



## Transforming Mortgage Origination with our new Loan Origination Software

PathSoftware™ is a unique, end-to-end Loan Origination Software that fills the need in the mortgage industry for a highly-structured, enterprise-level LOS with flexible, yet precisely configured, workflows and role-based security to maximize visibility and productivity in a single, integrated platform for multiple business channels. The software utilizes the latest available technology to provide crafted workflows with role-based functionality designed to improve lender-specific processes in all channels – wholesale, retail and correspondent.

**The depth and breadth of crafted workflow management and role-based functionality – and the resulting visibility, accountability and scalability – set Path apart in a class by *itself*.**

From beginning to end, PathSoftware gives each user the tools they need to perform their tasks at the appropriate time. Path eliminates the need for outside systems and provides data integrity by requiring loan data to match the lock data. As milestones are reached and loans move toward closing, added functionality is available for users to further process each loan.

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- Streamlines loan progression from milestone to milestone with customized workflows
  - Enforces compliance requirements with business rules that apply hard and soft stops
  - Ensures data integrity from the front end to the back end with one integrated system
  - Reduces errors with an embedded product and pricing engine that includes loan locking
  - Mitigates risk, increases profits and improves efficiency with automated underwriting
  - Provides access to the details of each loan and the entire mortgage operation in one location
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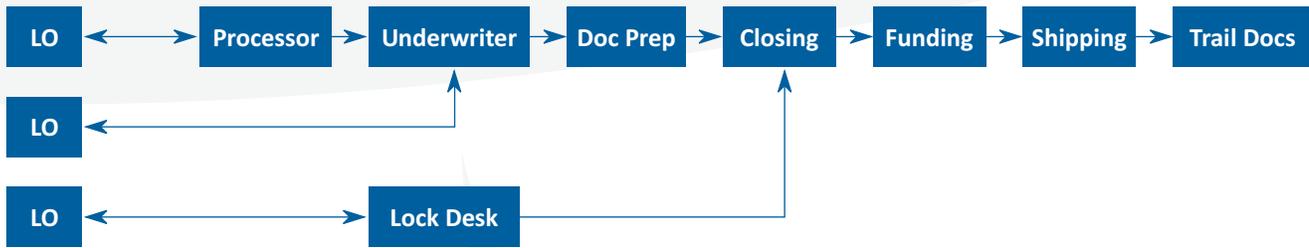
***Highly Structured***  
***End-to-End***  
***Cloud Based***  
***Single Integrated Portal***  
***Multichannel Platform***  
***Flexible Custom Workflows***  
***Platinum Support***



## Productivity and Efficiencies with Everyone on the Same Page

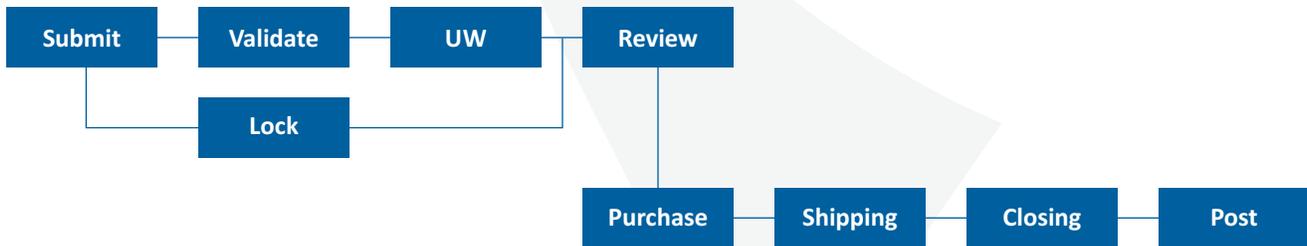
As a portal with a single point of entry, all loan data, lock data, products, pricing, AUS findings, disclosure documents, compliance assurances and closing documents emanate and are reconciled within one system.

- Front-end to Back-end Workflow
- Lock Desk Workflow
- Parallel Workflows



## One System – Multiple Business Channels

- Separate workflows for Retail, Wholesale and Correspondent so users can work in multiple channels simultaneously



Path ensures your loan production is efficient and streamlined with state-of-the-art technology that provides maximum configurability, a single point of entry, inclusive end-to-end design, platinum support and unparalleled 360° visibility – from origination, to closing, to secondary marketing – in the entire mortgage operation.