

P.A.T.H. Troubleshooting Guide

AUS Submission Issues

For all errors received check the following first:

Fannie Mae DU

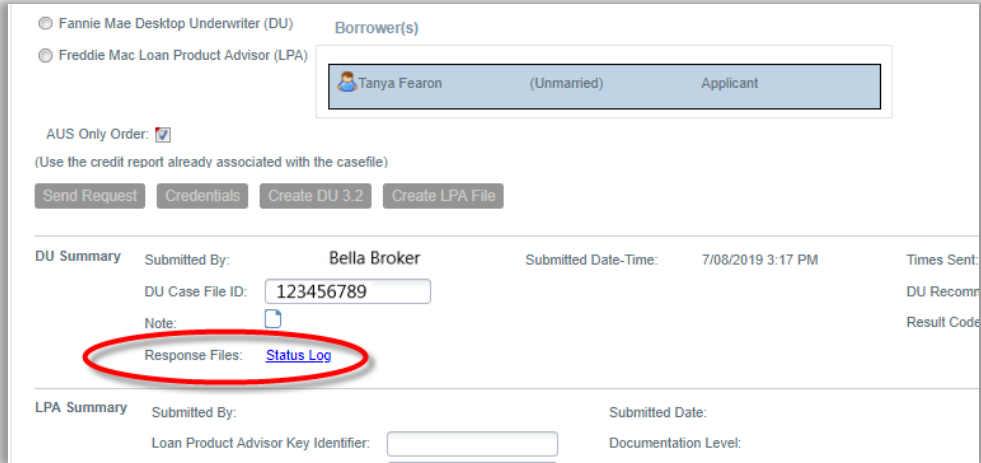
- Check that the correct credit reporting agency is chosen
- Using Credit Agency ID & password
- Ensure DU Case File ID is entered correctly

Freddie Mac LPA

- Broker must be sponsored Contact your AE regarding HBFS sponsorship.
- Using TPO ID & password
- Ensure Reference # is entered correctly

If you are still having issues after checking the solutions listed here, send an email to PATHsupport@homebridge.com for assistance.

1. Response File – Status Log Only

<p>Error Received</p>	<p>No response file received, Status Log only.</p>  <p>The screenshot shows the AUS submission interface. At the top, there are radio buttons for 'Fannie Mae Desktop Underwriter (DU)' and 'Freddie Mac Loan Product Advisor (LPA)'. Below that is a 'Borrower(s)' section with a card for 'Tanya Fearon (Unmarried) Applicant'. There is a checkbox for 'AUS Only Order' which is checked. Below that are buttons for 'Send Request', 'Credentials', 'Create DU 3.2', and 'Create LPA File'. The 'DU Summary' section shows 'Submitted By: Bella Broker', 'Submitted Date-Time: 7/08/2019 3:17 PM', 'DU Case File ID: 123456789', and 'Response Files: Status Log' (where 'Status Log' is circled in red). The 'LPA Summary' section is partially visible at the bottom.</p>
<p>Resolution</p>	<p>Click the Status Log link and review to resolve the error.</p>

2. Refinance Submission Error – No Cash Out vs. Limited Cash Out

<p>Issue</p>	<p>When switching loan programs on a refinance transaction the refinance purpose may need to be updated. Error Message: No cash out is no longer a valid refinance purpose. Error - 118368</p> <table border="1" data-bbox="553 468 1356 630"> <thead> <tr> <th>Message</th> <th>Severity</th> <th>Code</th> </tr> </thead> <tbody> <tr> <td>Field 01A-070 (Interest Rate) is 0 or missing.</td> <td>Error</td> <td>118336</td> </tr> <tr> <td>No cash out is no longer a valid refinance purpose.</td> <td>Error</td> <td>118368</td> </tr> </tbody> </table>	Message	Severity	Code	Field 01A-070 (Interest Rate) is 0 or missing.	Error	118336	No cash out is no longer a valid refinance purpose.	Error	118368
Message	Severity	Code								
Field 01A-070 (Interest Rate) is 0 or missing.	Error	118336								
No cash out is no longer a valid refinance purpose.	Error	118368								
<p>Resolution</p>	<p>Go to the Loan Processing → Short Application. Change the Refinance Purpose to correct one for the Loan Program chosen.</p> <table border="1" data-bbox="513 772 1313 932"> <tbody> <tr> <td>Fannie Mae Conventional</td> <td>Limited Cash Out</td> </tr> <tr> <td>Freddie Mac Conventional & FHA</td> <td>No Cash Out</td> </tr> </tbody> </table>	Fannie Mae Conventional	Limited Cash Out	Freddie Mac Conventional & FHA	No Cash Out					
Fannie Mae Conventional	Limited Cash Out									
Freddie Mac Conventional & FHA	No Cash Out									

