



A division of Homebridge Financial Services, Inc.

P.A.T.H. Release Notes Release 28 March 22, 2024

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1. Loan Banner – Preview Docs

A **Preview Docs** button has been added to the Loan Banner so that Brokers can preview the URLA, Loan Estimate, or Closing Disclosure from every screen in the portal.

The screenshot shows the Loan Banner interface with the following details:

- Lender Loan Number:** 2402005888
- Lock Expiration:** 2402005888
- Loan Status:** Approved With Conditions
- Borrower Name:** Customer, Ken N. Jr
- Subject Property:** 122441 P&L Place, Fort Mcpherson, GA 303...
- LTV/CLTV:** 80.00% / 80.00%
- Loan Purpose:** Purchase
- Product:** Access 30 yr Fixed
- Interest Rate:** 6.250%
- Occupancy:** Primary Residence
- Total Loan Amount:** \$651,200.00
- Loan Amount:** \$640,000.00
- Program:** Access 1 Year P&L
- Ratios:** 30.56% / 33.89%

A **Preview Docs** button is highlighted with a red box, and its dropdown menu is open, showing options for **URLA**, **Loan Estimate**, and **Closing Disclosure**.

2. Loan Processing – Loan Conditions

The Loan Conditions screen has been updated with a Detailed Explanation section.

The screenshot shows the Loan Conditions screen with the following details:

- Filter:** All - Open/Submit/Received
- Show Condition Details:**
- Manage Conditions:** ?

DESCRIPTION	STATUS	RESPONSIBLE PARTY	CONDITION ASSIGNED TO	DATE SATISFIED	UPLOAD	ATTACHMENTS	NOTE	SUBMIT
Prior To Documents								
Provide credit Inquiry letter signed by the borrower(s) listing each inquiry and whether or not credit was extended.	Open	Broker						<input type="checkbox"/>
Provide title report with complete 12 month chain.	Open	Broker						<input type="checkbox"/>
Provide all GA state disclosures, including: (a) GA Acknowledgement of Fee Disclosure/GA Application Fee Disclosure; (b) GA Attorney Preference Notice; (c) GA Anti-Coercion Insurance Disclosure.	Open	Broker						<input type="checkbox"/>
Provide proof of Hazard Insurance policy evidencing sufficient coverage requirements being met with the proper mortgagee listed. Must evidence policy is paid in full or provide invoice for premium to be collected at closing.	Open	Broker						<input type="checkbox"/>
Provide satisfactory current Tax Search including: payee name, payee address, disbursement due dates, last amount paid, Tax ID number, property lot and block.	Open	Broker						<input type="checkbox"/>
A signed initial 4506 is required. Validate the correct data (Tax Years, Full Address for each year and names correspond to names on returns) for successful transcript ordering.	Open	Broker						<input type="checkbox"/>
In the event it is discovered at any point prior to funding of the subject loan that the borrower has missed any mortgage payment, due to a forbearance or loss mitigation plan on any mortgage debt they are obligated on, the loan is subject to additional review and may no longer qualify.	Open	Broker						<input type="checkbox"/>
Provide All required Federal disclosures including but not limited to: (a) Broker issued initial Loan Estimate, Signed Intent to Proceed and Completed Settlement Provider List; (b)	Open	Broker						<input type="checkbox"/>

Below the table, a red box highlights the **Detailed Explanation** section, which includes a **Condition Text** field and a **Detailed Explanation** field.

Note: Uncheck Show Condition Details to hide the Detailed Explanation sections.

3. Loan Submission – Portal Screen Hyperlinks

The loan submission process has been simplified for the Broker with hyperlinks to portal screens. Click the hyperlink(s) to go directly to the screen and make the required changes.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Error	The Applicant Email must be provided before loan can be submitted.		Full Application
Error	The applicant birth date must be entered before the loan can be submitted.	Ken Customer	Full Application
Error	All Declaration questions for all Borrowers must be completed.		Full Application
Error	Upload Initial Submission Package.		Upload / View Documents
Error	Automated Underwriting must be requested.		Automated Underwriting - DU
Error	Intent to Proceed date must be provided.		Submission
Error	Select Broker Compensation type (Lender or Borrower Paid compensation).		Fees & Closing Cost / Broker Compensati
Error	AUS selected credit decision does not match Investor selected.		Short Application
Error	Interest Rate is required.		Short Application
Error	Company/Branch License is a required field. Selection can be made on the Loan Submission screen under the Loan Licensing Details section.		Submission
Error	At least one applicant must be a First Time Homebuyer in order to use "Area Median Income" Documentation type.		Full Application
Error	Income is required for Documentation Type selected.		Full Application

[Correct Loan Details](#)

Note: The pop-up can remain open while making the required changes, or can be closed out by clicking [Correct Loan Details](#)

4. Loan Submission – Loan Submission Stops

The following Loan Submission Stops have been added to the portal and must be corrected before the loan can be submitted:

- AUS selected credit decision does not match Investor selected.
- The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.
- You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.

