yr. ARM - 7/1	V15F	FHA	ARM	180
<input type="radio"/> FHA 15 Yr. ARM - 5/1	V15F	FHA	ARM	180
<input type="radio"/> FHA 15 Yr. ARM - 3/1	V30F	FHA	ARM	180
<input type="radio"/> FHA 15 Yr. ARM - 10/1	V15F	FHA	ARM	180
<input type="radio"/> FHA - 30 Yr. Fixed	F30F	FHA	Fixed	360
<input type="radio"/> FHA - 20 Yr. Fixed	F20F	FHA	Fixed	240
<input type="radio"/> FHA - 15 Yr. Fixed	F15F	FHA	Fixed	180
<input type="radio"/> FHA - 10 Yr. Fixed	F10F	FHA	Fixed	120
<input type="radio"/> Copy of CONV - 30 Yr. Fixed	C30F	Conventional	Fixed	360
<input type="radio"/> Conventional 2-1 Buydown	CF	Conventional	Fixed	360
<input type="radio"/> CONV - 30 Yr. Fixed (2nd Lien)	C30F	Conventional	Fixed	360
<input type="radio"/> CONV - 30 Yr. Fixed	C30F	Conventional	Fixed	360
<input type="radio"/> CONV - 25 Yr. Fixed	C25F	Conventional	Fixed	300
<input type="radio"/> CONV - 20 Yr. Fixed	C20F	Conventional	Fixed	240
<input type="radio"/> CONV - 15 Yr. Fixed	C15F	Conventional	Fixed	180
<input type="radio"/> CONV - 10 Yr. Fixed	C10F	Conventional	Fixed	120

FHA 15 Yr. ARM - 10/1

CONV - 30 Yr. Fixed

CONV - 25 Yr. Fixed

CONV - 20 Yr. Fixed

CONV - 15 Yr. Fixed

CONV - 10 Yr. Fixed

100

✓ This will auto fill in the **Loan Type**, **Lien Position**, **Amortization Type**, and **Loan Term**.

## ⬆️ Loan & Product Information

Loan Type	Conventional	▼
Occupancy		▼
Lien Position	First	▼
Loan Purpose		▼
Refinance Type		▼
Amortization Type	Fixed	▼
Product Plan		▼
Primary Housing	0.000%	
Total Obligations	0.000%	
LTV/CLTV	0.000%	0.000%
Sales Price	\$	
Estimated Value	\$	
Base Loan Amount	\$	0.00
Total Loan Amount	\$	0.00
Note Rate		%
Loan Term/Due In (months)	360	0
Interest Only	<input type="checkbox"/>	Term <input type="text"/> Months

- In the **Loan & Product Information** section, complete the fields in the following sections that did not get filled in from the Programs Template or by the borrower.
  - The fields in white must be completed and the gray fields will populate based off logic.
- The user is required to fill in the insurance and property taxes by clicking their edit icons.
- The user needs to indicate **Yes** or **No** if **Escrows** will be included in the loan.
- Other Financing** is for DPA loans or first liens if you are doing a 2<sup>nd</sup> Lien.

**1 Loan & Product Information**

Loan Type: Conventional  
 Occupancy: Primary Residence  
 Lien Position: First  
 Loan Purpose: Purchase  
 Refinance Type:   
 Amortization Type: Fixed  
 Product Plan:   
 Primary Housing: 20.270%  
 Total Obligations: 23.627%  
 LTV/CLTV: 80.000% / 80.000%  
 Sales Price: \$ 500,000.00  
 Estimated Value: \$ 500,000.00  
 Base Loan Amount: \$ 400,000.00  
 Total Loan Amount: \$ 400,000.00  
 Note Rate: 7.250%  
 Loan Term/Due In (months): 360 / 360  
 Interest Only:  Term  Months

**2 Proposed Housing Expense**

First Mortgage (P&I)	\$ 2,728.71
Subordinate Lien(s) (P&I)	\$ 0.00
Homeowners Insurance	\$ 125.00
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 800.00
Mortgage Insurance	\$ 0.00
Association/Project Dues	\$
Other	\$ 0.00
<b>Total</b>	<b>\$ 3,653.71</b>

**3 Waive Escrow(s)**

Waive Escrow(s):   
 Escrow Insurance: Yes  
 Escrow Tax: Yes  
 Escrow MI:   
 Escrow HOA:   
 Escrow Insurance, Escrow Tax, Escrow MI, and Escrow HOA are dropdown menus.

**4 Other Financing**

Total Other Financing Balance: \$ 0.00  
 Total Monthly Amount: \$ 0.00

Lien Position	Balance	Monthly Amount
No records		

Note: To include the insurance and property taxes, you need to click on the edit icon in step 2 to have a light box open. You will input the estimated **Monthly Amount** for both insurance and property taxes and click the **Save** button.

