

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.

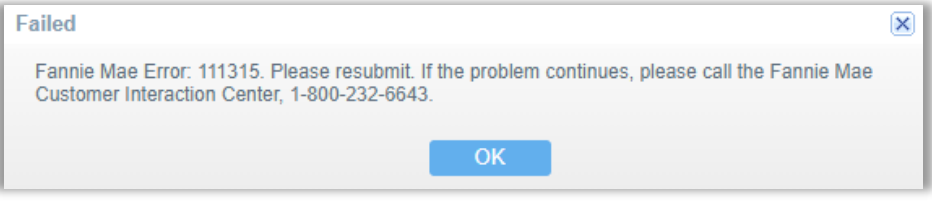
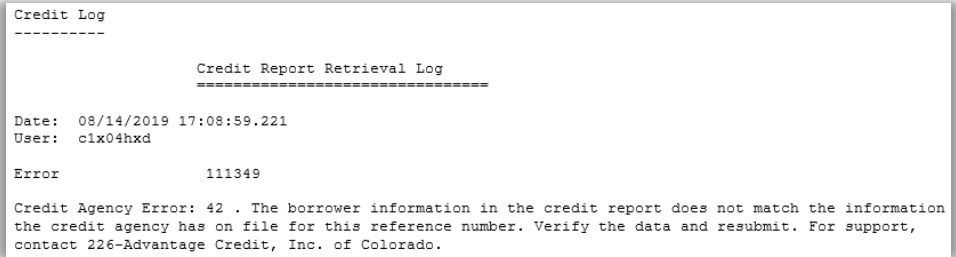
1. Response File – Status Log Only

Error Received	<p>No response file received, Status Log only.</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%;"> <p> <input type="radio"/> Fannie Mae Desktop Underwriter (DU) Borrower(s) <input type="radio"/> Freddie Mac Loan Product Advisor (LPA) </p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p> Tanya Fearon (Unmarried) Applicant</p> </div> <p>AUS Only Order: <input checked="" type="checkbox"/></p> <p><small>(Use the credit report already associated with the casefile)</small></p> <p> <input type="button" value="Send Request"/> <input type="button" value="Credentials"/> <input type="button" value="Create DU 3.2"/> <input type="button" value="Create LPA File"/> </p> <hr/> <p> DU Summary Submitted By: Bella Broker Submitted Date-Time: 7/08/2019 3:17 PM Times Sent: </p> <p>DU Case File ID: <input type="text" value="123456789"/> DU Recomm</p> <p>Note: <input type="text"/></p> <p>Response Files: Status Log</p> <hr/> <p> LPA Summary Submitted By: Submitted Date: </p> <p>Loan Product Advisor Key Identifier: <input type="text"/> Documentation Level:</p> </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 style="text-align: center;">No cash out is no longer a valid refinance purpose. Error - 118368</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px auto;"> <thead> <tr> <th style="text-align: left;">Message</th> <th style="text-align: left;">Severity</th> <th style="text-align: left;">Code</th> </tr> </thead> <tbody> <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> </tbody> </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 border="1" style="width: 100%; border-collapse: collapse; margin: 10px auto;"> <tr> <td style="width: 50%; text-align: center;">Fannie Mae Conventional</td> <td style="width: 50%; text-align: center;">Limited Cash Out</td> </tr> <tr> <td style="width: 50%; text-align: center;">Freddie Mac Conventional & FHA</td> <td style="width: 50%; text-align: center;">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

<p>Error Received</p>	<p>Failed – Fannie Mae Error 111315.</p> 
<p>Error Analysis</p>	<p>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.</p> 
<p>Broker:</p>	<ol style="list-style-type: none"> 1. Resubmit to AUS via P.A.T.H. 2. De-select AUS Only Order selection box. 3. Click Credentials, select the CORRECT DU credit agency and enter accurate credentials. 4. Enter NEW credit reference #. 5. Click Send Request.

4. DU Submission Error – Data Elements are Invalid (MSG ID 0027)

Error Received	<p>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.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Risk / Eligibility</p> <p>1 The following data elements are invalid: (MSG ID 0027) </p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">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>	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

Go to Full Application → Declarations.
Verify occupancy status.

- If subject property is Investment Property. Occupancy is "NO".
- If subject property is Primary Residence. Occupancy is "YES".

About this property and your money for this loan

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three (3) years?

(1) What type of property did you own?

(2) How did you hold title to the home?

