
**Application for Mortgage
Insurance Benefits
Implementation Guide
260 Transaction Set**

ANSI Version 004/010

Implementation Guide Modified On:

**June 21, 2002 - Removed codes 05 and 08 from DFI02 (Claim Filing Indicator Code).
These values can be determined in the CSI01 Segment.**

- **Modified the DTP and MSG segments in the FIS loop when there is Hazard Insurance or Property Taxes.**

March 24, 2003 - Added Pool Claim business example. Added AMT segment in Primary Claim business example that includes appraised value amount (there was only a DTP segment containing the date of appraisal).

June 11, 2003 – Added two Date/Time Qualifier Codes (716 and 823) to the DTP01 @150.

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FOREWORD

The Mortgage Bankers Association of America (MBA) is pleased to provide the Application for Mortgage Insurance Benefits Transaction Set 260 Implementation Guide for your use as you prepare to utilize Electronic Data Interchange (EDI) for Mortgage Insurance Claim for Loss submissions. The Mortgage Insurance Benefits Transaction Set was developed by HUD (U.S. Department of Housing and Urban Development), the Mortgage Insurance Companies of America (MICA) and the Accredited Standards Committee X12 (ASC X12), the American National Standards Institute's (ANSI) organization responsible for the creation of EDI standards to facilitate the exchange of information among trading partners.

The intent of the Mortgage Insurance Benefits Transaction Set 260 is to simplify the submission of Claim for Loss information between originators/servicers and mortgage insurance companies.

This industry implementation guide is designed to assist functional managers, typically in Management Information Systems and Operations become familiar with general EDI terminology, implementation requirements, and the data required for submission of the Application for Mortgage Insurance Benefits. Those who will be implementing EDI, such as programmers, analysts and project managers should also become familiar with this document. This guide serves as a generic introduction to the transaction set. Any requirements specific to a particular mortgage insurance company will be noted as such.

For additional information regarding EDI standards, contact the Data Interchange Standards Association (DISA). DISA is the secretariat for the ANSI ASC X12 Electronic Data Interchange Standards committee. General or technical questions about EDI, ASC X12, ASC X12 Standards and Updates, etc., should be directed to:

Data Interchange Standards Association, Inc. (DISA)
Technical Department
1800 Diagonal Road - Suite 355
Alexandria, VA 22314-2852
Phone: (703) 548-7005
Fax: (703) 548-5738

I. INTRODUCTION

A. Introduction

Electronic Data Interchange is the exchange of electronic information in standardized formats between companies and their computer applications. This enabling technology facilitates the synchronous flow of business information, funds and products among lenders, service providers, banks and investors as operating partners. The main benefits of implementing EDI are:

- ! eliminating paper processing
- ! reducing re-entry of data
- ! eliminating the need to support multiple trading partner formats
- ! enhancing data integrity
- ! providing seamless integration of data with application programs
- ! automating application updates without manual intervention

EDI assists the loan administration and information systems personnel in consolidating the various proprietary formats that are currently supported by providing the means for establishing standardized electronic communications with trading partners.

EDI is vital in the evolution toward an electronic commerce environment. Electronic commerce encompasses the integration and automation of all aspects of doing business, providing benefits to each corporation, the consumer, and ultimately the entire real estate finance industry. The private mortgage insurance companies, the secondary mortgage market, and government agencies are all committed to supporting the data standards streamlining initiatives fostered by the Mortgage Bankers Association of America.

B. Structural Organization of Implementation Guide

This guide is divided into three sections designed to answer a wide range of questions involving the business and operational considerations and the technical requirements for implementing this transaction set.

Section I provides an introduction to the guide and its intended use, describes the target audience, and cites additional resources for EDI information/education, as well as industry contacts. Ancillary transactions which relate to the 260 are also discussed.

Section II provides the technical specifications for the 260, as well as business use examples.

Section III contains trading partner specific information.

C. Purpose and Scope

This implementation guide provides the framework and details for implementing the Application for Mortgage Insurance Benefits Transaction Set 260. This guide has been developed with the cooperation and approval of MICA and the private mortgage insurance companies that are part of that organization, and intended to be followed as an industry-wide standard. Specific extensions and implementation issues for a given trading partner (i.e., MI company) are included in Section III if applicable.

The 260 can support the following types of pool and/or primary private mortgage insurance claims:

- primary
- pool
- both

D. Relationship Between Multiple Transactions

The 260 can be paired with the Payment Order/Remittance Advice Transaction Set (820). The 820 standard would be used by a mortgage insurance company to communicate the receipt and disposition of payment on an electronic Claim for Loss (260). It can be used with a CTX to provide automated transfer of the claim payment to the mortgage originator or the designated payee. The 260 could be paired with the 824 transaction set. The 824 standard could be used to communicate to the submitter the receipt of their claim and any errors encountered.

E. Paper Form Cross-Reference

The Uniform Mortgage Insurance Claim for Loss form is cross-referenced in the Data Mapping Guide by the number on the actual form. The form itself also appears in this guide on page 31.

F. Sources for Additional Information

To implement the components of EDI transaction sets and interpret the structure of the standards, certain ASC X12 concepts and standards need to be understood. They serve as an important tool in the mapping of the data contents of the business transactions. The following written material can be obtained from DISA or the MBA as noted:

- X12.6 Application Control Structures - documents to the syntax and architecture that establishes a framework for the other EDI standards. It also contains a glossary of all terms related to electronic data interchange. This can be obtained from DISA.
- X12.5 Interchange Control Structure - defines the control structures for the electronic interchange envelope. This standard delineates the content in the interchange header and trailer. It also defines the optional Interchange Control Acknowledgement for use by a communications network provider to report the receipt or delivery of an interchange envelope. This can be obtained from DISA.
- X12.22 Segment Directory - provides references for the structure and uses of all the data segments in the standards database. This can be obtained from DISA.
- X12.3 Data Element Dictionary - provides references for the structure and uses of all the data elements, their application action codes and how they are defined in the ASC X12 standards. This can be obtained from DISA
- Mortgage Banking EDI Primer - a general reference tool for the real estate industry to supplement your technology orientation. This can be obtained from the MBA.

Following is a list of technical and business contacts:

- DISA (Data Interchange Standards Association)
Phone: (703) 548-7005
- MBA Office of Technology (Mortgage Bankers Association of America)
Phone: (202) 861-6528
- MICA (Mortgage Insurance Companies of America)
Phone: (202) 939-5566

II. TRANSACTION SET - INDUSTRY LEVEL

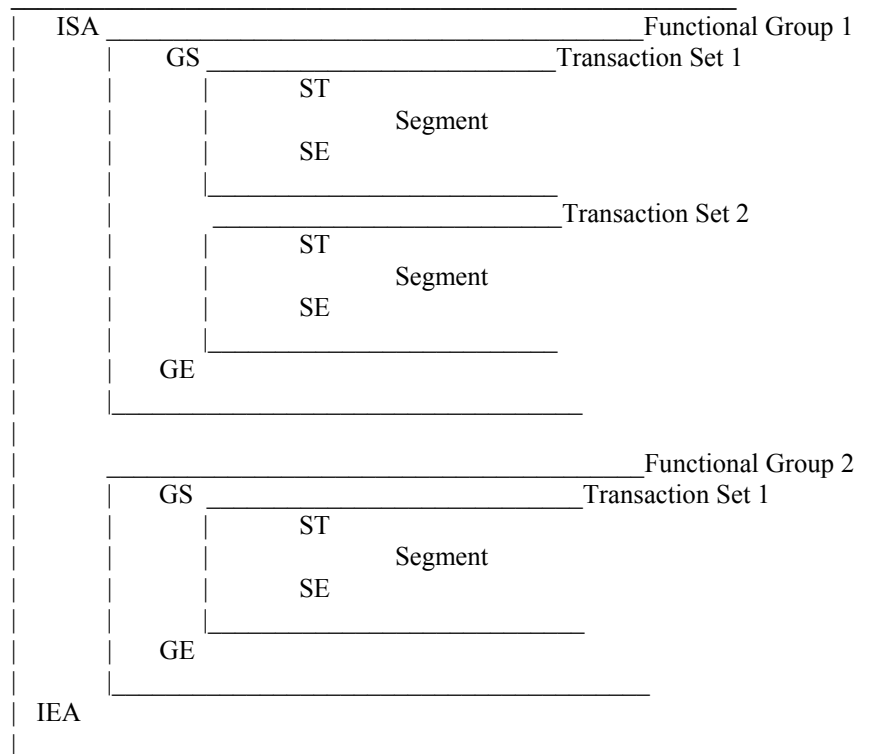
A. Envelope Diagram and Mapping Instructions

