# Path Hacks – LO Quote Screen Workflow

## Contents



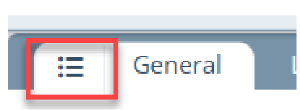
## Introduction

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.

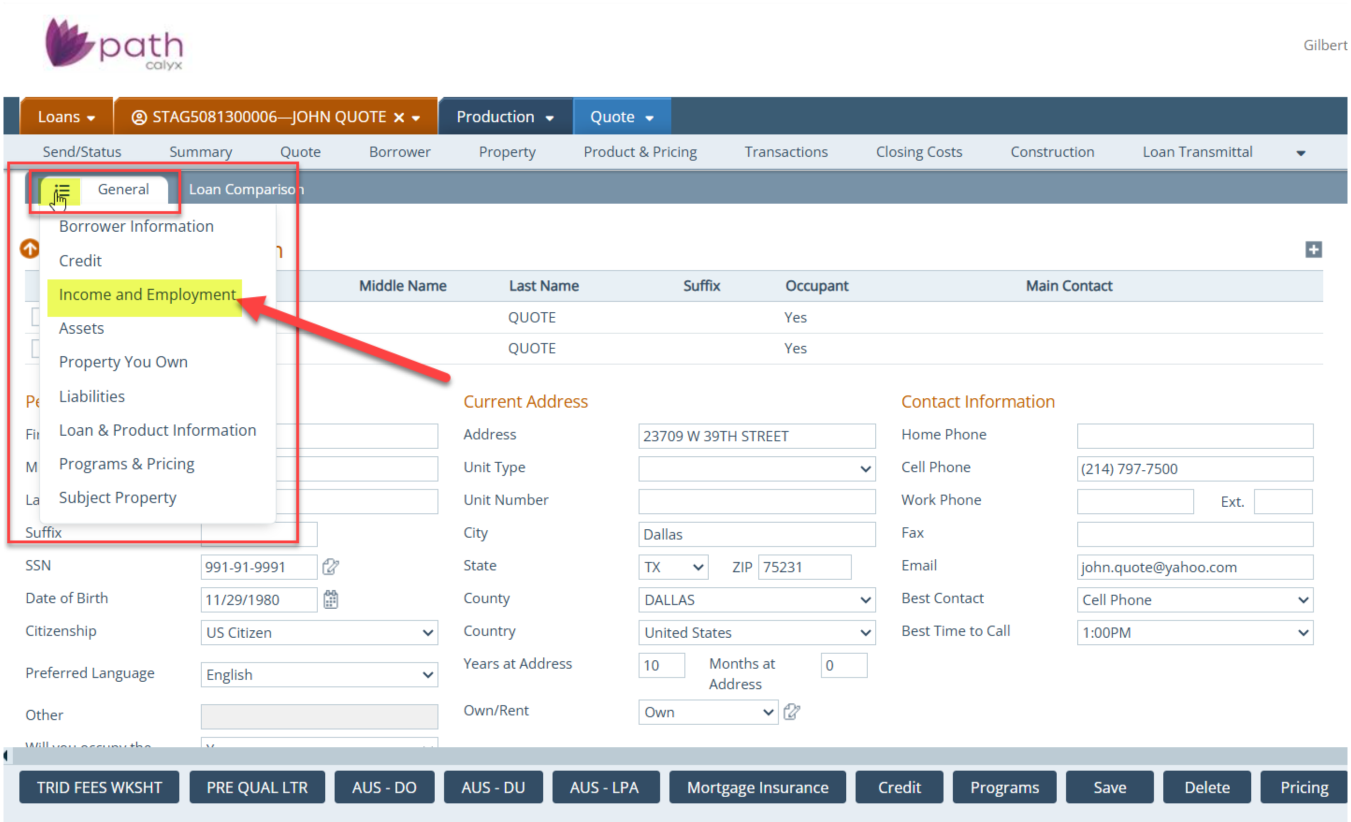
The **Quote** screen is a way for an LO to provide a pre-qualification letter to a borrower within 10 minutes or less depending on the user's comfort level.

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.

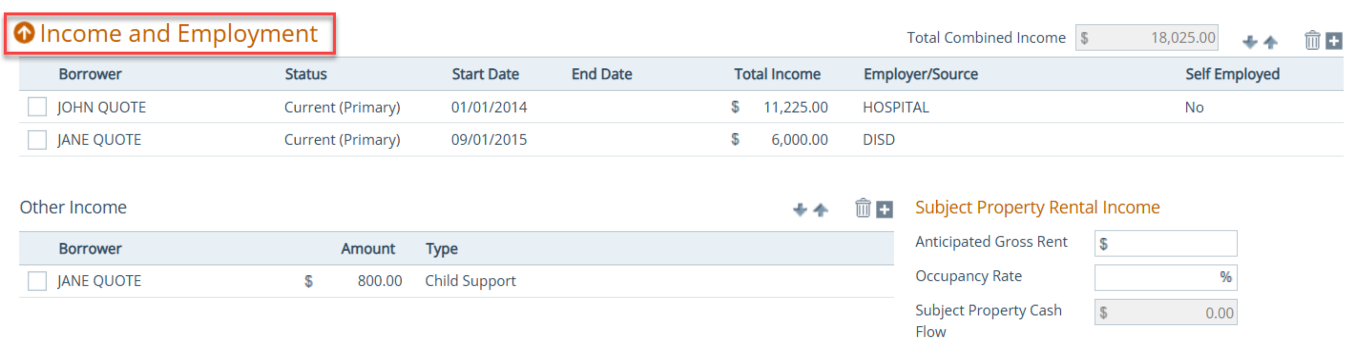
- ✓ Sub-menu icon on the **Production** > **Quote** > **General** tab




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




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.



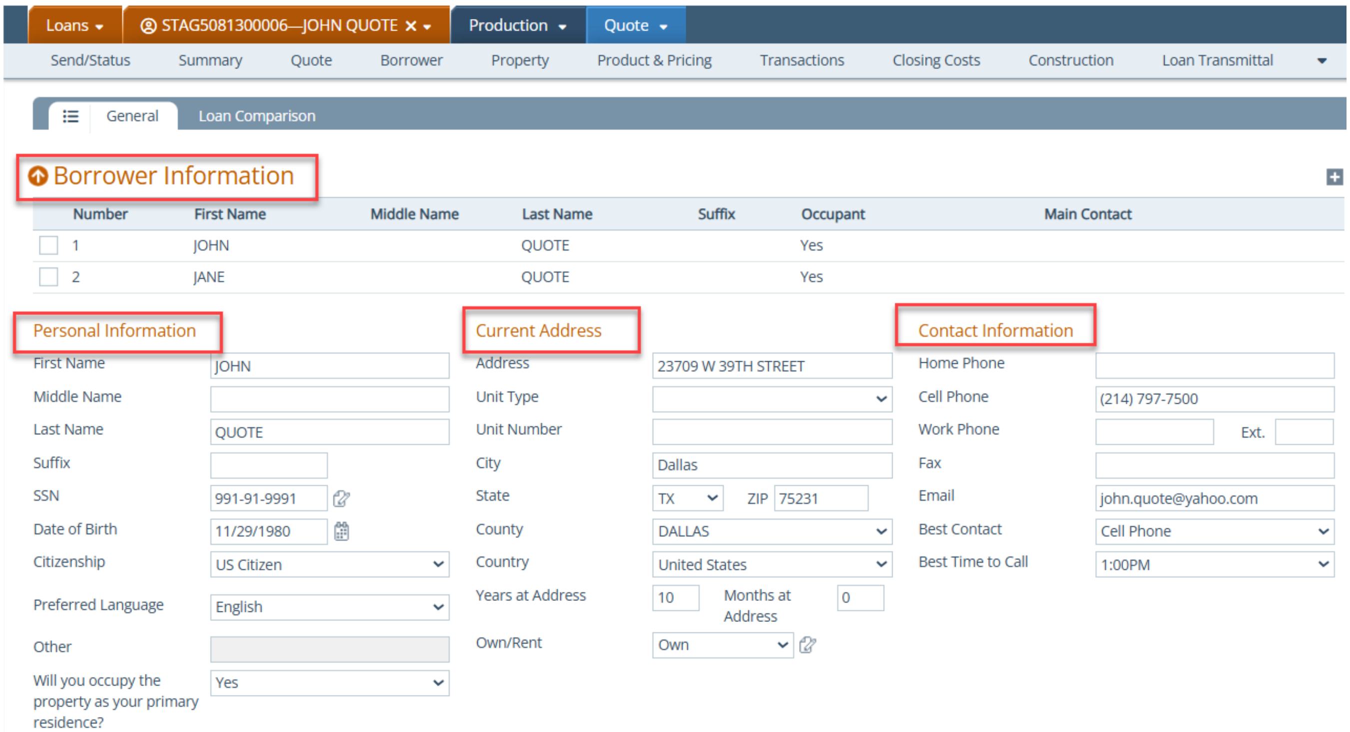

- ✓ The Loan Officer can review the data section by section from top to bottom starting with the B**orrower Information** section.
- ✓ Depending on what data was provided from the borrower from their on-line loan application the user could be required to fill in the missing data.

