

P.A.T.H. Troubleshooting Guide

AUS Submission Issues

For all errors received check the following first:

Fannie Mae DU

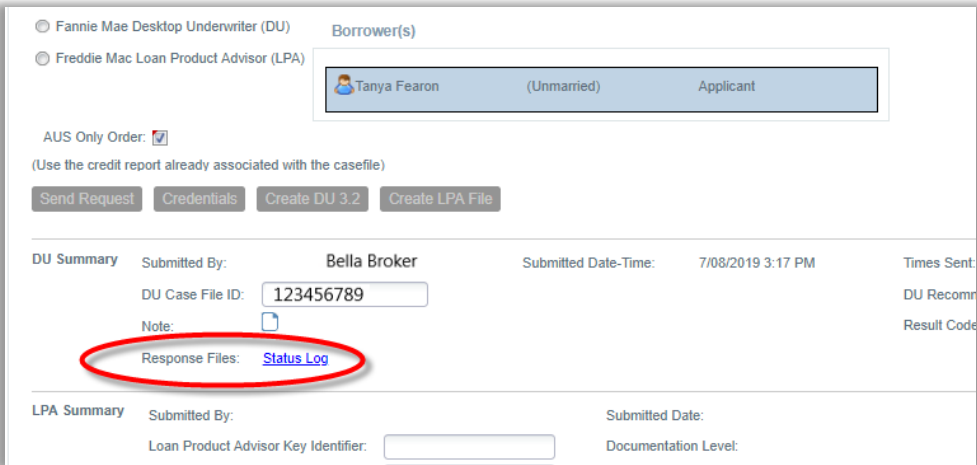
- Check that the correct credit reporting agency is chosen
- Review Credit Agency ID & password
- Ensure DU Case File ID is entered correctly, if applicable

Freddie Mac LPA

- Broker must be sponsored. Contact your AE regarding HBFS sponsorship.
- Review TPO ID
- 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

Error Received	<p>No response file received, Status Log only.</p> <div></div>
Resolution	Click the Status Log link and review to resolve the error.

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

Issue	<p>When switching loan programs on a refinance transaction the refinance purpose may need to be updated.</p> <p>Error Message:</p> <p>No cash out is no longer a valid refinance purpose. Error - 118368</p> <table><tr><td>Message</td><td>Severity</td><td>Code</td></tr><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></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								
Resolution	<p>Go to the Loan Processing→Short Application.</p> <p>Change the Refinance Purpose to correct one for the Loan Program chosen.</p> <table><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></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	<div>Failed – Fannie Mae Error 111315.</div> <div><div>Failed</div><div>Fannie Mae Error: 111315. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.</div><div>OK</div></div>
Error Analysis	<div>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.</div> <div><div>Credit Log</div><div>-----</div><div>Credit Report Retrieval Log</div><div>=====</div><div>Date: 08/14/2019 17:08:59.221</div><div>User: c1x04hxd</div><div>Error 111349</div><div>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.</div></div>
Broker:	<div>1. Resubmit to AUS via P.A.T.H.</div> <div>2. De-select AUS Only Order selection box.</div> <div>3. Click Credentials, select the CORRECT DU credit agency and enter accurate credentials.</div> <div>4. Enter NEW credit reference #.</div> <div>5. Click Send Request.</div>