Each EDI communications session requires a communications envelope. The communications envelope is comprised of the following:

- Interchange Control Header / Trailer (ISA/IEA segments)
- Functional Group Header / Trailer (GS/GE segments)
- Transaction Set Header / Trailer (ST/SE segments)

The hierarchy of these components is pictured in Figure 1. The Interchange Control segments provide information about you and your trading partners. The Functional Group segments provide another level of detail regarding addressing this transmission, and about the group of transaction sets as a whole. The Transaction Set segments provide information about the transaction set itself.

Figure 1
Interchange Envelope



The generic data mapping guides for the Interchange Control segments and the Functional Group segments are presented on the following pages. These guides serve as an introduction to the communications envelope structure. Additional company specific information will be supplied in Section III if applicable.

Segment Level Summary

Segment:	ISA , Interchange Control Header
Level:	Envelope
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	N/A
Purpose:	To start and identify an interchange of zero or more functional groups and interchange-related control segments.
Syntax Notes:	None
Semantic Notes:	None

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
ISA01	I01	<p>Authorization Information Qualifier</p> <p>Code to identify the type of information in the Authorization Information.</p> <p>Value = 00 - No Authorization information present</p>	M	ID	2/2	
ISA02	I02	<p>Authorization Information</p> <p>Information used for additional identification or authorization of the sender or the data in the interchange.</p>	M	AN	10/10	
ISA03	I03	<p>Security Information Qualifier</p> <p>Code to identify the type of information in the Security Information.</p> <p>Values are:</p> <p>00 -No security information present (no meaningful data in ISA04)</p> <p>01 -Password</p>	M	ID	2/2	
ISA04	I04	<p>Security Information</p> <p>This is used for identifying the security information about the sender or the data in the interchange.</p>	M	AN	10/10	
ISA05	I05	<p>Interchange ID Qualifier</p>	M	ID	2/2	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		<p>Qualifier to designate the system/method of code structure used to designate the sender or receiver ID element being qualified.</p> <p>Values are:</p> <p>01 = Duns Number 12 = Telephone Number ZZ = Mutually Defined</p>				
ISA06	I06	<p>Interchange Sender ID</p> <p>Identification code published by the sender for other parties to use as the receiver ID to route data to them. The sender always codes this number in the sender ID element.</p>	M	AN	15/15	
ISA07	I05	<p>Interchange ID Qualifier</p> <p>Qualifier to designate the system/method of code structure used to designate the sender or receiver ID element being qualified.</p> <p>Values are:</p> <p>01 = Duns Number 12 = Telephone Number ZZ = Mutually Defined</p>	M	ID	2/2	
ISA08	I07	<p>Interchange Receiver ID</p> <p>Identification code published by the receiver of the data. When sending it, it is used by the sender as their sending ID, thus the other parties sending to them will use this as a receiving ID to route data to them.</p>	M	AN	15/15	
ISA09	I08	<p>Interchange Date</p>	M	DT	6/6	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		Date of the interchange.				
ISA10	I09	Interchange Time Time of the interchange.	M	TM	4/4	
ISA11	I10	Interchange Control ID Code to identify the agency responsible for the control standard used by the message that is enclosed within the interchange header and trailer. Value = U - U.S. Community of ASC X12, TDCC and UCS	M	ID	1/1	
ISA12	I11	Interchange Control Version Number This version number covers the interchange control segments. Most common value = 00200 - Standard Issued as ANSI X12.5 - 1987	M	ID	5/5	
ISA13	I12	Interchange Control Number This number uniquely identifies the interchange data to the sender. It is assigned by the sender. Together with the sender ID it uniquely identifies the interchange data to the receiver.	M	N0	9/9	
ISA14	I13	Acknowledgement Requested	M	ID	1/1	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		<p>Code sent by the sender to request an <i>interchange</i> acknowledgment.</p> <p>Values are:</p> <p>0 -No acknowledgment request</p> <p>1 -Interchange acknowledgment request</p>				
ISA15	I14	<p>Test Indicator</p> <p>Code to indicate whether data enclosed by this envelope is test or production.</p> <p>Values are:</p> <p>P -Production</p> <p>T -Test</p>	M	ID	1/1	
ISA16	I15	<p>Subelement Separator</p> <p>This field provides the delimiter used to separate component data elements within a composite data element. This value must be different than the data separator and the segment terminator. (Future use)</p>	M	AN	1/1	

Segment Level Summary

Segment:	IEA , Interchange Control Trailer
Level:	Envelope
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	N/A
Purpose:	To define the end of an interchange of zero or more functional groups and interchange-related control segments.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
IEA01	I16	<p>Number of Included Functional Groups</p> <p>A count of the number of functional groups included in the interchange.</p>	M	N0	1/15	
IEA02	I12	<p>Interchange Control Number</p> <p>This number uniquely identifies the interchange data to the sender. It is assigned by the sender. Together with the sender ID it uniquely identifies the interchange data to the receiver.</p>	M	N0	9/9	

Segment Level Summary

Segment:	GS , Functional Group Header
Level:	Envelope
Req. Designator:	Mandatory
Maximum Use:	> 1
Loop:	N/A
Purpose:	To indicate the beginning of a functional group and to provide control information.
Syntax Notes:	<ol style="list-style-type: none">1). GS04 is the Group Date.2). GS05 is the Group Time.3). The data interchange control number GS06 in this header must be identical to the same data element in the associated Functional Group Trailer GE02.
Semantic Notes:	<ol style="list-style-type: none">A). A functional group of related transaction sets, within the scope of X12 standards, consists of a collection of similar transaction sets enclosed by a functional group header and a functional group trailer.