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

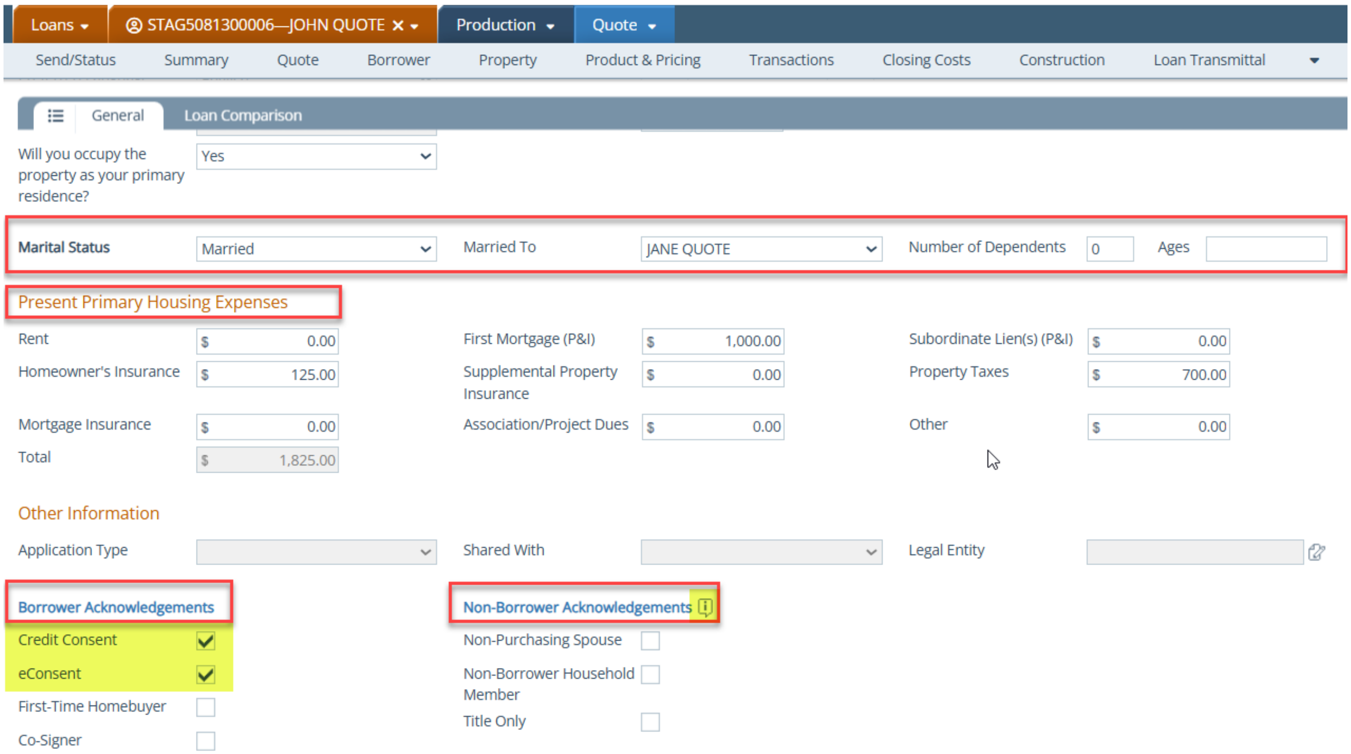
# Borrower Information

The subsections are:

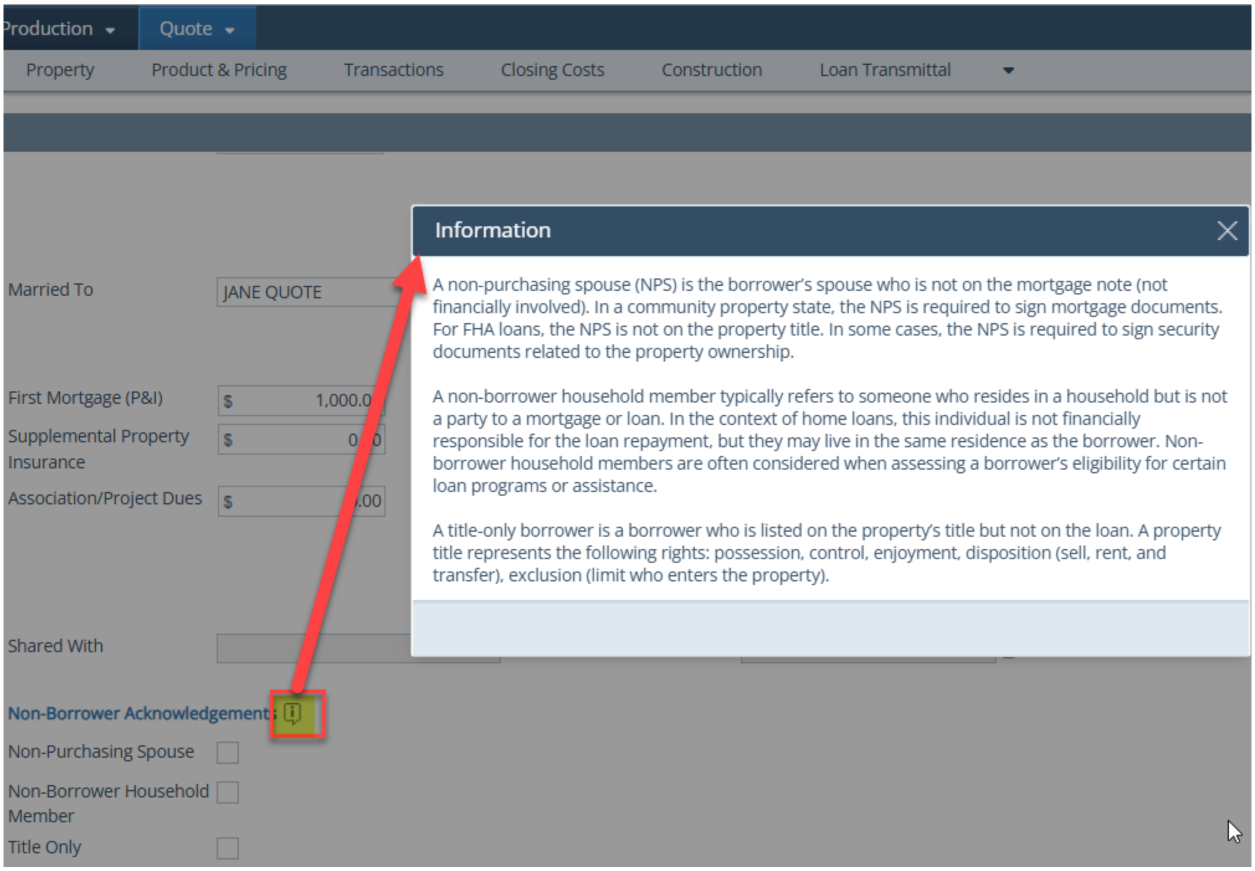
- ✓ **Personal Information**
- ✓ **Current Address**
- ✓ **Contact Information**




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

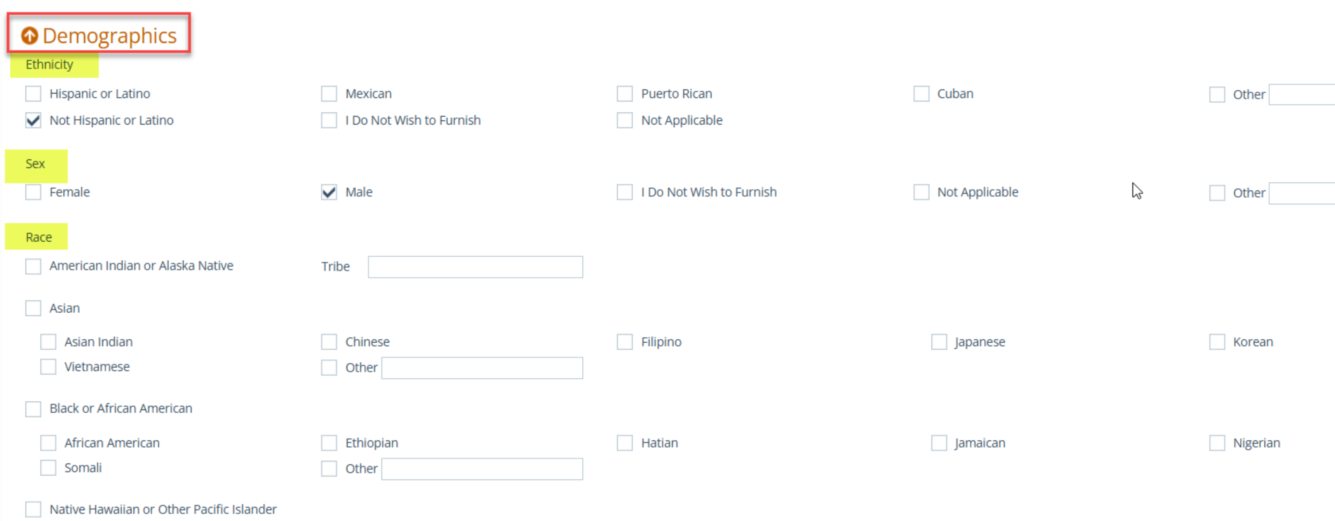



Example of clicking on the information icon to give helpful information.



