



A division of Homebridge Financial Services, Inc.

# P.A.T.H

## Blue Sage Solutions Release Notes

### Release 17/18/19

### November 11, 2022

### Table of Contents

<b>P.A.T.H.</b> .....	<b>2</b>
1. Generate Pricing Scenario (GPS).....	2
2. Full Application - Borrowers - Title Only & Non-Borrower Spouse .....	3
3. Full Application - Borrowers – VA Info - Available Entitlement.....	3
4. Full Application - Purpose and Property – Property Units Information .....	4
5. Loan Submission – New Submission Stop.....	4

## 1. Generate Pricing Scenario (GPS)

An **All Rates** table has been added as a second page of the GPS printed document.

Powered by  
**Homebridge Wholesale**  
a division of Homebridge Financial Services, Inc.
Date Generated: 2022-11-08 11:44 AM

## Loan Pricing Scenario

### Loan Scenario Specifications

Product: Conv Conforming 30 yr Fixed	
Terms:	360
Investor:	Fannie Mae
Specialty Program:	
ARM Plan:	
Interest Rate:	7.000%
Qualifying Credit Score:	800
DTI / DSCR:	0.000% / 0.000%
Occupancy:	Primary Residence
Property Type:	Detached
Property Zip / State:	18963 / PA
Number of Units:	1
Loan Purpose / Reason for Refi:	Purchase /
Emerging Banker:	No
Manual Underwriting:	No
Escrow Waivers:	Yes
Fee Buy-Out:	No
Prepayment:	No Prepayment
Churn in Entirety Waiver:	
Lender Paid Compensation:	Yes

### Your Pricing Results

Conv Conforming 30 yr Fixed - 30 days			
	Rate	Price	Margin
<b>Base Rate</b>	<b>7.000%</b>	<b>-2.250%</b>	
FICO/LTV Adjustment - FICO Score (740-999) LTV (70.01-75%)	0.000%	0.250%	
Lender Paid Broker Compensation	0.000%	1.125%	
Conventional Conforming Purchase Special	0.000%	-0.125%	
All Locks in CT, CO, IL, KY, LA, MA, MI, NH, NV, OR, PA, RI, WA (680+ and \$150K+)	0.000%	-0.250%	
<b>Adjusted Total Pricing</b>	<b>7.000%</b>	<b>-1.250%</b>	

Final Lock approval is subject to Lock Desk & Underwriting Approval. The scenario pricing provided by GPS is based on the most recently published rate sheet. This is not a lock commitment.

HomeBridge Financial Services, Inc. - 4100068

### All Rates

Conv Conforming 30 yr Fixed								
Rate	P&I Payment	15 Day	30 Day	45 Day	60 Day	90 Day	120 Day	
5.500%	\$1,618.20	4.375%	4.500%	4.625%	4.750%	5.250%	6.000%	
5.625%	\$1,640.63	3.750%	3.875%	4.000%	4.125%	4.625%	5.375%	
5.740%	\$1,661.38	3.250%	3.375%	3.500%	3.625%	4.125%	4.875%	
5.750%	\$1,663.19	3.125%	3.250%	3.375%	3.500%	4.000%	4.750%	
5.875%	\$1,685.89	2.750%	2.875%	3.000%	3.125%	3.625%	4.375%	
5.990%	\$1,706.89	2.250%	2.375%	2.500%	2.625%	3.125%	3.875%	
6.000%	\$1,708.72	2.125%	2.250%	2.375%	2.500%	3.000%	3.750%	
6.125%	\$1,731.70	1.500%	1.625%	1.750%	1.875%	2.375%	3.125%	
6.240%	\$1,752.95	1.125%	1.250%	1.375%	1.500%	2.000%	2.750%	
6.250%	\$1,754.80	1.000%	1.125%	1.250%	1.375%	1.875%	2.625%	
6.375%	\$1,778.03	0.625%	0.750%	0.875%	1.000%	1.500%	2.250%	
6.490%	\$1,799.52	0.375%	0.500%	0.625%	0.750%	1.250%	2.000%	
6.500%	\$1,801.40	0.250%	0.375%	0.500%	0.625%	1.125%	1.875%	
6.625%	\$1,824.89	-0.125%	0.000%	0.125%	0.250%	0.750%	1.500%	
6.740%	\$1,846.62	-0.500%	-0.375%	-0.250%	-0.125%	0.375%	1.125%	
6.750%	\$1,848.51	-0.625%	-0.500%	-0.375%	-0.250%	0.250%	1.000%	
6.875%	\$1,872.25	-0.875%	-0.750%	-0.625%	-0.500%	0.000%	0.750%	
6.990%	\$1,894.20	-1.250%	-1.125%	-1.000%	-0.875%	-0.375%	0.375%	
7.000%	\$1,896.12	-1.375%	-1.250%	-1.125%	-1.000%	-0.500%	0.250%	
7.125%	\$1,920.10	-1.750%	-1.625%	-1.500%	-1.375%	-0.875%	-0.125%	
7.240%	\$1,942.27	-2.125%	-2.000%	-1.875%	-1.750%	-1.250%	-0.500%	
7.250%	\$1,944.21	-2.250%	-2.125%	-2.000%	-1.875%	-1.375%	-0.625%	
7.375%	\$1,968.43	-2.500%	-2.375%	-2.250%	-2.125%	-1.625%	-0.875%	
7.490%	\$1,990.82	-2.375%	-2.250%	-2.125%	-2.000%	-1.500%	-0.750%	
7.500%	\$1,992.77	-2.500%	-2.375%	-2.250%	-2.125%	-1.625%	-0.875%	
7.625%	\$2,017.22	-2.250%	-2.125%	-2.000%	-1.875%	-1.375%	-0.625%	
7.740%	\$2,039.81	-2.375%	-2.250%	-2.125%	-2.000%	-1.500%	-0.750%	
7.750%	\$2,041.78	-2.500%	-2.375%	-2.250%	-2.125%	-1.625%	-0.875%	
7.875%	\$2,066.45	-2.875%	-2.750%	-2.625%	-2.500%	-2.000%	-1.250%	
7.990%	\$2,089.25	-3.000%	-2.875%	-2.750%	-2.625%	-2.125%	-1.375%	
8.000%	\$2,091.23	-3.125%	-3.000%	-2.875%	-2.750%	-2.250%	-1.500%	
8.125%	\$2,116.12	-3.375%	-3.250%	-3.125%	-3.000%	-2.500%	-1.750%	