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
GS01	479	<p>Functional Identifier Code</p> <p>Code identifying a group of related transaction sets.</p> <p>Values are:</p> <p>FA-Functional Acknowledgement (997)</p> <p>MG-Mortgage Servicing Transaction Sets</p>	M	ID	2/2	
GS02	142	<p>Application Sender's Code</p> <p>Code identifying party sending transmission. Codes agreed by trading partners.</p>	M	AN	2/15	
GS03	124	<p>Application Receiver's Code</p> <p>Code identifying party receiving transmission. Codes agreed to by trading partners.</p>	M	AN	2/15	
GS04	373	<p>Date</p> <p>Date</p>	M	DT	8/8	
GS05	337	<p>Time</p> <p>Time expressed in 24-Hour clock as follows:</p> <p>HHMM HHMMSS HHMMSSD HHMMSSDD</p> <p>H = Hour M = Minutes S = Seconds D = Decimal Seconds</p>	M	TM	4/8	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
GS06	28	Group Control Number Assigned number originated and maintained by the sender.	M	N0	1/9	
GS07	455	Responsible Agency Code Code used in conjunction with Data Element 480 to identify the issuer of the standard. Value is: X -ASC X12	M	ID	1/2	
GS08	480	Version/Release/Industry Identifier Code Code indicating the version, release, sub-release, and industry identifier of the EDI standard being used.	M	AN	1/12	

Segment Level Summary

Segment:	GE , Functional Group Trailer
Level:	Envelope
Req. Designator:	Mandatory
Maximum Use:	> 1
Loop:	N/A
Purpose:	To indicate the end of a functional group and to provide control information.
Syntax Notes:	NONE
Semantic Notes:	A). The data interchange control number GE02 in this trailer must be identical to the same data element in the associated Functional Group Header GS06.

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
GE01	97	<p>Number of Transaction Sets Included</p> <p>A count of total number of transaction sets included in the functional group or interchange (transmission) group terminated by the trailer containing this data element.</p>	M	NO	1/6	
GE02	28	<p>Group Control Number</p> <p>Assigned number originated and maintained by the sender.</p>	M	NO	1/9	

B. Functional Acknowledgement

The Functional Acknowledgement Transaction Set 997 is used to provide the sending party of an EDI transmission confirmation of receipt of their initial transaction set. When an ASC X12 transmission is received, the receiver's EDI system typically generates and returns an electronic "receipt" to the sender. The Functional Acknowledgement Transaction Set is the EDI equivalent of a postal return receipt.

The Functional Acknowledgement may return (or allow the receiver to convey to the sender) a host of information related to the EDI transmission. The information reporting options that may be carried in a Functional Acknowledgement Transaction Set include:

- confirmation of the sender-generated functional group envelope information contained in the inbound EDI data;
- confirmation of the number of transaction sets bundled within each functional group;
- information on the receiving EDI system's acceptance or rejection of each distinct EDI transaction set sent in the functional group;
- detailed information on any failure to comply with EDI standards detected at the receiver's EDI system; and
- transmission of the bad data contained in the EDI transaction set and its location.

The structure of the 997 allows the ASC X12 user to choose from these acknowledgement options the level of information to be provided. Most users choose options 1 through 3 to satisfy basic acknowledgement needs.

The breakdown of the Functional Acknowledgement Transaction Set 997 follows.

CONTENTS OF X12 FUNCTIONAL ACKNOWLEDGMENT

997 TRANSACTION SET

X12 Data Name	Meaning	Code Values	Example of data string
ST - Transaction Set Header	Indicates start of transaction set, provides a control number for tracking purposes.	- Control Number - Transaction set identifier	ST*997*001
AK1 - Functional Group Response Header	Starts acknowledgement of a functional group of transactions.	- Functional group identifier - Control number of the original transmission being acknowledged	AK1*MG*123
AK2 - Transaction Set Response Header	Starts the acknowledgement of a <i>specific transaction set</i> within a functional group.	- Transaction set identifier - Transaction set control number of the transaction being acknowledged	AK2*260*456
AK3 - Data Segment Note	Reports errors in a data segment and identifies the location of the error.	- Segment identifier - Numerical count position of segment w/i the transaction set - Loop identifier - Syntax error code: 1 = Unrecognized segment id 2 = Unexpected segment 3 = Mandatory segment missing 4 = Loop occurs over the maximum times	AK3*N4*9*N4

X12 Data Name	Meaning	Code Values	Example of data string
		5 = Segment exceeds max use 6 = Segment not id defined transaction set 7 = Segment not in proper sequence	
AK4 - Data Element Note	Reports and locates errors at the data element level	- Relative position of element in error in this segment - Data element id - Syntax error code: 1 = Mandatory data element missing 2 = Conditional required data element missing 3 = Too many data element 4 = Data element too short 5 = Data element too long 6 = Invalid character in data element 7 = Invalid code value 8 = Invalid date 9 = Invalid time 10 = Exclusion condition violated - Copy of the data element in error	AK4*02*156*7*M
AK5 - Transaction Set Response Trailer	To acknowledge acceptance or rejection and to report errors in a transaction set.	- Acknowledgement code: A = Accepted E = Accepted, but errors were noted	AK5*R

X12 Data Name	Meaning	Code Values	Example of data string
		M = Rejected, message authenticatio n code failed R = Rejected W = Rejected, assurance failed validity tests X = Rejected, content after decryption could not be analyzed	
AK9 - Functional Group Response Trailer	To acknowledge acceptance or rejection of a functional group and report statistics about that group.	- Acknowledgment code: same code set as above plus: P = Partially accepted, at least one transaction set was rejected - Number of included transaction sets in original transmission. - Number of received transaction sets. - Number of accepted transaction sets.	AK9*R*1*1*0
SE - Transaction Set Trailer	Indicates end of transaction set,	- Transaction set identifier.	SE*8*001

X12 Data Name	Meaning	Code Values	Example of data string
	provides control number and number of segments included.	- Number of included segments. - Control number.	

The 997 only reports on ***X12 syntactical errors***. It does not analyze semantic, or business use errors.

**C. Transaction Set Outline - Application for Mortgage Insurance Benefits C.
Transaction Set Outline - Application for Mortgage Insurance Benefits**

An Application for Mortgage Insurance Benefits Transaction Set 260 can be used for the submission of a private mortgage insurance Claim for Loss by a lending institution. The following pages contain the high level ASC X12 outline of the transaction set.

260 Application for Mortgage Insurance Benefits

Functional Group ID=**MG**

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Application for Mortgage Insurance Benefits Transaction Set (260) for use within the context of an Electronic Data Interchange (EDI) environment. This transaction set can be used by mortgage lenders to file claims with both government agencies and private mortgage insurers in the event that defaults or foreclosure activity allow for the collection of a third-party guarantee/insurance benefit. The information in a standard format will allow all mortgage insurance claim payments to be requested similarly, whether they be to an investor, insurer, or guarantor.

Heading:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BGN	Beginning Segment	M	1		
						LOOP ID - 0100	7
Must Use	030	N1	Name	M	1		n1
	040	N2	Additional Name Information	O	1		
	050	N3	Address Information	O	1		
	060	N4	Geographic Location	O	1		
Not Used	070	REF	Reference Numbers	O	1		n2
Not Used	080	PER	Administrative Communications Contact	O	1		

Summary:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
						LOOP ID - 0200	>1
Must Use	010	CSI	Claim Status Information	M	1		n3
Must Use	020	NM1	Individual or Organizational Name	M	2		n4
Must Use	030	REF	Reference Numbers	M	6		n5
Must Use	040	N3	Address Information	M	1		n6
Must Use	050	N4	Geographic Location	M	1		
Not Used	060	DTP	Date or Time or Period	O	2		
	070	INT	Interest	O	24		
Not Used	080	MIR	Mortgage Insurance Response	O	1		
	085	PER	Administrative Communications Contact	O	5		
	086	PCT	Percent Amounts	O	1		
	090	NTE	Note/Special Instruction	O	30		

		LOOP ID - 0210			1
	100	DFI	Default Information	O	1
Must Use	110	DTP	Date or Time or Period	M	19
Must Use	120	AMT	Monetary Amount	M	4
		LOOP ID - 0220			1
	130	REC	Real Estate Condition	O	1
	140	AMT	Monetary Amount	O	6
	150	DTP	Date or Time or Period	O	4
		LOOP ID - 0221			1
	160	FCL	Foreclosure	O	1
	170	DTP	Date or Time or Period	O	5
		LOOP ID - 0230			100
	180	FIS	Mortgage Loan Fiscal Data	O	1 n7
	190	DTP	Date or Time or Period	O	1
	195	MSG	Message Text	O	1
Must Use	200	SE	Transaction Set Trailer	M	1

Transaction Set Notes

1. The 0100 loop identifies the name and address of the sending party, an entity such as the mortgage company, loan servicer, payee or investor, and the receiving party, the mortgage insurer.
2. The REF segment contains an additional supplemental reference number that identifies only the sender.
3. The CSI segment identifies the status of the subject claim within the claim process and provides the date associated with that status.
4. Loop 0200 contains essential information about the subject real estate property. The NM1 segment provides the name of the mortgagor(s).
5. The REF segment contains reference numbers that are case-specific.
6. The N3 and N4 segments refer to the location of the real estate property.
7. The 0230 loop will provide information on mortgage loan fiscal data, such as the fiscal data item name, the credit, debit, and interest amounts associated with the fiscal data item, and the date or time period covered.