Suzi Builder

Yes No

Yes No

Investment Property

Jointly with Other Person

2

Go to Full Application → REO Information

- 1. Verify Property Status and Occupancy.**
- 2. Ensure the liability is associated to the REO.**

Property Info

Subject Property Same as Present Address

Address Line One: 5209 Main Way

Unit Type, Unit #: []

Address Line Two: []

* Zip, City & State: 40207-1234 Louisville KY

Country: United States

Property Type: []

* Property Status: Rental 1

* Present Market: \$237,000.00

* Occupancy Type: Primary Residence Will be Primary Residence
 Second Home
 Investment

Number of Units: 2

Associated Liabilities 2

DEBT TYPE	CREDITOR	PAYMENT (INC. ESCROWS)	VERIFIC...	BALANCE	ACCT	HANDLING	DELETE
Real Estate Mortgage Loan	KENTUCKY NATIONAL	\$817.00	STATED	\$123,773.00	123...	Include In Debt Calculati...	[]

CANCEL SAVE & ADD SAVE

3

- Open the Liability record by clicking the Creditor [hyperlink](#).
- **Principal & Interest** value cannot be greater than the **Payment**.

Edit Liability

Liability Type: Revolving Debt/Installment Loans/Mortgages Other Monthly Debts

* Debt Type: Real Estate Mortgage Loan

* Name of Creditor: KENTUCKY NATIONAL

Address: []

Zip, City & State: []

Account Number: 1234567

* Payment: \$817.00 Months Remaining: 0

Outstanding Balance: \$123,773.00 * Handling: Include In Debt Calculations

Principal & Interest: \$817.00 Lien Type: First Mortgage Lien Position: 1 Concurrent:

Source/EIN: [] Payoff Expiration Date: []

Source of Financing: []

Closed Date Closed: []

CANCEL SAVE

5. DU Submission Error - Internal System Error

Error Received

Failed
Internal System Error: Call Customer Care for assistance and reference Error Code 113902.

Resolution

Broker must Submit (Assign) the loan to HBWS and mark the submission as Final in DO.

6. DU Submission Error – Error Importing Loan

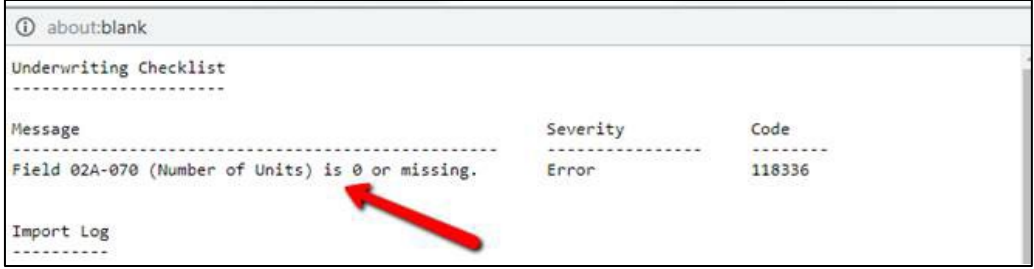
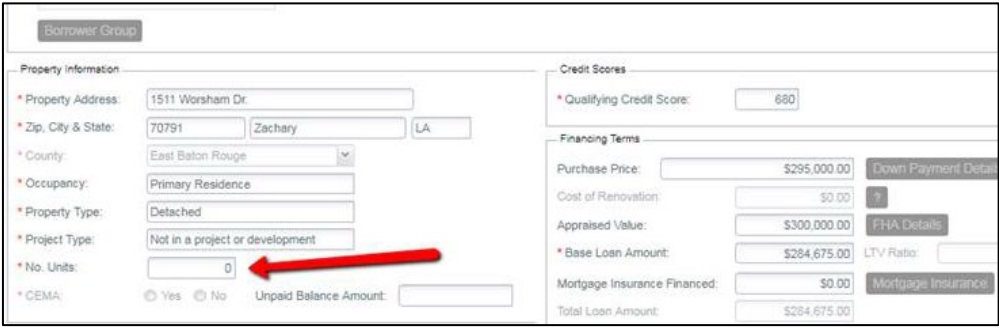
Error Received

Error Importing Loan
Submission Type must be Final. Please update Submission type in Desk Top Originator and attempt your request again.


