



PathSoftwareTM
Mortgage Origination Transformed

West Virginia Housing Development Fund

Participating Lender

Delegated/Non-Delegated Training Guide

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Introduction

The information herein is custom-designed to train users with the specified role. Screen appearance, including buttons and labels, might deviate from this information depending on the operating system and browser in use at your organization.

Login

URL: .calyxpath.com

Login

Username Remember me

Password [Forgot Password?](#)

1. Enter your **Username**.
2. Enter your **Password**.
3. Select the **Remember me** check box to retain your username and password for future access.
4. Click **Log In**.

Screen components

Your loan pipeline is displayed when you log in. The functions available to you depend on your role. The following example shows the Desk screen for a loan originator.

The screenshot shows a web interface for a loan pipeline. Annotations on the left side point to various parts of the interface:

- Navigation menu:** Points to the 'Loans' link in the top left.
- Pipeline view:** Points to the 'Pipeline' tab in the top navigation bar.
- Loan storage:** Points to the 'Desk' tab in the top navigation bar.
- Workflow:** Points to the 'Production (5)' tab in the top navigation bar.
- Table view:** Points to the table of loan records.
- Action buttons:** Points to the 'New Loan', 'Import', and 'Copy To Sandbox' buttons at the bottom.

Other visible components include:

- Screen header:** 'Loans' and 'Loans'.
- User header:** 'Johnathan Smith (Loan Originator) | Log out'.
- Role header:** 'Role'.
- Role selection:** 'Role selection'.
- Table columns:** Loan Number, Borrower, Subject Property, Loan Status, Loan Amount, Note Rate, Loan Type, Loan Purpose, Message, Condition, Days In..., Last Updated.
- Table rows:** 00037, 00020, 00018, 00017, 00016.
- Page navigation:** '100' and navigation arrows.

Screen component descriptions

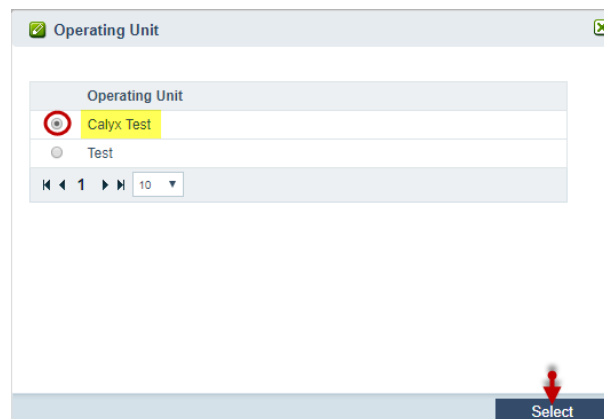
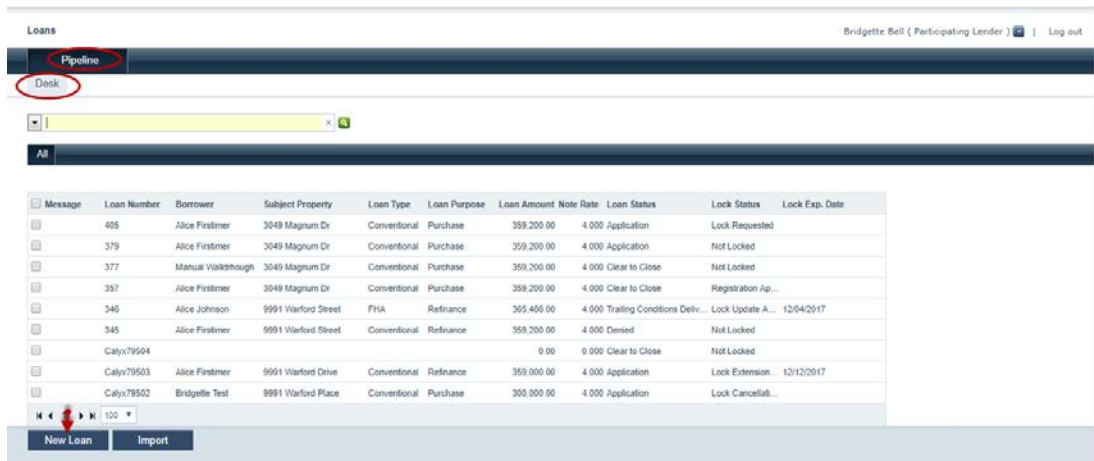
Screen component	Description
Navigation Menu	Indicates the navigation level in the current view.
User	The name of the current user.
Role	The Role of the current user that is currently logged in.
Role Selection	Users with multiple roles can switch to a different role.
Logout	Click to exit Path.
Pipeline view	Contains the available activities in the workflow for the current user. The current selection is highlighted in dark blue.
Loan Storage	The Desk, Cabinet, Active, Archive and Inactive screens contains loans in the Production, Lock, Compliance and Condition pipelines that you need to address and/or have addressed at one time.
Workflow	Various pipelines in which current loans are located.
Table View	Displays the loans in the applicable pipeline. The pipelines available depend on your role and the permissions granted.
Action buttons	Action buttons are dynamically displayed to include only actions that are available in the current workflow. Depending on the screen and the user, buttons are sometimes visible, but disabled.