3. DU General Error	
Error Received	<p>Failed – Fannie Mae Error 111315.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0; background-color: #f9f9f9;"> <p>Failed ✕</p> <p>Fannie Mae Error: 111315. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.</p> <p style="text-align: center;">OK</p> </div>
Error Analysis	<p>If Homebridge reviews error log and determines the issue is with the credit report and that New Credit must be associated with the file, Homebridge will update status of the loan to: Return for Credit and AUS.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0; background-color: #f9f9f9;"> <pre> Credit Log ----- Credit Report Retrieval Log ===== Date: 08/14/2019 17:08:59.221 User: clx04hxd Error 111349 Credit Agency Error: 42 . The borrower information in the credit report does not match the information the credit agency has on file for this reference number. Verify the data and resubmit. For support, contact 226-Advantage Credit, Inc. of Colorado. </pre> </div>
Broker:	<ol style="list-style-type: none"> 1. Resubmit to AUS via P.A.T.H. 2. De-select AUS Only Order selection box. 3. Click Credentials, select the CORRECT DU credit agency and enter accurate credentials. 4. Enter NEW credit reference #. 5. Click Send Request.

4. DU Submission Error – Data Elements are Invalid (MSG ID 0027)

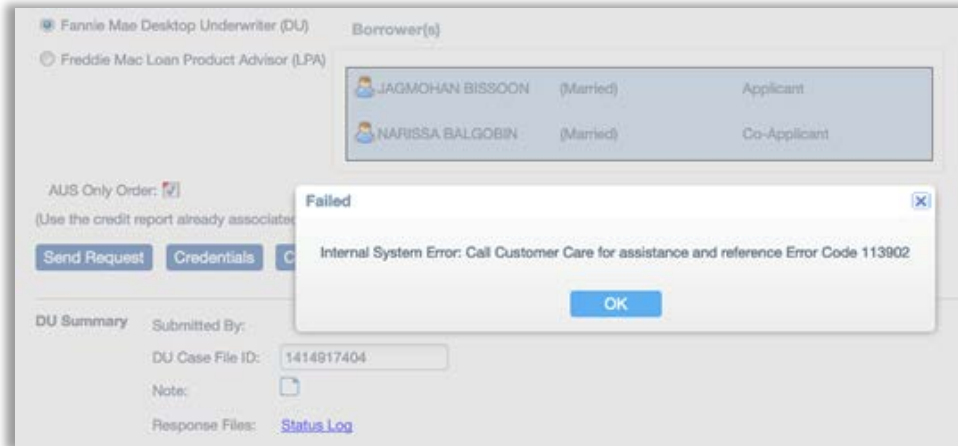
<p>Error Received</p>	<p>The following data elements are invalid: (MSG ID 0027). Data Element - Tot. exp. Ratio < Hsng. Exp. Ratio Current Value – Check omitted/pd. by closing liab.</p> <div data-bbox="553 405 1354 579" style="border: 1px solid black; padding: 5px;"> <p>Risk / Eligibility</p> <p>1 The following data elements are invalid: (MSG ID 0027) </p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">DATA ELEMENT</th> <th style="width: 40%;">CURRENT VALUE</th> </tr> </thead> <tbody> <tr> <td>Tot. exp. ratio < Hsng. exp. ratio</td> <td>Check omitted/pd. by closing liab.</td> </tr> </tbody> </table> </div>	DATA ELEMENT	CURRENT VALUE	Tot. exp. ratio < Hsng. exp. ratio	Check omitted/pd. by closing liab.
DATA ELEMENT	CURRENT VALUE				
Tot. exp. ratio < Hsng. exp. ratio	Check omitted/pd. by closing liab.				
<p>Resolution</p>	<p>When subject property is second home or investment, housing expenses must be entered as a separate liability record.</p> <ol style="list-style-type: none"> 1. Enter New Liability Record <ul style="list-style-type: none"> • Debt Type: Taxes • Name of Creditor: Primary Residence Housing Expenses • Payment: As applicable • Outstanding Balance: Enter 12-month balance. • Handling: Include in Debt Calculations 2. Click Choose to associate the liability to the REO. <div data-bbox="500 1010 1409 1533" style="border: 1px solid black; padding: 5px;"> <p>Edit Liability</p> <p>Liability Details Additional Information Account History</p> <p>Liability Type: <input checked="" type="radio"/> Revolving Debt/Installment <input type="radio"/> Other Monthly Debts</p> <p>* Debt Type: Taxes Applies To</p> <p>* Name of Creditor: Primary Residence Housing Expenses <input checked="" type="checkbox"/> JOHN HOMEOWNER</p> <p>Address: <input type="text"/></p> <p>Zip, City & State: <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Account Number: <input type="text"/></p> <p>* Payment: \$500.00 Months Remaining: 0</p> <p>Outstanding Balance: \$6,000.00 * Handling: Include In Debt Calculations</p> <p>Associated Property</p> <p><input type="button" value="Choose..."/> <input type="button" value="New"/></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;">PROPERTY</th> <th style="width: 20%;">CURRENT VALUE</th> </tr> </thead> <tbody> <tr> <td><input type="button" value="Delete"/> 175 13TH STREET Washington, DC 20013</td> <td>\$300,000.00</td> </tr> </tbody> </table> <p style="text-align: right;"> <input type="button" value="DELETE"/> <input type="button" value="CANCEL"/> <input type="button" value="SAVE & ADD"/> <input type="button" value="SAVE"/> </p> </div>	PROPERTY	CURRENT VALUE	<input type="button" value="Delete"/> 175 13TH STREET Washington, DC 20013	\$300,000.00
PROPERTY	CURRENT VALUE				
<input type="button" value="Delete"/> 175 13TH STREET Washington, DC 20013	\$300,000.00				