**Homeowner's Insurance**

Type: Homeowner's Insurance  
 Monthly Amount: \$ 125.00  
 Use Annual Amount:   
 Annual Amount: \$ 1,500.00  
 Use Percentage:   
 Percent: %  
 Based On:   
 Total Monthly Amount: \$ 125.00

**Save**

**Property Taxes**

Type: Property Tax  
 Monthly Amount: \$ 800.00  
 Use Annual Amount:   
 Annual Amount: \$ 9,600.00  
 Use Percentage:   
 Percent: %  
 Based On:   
 + Add Tax  
 Total Monthly Amount: \$ 800.00

**Save**

Note: The LO can order the **Mortgage Insurance** quote with the click of a button.

### Loan & Product Information

Loan Type	Conventional	<b>Proposed Housing Expense</b>		Other f
Occupancy	Primary Residence	First Mortgage (P&I)	\$ 2,728.71	Total Ot
Lien Position	First	Subordinate Lien(s) (P&I)	\$ 0.00	Balance
Loan Purpose	Purchase	Homeowners Insurance	\$ 125.00	Total M
Refinance Type		Supplemental Property Insurance	\$ 0.00	
Amortization Type	Fixed	Property Taxes	\$ 800.00	<b>Li</b>
Product Plan		Mortgage Insurance	\$ 0.00	No rec
Primary Housing	20.270%	Association/Project Dues	\$	
Total Obligations	23.627%	Other	\$ 0.00	
LTV/CLTV	80.000% / 80.000%	Total	\$ 3,653.71	
Sales Price	\$ 500,000.00	Waive Escrow(s)	<input type="checkbox"/>	
Estimated Value	\$ 500,000.00	Escrow Insurance	Yes	
Base Loan Amount	\$ 400,000.00	Escrow Tax	Yes	
Total Loan Amount	\$ 400,000.00	Escrow MI		
Note Rate	7.250%	Escrow HOA		
Loan Term/Due In	360 / 360			

- ✓ Once the **Mortgage Insurance** button is clicked, it will pop up a light box directing the Loan Officer to the Mortgage Insurance Interface to order an MI Quote.
  1. Select **MI Provider** from the drop-down menu.
  2. Select the request type from the drop-down menu.
  3. Complete all the Red Fields in PATH (**Premium Plan, Renewal Type, MI Coverage, and Paid By**).

**Note:** The **Copy MI Data to Loan** box must be checked for the MI data to be copied back into Path.

4. Click **Order** button.

MI Provider **1**  Premium Plan  Rate Quote Number

Request Type  Renewal Type **3**  MI Certificate Number

Update Password  **2** MI Coverage  **Copy MI Data to Loan**  **4**

Vendor Specific Coverage Requirements  Paid By  Message to MI Provider

MI Program

Special Program

Refundable

**Documents**

Document Name

No Documents Added

**History**

x 🔍

Date/Time	MI Provider	MI Certificate/ Rate Quote Number	Status	Request Type	Premium Plan	Paid By	Upfront Amount	Renewal 1 Amount	Renewal 2 Amount	Prepaid Amount	Mess
No records											


**5**

- ✓ The MI company will show a quote and a reference number that will import back into Path.

Quick View
✕


Description:  
Status: Deleted

◀ Prev
⬆️ ⬇️ 1 / 2
Next ▶



**TEST RATE QUOTE**

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%**

**QUOTE DETAILS**

LOAN		PROPERTY	
Loan Purpose	Purchase	Property Value	\$340,000

## Programs & Pricing

- ✓ Program will be filled in when you select the program template

**Programs & Pricing**

**Request Information**

Lock Period  Documentation Program Type

Product Type

Broker Comp Paid By

**Response Information**

Last Priced Date/Time

Group  Group ID

Investor/Provider  Investor/Provider ID

**Program** CONV - 30 Yr. Fixed Program ID

Product  Product Code

ARM Product  ARM Product Number

Starting Adjusted Rate  %

Discount/Rebate at Start  %

Base Rate  %

## Subject Property

- ✓ **Prequalification** checkbox
  - If checked it will gray out the **Address** fields and this will not trigger RESPA.
- ✓ Property Type must be entered and cannot be left blank on any loans.
 

**Note:** If the Property Type is blank, you will not be able to select your Fee Templates.

**Subject Property**

Prequalification  Same as Current Address

Address

Unit Type

Unit Number

City

State  ZIP

County

Property Type

Attachment Type

Number of Units  Year Built

Number of ADUs  Estate Held

## Configurable Buttons