4. DU Submission Error – Data Elements are Invalid (MSG ID 0027)					
Error Received	<div>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.</div> <div><div>Risk / Eligibility</div><div><div>1</div><div>The following data elements are invalid: (MSG ID 0027) </div><table><thead><tr><th>DATA ELEMENT</th><th>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></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.				
Options	Possible Resolutions				
1	<div><div>Go to Full Application→Declarations. Verify occupancy status.</div><div><ul style="list-style-type: none">If subject property is Investment Property. Occupancy is "NO".If subject property is Primary Residence. Occupancy is "YES".</div></div> <div><div><div>About this property and your money for this loan</div><div>A. Will you occupy the property as your primary residence?</div><div>If YES, have you had an ownership interest in another property in the last three (3) years?</div><div>(1) What type of property did you own?</div><div>(2) How did you hold title to the home?</div></div><div><div>Suzi Builder</div><div><div><div><div><input checked="" type="radio"/> Yes</div><div><input type="radio"/> No</div></div><div><div><input checked="" type="radio"/> Yes</div><div><input type="radio"/> No</div></div></div><div><div>Investment Property</div><div>Jointly with Other Person</div></div></div></div></div>				
2	<div><div>Go to Full Application→REO Information</div><div><div>1. Verify Property Status and Occupancy.</div><div>2. Ensure the liability is associated to the REO.</div></div></div> <div><div><div>Property Info</div><div><div><div><div><input type="checkbox"/> Subject Property</div><div><input type="checkbox"/> Same as Present Address</div></div><div><div>Address Line One:</div><div>5209 Main Way</div></div><div><div>Unit Type, Unit #:</div><div></div></div><div><div>Address Line Two:</div><div></div></div><div><div>* Zip, City & State:</div><div>40207-1234 Louisville KY</div></div><div><div>Country:</div><div>United States</div></div><div><div>Property Type:</div><div></div></div><div><div>* Property Status:</div><div>Rental</div></div><div><div>* Present Market:</div><div>\$237,000.00</div></div><div><div>* Occupancy Type:</div><div><div><input type="radio"/> Primary Residence</div><div><input type="radio"/> Second Home</div><div><input checked="" type="radio"/> Investment</div></div><div><input type="checkbox"/> Will be Primary Residence</div></div><div><div>Number of Units:</div><div>2</div></div><div><div>Associated Liabilities</div><div><div>Choose...</div><div>New</div></div></div></div><div><div>Applies To</div><div><input checked="" type="checkbox"/> Suzi Builder</div></div><div><div>Current Monthly Expenses</div><div><div><div>Mortgage Insurance:</div><div>\$0.00</div><div><input checked="" type="checkbox"/> Included in Assc. Liability Payments</div></div><div><div>Hazard Insurance:</div><div></div><div><input type="checkbox"/></div></div><div><div>Real Estate Taxes:</div><div>\$450.00</div><div><input checked="" type="checkbox"/></div></div><div><div>Homeowner Assn Dues:</div><div></div><div><input type="checkbox"/></div></div><div><div>Flood Insurance:</div><div></div><div><input type="checkbox"/></div></div><div><div>Other Expenses:</div><div></div><div><input type="checkbox"/></div></div><div><div>Total Monthly Expenses:</div><div>\$817.00</div><div></div></div></div></div></div></div></div>				
3	<div><div><ul style="list-style-type: none">Open the Liability record by clicking the Creditor hyperlink.Principal & Interest value cannot be greater than the Payment.</div></div> <div><div><div>Edit Liability</div><div><div>Liability Details</div><div>Additional Information</div><div>Account History</div></div><div><div>Liability Type:</div><div><input checked="" type="radio"/> Revolving Debt/Installment Loans/Mortgages</div><div><input type="radio"/> Other Monthly Debts</div></div><div><div>* Debt Type:</div><div>Real Estate Mortgage Loan</div><div><div>Applies To</div><div><input checked="" type="checkbox"/> Suzi Builder</div></div></div><div><div>* Name of Creditor:</div><div>KENTUCKY NATIONAL</div></div><div><div>Address:</div><div></div></div><div><div>Zip, City & State:</div><div></div></div><div><div>Account Number:</div><div>1234567</div></div><div><div>* Payment:</div><div>\$817.00</div><div>Months Remaining:</div><div>0</div></div><div><div>Outstanding Balance:</div><div>\$123,773.00</div><div>* Handling:</div><div>Include In Debt Calculations</div></div><div><div>Principal & Interest:</div><div>\$817.00</div><div>Lien Type:</div><div>First Mortgage</div><div>Lien Position:</div><div>1</div><div>Concurrent:</div><div><input type="checkbox"/></div></div><div><div>Source/EIN:</div><div></div><div>Payoff Expiration Date:</div><div></div></div><div><div>Source of Financing:</div><div></div></div><div><div><input type="checkbox"/> Closed</div><div>Date Closed:</div><div></div></div></div></div>				