5. DU Submission Error - Internal System Error

Error Received

Failed

Internal System Error: Call Customer Care for assistance and reference Error Code 113902.



Resolution

Broker must Submit (Assign) the loan to HBWS and mark the submission as Final in DO.

Submit Loan: Select Submission Options

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

- 1. Select a submission option.**
 In the list below, select Preliminary Findings (to get findings for a conventional loan prior to submitting to a lender) or select a sponsoring lender. To access the Multi-product Tool, select a submission option that begins with an asterisk (*).

* Documentation Lender 2 ← Select Lender
- 2. Select a single product or multiple products.**
 With one submission, you can receive either a single findings report based on one loan product or multiple reports based on different loan products.

In the list below, select Single Product or Multiple Products.

Single Product
- 3. Select a product.**

30 Year Fixed Rate

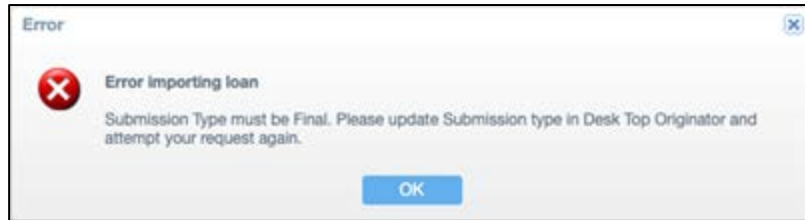
Interim
 Final

6. DU Submission Error – Error Importing Loan

Error Received

Error Importing Loan

Submission Type must be Final. Please update Submission type in Desk Top Originator and attempt your request again.




Resolution

Broker must Submit (Assign) the loan to HBWS and mark the submission as Final in DO.

Submit Loan: Select Submission Options

Borrower Name	Loan Number	Institution Name
Homeowner	Case #1	Documentation Originator 5

1. Select a submission option.
In the list below, select Preliminary Findings (to get findings for a conventional loan prior to submitting to a lender) or select a sponsoring lender. To access the Multi-product Tool, select a submission option that begins with an asterisk (*).

* Documentation Lender 2  **Select Lender**

2. Select a single product or multiple products.
With one submission, you can receive either a single findings report based on one loan product or multiple reports based on different loan products.

In the list below, select Single Product or Multiple Products.