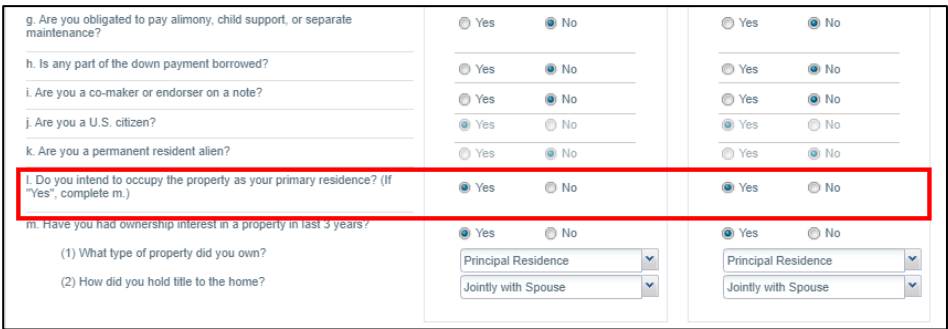
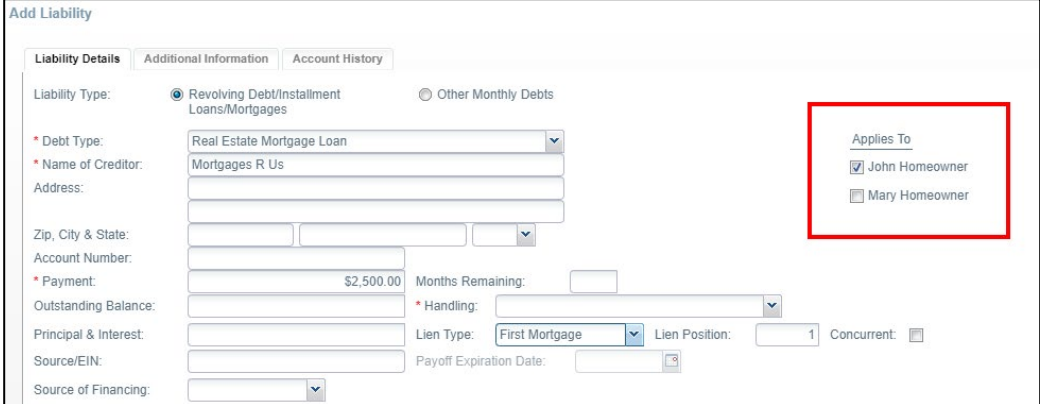
Resolution

Broker must Submit (Assign) the loan to HBWS and mark the submission as Final in DO.

7. DU Submission Error – Number of Units is Missing

Error Received	<p>Field 02A-070 (Number of Units) is 0 or missing.</p> 
Resolution	<ol style="list-style-type: none"> Go to Short Application. Update the No. of Units. Click Save. 

8. DU Submission Error – Present Housing Expense

Error Received	<p>Failed BORROWER >> HousingExpenseType >> Required field – at least one borrower on the loan must have a Present Housing Expense.</p> 
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.  <ul style="list-style-type: none"> Go to Full Application → Liabilities. Select the Creditor hyperlink. Ensure all applicable borrowers are selected for that liability. 

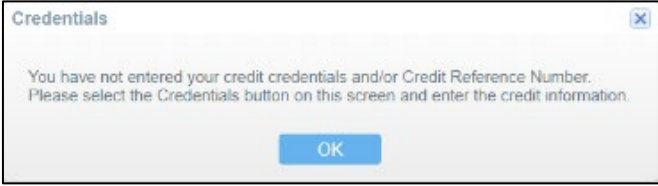
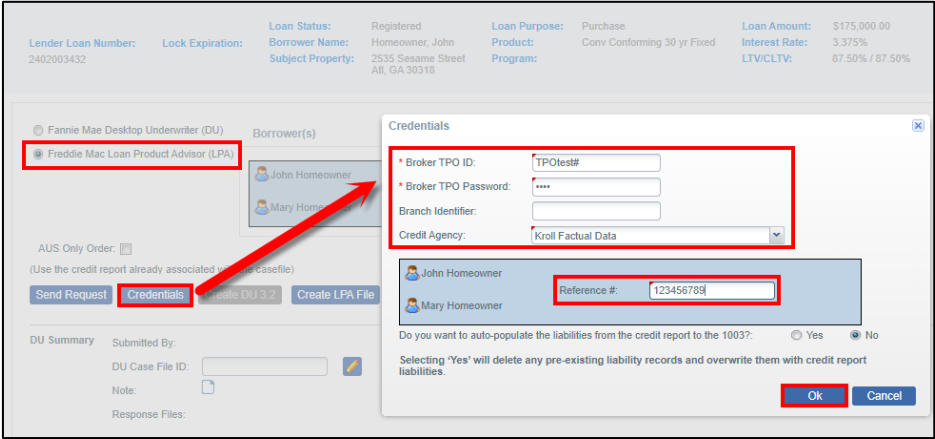
9. DU Submission Error – Unmatched REO