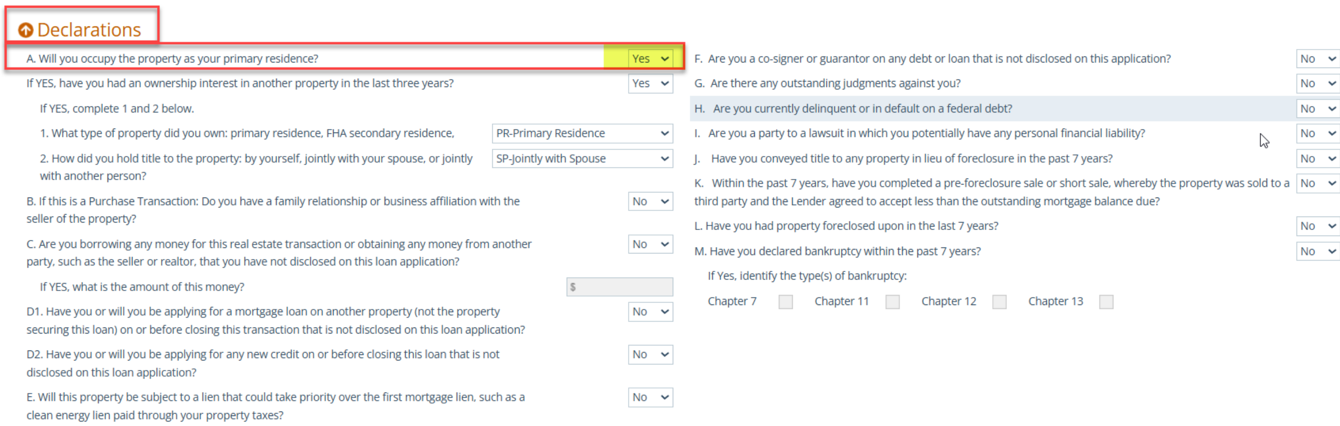

2. Continue to review the following

   - **Demographics**

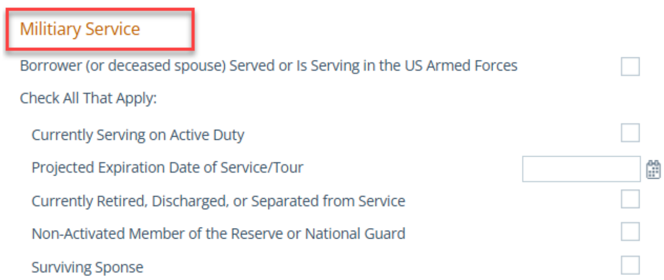



   - **Declarations**

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.



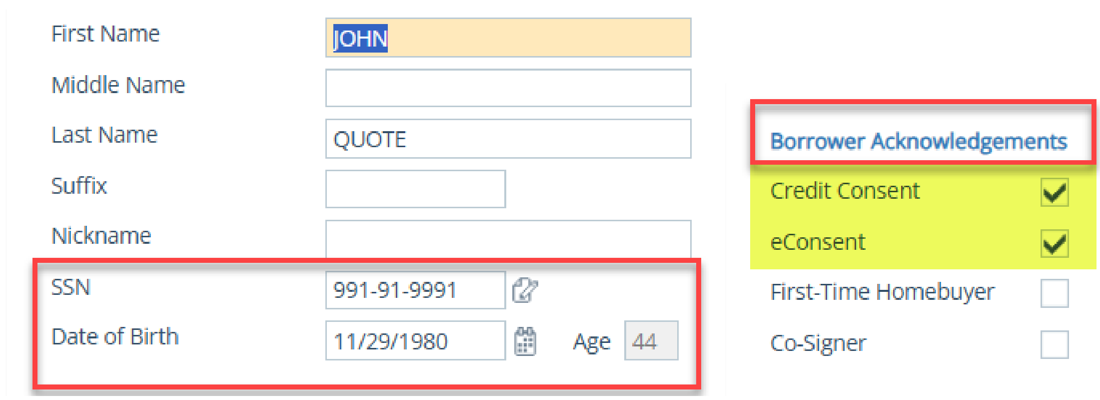

- **Military Service**



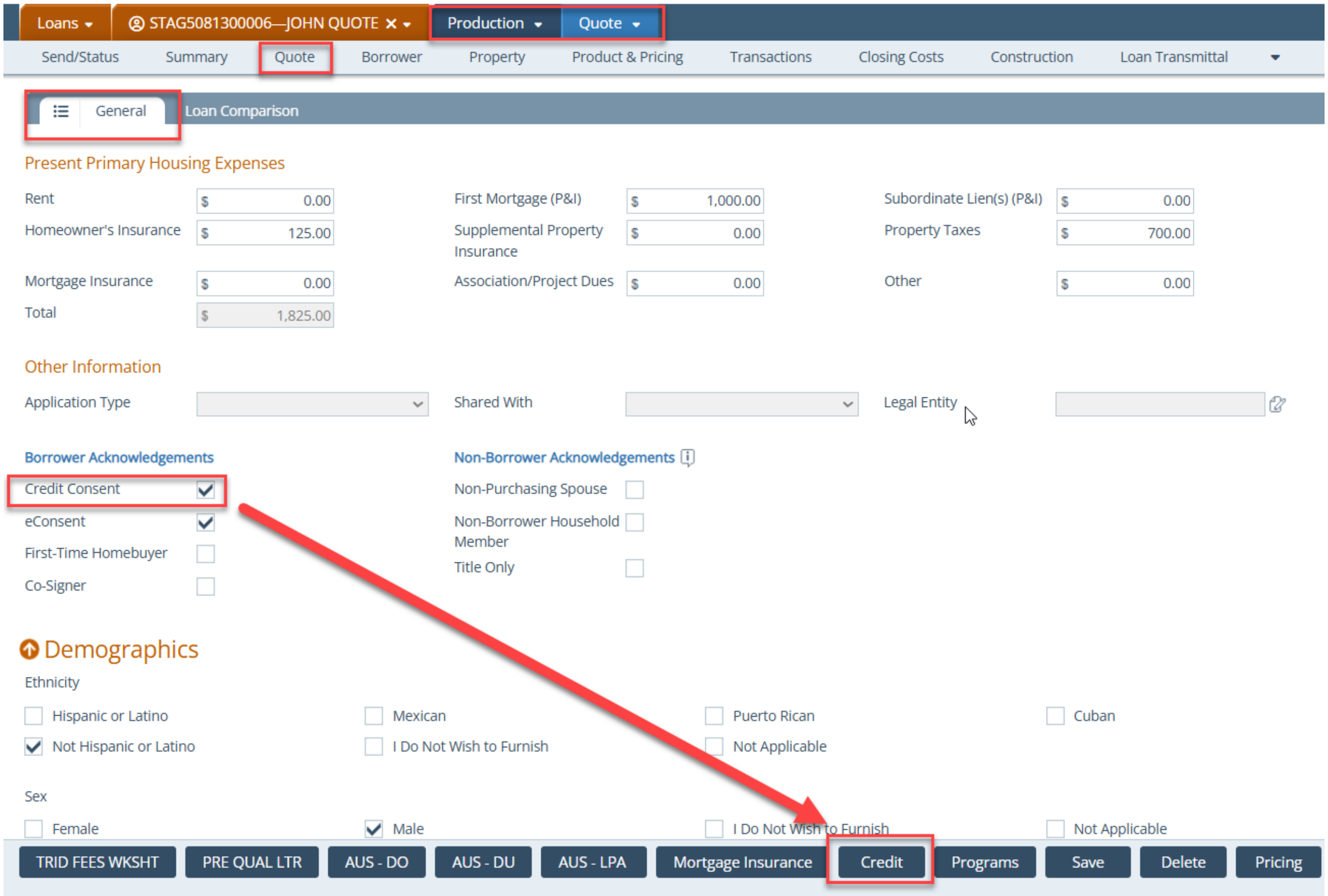

# Credit Report Data

## Credit

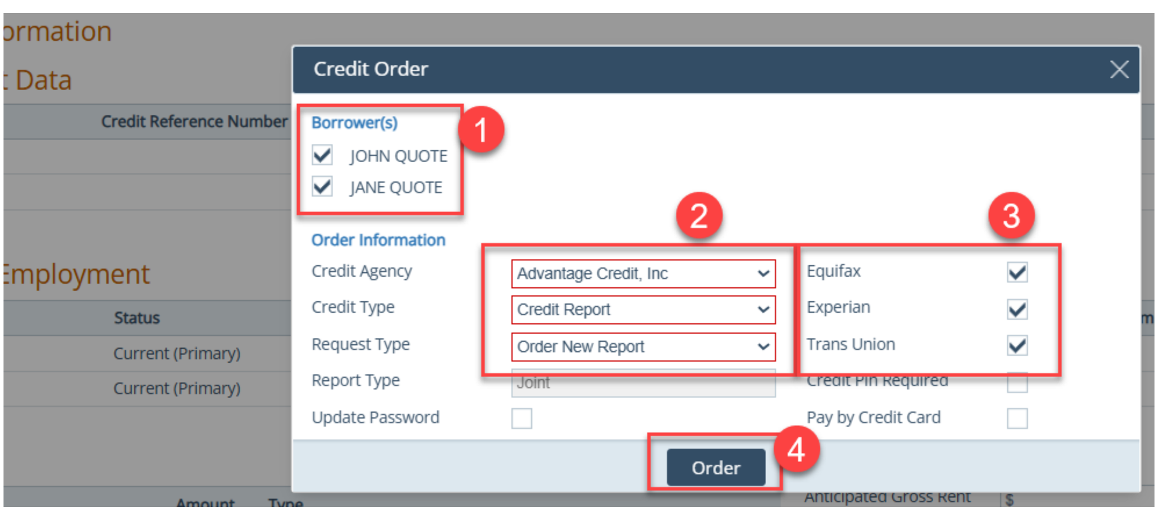
If the borrower provides their SSN, DOB and gives their credit consent, the LO can order credit.