Transaction Set 260

**Application for
Mortgage Insurance
Benefits
Data Mapping Guide
260 Transaction Set**

ANSI Version 004/010

Data Element Types

- AN = ALPHANUMERIC
- DT = DATE (YYMMDD FORMAT UNLESS OTHERWISE SPECIFIED)
- ID = IDENTIFICATION CODE (UNIQUE VALUE FROM A SINGLE, PREDEFINED LIST, CAN BE ALPHA, NUMERIC, OR COMBINATION)
- N = NUMERIC (IMPLIED DECIMAL WHERE 'N2' MEANS DECIMAL IS TWO POSITIONS FROM THE RIGHT. 'N' OR 'N0' INDICATES NO DECIMAL)
- R = REAL (EXPLICIT, TRANSMITTED DECIMAL 123.45 IS TRANSMITTED AS 123.45 WITH A FIELD LENGTH OF 5; DECIMAL DOES NOT COUNT TOWARDS TOTAL FIELD LENGTH)*
- TM = TIME (HHMMSS FORMAT{USING 24-HOUR CLOCK} UNLESS OTHERWISE SPECIFIED)

*** All Percent Data Elements (DE #954) should be expressed as a decimal (i.e., 25% would appear as 0.25, 7.25% would appear as 0.0725)**

Requirement Designations

- C/X = CONDITIONAL/RELATIONAL
- M = MANDATORY
- O = OPTIONAL

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REF , Reference Numbers.....	54
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N4 , Geographic Location.....	58

DTP , Date or Time Period.....	60
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MIR , Mortgage Insurance Response	63
PER , Administrative Communications Contact Segment.....	64
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REC , Real Estate Condition	78
AMT , Monetary Amount.....	82
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MSG , Message Text.....	95

SE , Transaction Set Trailer 97

Uniform Mortgage Insurance Claim for Loss

Segment Level Summary

Segment:	ST , Transaction Set Header
Level:	Table 1 (Header) / 010
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	N/A
Purpose:	To indicate the start of the Application for Mortgage Insurance Benefits transaction set. It also allows for the assignment of a control number for tracking purposes.
Syntax Notes:	None
Semantic Notes:	A). The transaction set identifier (ST01) is used by the translation routines of the trading partners to select the appropriate transaction set definition (e.g., 260 selects the Application for Mortgage Insurance Benefits transaction set).

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
ST01 @ 010	143	<p>Transaction Set Identifier Code</p> <p>Used by translation routines to select the appropriate set definition.</p> <p>Value = 260</p>	N/A	M	ID	3/3	
ST02 @ 010	329	<p>Transaction Set Control Number</p> <p>Unique identifying number usually assigned by the sender's translator. This value should match that found in data element SE02.</p>	N/A	M	AN	4/9	

Segment Level Summary

Segment:	BGN , Beginning Segment
Level:	Table 1 (Header) / 020
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	N/A
Purpose:	To denote the purpose, date and time of the transaction and to indicate the beginning of a transaction set.
Syntax Notes:	1). If BGN05 is present, then BGN04 is required.
Semantic Notes:	A). The transaction set purpose code identifies the nature of the transaction which is being transmitted and aids in the identification/verification of the transmissions. B). The identification and verification routine includes the use of a reference number assigned by the sender and the date and time of transmission.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
BGN01 @ 020	353	Transaction Set Purpose Code Value = 13 - Request	N/A	M	ID	2/2	
BGN02 @ 020	127	Reference Number Unique transaction set reference number assigned by the sender.	N/A	M	AN	1/30	
BGN03 @ 020	373	Date The date on which the transmission is sent. Format = CCYYMMDD	N/A	M	DT	8/8	
BGN04 @ 020	337	Time The time at which the transmission is sent. Format = HHMMSS	N/A	C	TM	4/8	
BGN05 @ 020	623	Time Code A code identifying the time zone where the sender is located, thus defining the time in the above element. Values are: CD = Central Daylight CS = Central Standard CT = Central ED = Eastern Daylight ES = Eastern Standard ET = Eastern LT = Local Time MD = Mountain Daylight MS = Mountain Standard MT = Mountain PD = Pacific Daylight PS = Pacific Standard PT = Pacific	N/A	O	ID	2/2	
BGN06 @	127	Reference Number	N/A	O	AN	1/30	

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
020		The transaction set reference number of a previously sent transaction affected by the current transaction. This element is not currently used.					
BGN07 @ 020	640	Transaction Type Code A code specifying the type of transaction. This element is not currently used.	N/A	O	AN	2/2	
BGN08 @ 020	306	Action Code A code indicating type of action. This element is not currently used.	N/A	O	ID	1/2	
BGN09 @ 020	786	Security Level Code Code indicating the level of confidentiality assigned by the sender to the information following. This element is not currently used.	N/A	O	ID	2/2	

Segment Level Summary

Segment:	N1 , Name Segment
Level:	Table 1 (Header) / 030
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	0100/Loop Repeat = 7
Purpose:	To identify a party by type of organization, name and code.
Syntax Notes:	<ol style="list-style-type: none">1). At least one of N102 or N103 is required.2). If either N103 or N104 is present, then the other is required.
Semantic Notes:	<ol style="list-style-type: none">A). In this context, the N1 loop can be used up to seven times to identify entities involved with the transaction such as the Mortgage Insurer, the Insured, the Investor and so on.B). The N103 and the N104 consist of a code qualifier and a standard code which further identifies the entity described in N101. For example; N103 and N104 would be used when the N1 loop is describing the mortgage insurer (when N101=MH) or the Investor (when N101=89).