5. DU Submission Error - Internal System Error

<div>Error Received</div>	<div><div><div><div><div><div>Fannie Mae Desktop Underwriter (DU) Freddie Mac Loan Product Advisor (LPA)</div><div>Borrower(s)<div><div>JAGMOHAN BISSOON (Married) Applicant NARISSA BALGOBIN (Married) Co-Applicant</div></div></div></div><div>AUS Only Order: <input checked="" type="checkbox"/> (Use the credit report already associated with this loan)</div><div><div>Send Request</div><div>Credentials</div><div>Cancel</div></div><div><div>DU Summary</div><div>Submitted By: DU Case File ID: 1414917404 Note: Response Files: Status Log</div></div></div></div><div><div>Failed</div><div>Internal System Error: Call Customer Care for assistance and reference Error Code 113902</div><div>OK</div></div></div></div>						
<div>Resolution</div>	<div><div>Broker must Submit (Assign) the loan to HBWS and mark the submission as Final in DO.</div><div><div><div><div><div><div>Submit Loan: Select Submission Options</div><table><tr><th>Borrower Name</th><th>Loan Number</th><th>Institution Name</th></tr><tr><td>Homeowner</td><td>Case #1</td><td>Documentation Originator 5</td></tr></table><div><div>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 <div>Select Lender</div></div><div>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 <div></div></div><div>3. Select a product. 30 Year Fixed Rate <div></div><div><div><input type="radio"/> Interim</div><div><input checked="" type="radio"/> Final</div></div></div></div></div></div></div></div></div></div>	Borrower Name	Loan Number	Institution Name	Homeowner	Case #1	Documentation Originator 5
Borrower Name	Loan Number	Institution Name					
Homeowner	Case #1	Documentation Originator 5					

6. DU Submission Error – Error Importing Loan

Error Received	<div><div>Error</div><div><div><div></div></div><div>Error importing loan</div><div>Submission Type must be Final. Please update Submission type in Desk Top Originator and attempt your request again.</div><div>OK</div></div></div>						
Resolution	<div>Broker must Submit (Assign) the loan to HBWS and mark the submission as Final in DO.</div> <div><div><div>Submit Loan: Select Submission Options</div><table><tr><th>Borrower Name</th><th>Loan Number</th><th>Institution Name</th></tr><tr><td>Homeowner</td><td>Case #1</td><td>Documentation Originator 5</td></tr></table><div><div>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 (*).</div><div>* Documentation Lender 2 <div>Select Lender</div></div><div>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.</div><div>Single Product <div></div></div><div>3. Select a product. 30 Year Fixed Rate <div></div><div><div><input type="radio"/> Interim</div><div><input checked="" type="radio"/> Final</div></div></div></div></div></div>	Borrower Name	Loan Number	Institution Name	Homeowner	Case #1	Documentation Originator 5
Borrower Name	Loan Number	Institution Name					
Homeowner	Case #1	Documentation Originator 5					

7. DU Submission Error – Number of Units is Missing

Error Received	<p>Field 02A-070 (Number of Units) is 0 or missing.</p> <div><div>about:blank</div><div><div>Underwriting Checklist</div><div><div>Message</div><div>Field 02A-070 (Number of Units) is 0 or missing.</div></div><div><div>Severity</div><div>Error</div></div><div><div>Code</div><div>118336</div></div></div><div>Import Log</div></div>
Resolution	<p>3. Go to Short Application.</p> <p>4. Update the No. of Units.</p> <p>5. Click Save.</p> <div><div>Borrower Group</div><div><div>Property Information</div><div><div>* Property Address:</div><div>1511 Worsham Dr.</div></div><div><div>* Zip, City & State:</div><div>70791 Zachary LA</div></div><div><div>* County:</div><div>East Baton Rouge</div></div><div><div>* Occupancy:</div><div>Primary Residence</div></div><div><div>* Property Type:</div><div>Detached</div></div><div><div>* Project Type:</div><div>Not in a project or development</div></div><div><div>* No. Units:</div><div>0</div></div><div><div>* CEMA:</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>Unpaid Balance Amount:</div><div></div></div></div><div><div>Credit Scores</div><div><div>* Qualifying Credit Score:</div><div>680</div></div></div><div><div>Financing Terms</div><div><div>Purchase Price:</div><div>\$295,000.00</div><div>Cost of Renovation:</div><div>\$0.00</div><div>Appraised Value:</div><div>\$300,000.00</div><div>* Base Loan Amount:</div><div>\$284,675.00</div><div>Mortgage Insurance Financed:</div><div>\$0.00</div><div>Total Loan Amount:</div><div>\$284,675.00</div></div></div></div>