Error Received	<p>Warning: Unmatched REO Asset Id for Liability Type</p> <div style="border: 1px dashed black; padding: 10px; margin: 10px 0;"> <p>Dataset: 1003 Data Warning: Unmatched REO Asset Id for Liability Type[M: Mortgage], ID[] - defaulting to <blank></p> <p>Dataset: Additional Case Data No Errors/Warnings detected</p> <p>Dataset: Product Data No Errors/Warnings detected</p> </div>
Resolution	<ul style="list-style-type: none"> 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.

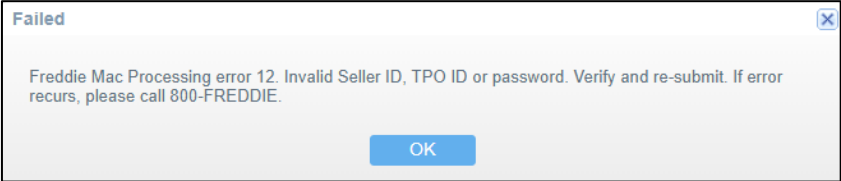
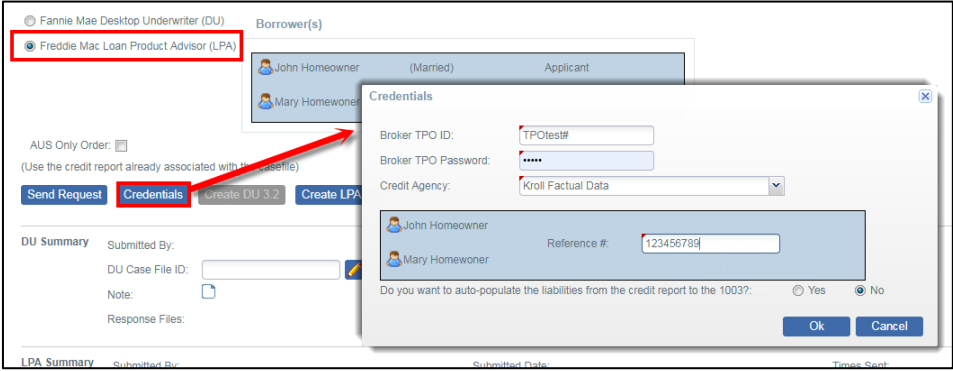
10. LPA Submission Error - Building Status Type

Error Received	<p>Failed</p> <p>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"</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p>Failed</p> <p>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".</p> <p style="text-align: center;"><input type="button" value="OK"/></p> </div>
Resolution	<p>Go to Full Application→Purpose & Property.</p> <p>Enter the correct the Building Status from the dropdown.</p>

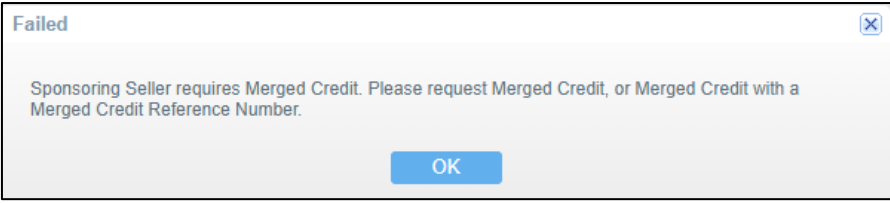
11. LPA Submission Error – Credentials

<p>Error Received</p>	<p>Credentials 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.</p> 
<p>Resolution</p>	<p>Ensure user is entering:</p> <ul style="list-style-type: none"> • Broker TPO ID • Broker TPO password • Branch Identifier (if applicable) • The credit Reference # (if applicable)  <p>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.</p>