Required Data Fields Missing

The following field(s) are required to be completed before the loan can be submitted:

SEVERITY	ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
Error	AUS selected credit decision does not match Investor selected.		Short Application or Lock
Error	The Closing in Entity Name selection for the loan does not match the Closing in Entity Name selection for the rate lock.		Short Application or Lock
Error	You have selected a Prepayment Penalty in NJ, this requires you to close in the name of a Limited Liability Company.		Short Application

[Correct Loan Details](#)

5. Loan Banner – Partner ID# and Partner Status

In order to be inclusive to Emerging Bankers, the labels for Broker ID and Broker Status have been updated to **Partner ID#** and **Partner Status** on the Loan Banner.

HomeBridge Financial Services, Inc. 194 Wood Avenue South Iselin, NJ 08830	NMLS ID#: 6521 Partner ID#: 4100088 Approved For: CONV	Channel: Wholesale Partner Status: Approved
Lender Loan Number: 2402005888 Lock Expiration:	Loan Status: Approved With Conditions Borrower Name: Customer, Ken N. Jr Subject Property: 122441 P&L Place Fort Mcpherson, GA 303...	Loan Purpose: Purchase Product: Access 30 yr Fixed Interest Rate: 6.250% Occupancy: Primary Residence
	LTV/CLTV: 80.00% / 80.00%	

6. Loan Summary - Short Application

Brokers can now indicate upfront when a loan will be closing in the name of an LLC.

Mortgage Type		
* Lien Type:	First Mortgage	Position: 1
* Mortgage Type:	Conventional Mortgage	
* Pricing Tier:	Conforming	
* Amortization Type:	Fixed Rate	
* Product:	Conv Conforming 30 yr Fixed	
* Loan Term Months:	360	IO Term: 0
* Investor:	Fannie Mae	
Specialty Program:		
ARM Plan:		
* Purpose of Loan:	Purchase	
* Refinance Purpose:		
Refinance Type:		
* Documentation Type:	Full Doc	
Prepayment:		
Subsidy Plan:		
* Subsidy Source:		
Closing in Entity Name:	Limited Liability Corporation	

Other Financing
Concurrent Liens:
Remaining Closed-End Liens:
Remaining HELOC Balance:
Combined LTV Ratio:
Loan Interest Rate
* Interest Rate:
Qualifying Rate:
ARM Margin:
Escrows
Escrow Waivers:
Other Information
Apply Fee Buy Out:
Duty To Serve:

7. Loan Summary - Contacts – Contact 3

Brokers now have the option to add a third Contact that will receive notifications for Disclosure, Approvals, Underwriting Assignment, etc.

The screenshot shows the 'Contacts' management interface. It is divided into three sections: 'Lender Account Management', 'Partner Account Management', and 'Partner Contact Info'. The 'Partner Contact Info' section contains three contact profiles: Contact 1 (Tan Test123), Contact 2 (Tan Two), and Contact 3 (Jane Doe). The 'Set' button for Contact 3 is highlighted with a red box. At the bottom left, the 'SAVE' button is also highlighted with a red box.

Lender Account Management			
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #

Partner Account Management				
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL

Partner Contact Info		
Contact 1 Set Delete	Contact 2 Set Delete	Contact 3 Set Delete
Tan Test123	Tan Two	Jane Doe
(404) 555-1212	(999) 999-9999	(999) 123-4567
tantst123@gmail.com	tantwo2@gmail.com	janedoe00@jane.com

SAVE CANCEL

8. Loan Summary – Contacts – Partner Account Management

Broker labels on the Contacts screen have updated to Partner Account Management and Partner Contact Info.

This screenshot shows the same 'Contacts' interface as in the previous image, but with updated labels. The 'Partner Account Management' section header and the 'Partner Contact Info' section header are both highlighted with red boxes. The contact profiles and buttons remain the same.

Lender Account Management			
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #

Partner Account Management				
CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL

Partner Contact Info		
Contact 1 Set Delete	Contact 2 Set Delete	Contact 3 Set Delete
Tan Test123	Tan Two	Jane Doe
(404) 555-1212	(999) 999-9999	(999) 123-4567
tantst123@gmail.com	tantwo2@gmail.com	janedoe00@jane.com