Pipeline view

New Loan

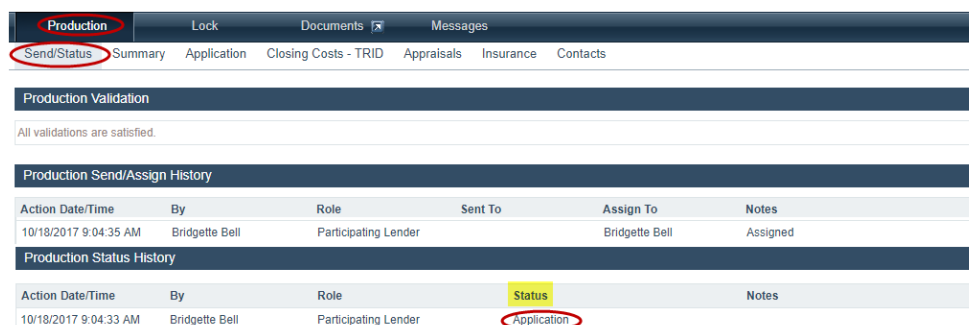
To manually enter a new loan:

1. Under the **Pipeline** view on the **Desk**, select the **New Loan** button. A lightbox appears with a list of Operating Units. Choose a unit then click **Select**.



2. The loan number has been provided under the **Production workflow**; under the **Send/Status** screen.

The current status is “Application” under the **Production Status History** section.

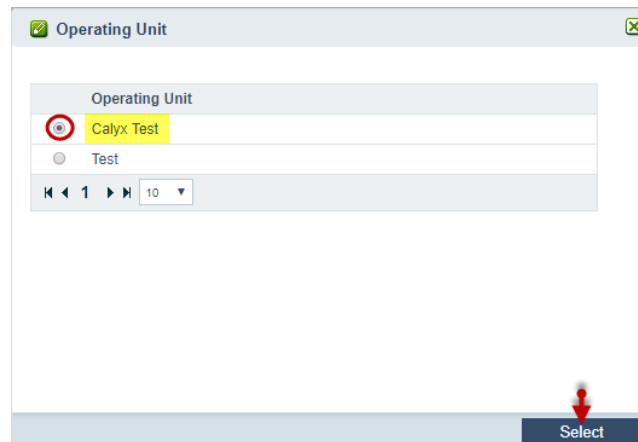
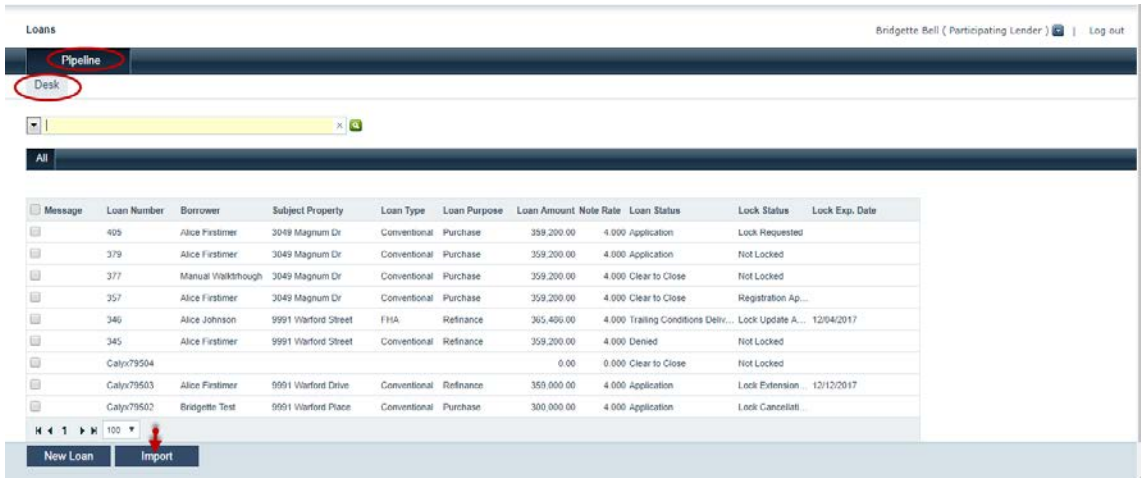


