

P.A.T.H. Quick Submit

1. Import MISMO 3.4 File

Step	Action
1	Log into the P.A.T.H. Portal with your email address and the password you created.
2	Click Create New Loan or Import Loan File from the menu tree.
3	Click Browse .
4	Navigate to and double-click the MISMO 3.4 file .
5	Click Proceed .

2. Enter Short Application Required Information

Step	Action
1	Go to Loan Summary → Short Application Screen .
2	Enter the MLO Email address.
3	Enter the Loan Application Date .
4	Enter the Settlement Date (Est) .
5	Confirm Documentation Type .
6	Enter the Qualifying Credit Score .
7	Confirm Appraised Value .
8	Click Save .

3. Enter Broker Contact Information

Step	Action
1	Go to Loan Summary → Contacts .
2	Click Set to enter the Broker Contact Info.
3	Assign Wholesale Loan Officer .
4	Click Save .

4. Locked or Floated Rate

To lock loan prior to submission	- Go to Loan Processing→Lock Management. - Click Lock.
For Unlocked Loans	- Go to Loan Processing→Fees & Closing Costs. - Click Broker Compensation and complete.

5. Enter Fees & Closing Costs

Step	Action
1	Go to Loan Processing → Fees & Closing Costs .
2	If applicable, Add Credits (seller credits), Add New Escrow , and Add New Fees/Quick Fees .
3	Click Generate Title & Recording Fees .
4	For all Section C fees or to update Service Provider: Click Service Providers Tab.

6. Upload Documents

Step	Action
1	Go to Loan Processing → Upload Documents
2	Click the Upload Documents button.
3	- Disclosure Only – No documentation is required to request initial disclosures. - Submit to Setup – Attach the initial loan submission package.

7. Submit to Automated Underwriting

Step	Action
1	Go to Loan Processing → AUS .
2	Select Dual , Fannie Mae or Freddie Mac to run DU and/or LPA as applicable for Loan Program.

8. Submit Loan to Setup – or – Generate Initial Disclosures	
Step	Action
1	Go to Loan Submission → Loan Submission .
2	- To generate initial disclosures: select Generate Initial Disclosures. - To submit for credit decision: select Submit Loan to Setup.
3	Enter Application Date .
4	If submitting loan to Setup, enter the Intent to Proceed date.
5	Click the Compliance Cert button and complete as applicable.
6	Click the Anti-Steering Disclosure button and complete as applicable.
7	Click Submit Loan .