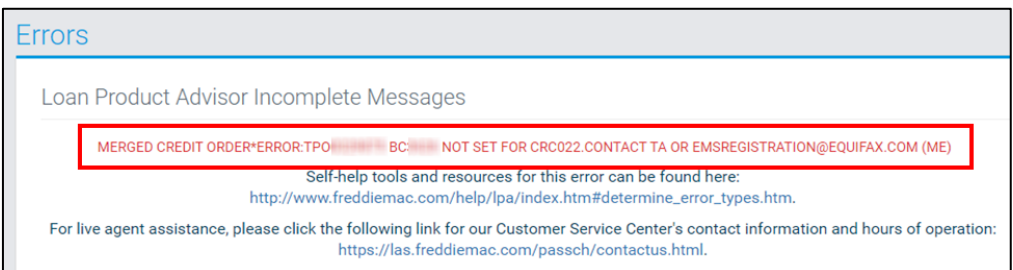
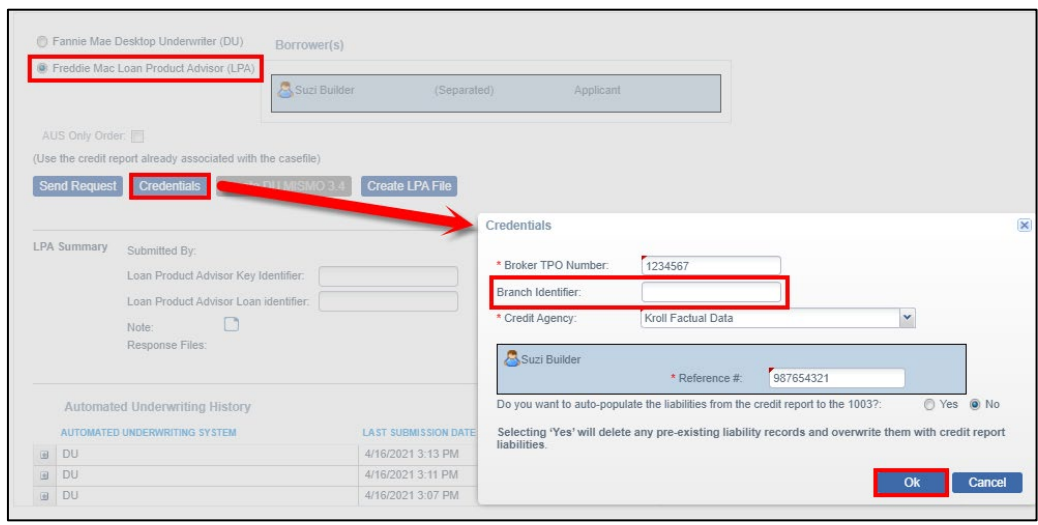
12. LPA Submission Error – Invalid Seller ID, TPO ID, or password

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

13. LPA Submission Error – Merged Credit

<p>Error Received</p>	<p>Failed Sponsoring Seller required Merged Credit. Please request Merged Credit, or Merged Credit with a Merged Credit Reference Number.</p> 
<p>Resolution</p>	<ol style="list-style-type: none"> 1. Select the correct credit agency in the dropdown list on the Credentials popup. 2. If the correct agency is chosen, check for a duplicate of that agency in the dropdown and try the other one.

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

<p>Error Received</p>	<p>Errors Loan Product Advisor Incomplete Messages. Merged Credit order.</p>  <p>LPA Branch Code Error – Merged Credit Order*Error: TPONNNNNN BCNNNN Not Set for CRCNNN.</p> <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.
<p>Resolution</p>	<p>Ensure user is entering:</p> <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)  <p>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.</p>

15. LPA Submission Error – Unmatched REO

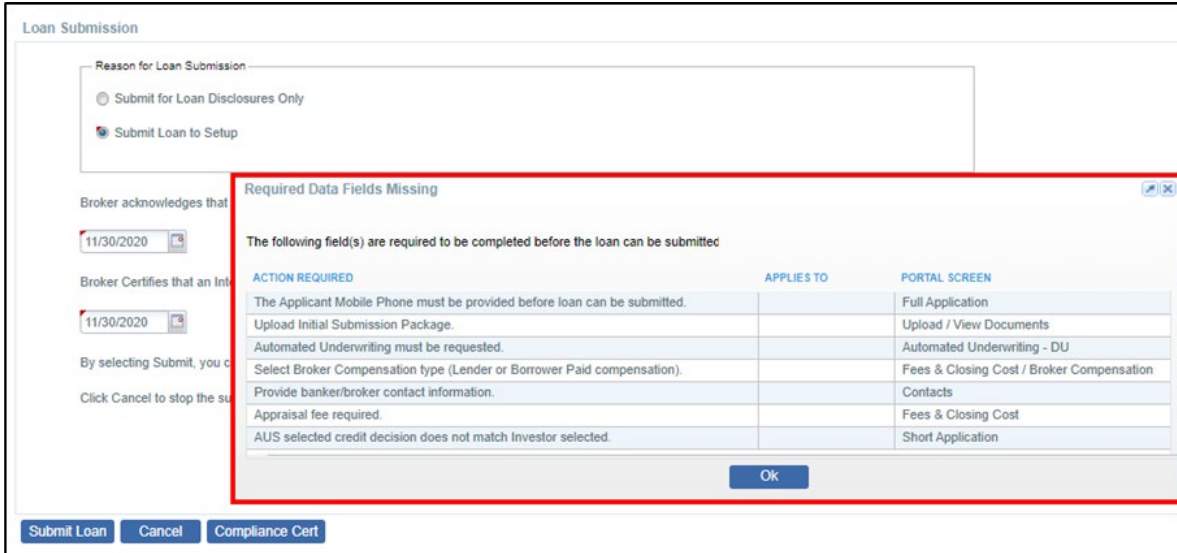
<p>Error Received</p>	<p>Unable to process file. Invalid file format. An element with the identifier "REO0" must appear in the document.</p> <div data-bbox="488 379 1382 521" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Loan Product Advisor Processing Error Messages</p> <p style="text-align: center;">Unable to process file. Invalid file format. An element with the identifier "REO0" must appear in the document.</p> </div>
<p>Resolution</p>	<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 data-bbox="467 801 1404 1300" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> </div>