8. DU Submission Error – Present Housing Expense

Error Received	<p>Failed</p> <p>BORROWER>>HousingExpenseType>>Required field – at least one borrower on the loan must have a Present Housing Expense.</p> <div><div>Failed</div><div><div>1. BORROWER >> PRESENT_HOUSING_EXPENSE >> HousingExpenseType >> Required field - at least one borrower on the loan must have a Present Housing Expense</div><div>2. BORROWER >> PRESENT_HOUSING_EXPENSE >> _PaymentAmount >> Required field - must be numeric with two decimals and no special characters</div></div><div>OK</div></div>
Resolution	<ul style="list-style-type: none">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. <div><div><div>g. Are you obligated to pay alimony, child support, or separate maintenance?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>h. Is any part of the down payment borrowed?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>i. Are you a co-maker or endorser on a note?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>j. Are you a U.S. citizen?</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div><div><div>k. Are you a permanent resident alien?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>l. Do you intend to occupy the property as your primary residence? (If "Yes", complete m.)</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div><div><div>m. Have you had ownership interest in a property in last 3 years?</div><div><div>(1) What type of property did you own?</div><div>Principal Residence</div></div><div><div>(2) How did you hold title to the home?</div><div>Jointly with Spouse</div></div></div></div>

Add Liability

Liability Details

Liability Type:

☒ Revolving Debt/Installment Loans/Mortgages ☐ Other Monthly Debts

* Debt Type:

Real Estate Mortgage Loan

* Name of Creditor:

Mortgages R Us

Address:

Zip, City & State:

Account Number:

* Payment:

\$2,500.00

Months Remaining:

Outstanding Balance:

* Handling:

Principal & Interest:

Lien Type:

First Mortgage

Lien Position:

1

Concurrent:

☐

Source/EIN:

Payoff Expiration Date:

Source of Financing:

Applies To

☒ John Homeowner ☐ Mary Homeowner

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

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

Property Info

☐ Subject Property

☐ Same as Present Address

Address:

212 Main Street

* Zip, City & State:

17701

Williamsport

PA

* Property Type:

Single Family

* Property Status:

Retained

* Present Market:

\$220,000.00

* Occupancy Type:

☐ Primary Residence

☐ Second Home

☒ Investment

☐ Will be Primary Residence

Number of Units:

1

Applies To

☒ JOHN HOMEOWNER

Current Monthly Expenses

Mortgage Insurance:

\$0.00

☒

Hazard Insurance:

☐

Real Estate Taxes:

☐

Homeowner Assn Dues:

☐

Flood Insurance:

☐

Other Expenses:

☐

Included in Assc. Liability Payments

☒

☐

☐

☐

☐

☐

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"

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".

OK

Resolution

Go to **Full Application**→**Purpose & Property**.
Enter the correct the Building Status from the dropdown.