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
N101 @ 030	98	<p>Entity Id Code</p> <p>Code identifying the type of organization represented in the N102 element.</p> <p>Values are:</p> <p>IL = Insured LV = Loan Servicer MH = Mortgage Insurer PE = Payee X1 = Mail To 41 = Submitter 89 = Investor</p>	N/A	M	ID	2/2	
N102 @ 030	93	<p>Name</p> <p>The name of the organization identified by the N101 qualifier.</p>	3, 7, 17, 20, 23	X	AN	1/60	
N103 @ 030	66	<p>Id Code Qualifier</p> <p>This describes what pre-established code list the following Id Code (N104) comes from.</p> <p>Values are:</p> <p>N - Insured's Unique Identification Number</p> <p>SI + Standard Industry Code</p> <p>94 - Code assigned by the organization that is the ultimate destination of the transaction set.</p>	N/A	X	ID	1/2	
N104 @	67	Id Code	12	X	ID	2/17	

DATA ELEMENT SUMMARY

Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
030		Insured's Master Policy Number or Client Number (Mutually agreed upon between trading partners) as indicated above, when N103 = 'N' Id Code as indicated above, when N103 = '94'. Values are: 01 = Fannie Mae 02 = Freddie Mac 03 = Other					
		Id Code as indicated above, when N103 = 'SI'. Value= 001 = General Electric Mortgage Insurance Corp. 002 = Investors Mortgage Insurance Co. 003 = Mortgage Guaranty Insurance Corp. 004 = PMI Mortgage Insurance Co. 005 = Verex Assurance, Inc. 006 = Commonwealth Mortgage Assurance Co. 008 = Home Guaranty Insurance Corp. 009 = Integon Mortgage Guaranty Corp. 010 = Old Republic Mortgage Assurance Corp. 011 = Republic Mortgage Insurance Co. 012 = Policyholders Benefit Corporation (TICOR) 013 = United Guaranty Residential Insurance Co. 014 = U.S. Mortgage Insurance Co. 015 = Vermont Home Mortgage Guarantee Board 016 = MGIC Indemnity Corp. 018 = Maryland Hsg Fund	N/A				

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
		019 = Triad Guaranty Insurance Co. 020 = FGIC Mortgage Insurance Co. 021 = United Guaranty Contract Services, Inc. 033 = Amerin Guaranty Corporation					
N105 @ 030	706	Entity Relationship Code Code describing entity relationship. This element is not currently used.	N/A	O	ID	2/2	
N106 @ 030	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual. This element is not currently used.	N/A	O	ID	2/2	

Segment Level Summary

Segment:	N2 , Additional Name Information Segment
Level:	Table 1 (Header) / 040
Req. Designator:	Optional
Maximum Use:	1
Loop:	0100/Loop Repeat = 7
Purpose:	To specify additional names or those longer than 35 characters in length.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
N201 @ 040	93	Name Free-form name.	3, 7, 17, 20, 23	M	AN	1/35	
N202 @ 040	93	Name Free-form name.	3, 7, 17, 20, 23	O	AN	1/35	

Segment Level Summary

Segment:	N3 , Address Information
Level:	Table 1 (Header) / 050
Req. Designator:	Optional
Maximum Use:	1
Loop:	0100/Loop Repeat = 7
Purpose:	Used to provide the mailing address (street address) for the party named in the N1 segment.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
N301 @ 050	166	Address Information Free-form address information.	5, 9, 19, 22	M	AN	1/35	
N302 @ 050	166	Address Information Free-form address information.	5, 9, 19, 22	O	AN	1/35	

Segment Level Summary

Segment:	N4 , Geographic Location
Level:	Table 1 (Header) / 060
Req. Designator:	Optional
Maximum Use:	1
Loop:	0100/Loop Repeat = 7
Purpose:	Used to provide city, state, ZIP code and county address information of the party named in the N1 segment.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
N401 @ 060	19	City Name Free-form text for city name.	5, 11A, 19, 22	O	AN	2/30	
N402 @ 060	156	State or Province Code Two-character abbreviation for state or province based on Code Source 22-National Zip Code and Post Office Directory (e.g., AL = Alabama)	5, 11B, 19, 22	O	ID	2/2	
N403 @ 060	116	Postal Code Five or nine digit postal zip code.	5, 11C, 19, 22	O	ID	3/11	
N404 @ 060	26	Country Code Code identifying the country. This element is not currently used.	N/A	O	ID	2/3	
N405 @ 060	309	Location Qualifier Code identifying type of location. This element is not currently used.	N/A	C	ID	½	
N406 @ 060	310	Location Identifier Code which identifies a specific location. This element is not currently used.	N/A	O	AN	1/30	

Segment Level Summary

Segment:	REF , Reference Numbers
Level:	Table 1 (Header) / 070
Req. Designator:	Optional
Maximum Use:	1
Loop:	0100/Loop Repeat = 7
Purpose:	To specify identifying numbers.
Syntax Notes:	This segment is not currently used.
Semantic Notes:	This segment is not currently used.

Segment Level Summary

Segment:	PER , Administrative Communications Contact Segment
Level:	Table 1 (Header) / 080
Req. Designator:	Optional
Maximum Use:	1
Loop:	0100/Loop Repeat = 7
Purpose:	Used to identify a person or office to whom communications should be directed.
Syntax Notes:	This segment is not currently used.
Semantic Notes:	This segment is not currently used.

Segment Level Summary

Segment:	CSI , Claim Status Information
Level:	Table 2 (Detail) / 010
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	0200/Loop repeat \geq 1
Purpose:	To indicate the status of a claim for mortgage insurance benefits.
Syntax Notes:	NONE
Semantic Notes:	A). CSI01 contains the code indicating the status of the claim for mortgage insurance benefits. B). CSI02, 03 and 04 indicate the claim submission date.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
CSI01 @ 010	1383	<p>Claim Submission Reason Code</p> <p>Code identifying reason for claim submission.</p> <p>Values are:</p> <p>00 = Original(initial) 01 = Cancellation (entire claim) 29 = Adjustment (supplementals only)</p>	N/A	M	ID	2/2	
CSI02 @ 010	374	<p>Date/Time Qualifier</p> <p>Code specifying type of date or time, or both.</p> <p>Value = 523 - Date of Claim</p>	N/A	M	ID	3/3	
CSI03 @ 010	1250	<p>Date Time Period Format Qualifier</p> <p>Code indicating the date format, time format or both.</p> <p>Value = D8 -CCYYMMDD</p>	N/A	M	ID	2/3	
CSI04 @ 010	1251	<p>Date Time Period</p> <p>The expression of the claim submission date.</p>	4	M	AN	1/35	

Segment Level Summary

Segment:	NM1 , Individual or Organizational Name
Level:	Table 2 (Detail) / 020
Req. Designator:	Mandatory
Maximum Use:	2
Loop:	0200/Loop repeat ≥ 1
Purpose:	To supply the full name of an individual or organizational entity.
Syntax Notes:	NONE.
Semantic Notes:	A). NM102 qualifies NM103. B). This segment is used to identify the borrower(s).

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
NM101 @ 020	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual. Values are: BW = Borrower QZ = Co-Borrower	N/A	M	ID	2/3	
NM102 @ 020	1065	Entity Type Qualifier Code qualifying the type of entity. Values are: 1 = Person 2 = Non-Person Entity 3 = Unknown	N/A	M	ID	1/1	
NM103 @ 020	1035	Name Last or Organization Name Individual last name or organizational name.	13	O	AN	1/35	
NM104 @ 020	1036	Name First Individual first name.	13	O	AN	1/25	
NM105 @ 020	1037	Name Middle Individual middle name or initial.	13	O	AN	1/25	
NM106 @ 020	1038	Name Prefix Prefix to individual name.	13	O	AN	1/10	
NM107 @ 020	1039	Name Suffix Suffix to individual name.	13	O	AN	1/10	

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
NM108 @ 020	66	Identification Code Qualifier 34 = Social Security Number	N/A	O	ID	1/2	
NM109 @ 020	67	Identification Code Reference number identified in above element.	N/A	O	AN	2/80	
NM110 @ 020	706	Entity Relationship Code Code describing entity relationship. This element is not currently used.	N/A	X	ID	2/2	
NM111 @ 020	98	Entity Identifier Code Code identifying an organizational entity, a physical location, property or an individual. This element is not currently used.	N/A	O	ID	2/3	

Segment Level Summary

Segment:	REF , Reference Numbers
Level:	Table 2 (Detail) / 030
Req. Designator:	Mandatory
Maximum Use:	6
Loop:	0200/Loop Repeat ≥ 1
Purpose:	To specify identifying numbers. For the 260 transaction set, the REF Segment can occur up to six times within one loop and is used to communicate the insured's loan number, servicer's loan number, investor's loan number and so on.
Syntax Notes:	1). At least 1 of either REF02 or REF03 is required.
Semantic Notes:	A). If the claim being submitted is a pool claim, this segment would be used to identify the primary insurer of the loan if known. This would be done by putting a value of 'UF' in REF01 and the primary insurer's 3-digit standard industry code in REF02 (e.g., REF01 = UF and REF02 = 003 indicating MGIC is the primary insurer).