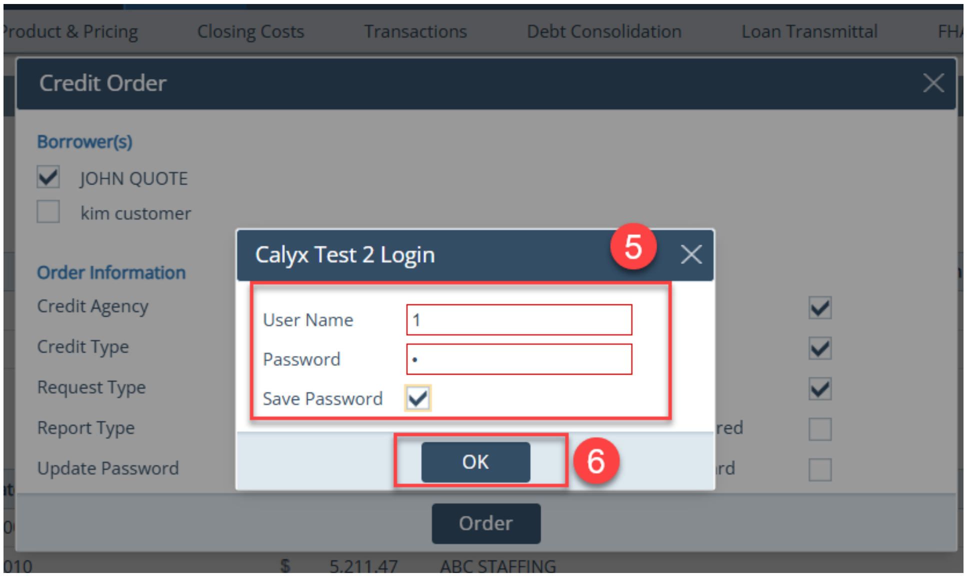

✓ The LO can simply order credit by clicking the **Credit** button.



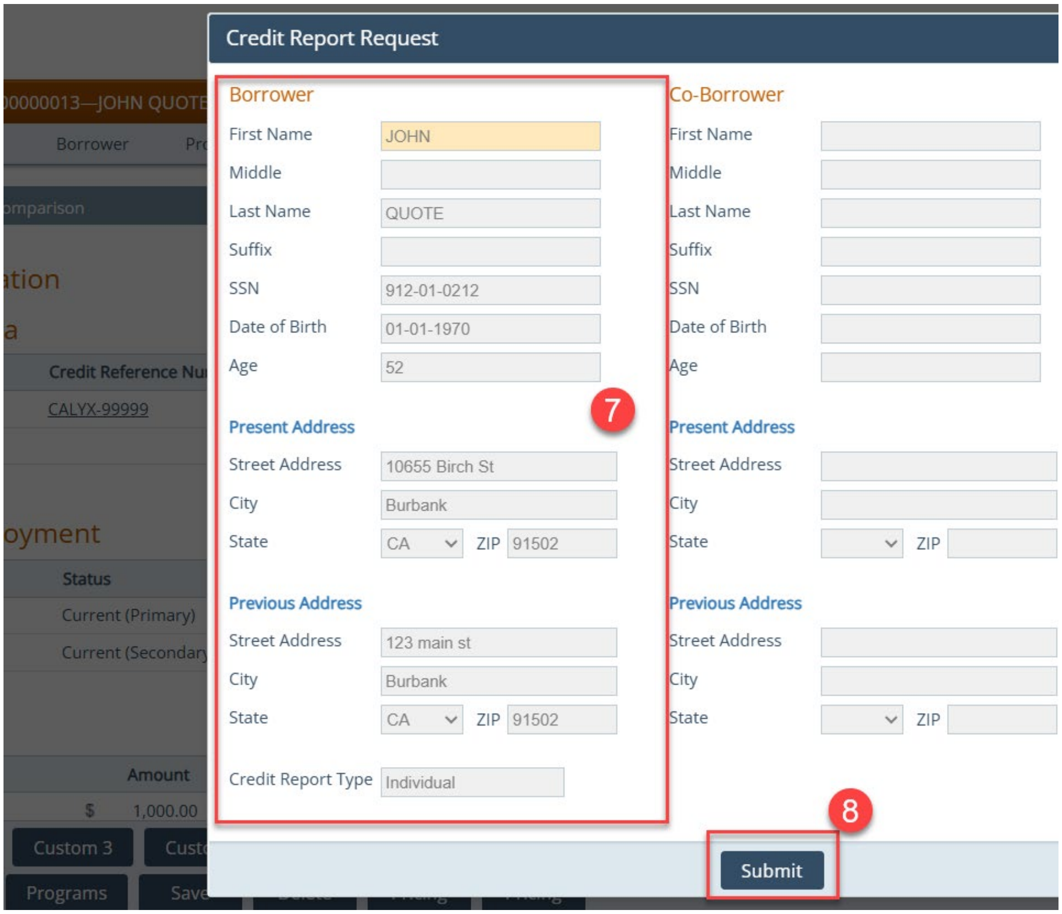

- ✓ Once the **Credit** button is clicked a **Credit Order** lightbox will pop up.
    1. Confirm the names are checked to include in the order.
    2. Complete the required dropdowns (**Credit Agency, Credit Type, Request Type**).
    3. Check the credit bureaus.
    4. Click on the **Order** button.



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

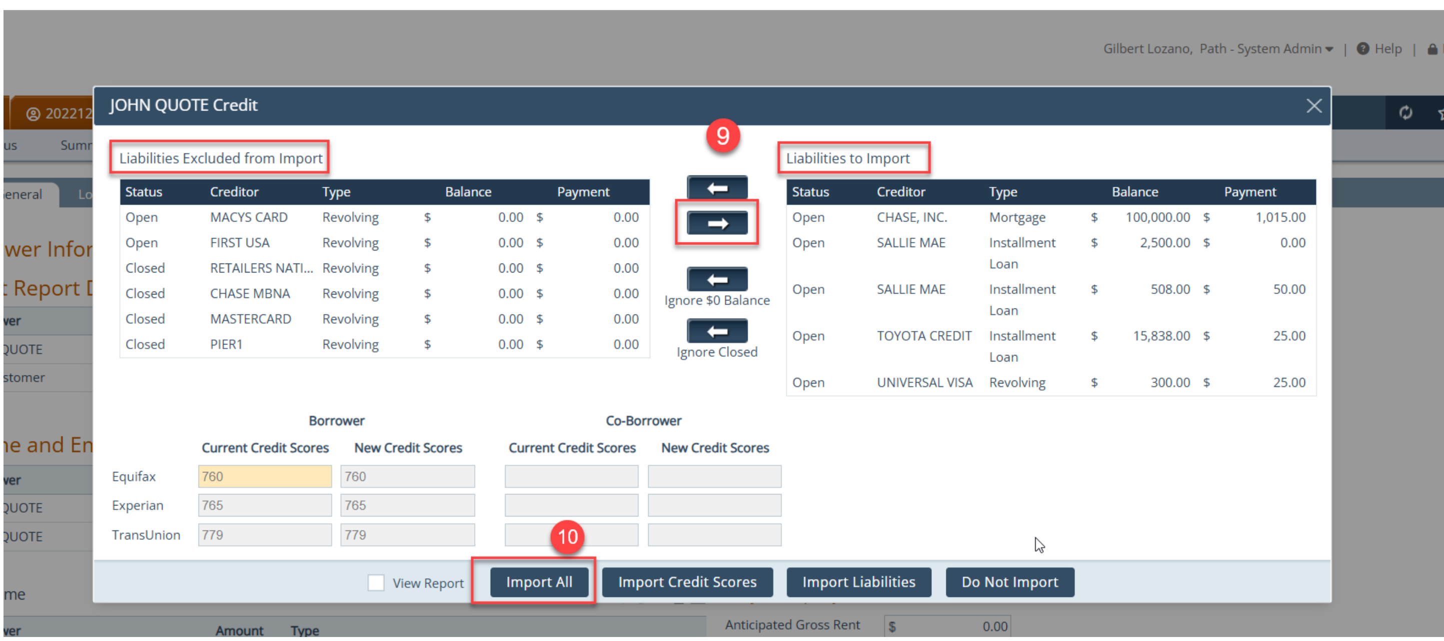



7. Confirm the borrower's information.
8. Click on the **Submit** button.




9. Review liabilities to import.

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



- ✓ 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 |
|---|---|---|---|---|---|---|---|
| ☐ | 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<br>SSN: 300-40-5000<br><br>SPOUSE: Mary Homeowner<br>SSN: 500-22-2000 | 175 13th Street<br>Washington, DC 20013<br><br>Own/Rent: Rent<br>Since: 1998 | 1234 Main Street<br>Baltimore, MD 21227<br><br>Own/Rent: Rent<br>How Long: 3 years |

| CREDIT BUREAU SCORES | |
|---|---|
| JOHN HOMEOWNER<br><br>BEACON/Equifax: 760<br>Empirica/TransUnion: 779<br>Experian: 765 | MARY HOMEOWNER<br><br>BEACON/Equifax: 783<br>Empirica/TransUnion: 768<br>Experian: 785 |

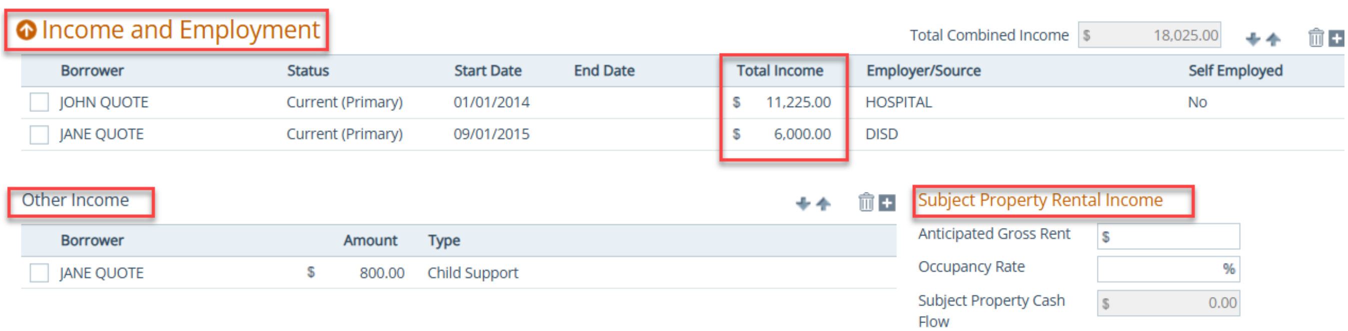
| TRADELINES | PYMT AMT | DATE OPENED | HIGH CREDIT | BALANCE | STATUS | 30-60-90 |
|---|---|---|---|---|---|---|
| CHASE<br>58652333 | 257.44 | 05/99 | 12547.00 | 5000.00 | I-1 | 0,0,0 |
| SALLIE MAE<br>950254520 | 49.24 | 09/92 | 5000.00 | 2500.00 | I-1 | 0,0,0 |
| SALLIE MAE<br>950753240 | 24.63 | 09/93 | 2500.00 | 1100.00 | I-1 | 0,0,0 |
| TOYOTA CREDIT<br>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**