Property Information

Property Hazard Insurance

Number of Units: 1

Market Value: \$0.00

Month/Year Built: 0

New Construction: ☒ No ☐ Yes

New Construction

* Building Status: Existing

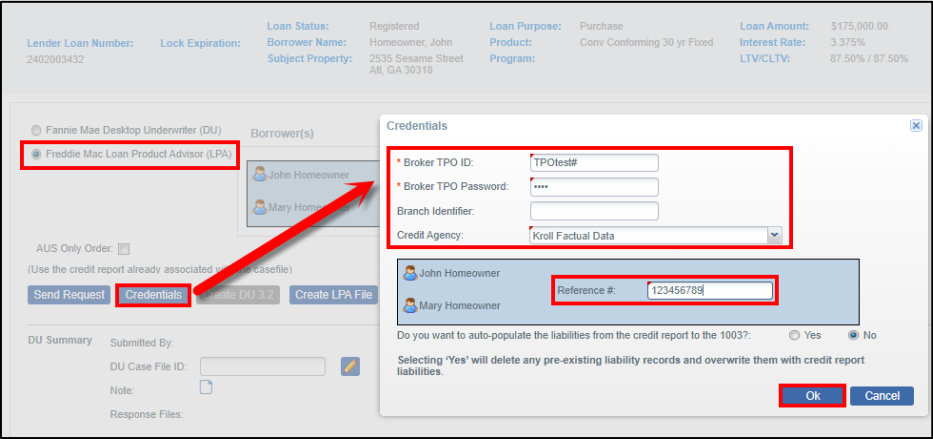
Estate Held In: Existing

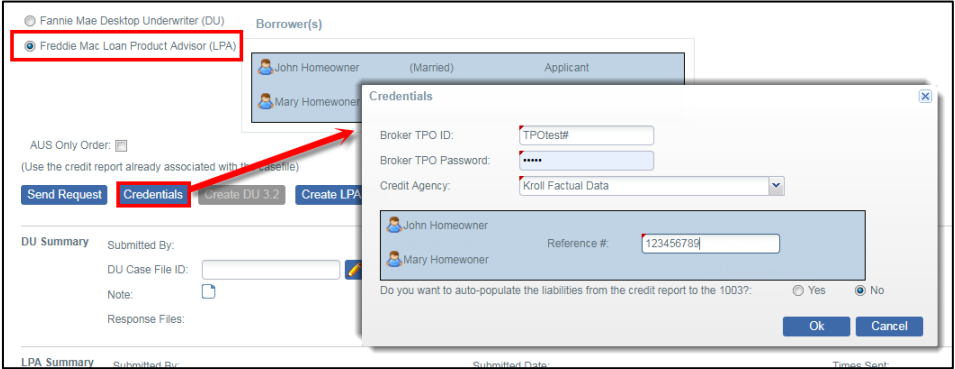
Project Information

SAVE

CANCEL

11. LPA Submission Error – Credentials

Error Received	<div><div>Credentials</div><div>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.</div><div>OK</div></div>
Resolution	<div><div>Ensure user is entering:<ul style="list-style-type: none">Broker TPO IDBroker TPO passwordBranch Identifier (if applicable)The credit Reference # (if applicable)</div><div></div><div>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.</div></div>

12. LPA Submission Error – Invalid Seller ID, TPO ID, or password	
Error Received	<div><div>Failed</div><div>Freddie Mac Processing error 12. Invalid Seller ID, TPO ID or password. Verify and re-submit. If error recurs, please call 800-FREDDIE.</div><div>OK</div></div>
Resolution	<div><div>Ensure you are selecting Freddie Mac Loan Product Advisor and entering your TPO ID and password.</div><div></div><div>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.</div></div>

13. LPA Submission Error – Merged Credit

Error Received	<div><div>Failed</div><div>Sponsoring Seller required Merged Credit. Please request Merged Credit, or Merged Credit with a Merged Credit Reference Number.</div><div><div>Failed</div><div>Sponsoring Seller requires Merged Credit. Please request Merged Credit, or Merged Credit with a Merged Credit Reference Number.</div><div>OK</div></div></div>
Resolution	<div><div>1. Select the correct credit agency in the dropdown list on the Credentials popup.</div><div>2. If the correct agency is chosen, check for a duplicate of that agency in the dropdown and try the other one.</div></div>