NOTE: Follow the instructions located under [Production workflow-Application Process](#) to complete application. Also, the loan is located on the Active screen on the Underwriter role.

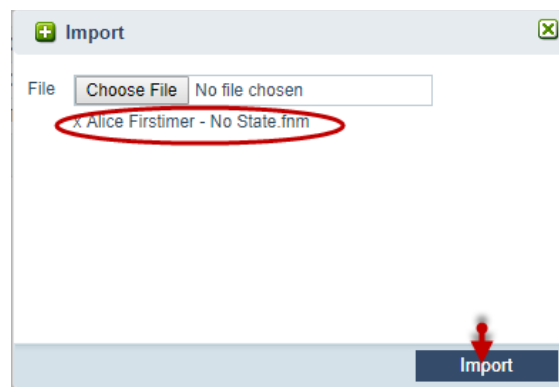
Import FNM 3.2 and BRW files

To import FNMA 3.2 and BRW files on behalf of the Loan Officer:

1. Select the **Import** button. A lightbox appears with a list of Operating Units. Choose a unit then click **Select**.



2. Select a FNM or BRW file then click **Import**. A lightbox will appear with a choice of loan type templates, make your selection and click **Select**.



3. The loan number has been provided under the **Production workflow**; under the **Send/Status** screen. The current status is "Application" under the **Production Status History** section.

Production						
Send/Status	Summary	Application	Closing Costs - TRID	Appraisals	Insurance	Contacts
Production Validation						
All validations are satisfied.						
Production Send/Assign History						
Action Date/Time	By	Role	Sent To	Assign To	Notes	
10/18/2017 9:04:35 AM	Bridgette Bell	Participating Lender		Bridgette Bell	Assigned	
Production Status History						
Action Date/Time	By	Role	Status	Notes		
10/18/2017 9:04:33 AM	Bridgette Bell	Participating Lender	Application			

Production workflow

Send/Status

- Under the **Production** workflow/**Send/Status** screen, verify the current status is “Pre-Approval”.

Production						
Send/Status	Summary	Application	Closing Costs - TRID	Appraisals	Originator	Registration
Production Validation						
All validations are satisfied.						
Production Send/Assign History						
Action Date/Time	By	Role	Sent To	Assign To	Notes	
09/25/2017 1:45:18 PM	Bridgette Bell	Participating Lender		Bridgette Bell	Assigned	
09/25/2017 1:45:18 PM	Latandra Thompson	System Administrator-G2*		Bridgette Bell	Assigned	
Production Status History						
Action Date/Time	By	Role	Status	Notes		
09/25/2017 1:45:18 PM	Bridgette Bell	Participating Lender	Pre-Approval			

Application	Submitted To Underwriting
-------------	---------------------------

Summary (read- only)

- Under the **Summary** screen, verify the loan information under the respective sections.