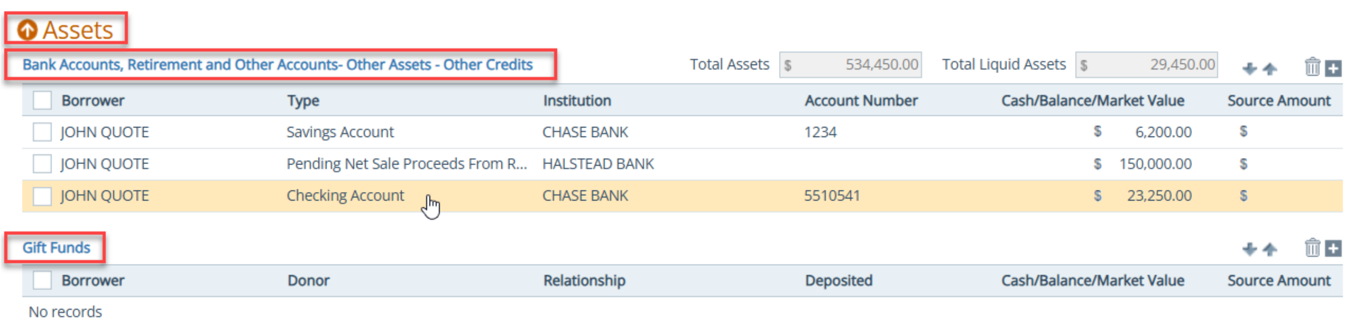
  **Note**: If the Income is changed on the **Quote** screen it will carry over to the remaining screens in Path.




# Assets

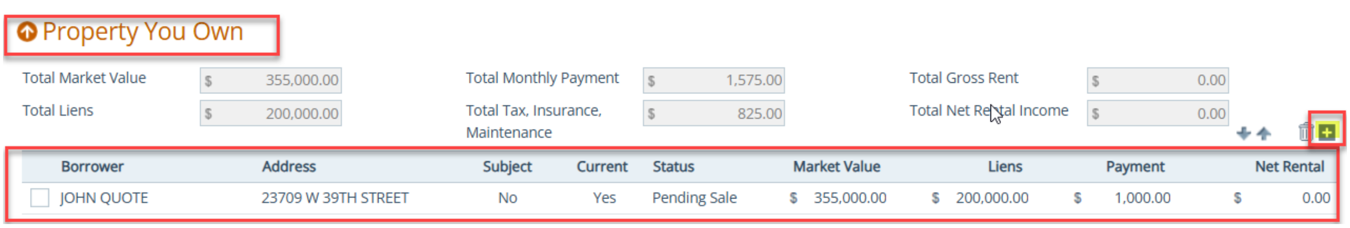
Subsections are:

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




# 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.

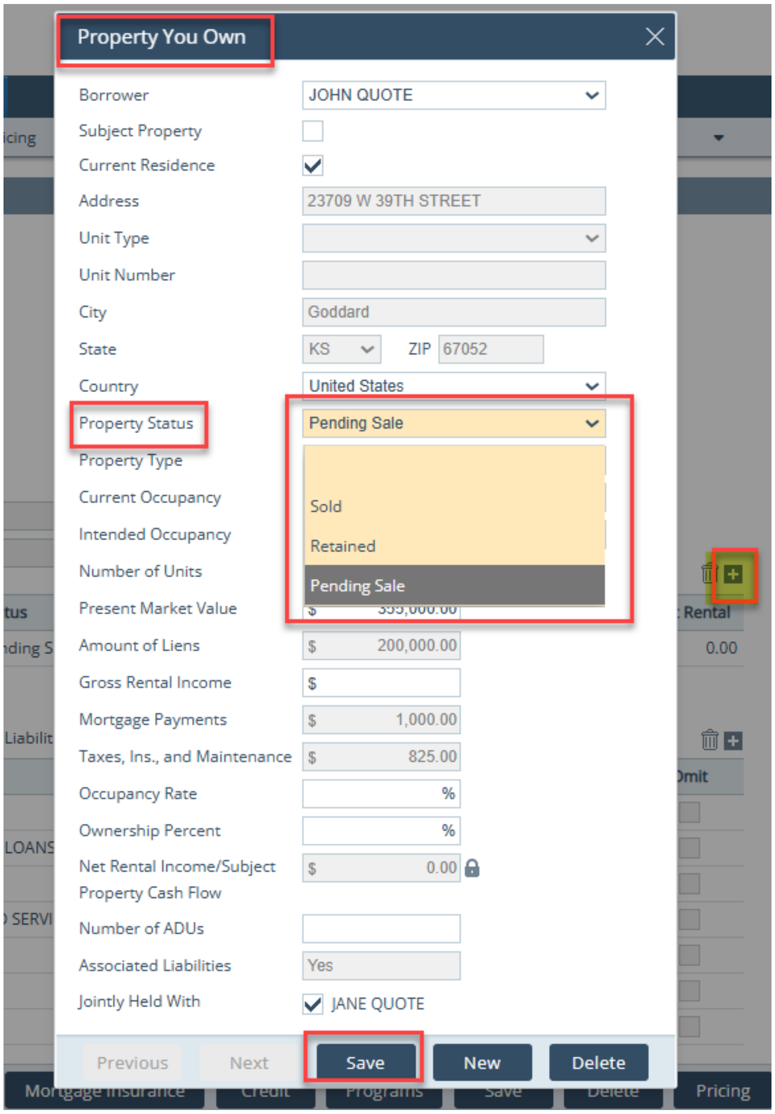



If the Loan Officer is required to input the REO information. They can click on the **PLUS icon,** and a light box will come up to input the REO information. The **Property Status** field must be completed from the drop-down option.

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




# 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

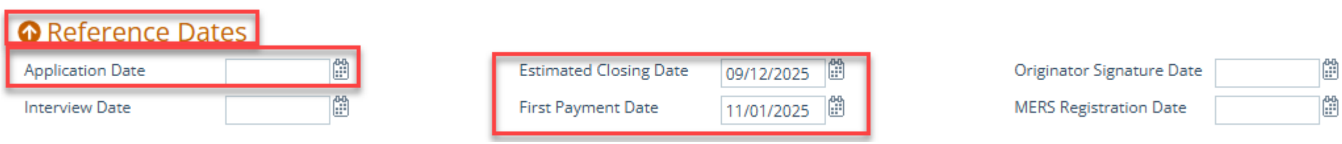
Total Liabilities $ 227,850.00 Total Monthly Payment $ 605.00

| Borrower | Type | Creditor | Balance | Payment | PAC | Omit |
|---|---|---|---|---|---|---|
| JOHN QUOTE | Revolving | TARGET | $ 800.00 | $ 25.00 | | |
| JOHN QUOTE | Mortgage | CALIBER HOME LOANS | $ 200,000.00 | $ 1,575.00 | | |
| JOHN QUOTE | Revolving | AMAZON | $ 2,400.00 | $ 50.00 | | |
| JOHN QUOTE | Revolving | DISCOVER CARD SERVIC | $ 1,800.00 | $ 50.00 | | |
| JANE QUOTE | Installment Loan | HONDA | $ 21,250.00 | $ 430.00 | | |
| JANE QUOTE | Revolving | VISA | $ 800.00 | $ 25.00 | | |
| JANE QUOTE | Revolving | WALMART | $ 800.00 | $ 25.00 | | |