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
REF01 @ 030	128	<p>Reference Number Qualifier</p> <p>This code identifies the type of reference number that follows.</p> <p>Values are:</p> <p>3C=Payee's Loan Number 3D=Servicer's Loan Number 3E=Investor's Loan Number ID=Primary Certificate Number UF=Mortgage Insurance Company Number U8=MBS Loan Number XL=Insured's Loan Number</p>	N/A	M	ID	2/2	
REF02 @ 030	127	<p>Reference Number</p> <p>Identifying number as described by the previous qualifying element.</p>	1, 8, 10, 18, 21, 24	C	AN	1/30	
REF03 @ 030	352	<p>Description</p> <p>A free-form description to clarify the related data elements and their content. This element is not currently used.</p>	N/A	C	AN	1/80	

Segment Level Summary

Segment:	N3 , Address Information
Level:	Table 2 (Detail) / 040
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	0200/Loop Repeat \geq 1
Purpose:	Used to provide the mailing address (street address) for the location of the real estate property.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
N301 @ 040	166	Address Information Free-form address information.	16	M	AN	1/35	
N302 @ 040	166	Address Information Free-form address information.	16	O	AN	1/35	

Segment Level Summary

Segment:	N4 , Geographic Location
Level:	Table 2 (Detail) / 050
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	0200/Loop Repeat \geq 1
Purpose:	Used to provide city, state, ZIP code and county address information for the location of the real estate property.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
N401 @ 050	19	City Name Free-form text for city name.	16	O	AN	2/30	
N402 @ 050	156	State or Province Code Two-character abbreviation for state or province based on Code Source 22-National Zip Code and Post Office Directory (e.g., AL = Alabama)	16	O	ID	2/2	
N403 @ 050	116	Postal Code Five or nine digit postal zip code.	16	O	ID	3/15	
N404 @ 050	26	Country Code Code identifying the country. This element is not currently used.	N/A	O	ID	2/3	
N405 @ 050	309	Location Qualifier Code identifying type of location. This element is not currently used.	N/A	C	ID	1/2	
N406 @ 050	310	Location Identifier Code which identifies a specific location. This element is not currently used.	N/A	O	AN	1/30	

Segment Level Summary

Segment:	DTP , Date or Time Period
Level:	Table 2 (Detail) / 060
Req. Designator:	Optional
Maximum Use:	2
Loop:	0200/Loop Repeat \geq 1
Purpose:	To specify any or all of a date, a time , or a time period.
Syntax Notes:	This segment is not currently used.
Semantic Notes:	This segment is not currently used.

Segment Level Summary

Segment:	INT , Interest
Level:	Table 2 (Detail) / 070
Req. Designator:	Optional
Maximum Use:	24
Loop:	0200/Loop Repeat \geq 1
Purpose:	To specify interest rate and type and the applicable time period.
Syntax Notes:	1). If either INT03 or INT04 is present, then the other is required.
Semantic Notes:	A). INT01 indicates the type of interest, for example, Mortgage note. B). INT02 is the interest rate as a percentage. C). INT03 indicates the range of date format for INT04. D). INT04 indicates the range of dates to which the interest rate applies. E). INT05 indicates the number of days represented by the range of dates in INT04. F). This segment can occur once to represent accumulated interest (as defined on line 26 of the claim form), or multiple times to represent ARM interest rate information (as defined on line 49, sections 1-4 of the claim form). There can be up to 24 interest rates defined.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
INT01 @ 070	547	Interest Type Code Code specifying the type of type of interest. Value = M - Mortgage Note.	N/A	M	ID	1/2	
INT02 @ 070	953	Interest Rate The interest rate expressed as a percentage.	26A, 49	O	R	1/6	
INT03 @ 070	1250	Date Time Period Format Qualifier Code indicating the date format, time format, or both. Value = RD8 - Date Range (CCYYMMDD - CCYYMMDD)	N/A	X	ID	2/3	
INT04 @ 070	1251	Date Time Period The time period to which the interest rate applies.	26A, 49	X	AN	1/35	
INT05 @ 070	380	Quantity The number of days represented by the range of dates described in INT04. This element is not currently used.	N/A	O	R	1/15	

Segment Level Summary

Segment:	MIR , Mortgage Insurance Response
Level:	Table 2 (Detail) / 080
Req. Designator:	Optional
Maximum Use:	1
Loop:	00200/Loop repeat \geq 1
Purpose:	To determine if mortgage insurance has been approved. If approved, details about the coverage are supplied. In this context it allows the submitter to provide the insurer with details about the policy involved.
Syntax Notes:	This segment is not currently used.
Semantic Notes:	This segment is not currently used.

Segment Level Summary

Segment:	PER , Administrative Communications Contact Segment
Level:	Table 2 (Detail) / 085
Req. Designator:	Optional
Maximum Use:	5
Loop:	0200/Loop Repeat ≥ 1
Purpose:	Used to identify a person or office to whom communications should be directed.
Syntax Notes:	<ol style="list-style-type: none">1). If either PER03 or PER04 is present, then the other is required.2). If either PER05 or PER06 is present , then the other is required.
Semantic Notes:	<ol style="list-style-type: none">A). This segment is used to describe the Property Occupant's and Property Key Holder's names. It also contains the name, title and department of the servicer's Authorized Representative, as well as the person to contact in case of questions about the claim.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
PER01 @ 085	366	<p>Contact Function Code</p> <p>Code indicating the type of contact name appearing in the following element, PER02.</p> <p>Values are:</p> <p>AA = Authorized Representative BC = Broker Contact IC = Information Contact OD = Order Department (Title/ Department) RB = Real Estate Property Occupant RF = Real Estate Property Key holder</p>	N/A	M	ID	2/2	
PER02 @ 085	93	<p>Name</p> <p>The name of the contact person described above.</p>	45, 46, 47, 57B	O	AN	1/35	
PER03 @ 085	365	<p>Communication Number Qualifier</p> <p>This code is used to describe what type of communication number follows in data element PER04.</p> <p>Value = TE - Telephone Number</p>	N/A	X	ID	2/2	
PER04 @ 085	364	<p>Communication Number</p> <p>This is the telephone number of the contact described in PER01.</p>	48, 57C	X	AN	1/80	

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
PER05 @ 085	365	<p>Communication Number Qualifier</p> <p>This code is used to describe what type of communication number follows in data element PER04.</p> <p>Value = FX - Facsimile</p>	N/A	X	ID	2/2	
PER06 @ 085	364	<p>Communication Number</p> <p>This is the fax number of the contact described in PER01.</p>	N/A	X	AN	1/80	
PER07 @ 085	365	<p>Communication Number Qualifier</p> <p>This code is used to describe what type of communication number follows in data element PER08</p> <p>Value = EM - Electronic Mail (e-mail address)</p>	N/A	X	ID	2/2	
PER08 @ 085	364	<p>Communication Number</p> <p>This is the e-mail address of the contact name described in PER02.</p>	N/A	X	AN	1/80	
PER09 @ 085	443	<p>Contact Inquiry Reference</p> <p>Additional reference number or description to clarify a contact number. This element is not currently used.</p>	N/A	O	AN	1/20	