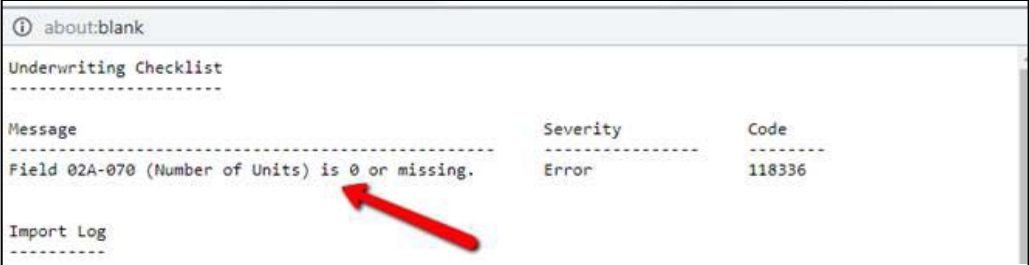
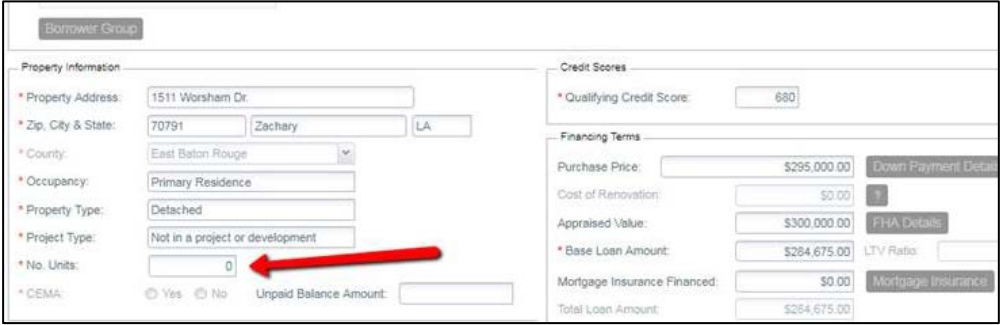
Single Product

3. Select a product.

30 Year Fixed Rate

Interim Final

7. DU Submission Error – Number of Units is Missing

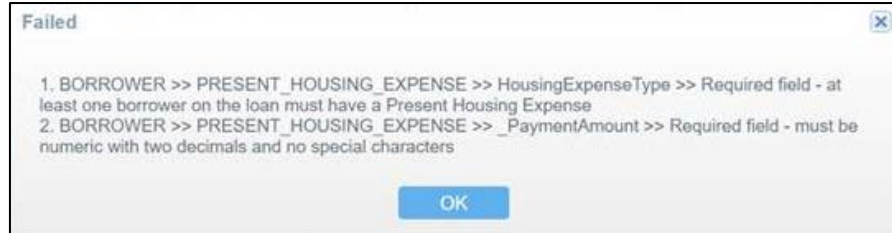
<p>Error Received</p>	<p>Field 02A-070 (Number of Units) is 0 or missing.</p> 
<p>Resolution</p>	<ol style="list-style-type: none"> 1. Go to Short Application. 2. Update the No. of Units. 3. Click Save. 

8. DU Submission Error – Present Housing Expense

Error Received

Failed

BORROWER>>HousingExpenseType>>Required field – at least one borrower on the loan must have a Present Housing Expense.



Resolution

- Go to **Full Application**→**Declarations**.
- Ensure **I. Do you intend to occupy the property as your primary residence?** has **Yes** selected for all applicable borrowers.

- Go to **Full Application**→**Liabilities**.
- Select the **Creditor** hyperlink.
- Ensure all applicable borrowers are selected for that liability.

9. DU Submission Error – Unmatched REO

Error Received

Warning: Unmatched REO Asset Id for Liability Type

```

Dataset: 1003 Data
Warning: Unmatched REO Asset Id for Liability Type[M: Mortgage], ID[] -
defaulting to <blank>

Dataset: Additional Case Data
No Errors/Warnings detected

Dataset: Product Data
No Errors/Warnings detected
    
```

Resolution

4. Go to **Full Application**→**REO Information**.
5. Select the **REO Property**
6. Click the **Choose** button
7. Select the **Mortgage(s)** that are associated with the property.
8. Click **Save**.