# Reference Dates

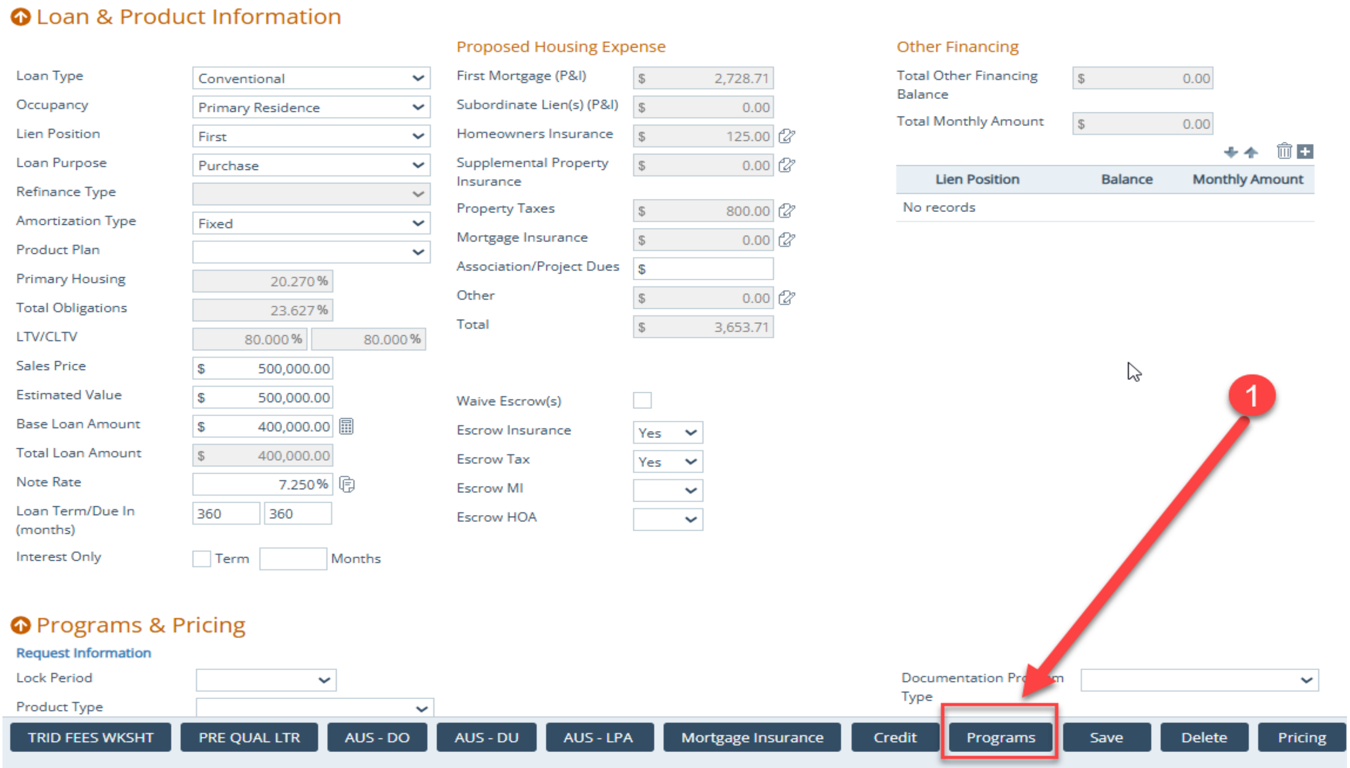
Key fields:

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




# Loan & Product Information

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




2. Extend the option to 100 to bring up all your templates.
3. Select which program you want.
4. Click on the **Select** button.

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

FHA 15 Yr. ARM - 10/1

3

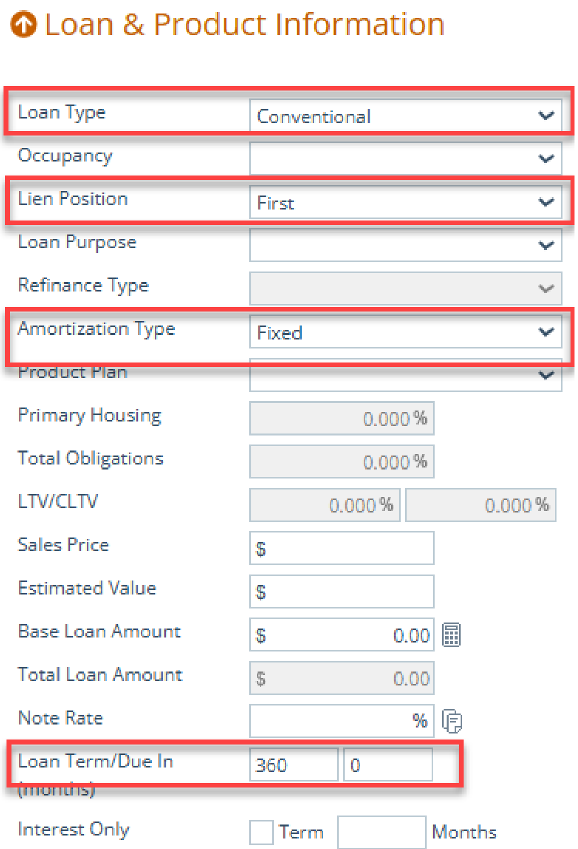
2

1 100

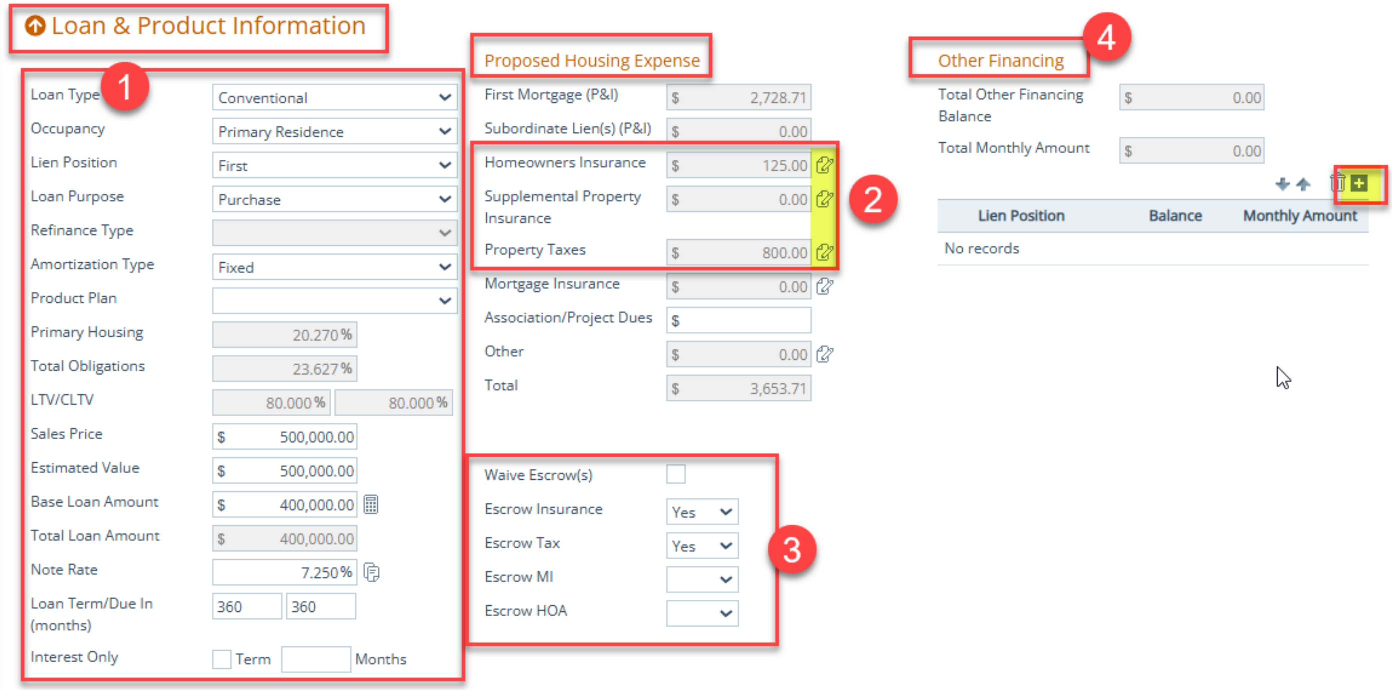
4

Select

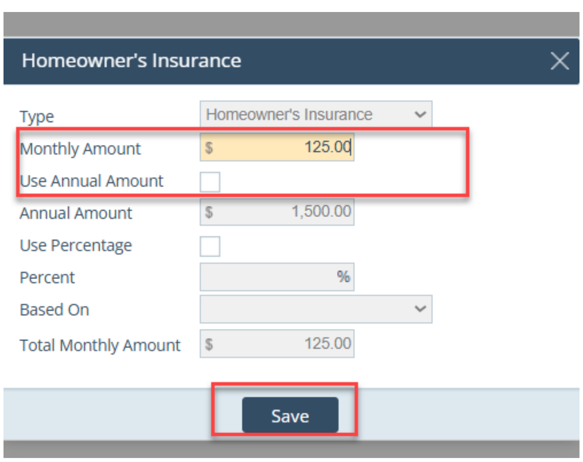
- ✓ This will auto fill in the **Loan Type**, **Lien Position**, **Amortization Type**, and **Loan Term.**

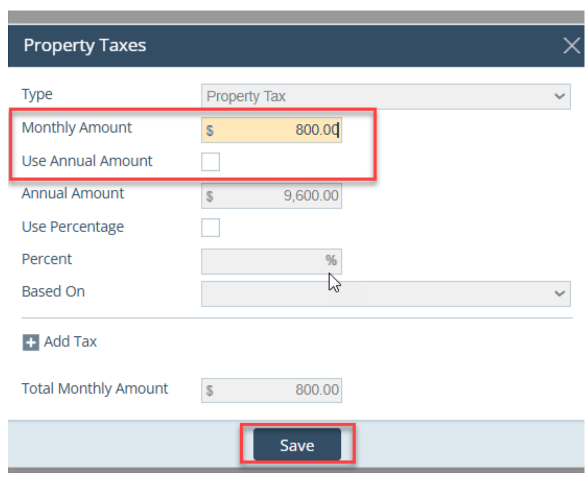



1. In the **Loan & Product Information** section, complete the fields in the following sections that did not get filled in from the Programs Template or by the borrower.
    - The fields in white must be completed and the gray fields will populate based off logic.
2. The user is required to fill in the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

