

P.A.T.H. QUICK START GUIDE

Get Pricing Scenario

1. Click here for [P.A.T.H.](#)
2. Select **Generate Pricing Scenario**
3. Select **Template** and/or enter *required information
4. Click **Price**
5. Click **Print** to save Scenario as PDF
6. Click **Show All Rates** to adjust pricing

GPS - Generate Pricing Scenario

Template: Conventional Conforming 30 yr Fixed Purchase

Select a Pricing Scenario template to populate pricing data or input pricing data manually starting with Mortgage Type

* Mortgage Type: Conventional Mortgage Manual Underwriting: Yes No

* Pricing Tier: Conforming Escrow Waivers: Taxes Insurance

* Amortization Type: Fixed Rate * Fee Buy-Out: Yes No

Price Cancel Save Template

Pricing Details

Show All Rates Conv Conforming 30 yr Fixed
P & I Payment: \$4,257.94

ADJUSTMENT ITEM DESCRIPTION	RATE ADJUSTME...	POINT ADJUSTM...
Base Rate	7.000%	-2.501%
FICO/LTV Adjustment - FICO Score (780-999) LTV (75.01...	0.000%	0.375%
Lender Paid Broker Compensation	0.000%	1.500%
Total Rate and Points	7.000%	-0.716%

Print Cancel

Import 3.4 File

1. Click here for [P.A.T.H.](#)
2. Log in with your email address and the password you created
3. Click **Import Loan File**
4. Select **MISMO 3.4 Submission** and click **Browse**
5. Navigate to and double-click the **.xml** file
6. Click **Proceed**

Home

View Pipeline

View Contacts

Loan Registration

Import Loan File

Manual Loan Entry

Import Loan File

Type: Fannie Mae Case File # **Retrieve Case File**

AUS Submission

MISMO 3.4 Submission * File Location: **Browse**

Proceed Cancel

Name	Date modified	Type
Portal Attachments	7/24/2020 2:45 PM	File folder
DU_MISMO34_36503.xml	3/27/2023 4:19 PM	XML File
Test Appraisal.pdf	2/27/2020 11:28 AM	Adobe Acrobat D...

MISMO 3.4 Submission * File Location: C:\fakepath\DU_MISMO34_36503.xml **Browse**

Proceed Cancel

Lock a Loan

1. Click the **Loan Number** to open the loan
2. Click **Loan Processing** → **Lock Management**
3. Click **Lock** Button
4. Enter **Lock Days** and *required information
5. Click **Price to Lock**
6. Select the desired rate and click **Lock** Button
7. Review Lock Confirmation and click **Lock** Button

View Pipeline

Loan Summary

Loan Processing

Lock Management

Fees & Closing Costs

Lock Management | Rate Lock Activity History

Lock Status: Locked Lock Expires: Points

Locked Rate: Points

Lock Price History

Lock Update Lock Extend Lock Retlock Print Lock Confirmation **Lock**

Lock Days: 30 Day Rate Lock **Price to Lock** Refresh

Pricing Details

Lock Days: 30 Day Rate Lock Conv Conforming 30 yr Fixed

Net Rate & Price	RATE	P & I PAYMENT	15 DAY	30 DAY	45 DAY
6.490%	\$4,041.03	-1.084%	-0.959%	-0.834%	-0.834%
6.500%	\$4,045.24	-1.209%	-1.084%	-0.959%	-0.959%
6.625%	\$4,097.99	-1.666%	-1.541%	-1.416%	-1.416%
6.750%	\$4,151.03	-1.802%	-1.677%	-1.552%	-1.552%

*Loans priced below the minimum price require a pricing exception.
Minimum Points: 0.000% Max:

Pricing Adjustments

ADJUSTMENT DESCRIPTION	ADJUSTMENT
Base Rate	
FICO/LTV Adjustment - FICO Score (780-999) LTV (75.01...	
Total Rate and Points	