Property Info

Subject Property Same as Present Address ⚠

Address:

* Zip, City & State:

* Property Type:

* Property Status:

* Present Market:

* Occupancy Type: Primary Residence Will be Primary Residence
 Second Home
 Investment

Number of Units:

Applies To: JOHN HOMEOWNER

Current Monthly Expenses

Expense	Amount	Included in Assc. Liability Payments
Mortgage Insurance:	\$0.00	<input checked="" type="checkbox"/>
Hazard Insurance:		<input type="checkbox"/>
Real Estate Taxes:		<input type="checkbox"/>
Homeowner Assn Dues:		<input type="checkbox"/>
Flood Insurance:		<input type="checkbox"/>
Other Expenses:		<input type="checkbox"/>

Associated Liabilities

Choose... New

Choose a Liability

DEBT TYPE	CREDITOR	PAYMENT	BALANCE	ACCT	HANDLING
Real Estate Mortgage Loan	Mortgages Are Us	\$895.00	\$154,300.00		Include in Debt Calculations

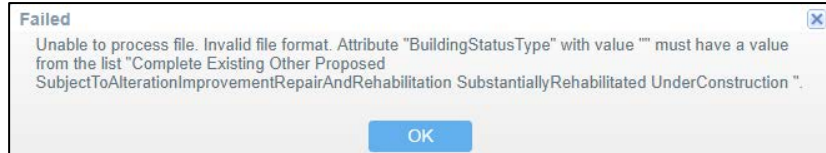
SAVE CANCEL

10. LPA Submission Error - Building Status Type

Error Received

Failed

Unable to process file. Invalid file format. Attribute "BuildingStatusType" with value "" must have a value from the list "Complete Existing Other Proposed SubjectToAlterationImprovementRepairAndRehabilitation SubstantiallyRehabilitated UnderConstruction"

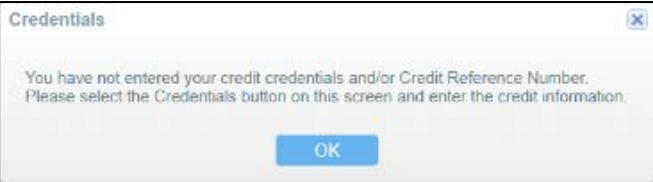
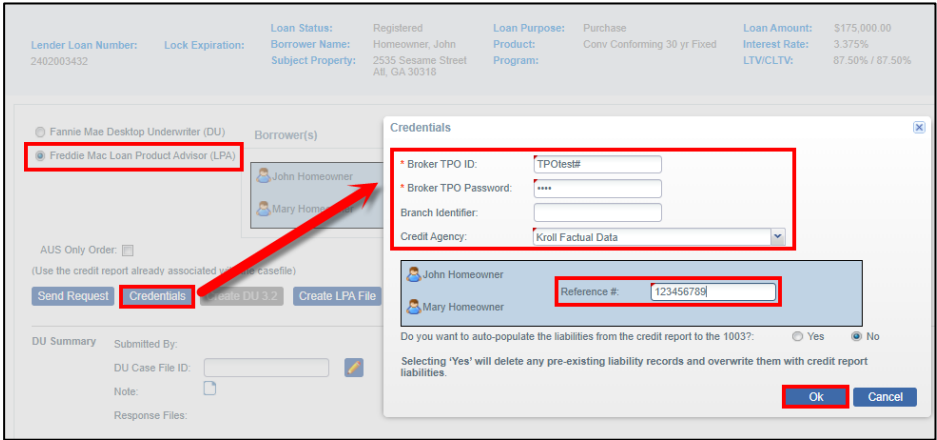


Resolution

Go to **Full Application** → **Purpose & Property**.

Enter the correct the Building Status from the dropdown.