14. LPA Submission Error – Merged Credit (Branch Identifier)

Error Received	<div><div>Errors</div><div>Loan Product Advisor Incomplete Messages. Merged Credit order.</div><div><div>Errors</div><div>Loan Product Advisor Incomplete Messages</div><div>MERGED CREDIT ORDER*ERROR:TPO BC NOT SET FOR CRC022.CONTACT TA OR EMSREGISTRATION@EQUIFAX.COM (ME)</div><div>Self-help tools and resources for this error can be found here: http://www.freddiemac.com/help/lpa/index.htm#determine_error_types.htm.</div><div>For live agent assistance, please click the following link for our Customer Service Center's contact information and hours of operation: https://las.freddiemac.com/passch/contactus.html.</div></div><div>LPA Branch Code Error – Merged Credit Order*Error: TPONNNNNN BCNNNN Not Set for CRCNNN.<ul style="list-style-type: none">• NNN- Is the data entered by broker when submitting to LPA.• TPONNN - Is the broker's Third Party Originator ID.• BCNNNN - Is the data entered in the Branch Identifier Field.• BC9999 – Indicates the branch identifier is blank.</div></div>
Resolution	<div><div>Ensure user is entering:<ul style="list-style-type: none">• Broker TPO ID• Branch Identifier – Must be entered as provided. Contact the credit agency for your Branch Identifier.• The credit Reference # (if applicable)</div><div><div><div>Fannie Mae Desktop Underwriter (DU) Freddie Mac Loan Product Advisor (LPA)</div><div>Borrower(s) Suzi Builder (Separated) Applicant</div><div>AUS Only Order (Use the credit report already associated with the casefile) Send Request Credentials Create LPA File</div><div>LPA Summary Submitted By: Loan Product Advisor Key Identifier: Loan Product Advisor Loan Identifier: Note: Response Files:</div><div>Automated Underwriting History AUTOMATED UNDERWRITING SYSTEM LAST SUBMISSION DATE DU 4/16/2021 3:13 PM DU 4/16/2021 3:11 PM DU 4/16/2021 3:07 PM</div></div><div><div>Credentials</div><div>* Broker TPO Number: 1234567 * Branch Identifier: * Credit Agency: Kroll Factual Data Suzi Builder * Reference #: 987654321 Do you want to auto-populate the liabilities from the credit report to the 1003?: Yes No Selecting "Yes" will delete any pre-existing liability records and overwrite them with credit report liabilities. Ok Cancel</div></div></div><div>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.</div></div>

15. LPA Submission Error – Unmatched REO

Error Received	<p>Unable to process file. Invalid file format. An element with the identifier “REO0” must appear in the document.</p> <div><div>Loan Product Advisor Processing Error Messages</div><div>Unable to process file. Invalid file format. An element with the identifier “REO0” must appear in the document.</div></div>
Resolution	<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>.Choose - Click to select from REO.New – Click to enter a REO not listed. <div><div><div><div>Total Payments</div><div>Total Balance</div></div><div><div>Mortgages:</div><div>\$1,200.00</div><div>\$200,000.00</div></div><div><div>Installment Loans:</div><div>\$425.00</div><div>\$14,748.00</div></div><div><div>Revolving Debt:</div><div>\$44.00</div><div>\$437.00</div></div><div><div>Child Support:</div><div>\$0.00</div><div></div></div><div><div>Alimony:</div><div>\$0.00</div><div></div></div><div><div>Job Related Expenses:</div><div>\$0.00</div><div></div></div><div><div>Other:</div><div>\$0.00</div><div></div></div><div><div>Total Stated:</div><div>\$1,669.00</div><div>\$215,185.00</div></div><div>Add Liability</div></div><div><div>Liability Details</div><div>Additional Information</div><div>Account History</div></div><div><div>Liability Type:</div><div>Revolving Debt/Installment Loans/Mortgages</div><div>Other Monthly Debts</div></div><div><div>* Debt Type:</div><div>Real Estate Mortgage Loan</div><div>Applies To:</div><div>Ken Customer</div></div><div><div>* Name of Creditor:</div><div>Personal Mortgage Lending</div></div><div><div>Address:</div><div></div></div><div><div>Zip, City & State:</div><div></div></div><div><div>Account Number:</div><div>456</div></div><div><div>* Payment:</div><div>\$1,200.00</div><div>Months Remaining:</div><div>0</div></div><div><div>Outstanding Balance:</div><div>\$200,000.00</div><div>* Handling:</div><div>To Be Satisfied At Closing</div></div><div><div>Principal & Interest:</div><div>\$1,200.00</div><div>Lien Type:</div><div>First Mortgage</div><div>Lien Position:</div><div>1</div><div>Concurrent</div></div><div><div>Source/EIN:</div><div></div><div>Payoff Expiration Date:</div><div></div></div><div><div>Source of Financing:</div><div></div></div><div><div>Associated Property</div><div>Choose...</div><div>New</div></div><div>DELETE</div><div>CANCEL</div><div>SAVE & ADD</div><div>SAVE</div></div> <div>List of Liabilities</div> <div><div>DEBT TYPE</div><div>CREDITOR</div></div> <div><div>Ken Customer</div><div>Installment Loan</div><div>HILLSIDE BANK</div><div>\$425.00</div><div>\$14,748.00</div><div>0000000291443C81199</div><div>Include In Debt Calculations</div><div></div></div> <div><div>Real Estate Mortgage Loan</div><div>Personal Mortgage Lending</div><div>\$1,200.00</div><div>\$200,000.00</div><div>456</div><div>To Be Satisfied At Closing</div><div></div></div> <div><div>Revolving Charge Account</div><div>HEMLOCK</div><div>\$44.00</div><div>\$437.00</div><div>0000000098E543194026</div><div>Include In Debt Calculations</div><div></div></div> <div><div>Total Stated:</div><div>\$1,669.00</div><div>\$215,185.00</div></div> <div>SAVE</div> <div>CANCEL</div>