## 2. Full Application - Borrowers - Title Only & Non-Borrower Spouse

Previously, when the role of **Title Only** or **Non-Borrower Spouse** was selected, P.A.T.H. was requiring fields to be completed that are not required for these individuals. This issue has been resolved.

## 3. Full Application - Borrowers – VA Info - Available Entitlement

A new field named **Available Entitlement per Certificate of Eligibility** has been added to the VA Info pop-up.

The screenshot displays the 'Borrower VA Info' form with the following fields and values:

- Military Type: Regular Military
- Military Service: Post-Vietnam
- Service Branch: Navy
- Military Service From: 3/15/1979
- Military Service To: 3/15/2016
- Exempt From Funding Fee:
- Entitlement Subsequent Used:  Never  Once  Multiple
- Last use for Manufactured Home:
- Available Entitlement:  Full  Partial/Un-restored
- Available Entitlement per Certificate of Eligibility: \$36,000.00** (highlighted in red)
- Entitlement In Use:
- Entitlement being used for this transaction:

### Notes:

- The Available Entitlement field maps to the **VA Loan Summary Form**, item #8.
- The Available Entitlement field has **NO** impact on AUS submission.

#### 4. Full Application - Purpose and Property – Property Units Information

The Purpose and Property screen has been updated with a **Property Units Information** section.

The screenshot shows two sections of a web application. The left section is titled "Property Information" and includes fields for "Homestead Property", "CEMA Requested", "Number of Units", "Market Value", "Month/Year Built", "Lot Size (Acres)", "Square Feet", "Maintenance and Utilities", and "New Construction". The right section is titled "Property Units Information" and contains a table with columns for "Number of Rooms", "Number of Bedrooms", "Number of Baths", "Gross Monthly Rent", and "Estimated Rent". The table lists four units, each with input fields for these values, all currently set to 0 or \$0.00.

#### 5. Loan Submission – New Submission Stop

Brokers must complete the **Purchase Credit Source Type** for Other Credits added to the Qualifying the Borrower screen prior to submission.

The screenshot shows a dialog box titled "Required Data Fields Missing". It contains a table with the following data:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	Escrow Records Required.		Fees & Closing Cost
Error	Please remove Intent to Proceed date.		Submission
Warning	Warning. This loan is being submitted WITHOUT an Appraisal Fee.		Fees & Closing Cost
Warning	Warning. This loan is being submitted WITHOUT a Credit Report Fee.		Fees & Closing Cost
Error	Update Other Credits - "Purchase Credit Source Type" on the Qualifying the Borrower screen located in the Full Application section.		Fees & Closing Cost

A red box highlights the last row of the table. Below the table is a "Correct Loan Details" button.

#### Qualifying the Borrower - Minimum Required Funds or Cash Back

The screenshot shows the "Qualifying the Borrower" screen with a list of items and their amounts:

- A. Sales Contract Price: \$2,250,000.00
- B. Improvements, Renovations and Repairs: \$0.00
- C. Land (if acquired separately): \$0.00
- D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction: \$0.00
- E. Credit Cards and Other Debts Paid Off: \$0.00
- F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments): \$3,095.27
- G. Discount Points: \$270.12
- H. TOTAL DUE FROM BORROWER(S) (TOTAL OF A through G): \$2,253,365.39

On the right, there are two rows for "TOTAL CREDITS":

- L. Seller Credits: \$4,750.00
- M. Other Credits: \$10,000.00

A red arrow points to the "Other Credits" row. A modal window titled "Other Credit" is open, showing a table with the following data:

OTHER CREDIT TYPE	PURCHASE CREDIT SOURCE TYPE	AMOUNT	PAID BY THIRD PARTY	EXPLANATION
Earneest Money	Borrower Paid Outside Closing	\$10,000.00		
Total Other Credits		\$10,000.00		

Below the table is a "Closing Cost Credits" section with a "Total Closing Cost Credits" of \$0.00. At the bottom are "Add", "SAVE", and "CANCEL" buttons.