11. LPA Submission Error – Credentials

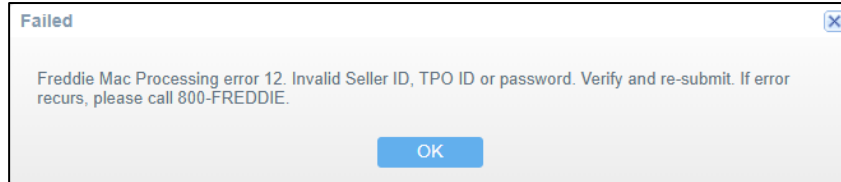
<p>Error Received</p>	<p>Credentials</p> <p>You have not entered your credit credentials and/or Credit Reference Number. Please select the Credentials button on this screen and enter the credit information.</p> 
<p>Resolution</p>	<p>Ensure user is entering:</p> <ul style="list-style-type: none"> • Broker TPO ID • Broker TPO password • Branch Identifier (if applicable) • The credit Reference # (if applicable)  <p>Note: Broker must be sponsored by HBFS to submit loans to LPA. See the Freddie Mac Initial Setup and Submission Job Aid for complete instructions.</p>

12. LPA Submission Error – Invalid Seller ID, TPO ID, or password

Error Received

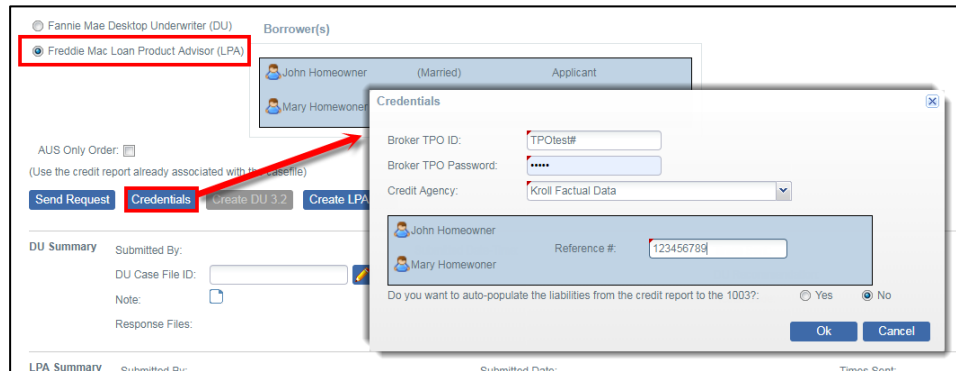
Failed

Freddie Mac Processing error 12. Invalid Seller ID, TPO ID or password. Verify and re-submit. If error recurs, please call 800-FREDDIE.



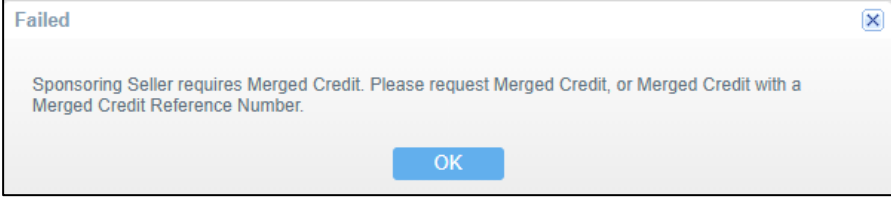
Resolution

Ensure you are selecting Freddie Mac Loan Product Advisor and entering your TPO ID and password.



Note: Broker must be sponsored by HBFS to submit loans to LPA. See the [Freddie Mac Initial Setup and Submission Job Aid](#) for complete instructions.

13. LPA Submission Error – Merged Credit

Error Received	<p>Failed Sponsoring Seller required Merged Credit. Please request Merged Credit, or Merged Credit with a Merged Credit Reference Number.</p> 
Resolution	<ol style="list-style-type: none">1. Select the correct credit agency in the dropdown list on the Credentials popup.2. If the correct agency is chosen, check for a duplicate of that agency in the dropdown and try the other one.