Production					
Send/Status	Summary	Application	Contacts	Request Funding	Review Closing Package
Primary Borrower			Status Details		
Full Name: Alice Firstner			Production Status: Submitted for Funding		
SSN: 991-91-9991			Compliance Status: Compliance		
Date of Birth: 01/01/1974			Lock Status: Lock Update Requested		
Home Phone: (545) 435-4435			Application Date: 10/11/2017		
Cell Phone:			Initial Disclosed Date:		
Email:			Fund Date:		
Best Contact:			Estimated Close Date: 10/31/2017		
Present Address Street: 9991 WARFORD STREET			First Payment Date: 12/01/2017		
Present Address City: Dallas			AUS Engine:		
Present Address State: TX			AUS Recommendation:		
Present Address Zip: 75219			Business Channel: Retail		
Subject Property			Loan Details		
Property Street Address: 9991 WARFORD STREET			Loan Program: West Virginia Housing C 1600 FHA 30 Year Fixed 60 Days PU...		
Property City: Dallas			Program Group: 30 Yr Fixed		
Property State: TX			Loan Type: FHA		
Property Zip: 75219			Lien Position: First		
Property Type: Detached			Note Rate: 4.000%		
Est. Appraised Value: \$ 450,000.00			Amortization Type: Fixed		
			APR: 4.777%		
			Loan Term: 360		
			LTV: 81.400%		
			Occupancy: Primary Residence		
			CLTV: 81.400%		
			Loan Purpose: Purchase		
			HCLTV: 81.400%		
			Type of Refinance:		
			Total Closing Costs: \$ 0.00		
			Total Loan Amount: \$ 305,408.00		
			Cash From/To Borrower: \$ 89,967.16		
			Purchase Price: \$ 449,000.00		
Income and Expenses			Originator		
Total Income: \$ 10,500.00			Operating Unit Name: PSG		
Total Housing Expense: \$ 2,540.44			Institution Name: PSG		
Primary Housing Ratio: 24.195%			Originator Name: Bridgette Bell		
Total Obligations: \$ 2,707.44					
Total Obligations Ratio: 25.785%					

Production workflow-Application Process

Entering borrower information

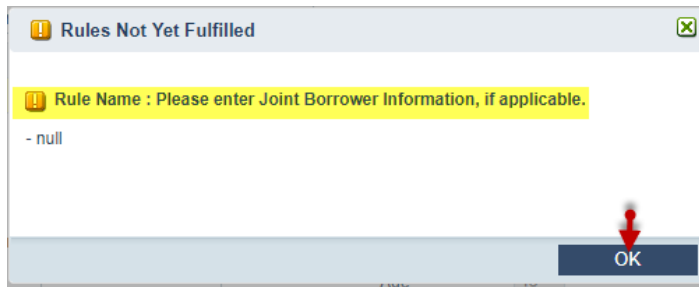
1. Under the **Production** workflow/**Application** screen/**Borrower** tab, complete all mandatory fields for the Borrower.
2. To add additional borrower(s) and addresses, click the plus icon.
3. To enter dates, use the calendar icon.
4. Use the edit icon to enter new information, when applicable
5. If the order of the borrowers requires a change, click the **Swap Borrowers** button.
6. Click **Save** when required fields have been entered. A soft stop alert will appear as a reminder to include additional borrower when applicable. If this is not a requirement for your loan, click the **OK** button and your information will be saved

NOTE: Place checkmarks in the box next to Same as Present Address and Same as Personal Information to auto-populate if the Present Address/Mailing Address & Personal Information are the same.

The screenshot displays the 'Borrower' tab in a loan application system. The interface includes a navigation bar with tabs for 'Production', 'Lock', and 'Documents'. Below this, there are several sub-tabs: 'Borrower', 'Property', 'Product', 'Employment', 'Income', 'Housing Exp.', 'RELO', 'Credit / Lib.', 'Assets', 'Cash To Close', 'Declarations', 'Origination', and 'Addendum'. The 'Borrower' tab is active, showing a table with one borrower listed: 'Bridgette Test'. Below the table, there are several sections for entering borrower information:

- Personal Information:** Fields for First Name (Bridgette), Middle (Test), Last Name (Test), Suffix, Nickname, Legal Entity Name, First Time Homebuyer, Co-signer, Homebuyer Education, Home Phone, Business Phone, Cell Phone, Fax, Email (bridgette@test.com), Best Contact, Best Time to Call, SSN (991-91-9991), Date of Birth (9/10/1970), Age (47), Years in School (16), Marital Status (Unmarried/Single, Divorced, Widowed), Co-Applicant, Number of Dependents (1), Adversely held jointly, and Age (10).
- Match Address of Borrower:** Two columns for 'Present Address' and 'Mailing Address'. Both are set to '3113 Justice Drive, Dallas, TX 75219, United States'. Checkboxes for 'Same as Present Address' and 'Same as Personal Information' are checked.
- Name, SSN, and Phone Number on Tax Return:** Fields for First Name (Bridgette), Middle (Test), Last Name (Test), Suffix, SSN (991-91-9991), and Home Phone (214) 777-9311. Checkboxes for 'Same as Personal Information' and 'Address on Last Tax Return if Different from Current' are checked.
- Other Participant:** Fields for First Name, Middle, Last Name, Suffix, Relationship to Borrower, Street Address, City, State, Zip, Email, SSN, Date of Birth, and Age.

At the bottom of the form, there are two buttons: 'Swap Borrowers' and 'Save'.



Entering property information

1. Under the **Property** screen, complete all mandatory fields.

NOTE: A pop-up box will appear due to multiple results returned according to the zip code entered.

2. Information for the Flood section is auto-populated when the flood report is requested

3. Select **Save** when required fields have been entered.

NOTE: Access to the *Purchase Information, Refinance Information, and Construction Information* sections are dynamic depending on the **Loan Purpose** specified on the **Product** tab.

Other Property Information

Surveyor Lava Zone

Save

Entering product information

1. Under the **Product** screen, complete all mandatory fields.
2. To link a 1st and 2nd loan closing simultaneously, select the edit icon next to Link Loan.
3. Choose the loan you would like to link then select the Link button at the bottom of the screen.
4. The Loan Amount, Total Other Financing and Link Loan information will update.
5. Click **Save** when required fields have been entered.

NOTE: You are allowed to select your product from this screen however the information will not transfer over to the Lock screen, if the lock has not been requested.

Loan Information

Occupancy	Primary Residence	Purchase Price	\$ 449,000.00	Base LTV	8.000%
Loan Purpose	Purchase	Appraised Value	\$ 450,000.00	Base CLTV	88.000%
Other Purpose		Base Loan Amount	\$ 35,920.00	HCLTV	88.000%
Type of Refinance		Total Loan Amount	\$ 35,920.00	Total LTV	8.000%
Note Rate	4.000%	Down Payment %	92.000%	Total CLTV	88.000%
Qualifying Rate	4.000%	Down Payment	\$ 413,080.00	Primary Housing	20.625%
Credit Score	0	Source of Funds	\$ 0.00	Total Obligations	22.216%
Relocation Loan	<input type="checkbox"/>			Total Other Financing	\$ 359,200.00
Employee Loan	<input type="checkbox"/>				

Product Information

Agency Case #	<input type="text"/>	Loan Program	<input type="text"/>	Mortgage Insurance	<input type="checkbox"/>
Lender Case #	Unassigned	Program Group	<input type="text"/>	MI Provider	<input type="text"/>
MERS MIN #	<input type="text"/>	Product Code	<input type="text"/>	MI Premium Plan	<input type="text"/>
Loan Type	Conventional	Amortization Type	Fixed	MI Coverage	<input type="text"/>
Lien Position	Second	ARM Program	<input type="text"/>	MI Paid By	<input type="text"/>
Loan Term (months)	120	Buydown	<input type="text"/>	MI Certificate #	<input type="text"/>
Due in (months)	<input type="text"/>	Additional	<input checked="" type="checkbox"/>	MI Activated Date	<input type="text"/>
Balloon	<input type="checkbox"/>	Link Loan	91702243		

Payment Information

Monthly Payment	\$ 2,165.64	Escrow Hazard	No	Doc Type	<input type="text"/>
Payment Schedule	<input type="text"/>	Escrow Tax	No	Servicing	<input type="text"/>
Payment Factors	<input checked="" type="checkbox"/>	Escrow MI	No	Servicer Number	<input type="text"/>
Interest Factors	<input checked="" type="checkbox"/>	Escrow HOA	No	Seller/Servicer Number	<input type="text"/>
		Escrow Flood	No		
		Escrow Other	No		

Save

Lock workflow

Send/Status

1. Under the **Lock** workflow-**Send/Status** screen, verify the current status is “Not Locked”.

NOTE: In order to request a lock in this workflow, it is required to be in this status.