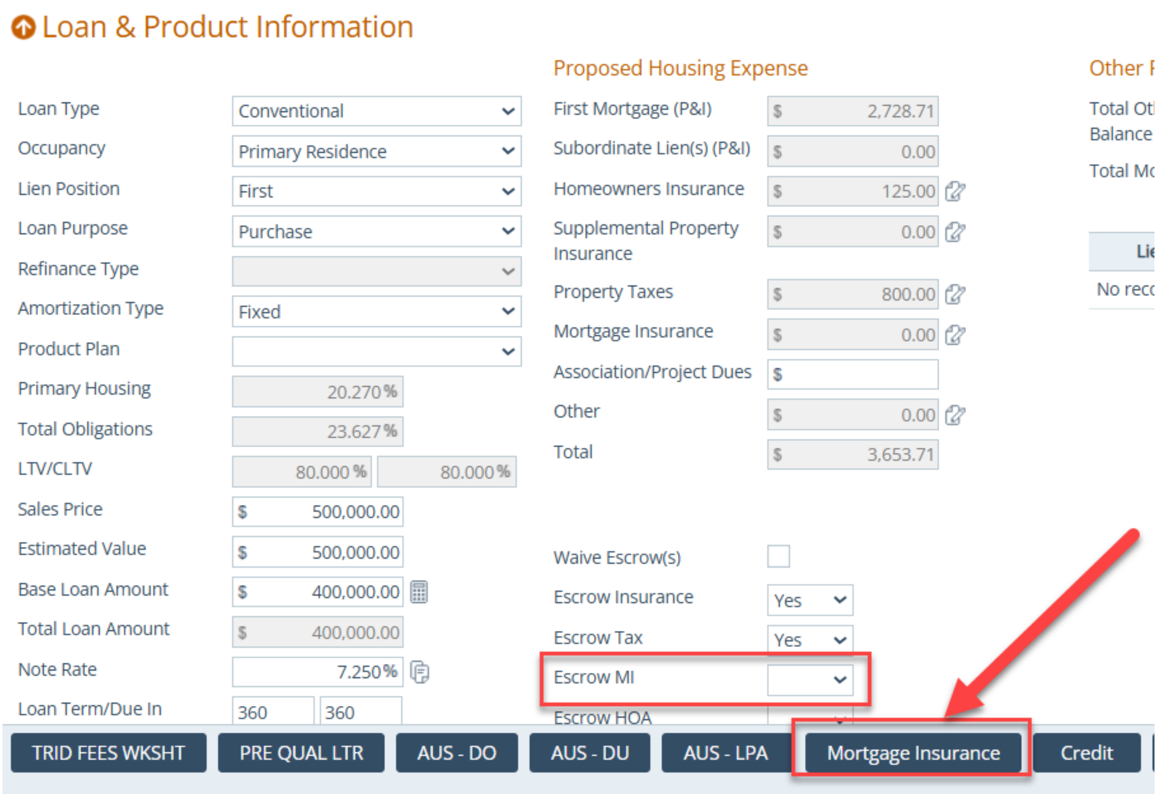



Note: To include the insurance and property taxes, you need to click on the edit icon in step 2 to have a light box open. You will input the estimated **Monthly Amount** for both insurance and property taxes and click the **Save** button.



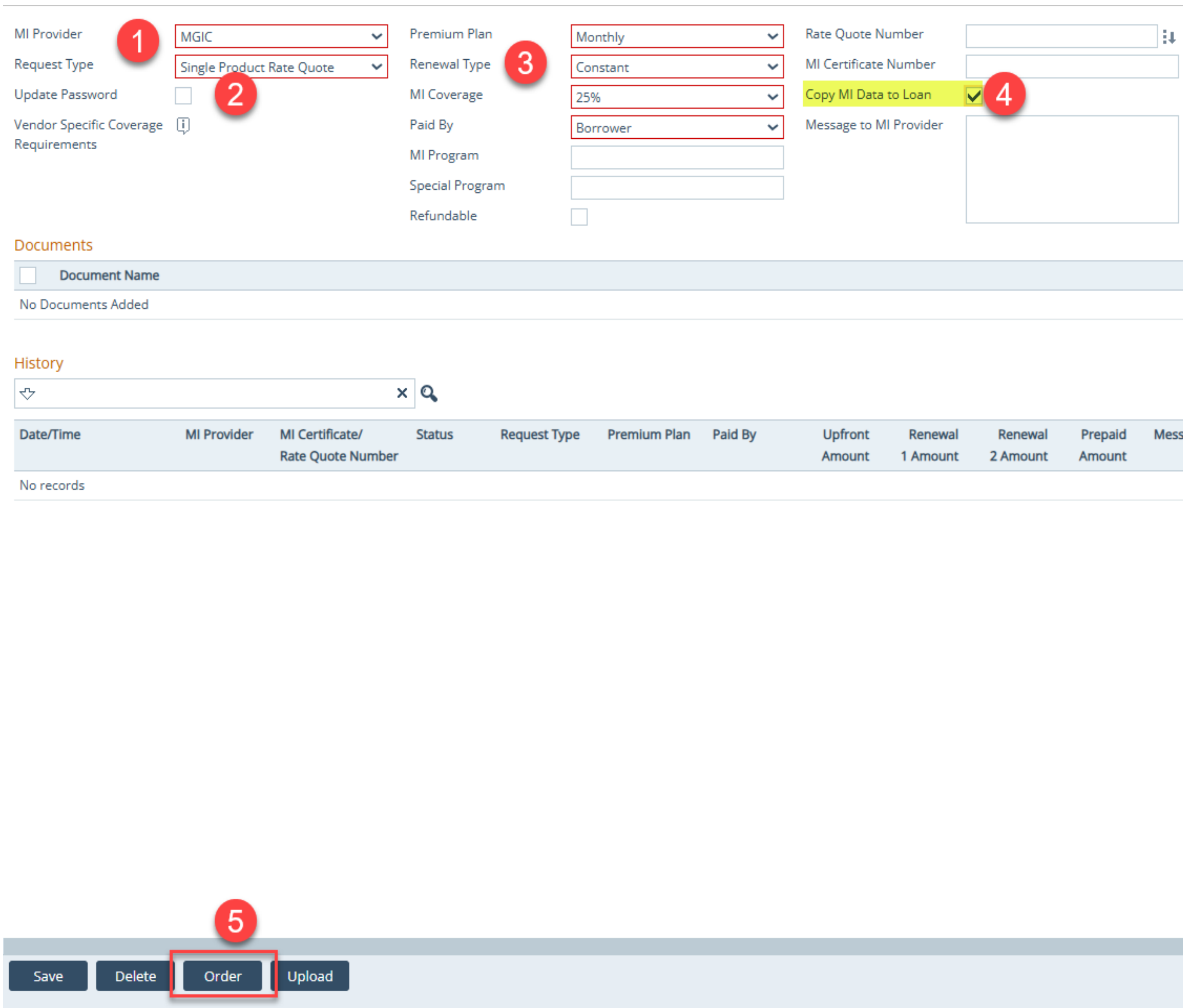

Note: The LO can order the **Mortgage Insurance** quote with the click of a button.



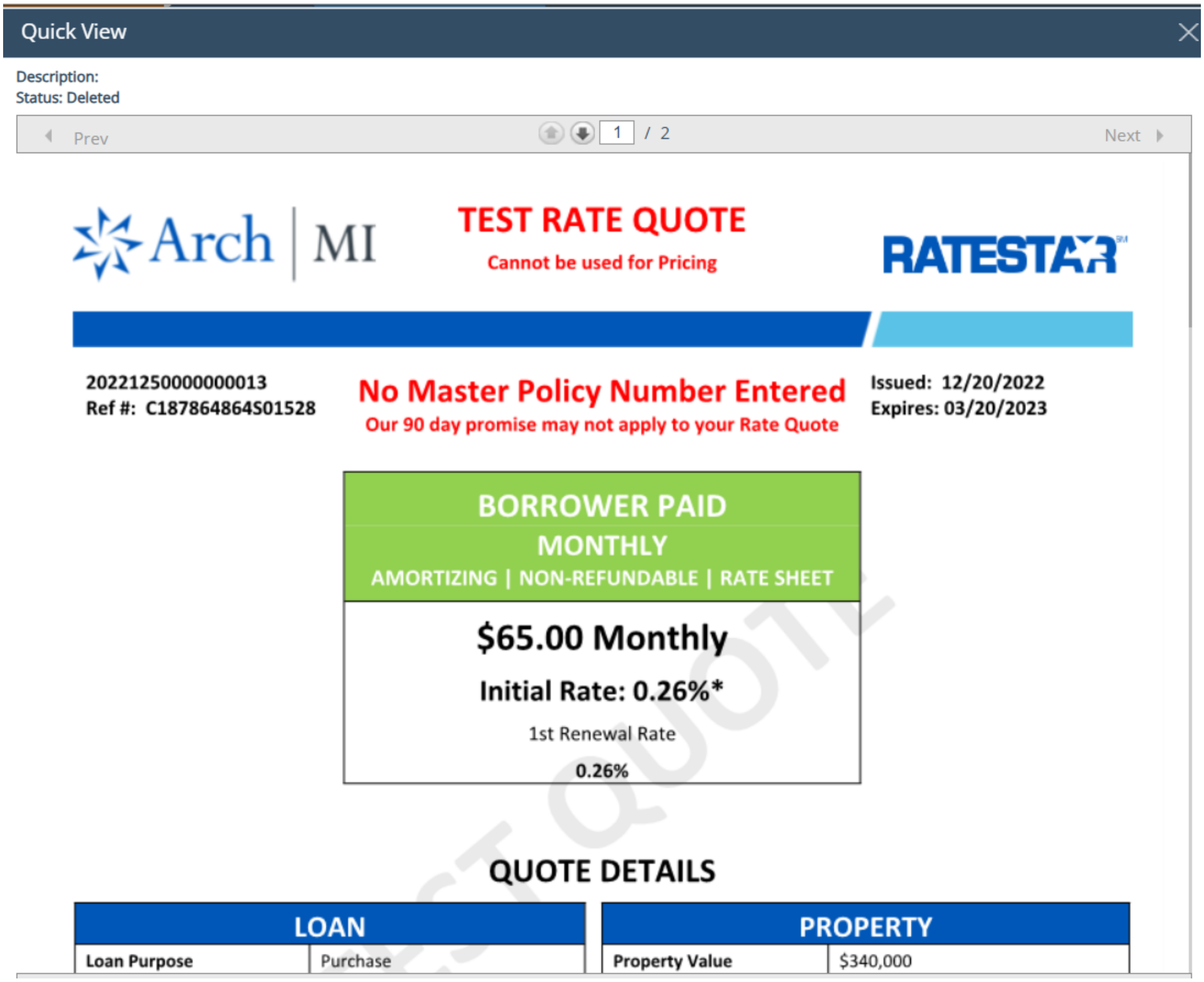

- ✓ Once the **Mortgage Insurance** button is clicked, it will pop up a light box directing the Loan Officer to the Mortgage Insurance Interface to order an MI Quote.
  1. Select **MI Provider** from the drop-down menu.
  2. Select the request type from the drop-down menu.
  3. Complete all the Red Fields 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.