14. LPA Submission Error – Unmatched REO

<p>Error Received</p>	<p>Unable to process file. Invalid file format. An element with the identifier "REO0" must appear in the document.</p> <div data-bbox="506 390 1403 531" style="border: 1px solid black; padding: 5px;"> <p>Loan Product Advisor Processing Error Messages</p> <p>Unable to process file. Invalid file format. An element with the identifier "REO0" must appear in the document.</p> </div>																																										
<p>Resolution</p>	<p>"REO0" indicates there is an REO Mortgage Liability without an associated Real Estate Property (REO).</p> <ul style="list-style-type: none"> • Go to Full Application→Liabilities. • Review real estate mortgage liabilities by clicking the Creditor <u>hyperlink</u>. <ul style="list-style-type: none"> • Choose - Click to select from REO. • New – Click to enter a REO not listed. <div data-bbox="487 810 1424 1308" style="border: 1px solid black; padding: 5px;"> <p>The screenshot shows the 'Edit Liability' window in the Loan Product Advisor. The 'Associated Property' dropdown menu is highlighted with a red box, showing 'Choose' and 'New' options. The background shows a table of liabilities with 'Personal Mortgage Lending' highlighted in red.</p> <table border="1"> <thead> <tr> <th>DEBT TYPE</th> <th>CREDITOR</th> <th>Total Payments</th> <th>Total Balance</th> <th>Account Number</th> <th>Handling</th> <th>Include In Debt Calculations</th> </tr> </thead> <tbody> <tr> <td>Ken Customer</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Installment Loan</td> <td>HILLSIDE BANK</td> <td>\$425.00</td> <td>\$14,748.00</td> <td>0000000291443081189</td> <td>To Be Satisfied At Closing</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Real Estate Mortgage Loan</td> <td>Personal Mortgage Lending</td> <td>\$1,200.00</td> <td>\$200,000.00</td> <td>456</td> <td>To Be Satisfied At Closing</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Revolving Charge Account</td> <td>HEMLOCKAS</td> <td>\$44.00</td> <td>\$437.00</td> <td>0000000098E543184026</td> <td>To Be Satisfied At Closing</td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td>\$1,669.00</td> <td>\$215,195.00</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> </div>	DEBT TYPE	CREDITOR	Total Payments	Total Balance	Account Number	Handling	Include In Debt Calculations	Ken Customer							Installment Loan	HILLSIDE BANK	\$425.00	\$14,748.00	0000000291443081189	To Be Satisfied At Closing	<input type="checkbox"/>	Real Estate Mortgage Loan	Personal Mortgage Lending	\$1,200.00	\$200,000.00	456	To Be Satisfied At Closing	<input type="checkbox"/>	Revolving Charge Account	HEMLOCKAS	\$44.00	\$437.00	0000000098E543184026	To Be Satisfied At Closing	<input type="checkbox"/>			\$1,669.00	\$215,195.00			
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15. Return for Credit and AUS Notification.

<p>Error Received</p>	<p>Email notification and Loan Status is updated to: Return for Credit and AUS.</p>
<p>Resolution</p>	<ol style="list-style-type: none"> 1. Request new credit with the updated information with your credit agency. 2. Resubmit to AUS via P.A.T.H. 3. De-select AUS Only Order selection box. 4. Click credentials, enter LP TPO ID and password or DU credit agency credentials. 5. Enter credit reference# (per updated credit report). 6. Click Send Request.

Loan Submission Issues

P.A.T.H. will notify of **Required Data Fields Missing** when submitting loans to Setup or Loan Disclosures Only.

The screenshot shows a 'Loan Submission' form with a modal window titled 'Required Data Fields Missing'. The modal contains the following table:

ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Upload Initial Submission Package.		Upload / View Documents
Automated Underwriting must be requested.		Automated Underwriting - DU
Select Broker Compensation type (Lender or Borrower Paid compensation).		Fees & Closing Cost / Broker Compensation
Provide banker/broker contact information.		Contacts
Appraisal fee required		Fees & Closing Cost
AUS selected credit decision does not match Investor selected.		Short Application