Action Date/Time	By	Role	Status	Notes
09/25/2017 10:07:39 AM	Bridgette Bell	Participating Lender	Not Locked	

Summary (read-only)

1. Under the **Summary** screen, verify the lock information under the respective sections.

NOTE: This screen will be completed after the Initial lock request.

Action Date/Time	By	Lock Status	Notes
Current Lock			
09/28/2017 4:30:24 PM	Bridgette Bell	Locked	
09/28/2017 4:29:44 PM	Bridgette Bell	Lock Requested	
09/25/2017 11:54:28 AM	Bridgette Bell	Not Locked	

Action Date/Time	By	Lock Status
09/28/2017 4:30:24 PM	Bridgette Bell	Locked
09/28/2017 4:29:44 PM	Bridgette Bell	Lock Requested
09/25/2017 11:54:28 AM	Bridgette Bell	Not Locked

Lock Field	Old Value	New Value
Adjustment Cap Total Amount		0.00
Base Price Amount		359000.00
Buy Side Total Amount		359000.00

Compare

- To compare the lock history, select the **Compare Lock History** button. Select the status you want to compare then click the **Compare** button. Compare information between what is listed under Old Value to New Value.
- If there is a discrepancy or information that is currently on the lock not listed on the loan, select the **Copy from Lock to Loan** button and the information will be transferred to the loan under the Production workflow-Product screen.

Requesting lock

To submit a lock request:

- Select **Initial** from the **Request Type** dropdown list.
- Select the **Lock Period**. The **Expiration Date** is automatically populated based on the lock period selected.
- Click the **select** icon to choose or conduct a loan program search.
- Complete and edit the remaining fields as needed click **Save** then **Lock Requested**.
- The Send and Status lightbox appears to enter specific instructions, click **Save** when complete.
- Return to the **Lock** workflow-**Send/Status** screen. Verify the **Send/Status** screen provides the status of “Lock Requested” and view notes from the Send and Status lightbox.

Production **Lock** Compliance Conditions Documents Interfaces Messages

Send/Status Summary Request

Request Type: Initial Lock Confirmation Date: []

Current Loan Data		Primary Housing		Loan Program	
Note Rate:	4.00%	Primary Housing:	20.11%	Loan Program:	Conventional
Base Loan Amount:	\$ 399,200.00	Total Obligations:	21,700%	Loan Type:	Conventional
Appraised Value:	\$ 450,000.00	Base LTV:	80.00%	Lien Position:	First
Loan Purpose:	Purchase	Base CLTV:	80.00%	Amortization Type:	Fixed
Type of Refinance:		HCLTV:	80.00%	Loan Term:	360
Estimated Closing Date:	04/01/2017				

Primary Borrower

First Name: Alice Middle Name: Last Name: Firstname Suffix: SSN: 991-91-9991 Joint With: Joint With SSN: First Time Home Buyer: Citizenship: US Citizen Self-Employed: Credit Score: 720

Product

Loan Program: [] Program Group: [] Program Code: [] Lock: Lock Period: 30 Lock Request Date: 02/27/2017 Expiration Date: 03/29/2017 Lock Type: [] Extension Period: [] Cancel Reason: [] Search By Type: Rate Note Rate: 4.000% Minimum Price: []

HELOC: ARM First Adjustment: [] MI Provider: [] MI Premium Plan: [] MI Part P: []

Save

Send and Status Notes

Lock Requested

Save

Production **Lock** Documents

Send/Status Summary Request

Lock Validation

All validations are satisfied.

Lock Send History

Action Date/Time	By	Role	Sent To	Notes
09/28/2017 4:29:45 PM	Bridgette Bell	Participating Lender	Lock Desk	Lock Requested

Lock Status History

Action Date/Time	By	Role	Status	Notes
09/28/2017 4:29:43 PM	Bridgette Bell	Participating Lender	Lock Requested	Lock Requested
09/25/2017 11:54:28 AM	Bridgette Bell	Participating Lender	Not Locked	