

P.A.T.H. Release Notes

Release 23

May 19, 2023

1. Borrowers – Borrower Counseling

Brokers can now enter Borrower Counseling information to the **Full Application→Borrowers** screen.

- Click the **Counseling** button.
- Select **Yes** for **Homeowner Counseling** and/or **Homeowner Education** to enable the fields and enter the information.

The screenshot shows a web application interface with a 'Borrower Counseling' dialog box open. The dialog box contains the following fields:

| Field | Value |
|-------------------------------|-------------------------------|
| Homeowner Counseling: | Yes |
| Homeowner Education: | No |
| Counseling Completed Date: | 5/01/2023 |
| Education Completed Date: | |
| Counseling Format (SCIF): | Internet Counseling |
| Education Format (SCIF): | |
| Counseling Format Type: | Individual |
| Education Format Type: | |
| Counseling Confirmation Type: | HUD Approved Counseling Agenc |
| Education Confirmation Type: | |
| Counseling Provider ID: | |
| Education Provider ID: | |
| Counseling Provider: | |
| Education Provider: | |

At the bottom of the dialog box are 'Ok' and 'Cancel' buttons. In the background, the 'Full Application→Borrowers' screen is visible, showing a 'Counseling' button highlighted with a red box. Other visible fields include Mobile Phone, Work Phone, Email Address, Present Address, Occupancy, and First Time Home Buyer.

2. Full Application – Housing Expenses – FHA Positive Rental History

P.A.T.H. has been updated to capture **Stated Positive Rental History** (when applicable).

| Present Housing | JOHN HOMEOWNER | MARY HOMEOWNER |
|-------------------------|----------------|----------------|
| Rent: | \$1,700.00 | \$0.00 |
| First Mortgage (P&I): | \$0.00 | \$0.00 |
| Other Financing (P&I): | \$0.00 | \$0.00 |
| Hazard Insurance: | \$0.00 | \$0.00 |
| Real Estate Taxes: | \$0.00 | \$0.00 |
| Mortgage Insurance: | \$0.00 | \$0.00 |
| Home Owner Assn.Dues: | \$0.00 | \$0.00 |
| Flood Insurance: | \$0.00 | \$0.00 |
| Other Expenses: | \$0.00 | \$0.00 |
| Total Present Expenses: | \$1,700.00 | \$0.00 |

Stated Positive Rental History:

3. Short Application – Accessory Dwelling Units

The Short Application has been updated with a field to capture the number of Accessory Dwelling Units (when applicable).

| Property Information | Credit Scores |
|--|--------------------------------|
| * Property Address: 34 Demo Drive | * Qualifying Credit Score: 721 |
| Unit Type, Unit #: Unit Type Unit # | |
| * Zip, City & State: 92614 Irvine CA | |
| * County: Orange | |
| Country: United States | |
| * Occupancy: Primary Residence | |
| * Property Type: Detached | |
| * Project Type: Not in a project or development | |
| * No. Units: 1 | |
| No. ADUs: 3 | |
| * CEMA: <input type="radio"/> Yes <input type="radio"/> No | |
| Unpaid Balance Amount: | |

| Financing Terms |
|--|
| Purchase Price: \$0.00 |
| Cost of Renovation: \$0.00 |
| Appraised Value: \$350,000.00 |
| * Base Loan Amount: \$300,000.00 |
| Mortgage Insurance Financed: \$5,250.00 |
| Total Loan Amount: \$305,250.00 |
| Mortgage Credit Certificate: <input type="radio"/> Yes <input checked="" type="radio"/> No |