16. Loan Data Does Not Match Lock Data

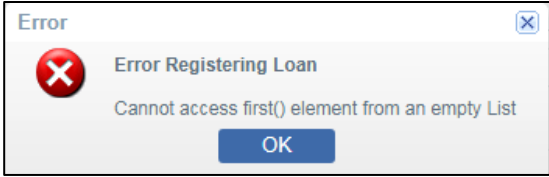
Possible Errors

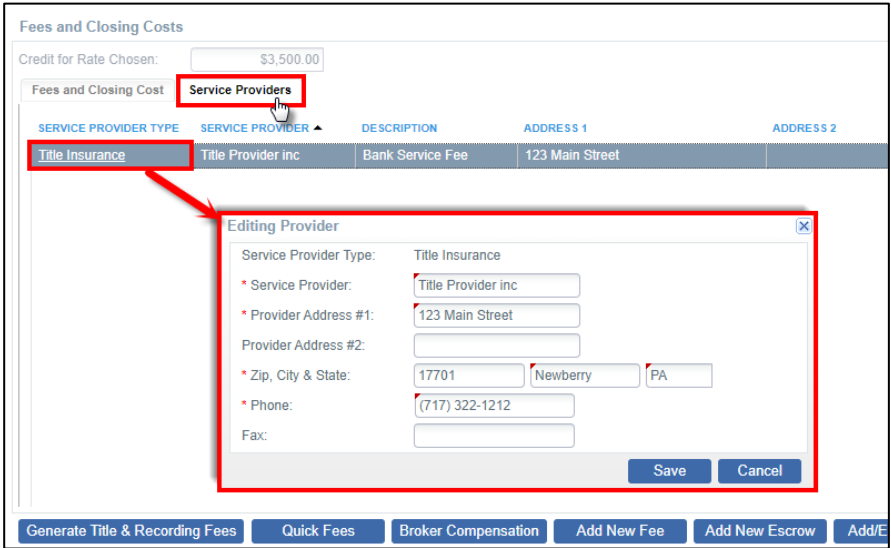
- The combined LTV ratio for the loan does not match the combined LTV ratio for the lock.
- The loan amount for the loan does not match the loan amount for the rate lock.
- The LTV ratio for the loan does not match the LTV ratio for the rate lock.
- The subject property type for the loan does not match the subject property type for the rate lock.
- The program type for the loan does not match the program type for the rate lock.
- The number of units for the loan does not match the number of units for the rate lock.
- The refinance purpose for the loan does not match the refinance purpose for the rate lock.

Resolution

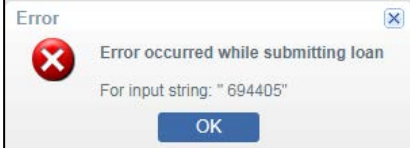
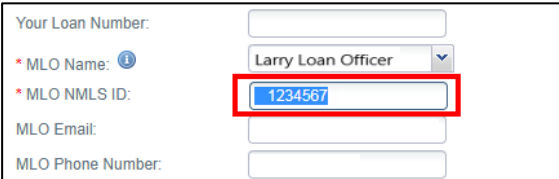
Loan data and Lock data exist separately in the Portal and must be reconciled before loan submission.

Go to **Loan Summary**→**Short Application** to update **Loan** information **-OR-** Go to **Loan Processing**→**Lock Management** to update the **Lock**.

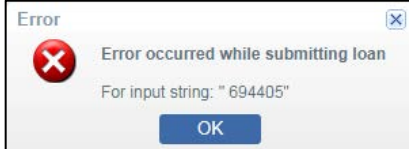
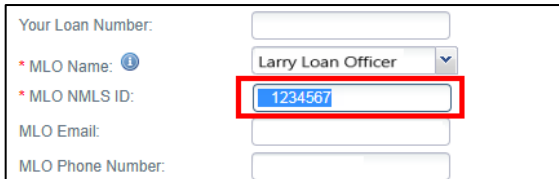
17. Registration Error	
Error	<p>Error Registering Loan. Cannot access first () element from an empty List.</p> 
Resolution	Contact your AE or PATHSupport@homebridge.com

18. Service Provider must be listed	
Issue	Service Provider must be listed for all ' C – Services You Can Shop For ' associated fees.
Resolution	<ol style="list-style-type: none"> Go to Loan Processing→Fees & Closing Costs. Click the Service Providers tab. Click the Fee hyperlink. Enter the Service Provider information. 


19. Submission Error

<p>Error</p>	<p>Error occurred while submitting loan. For input string: "694405"</p> 
<p>Resolution</p>	<p>Check MLO NMLS ID for erroneous spaces. Remove any blank spaces.</p> 

20. Submission Error

<p>Error</p>	<p>Error occurred while submitting loan. For input string: "694405"</p> 
<p>Resolution</p>	<p>Check MLO NMLS ID for erroneous spaces. Remove any blank spaces.</p> 

Lock Management – Incorrect Pricing

<p>Issue</p>	<p>Pricing is for Lender Paid Comp even though Borrower Paid Comp is selected.</p>
<p>Resolution</p>	<ol style="list-style-type: none"> 1. Exit Lock Management screen, then return. 2. Exit the loan, then return to loan and Lock Management Screen. 3. Clear Cache from Chrome: <ul style="list-style-type: none"> • Click the  in the upper right corner of Chrome. • Click More tools • Click Clear browsing data... • Ensure Cached images and files is selected and click Clear data.