Lock Confirmation

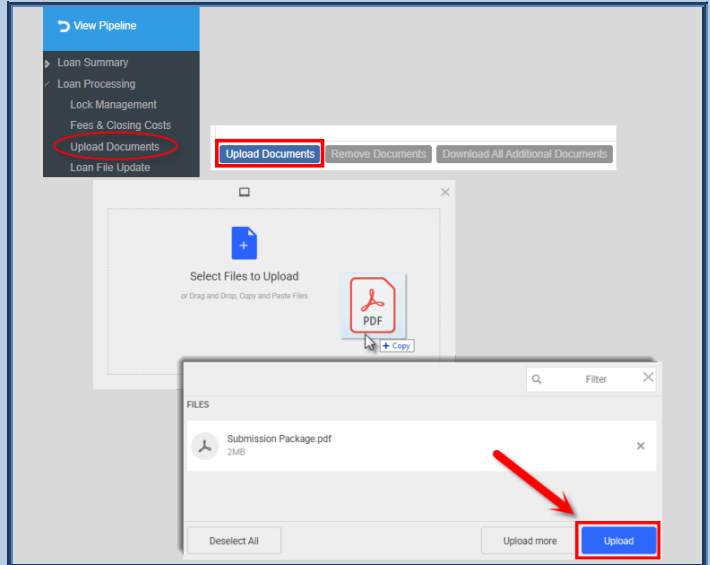
LOAN ATTRIBUTES	REQUESTED LOCK
Lock Date	4/30/2025 11:34 AM
Lock Expiration	5/30/2025
Lock Days	30
Lock Days	30
Lock Action	Rate Lock Approved

Lock Cancel

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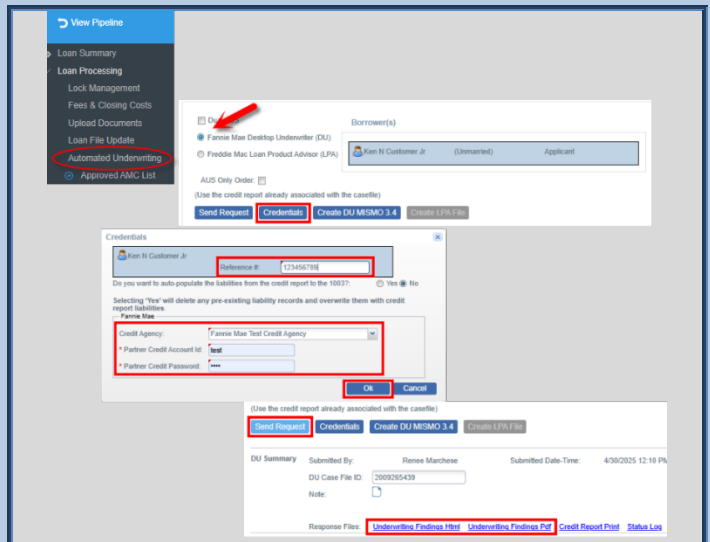
Upload Documents

1. Click the **Loan Number** to open the loan
2. Click **Loan Processing**→**Upload Documents**
3. Click **Upload Documents**
4. Select Files to **Upload/ Drag & Drop/ Copy and Paste** files
5. Click **Upload**



Submit to AUS

1. Select **Loan Processing**→**Automated Underwriting**
2. Select DU or LP and click **Credentials**
3. Enter your credit report number, select your credit agency, and enter your username/password, then click **OK**
4. Click **Send Request**
5. Click **Underwriting Findings Html** or **Underwriting Findings Pdf** link to view findings



Submit Loan to HBWS

1. Click **Loan Submission**→**Loan Submission**
2. Select to **Generate Initial Disclosures** or **Submit Loan to Setup**
3. Enter the **Application Date** and/or **Intent to Proceed** date
4. Click **Compliance Cert** to complete
5. Click to complete **Anti-Steering Disclosure**, as applicable
6. Click **Submit Loan**