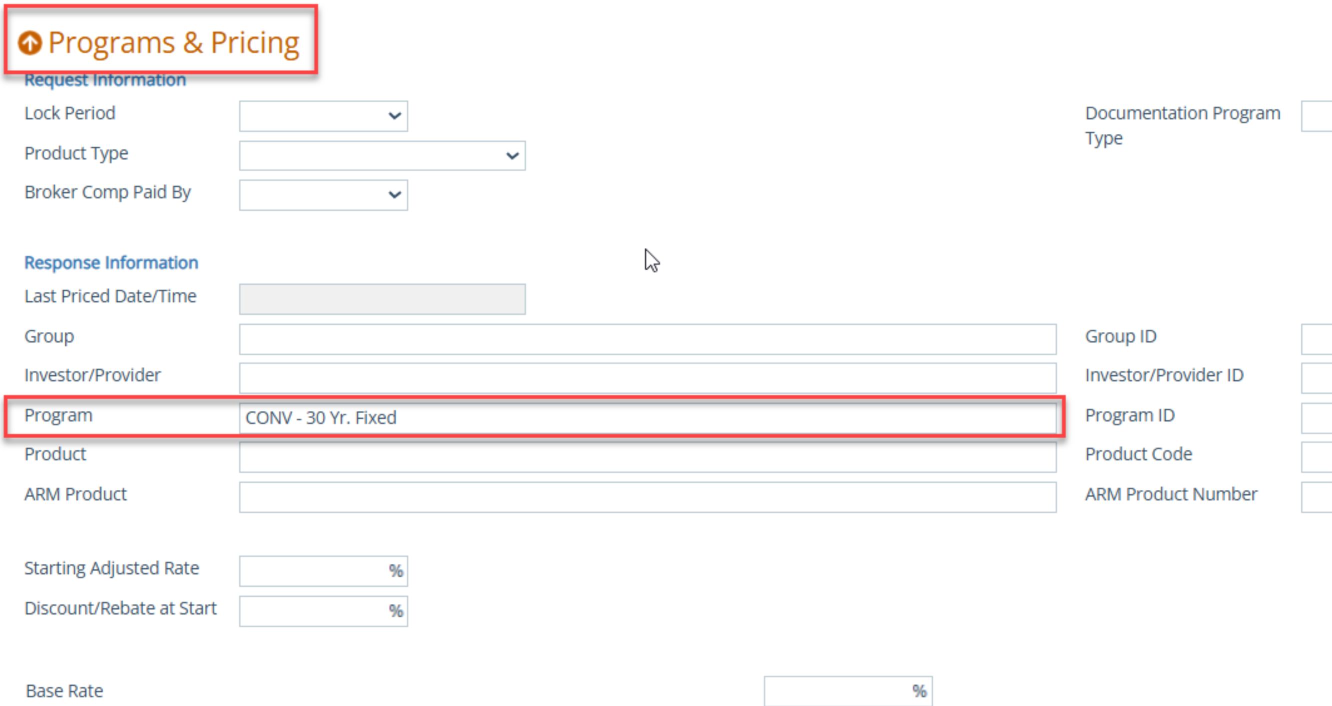



✓ The MI company will show a quote and a reference number that will import back into Path.




## Programs & Pricing

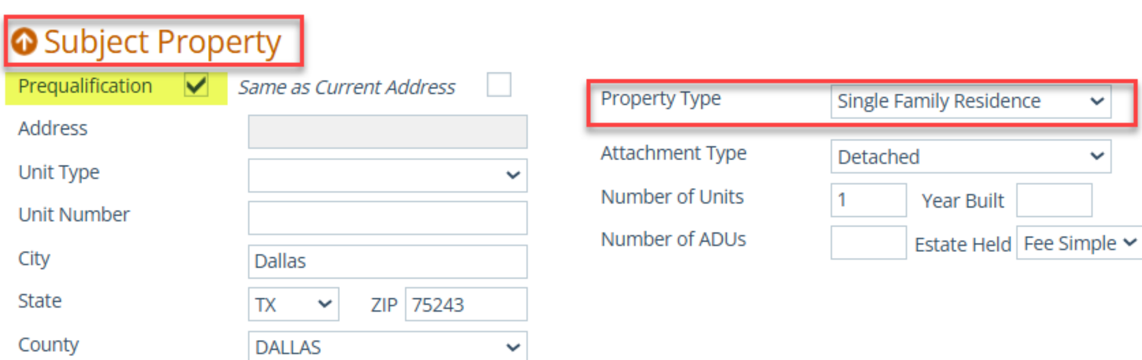
- ✓ Program will be filled in when you select the program template




## Subject Property

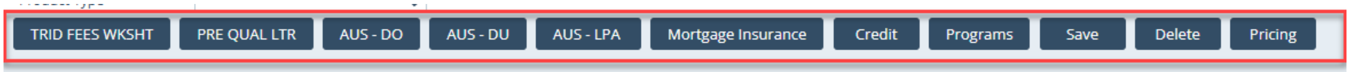
- ✓ **Prequalification** checkbox
  - – If checked it will gray out the **Address** fields and this will not trigger RESPA.
- ✓ Property Type must be entered and cannot be left blank on any loans.

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




## Configurable Buttons

- ✓ Your system admin would need to configure your buttons to allow you to view forms with a button. They can set up interface buttons to order AUS, MI, credit, programs, and run pricing.




- ✓ Sample of TRID fees worksheet

**Your actual rate, payment, and cost could be higher. Get an official Loan Estimate before choosing a loan.**

## Fee Details and Summary

Applicants: JOHN QUOTE and JANE QUOTE
Prepared By: Gilbert Lozano (214) 797-7541
Suite 100
san jose, CA 95111

Application No:
Date Prepared: 09/02/2025
Loan Program:

This "Fees Worksheet" is provided for informational purposes ONLY, to assist you in determining an estimate of cash that may be required to close and an estimate of your proposed monthly mortgage payment. Actual charges may be more or less, and your transaction may not involve a fee for every item listed.

Total Loan Amount: 400,000.00 Interest Rate: 7.250 Term/Due In: 360 / 360

| Fee | Paid To | Paid By (Fee Split**) | | Amount | PFC | F | POC |
|---|---|---|---|---|---|---|---|
| **Origination Charges** | | | | | | | |
| Loan Origination Fee | LEND USA | Borrower | | 4,000.00 | X | X | |
| Loan Discount | | Borrower | | 0.00 | X | | |
| Underwriting Fee | LEND USA | Borrower | | 500.00 | X | X | |
| Administration Fee | LEND USA | Borrower | | 700.00 | X | X | |
| **Services Borrower Cannot Shop For** | | | | | | | |
| Mortgage Insurance Premium | | Borrower | | 0.00 | X | | |
| VA Funding Fee | | Borrower | | 0.00 | X | | |
| USDA Guarantee Fee | | Borrower | | 0.00 | X | | |
| Appraisal Fee | ABC APPRASIAL | Borrower | | 700.00 | X | | |
| Credit Report Fee | CREDIT VENDOR | Borrower | | 125.00 | | | |
| Flood Certification Fee | FIRST AMERICAN FLOOD DATA | Borrower | | 50.00 | | | |
| **Services Borrower Can Shop For** | | | | | | | |
| Title - Closing/Escrow Fee | Title Company | Borrower | | 840.00 | | | |
| Title - Document Preparation Fee | Title Company | Borrower | | 40.00 | | | |
| Title - Lender's Title Insurance | Title Co | Borrower | | 2,300.00 | | X | |
| Title - Endorsement Fee | Title Company | Borrower | | 225.00 | | | |
| **Taxes and Other Government Fees** | | | | | | | |
| Transfer Taxes | County | Borrower | | 1,200.00 | | | |
| Mortgage Recording Fee | COUNTY | Borrower | | 185.00 | | | |
| Deed Recording Fee | COUNTY | Borrower | | 85.00 | | | |
| **Prepaids** | | | | | | | |
| Homeowner's Insurance Premium | INSURANCE COMPANY | Borrower | 125.00 x 12 mth(s) | 1,500.00 | | | |
| Mortgage Insurance Premium | | | | | | | |
| Prepaid Interest | LEND USA | Borrower | | 1,208.33 | X | | |
| Property Taxes | | | | | | | |
| Homeowner's Association Dues | | | | | | | |
| **Initial Escrow Payment at Closing** | | | | | | | |
| Homeowner's Insurance | LEND USA | Borrower | 125.00 x 3 mth(s) | 375.00 | | | |
| Mortgage Insurance | | | | | | | |
| Property Taxes | LEND USA | Borrower | 800.00 x 12 mth(s) | 9,600.00 | | | |
| Homeowner's Association Dues | | | | | | | |
| **Other** | | | | | | | |
| Owner's Title Insurance | Title Company | Borrower | | 800.00 | | | |