16. Return for Credit and AUS Notification.

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

Loan Submission

Reason for Loan Submission
☐ Submit for Loan Disclosures Only
☒ Submit Loan to Setup

Broker acknowledges that

Broker Certifies that an Int

By selecting Submit, you c
Click Cancel to stop the su

Required Data Fields Missing

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

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

OK

Submit Loan

Cancel

Compliance Cert

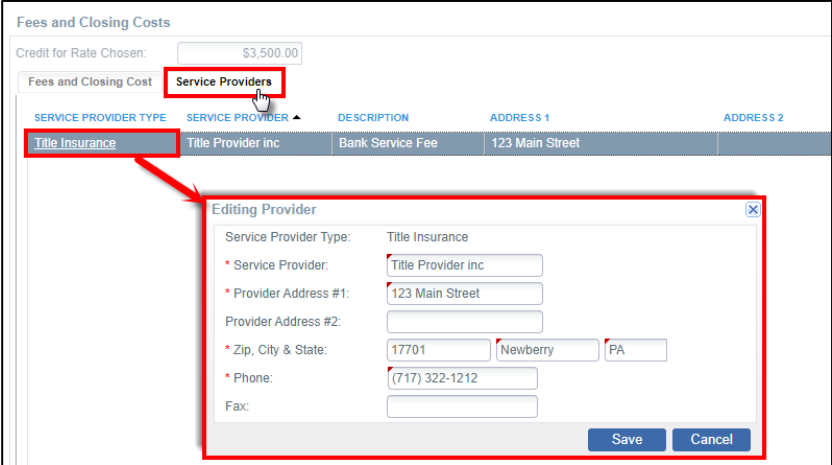
17. Loan Data Does Not Match Lock Data

Possible Errors	<ul style="list-style-type: none"> 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	<p>Loan data and Lock data exist separately in the Portal and must be reconciled before loan submission.</p> <p>Go to Loan Summary→Short Application to update Loan information -OR- Go to Loan Processing→Lock Management to update the Lock.</p>



18. Registration Error

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

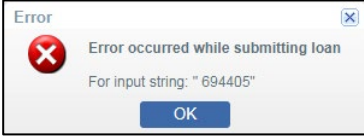

19. Service Provider must be listed

Issue	Service Provider must be listed for all 'C – Services You Can Shop For' associated fees.
Resolution	<div><div><div><div>1. Go to Loan Processing→Fees & Closing Costs.</div><div>2. Click the Service Providers tab.</div><div>3. Click the Fee hyperlink.</div><div>4. Enter the Service Provider information.</div></div><div></div></div></div>


20. Submission Error

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

21. Submission Error

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

Lock Management – Incorrect Pricing

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