16. Return for Credit and AUS Notification.

<p>Error Received</p>	<p>Email notification and Loan Status is updated to: Return for Credit and AUS.</p>
<p>Resolution</p>	<ol style="list-style-type: none"> 1. Request new credit with the updated information with your credit agency. 2. Resubmit to AUS via P.A.T.H. 3. De-select AUS Only Order selection box. 4. Click credentials, enter LP TPO ID and password or DU credit agency credentials. 5. Enter credit reference# (per updated credit report). 6. 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.



Required Data Fields Missing

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

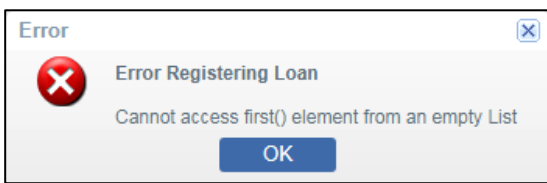
ACTION REQUIRED	APPLIES TO	PORTAL SCREEN
The Applicant Mobile Phone must be provided before loan can be submitted.		Full Application
Upload Initial Submission Package.		Upload / View Documents
Automated Underwriting must be requested.		Automated Underwriting - DU
Select Broker Compensation type (Lender 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

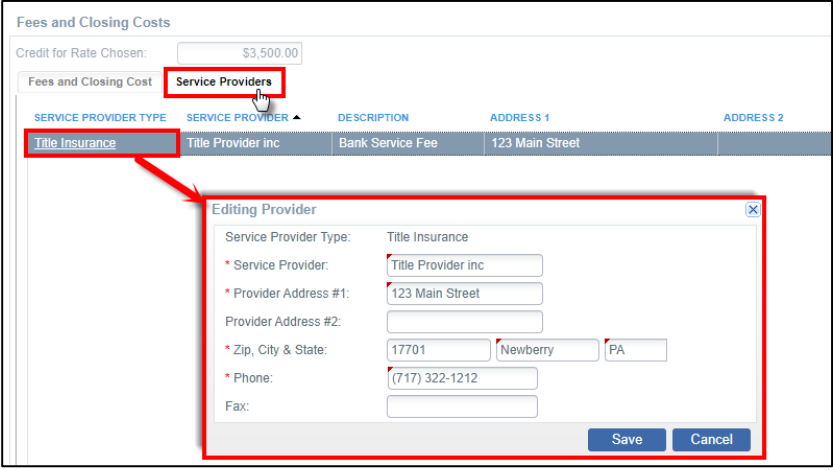
17. Loan Data Does Not Match Lock Data

<p>Possible Errors</p>	<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.
<p>Resolution</p>	<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

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

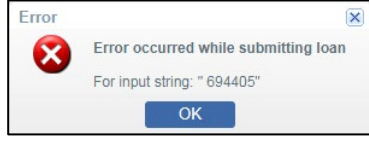

19. Service Provider must be listed

Issue	Service Provider must be listed for all ' C – Services You Can Shop For ' associated fees.
Resolution	<ol style="list-style-type: none"> 1. Go to Loan Processing→Fees & Closing Costs. 2. Click the Service Providers tab. 3. Click the Fee hyperlink. 4. Enter the Service Provider information. 

20. Submission Error

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

21. Submission Error

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

Lock Management – Incorrect Pricing

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