Segment Level Summary

Segment:	PCT , Percent Amounts
Level:	Table 2 (Detail) / 086
Req. Designator:	Optional
Maximum Use:	1
Loop:	0200/Loop Repeat \geq 1
Purpose:	To qualify percent amounts and supply those amounts.
Syntax Notes:	NONE
Semantic Notes:	A). In this context, the percent segment represents information about the percent of primary coverage.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
PCT01 @ 086	1004	<p>Percent Qualifier</p> <p>Describes what type of percentage is in the following data element.</p> <p>Value is:</p> <p>PC = Primary Coverage</p>	N/A	M	ID	1/2	
PCT02 @ 086	954	<p>Percent</p> <p>The percent of primary coverage.</p>	14	M	R	1/10	

Segment Level Summary

Segment:	NTE , Note/Special Instruction
Level:	Table 2 (Detail) / 090
Req. Designator:	Optional
Maximum Use:	30
Loop:	0200/Loop Repeat \geq 1
Purpose:	To transmit information in a free-form format, if necessary, for comment or special instruction.
Syntax Notes:	NONE
Semantic Notes:	A). In this context, the note segment is used to relay comments that would be placed in item #44 of the Uniform Mortgage Insurance Claim for Loss.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
NTE01 @ 090	363	<p>Note Reference Code</p> <p>Code identifying the functional area or purpose for which the note applies.</p> <p>Value = ACI - Additional Claim Information</p>	N/A	O	ID	3/3	
NTE02 @ 090	352	<p>Description</p> <p>The free-form comments relating to additional claim information.</p>	44	M	AN	1/80	

Segment Level Summary

Segment:	DFI , Default Information
Level:	Table 2 (Detail) / 100
Req. Designator:	Optional
Maximum Use:	1
Loop:	0210/Loop Repeat = 1
Purpose:	To specify mortgage loan default informaion.
Syntax Notes:	NONE
Semantic Notes:	A). DFI02 indicates code specifying type of claim.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
DFI01 @ 100	641	<p>Status Reason Code</p> <p>Code indicating the status reason. This element is not currently used.</p>	N/A	O	ID	3/3	
DFI02 @ 100	1032	<p>Claim Filing Indicator Code</p> <p>Code indicating the type of claim.</p> <p>Values are:</p> <p>01 = Property Conveyance (deed-in-lieu or foreclosure completed and property is not sold)</p> <p>04 = Mortgage Coinsurance (deed-in-lieu or foreclosure and property has been sold)</p> <p>06 = Property Nonconveyance (third party sale)</p> <p>07 = Property Preforeclosure Sale (presale)</p> <p>11 = Other Non-Federal Program (other)</p>	2	O	ID	1/2	
DFI03 @ 100	1073	<p>Yes/No Condition or Response Code</p> <p>A yes/no answer to the question: "Did the default result in a direct conveyance?". This element is not currently used.</p>	N/A	O	ID	1/1	
DFI04 @ 100	1073	<p>Yes/No Condition or Response Code</p>	N/A	O	ID	1/1	

DATA ELEMENT SUMMARY						
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes		User Data Reference
100		A yes/no answer to the question: "Is this a first payment default?". This element is not currently used.				

Segment Level Summary

Segment:	DTP , Date or Time Period
Level:	Table 2 (Detail) / 110
Req. Designator:	Mandatory
Maximum Use:	19
Loop:	0210/Loop Repeat = 1
Purpose:	To specify any or all of a date, a time , or a time period.
Syntax Notes:	NONE
Semantic Notes:	A).DTP02 is the date or time or period format that will appear in DTP03.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
DTP01 @ 110	374	<p>Date/Time Qualifier</p> <p>Code specifying the type of date or time or both.</p> <p>Values are: 147 = Due Date of last complete installment paid (interest paid through date). 413 = Date of Release of Bankruptcy 519 = Date Bankruptcy Filed</p>	N/A	M	ID	3/3	
DTP02 @ 110	1250	<p>Date Time Period Format Qualifier</p> <p>Code indicating the date format, time format or both.</p> <p>Value = D8 -CCYYMMDD</p>	N/A	M	ID	2/3	
DTP03 @ 110	1251	<p>Date Time Period</p> <p>Date as described by DTP01.</p>	25A	M	AN	1/35	

Segment Level Summary

Segment:	AMT , Monetary Amount
Level:	Table 2 (Detail) / 120
Req. Designator:	Mandatory
Maximum Use:	4
Loop:	0210/Loop Repeat = 1
Purpose:	To indicate the total monetary amount.
Syntax Notes:	NONE
Semantic Notes:	A).In this context, the amount segment represents information about the original loan amount, the unpaid principal balance or if the property is listed for sale, the list price.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Values Used	Paper Form Reference	Attributes			User Data Reference
AMT01 @ 120	522	<p>Amount Qualifier Code</p> <p>Defines the following amount in element AMT02.</p> <p>Values are: DA = Original Mortgage (Loan Amount) LP = List Price UB = Unpaid Principal Balance</p>	N/A	M	ID	1/2	
AMT02 @ 120	782	<p>Monetary Amount</p> <p>Amount as described by AMT01</p>	25B	M	R	1/15	
AMT03@ 120	478	<p>Credit/Debit Flag Code</p> <p>Code indicating whether amount is a credit or a debit. This element is not currently used.</p>	N/A	O	ID	1/1	

Segment Level Summary

Segment:	REC , Real Estate Condition
Level:	Table 2 (Detail) / 130
Req. Designator:	Optional
Maximum Use:	1
Loop:	0220/Loop Repeat = 1
Purpose:	To indicate the condition of real estate property.
Syntax Notes:	NONE
Semantic Notes:	A). In this context, the segment is only used to indicate the property's current occupancy status. B). REC01 specifies the occupancy status of the real estate property.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
REC01 @ 130	689	<p>Occupancy Code</p> <p>Code specifying occupancy status of real estate property.</p> <p>Values are: (If occupied, values 04 and 17 are preferred over 02)</p> <p>01 = Vacant 02 = Occupied 04 = Tenant Occupied 06 = Unknown 17 = Owner Occupied</p>	57A	M	ID	2/2	
REC02 @ 130	726	<p>Real Estate Property Condition Code</p> <p>Code indicating the status of the real estate condition. This element is not currently used.</p>	N/A	O	ID	2/2	
REC03 @ 130	448	<p>Property Damage Code</p> <p>Code indicating type of specified property damage. This element is not currently used.</p>	N/A	O	ID	1/2	
REC04 @ 130	1073	<p>Yes/No Condition or Response Code</p> <p>Code indicating a Yes or No condition or response. This element is not currently used.</p>	N/A	O	ID	1/1	
REC05 @ 130	330	<p>Quantity</p> <p>This element is not currently used.</p>	N/A	O	R	1/15	
DATA ELEMENT SUMMARY							

Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
REC06 @ 130	815	Property Inspection Qualifier Code indicating a part of the property being inspected. This element is not currently used.	N/A	X	ID	2/2	
REC07 @ 130	306	Action Code Code indicating type of action. This element is not currently used.	N/A	X	ID	1/2	
REC08 @ 130	673	Quantity Qualifier Code specifying the type of quantity. This element is not currently used.	N/A	X	ID	2/2	
REC09 @ 130	380	Quantity This element is not currently used.	N/A	X	R	1/15	
REC10 @ 130	C001	Composite Unit of Measure To identify a composite unit of measure. This element is not currently used.	N/A	X			
REC11 @ 130	816	Occupancy Verification Code Code indicating the method used to verify the occupancy of the property. This element is not currently used.	N/A	O	ID	2/2	
REC12 @ 130	363	Note Reference Code Code identifying the functional area or purpose for which the note applies. This element is not currently used.	N/A	X	ID	3/3	

DATA ELEMENT SUMMARY

Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
REC13 @ 130	3	Free Form Message Free form text. This element is not currently used.	N/A	X	AN	1/60	

Segment Level Summary

Segment:	AMT , Monetary Amount
Level:	Table 2 (Detail) / 140
Req. Designator:	Optional
Maximum Use:	6
Loop:	0220/Loop Repeat = 1
Purpose:	To indicate the total monetary amount.
Syntax Notes:	NONE
Semantic Notes:	NONE

DATA ELEMENT SUMMARY							
Data Element Name — Pos #	Data Element Number	Description and Code Values Used	Paper Form Reference	Attributes			User Data Reference
AMT01 @ 140	522	<p>Amount Qualifier Code</p> <p>Defines the following amount in element AMT02.</p> <p>Values are:</p> <p>88 = "As Is" Appraisal Amount 89 = "Subject To" Appraisal Amount EX = "As Is" Broker Opinion Amount EY = "Subject To" Broker Opinion Amount GP = Appraisal Repair Amount GQ = Broker's Opinion Repair Amount</p> <p>(Values sent with either GP or GQ are amounts of repairs. Values sent with either 89 or EY are values of the property after repairs)</p>	N/A	M	ID	1/3	
AMT02 @ 140	782	<p>Monetary Amount</p> <p>The monetary amount as described by the above element.</p>	N/A	M	R	1/18	
AMT03@ 140	478	<p>Credit/Debit Flag Code</p> <p>Code indicating whether amount is a credit or a debit. This element is not currently used.</p>	N/A	O	ID	1/1	

Segment Level Summary

Segment:	DTP ,Date or Time Period
Level:	Table 2 (Detail) / 150
Req. Designator:	Optional
Maximum Use:	4
Loop:	0220/Loop Repeat = 1
Purpose:	To specify any or all of a date, a time , or a time period.
Syntax Notes:	NONE
Semantic Notes:	A).DTP02 is the date or time or period format that will appear in DTP03.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
DTP01 @ 150	374	<p>Date/Time Qualifier</p> <p>Code specifying the type of date or time or both.</p> <p>Values are:</p> <p>590 = Date of Appraisal (used as the as-is appraisal date)</p> <p>139 = Estimated (used as the subject to BPO date)</p>	N/A	M	ID	3/3	
DTP02 @ 150	1250	<p>Date Time Period Format Qualifier</p> <p>Code indicating the date format, time format or both.</p> <p>Value = D8 -CCYYMMDD</p>	N/A	M	ID	2/3	
DTP03 @ 150	1251	<p>Date Time Period</p> <p>Date as described by DTP01.</p>	N/A	M	AN	1/35	

Segment Level Summary

Segment:	FCL , Foreclosure
Level:	Table 2 (Detail) / 160
Req. Designator:	Optional
Maximum Use:	1
Loop:	0221/Loop Repeat = 1
Purpose:	To specify legal outcome and impact of foreclosure on a lender's claim for mortgage insurance benefits.
Syntax Notes:	1).If either FCL03 or FCL04 is present, then the other is required.
Semantic Notes:	A.) FCL01 indicates whether mortgagee obtained a deficiency judgment against mortgagor. B.) FCL02 indicates whether mortgagee's bid for real estate was successful. A "Y" indicates that it was; an "N" indicates that it was not. C.) FCL03 and FCL04 indicates the authorized bid amount. D.) FCL05 indicates factors that will cause an adjustment to mortgagee's claim, for example, the sale of the mortgaged real estate property.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
FCL01 @ 160	605	<p>Deficiency Judgment Code</p> <p>Code identifying the deficiency judgment.</p> <p>Values are:</p> <p>1 = Deficiency judgment authorized by mtg. insurer, but not obtained.</p> <p>2 = Deficiency judgment obtained, but not authorized by mtg. insurer.</p> <p>3 = Deficiency judgment authorized by mtg. insurer and obtained</p> <p>4 = Deficiency judgment not authorized by mtg. insurer and not obtained.</p>	N/A	O	ID	1/2	
FCL02 @ 160	1073	<p>Yes/No Condition or Response Code</p> <p>N = No Y = Yes</p>	N/A	O	ID	1/1	
FCL03 @ 160	522	<p>Amount Qualifier Code</p> <p>DF = Authorized Bid</p>	N/A	X	ID	1/3	
FCL04 @ 160	782	<p>Monetary Amount</p> <p>Monetary amount as described in FCL03.</p>	N/A	X	R	1/18	
FCL05 @ 160	426	<p>Adjustment Reason Code</p> <p>Code indicating reason for credit memo, or adjustment to invoices, credit memo or payment.</p> <p>64 = Sale of Property 65 = Claim Paid on Appraisal</p>	N/A	O	ID	2/2	

Segment Level Summary

Segment:	DTP ,Date or Time Period
Level:	Table 2 (Detail) / 170
Req. Designator:	Optional
Maximum Use:	5
Loop:	0221/Loop Repeat = 1
Purpose:	To specify any or all of a date, a time , or a time period.
Syntax Notes:	NONE
Semantic Notes:	A.) DTP02 is the date or time or period format that will appear in DTP03.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
DTP01 @ 170	374	<p>Date/Time Qualifier</p> <p>Code specifying the type of date or time or both.</p> <p>Values are:</p> <p>528 = F/C Began 526 = Sale or F/C Notice 569 = F/C Sale Held 531 = Date of Acquisition of Title 570 = Redemption Period End - LHT</p>	N/A	M	ID	3/3	
DTP02 @ 170	1250	<p>Date Time Period Format Qualifier</p> <p>Code indicating the date format, time format or both.</p> <p>Value = D8 -CCYYMMDD</p>	N/A	M	ID	2/3	
DTP03 @ 170	1251	<p>Date Time Period</p> <p>Date as described by DTP01.</p>	N/A	M	AN	1/35	

Segment Level Summary

Segment:	FIS ,Mortgage Loan Fiscal Data
Level:	Table 2 (Detail) / 180
Req. Designator:	Optional
Maximum Use:	1
Loop:	0230/Loop Repeat = >1
Purpose:	To specify mortgage loan fiscal data when applying for insurance claim benefits. In this context, the segment is used to relay claimable items, expense items, and deductible items that effect the final amount of the claim paid.
Syntax Notes:	NONE
Semantic Notes:	A).FIS01 contains codes naming fiscal data items related to a claim for mortgage insurance benefits. B).FIS02 contains a credit monetary amount described by FIS01.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
FIS01 @ 180	522	<p>Amount Qualifier Code</p> <p>Code to qualify an amount.</p> <p>Values are:</p> <p>DC = Unapplied Buydown Funds</p> <p>DG = Escrow Balance</p> <p>AI = Sale Amount</p> <p>AJ = Funds Held by Mortgagee</p> <p>AK = Attorney's Fees</p> <p>BF = Hazard Insurance Premium</p> <p>BI = Property Taxes</p> <p>BK = Property Preservation Costs</p> <p>BN = Rental Income</p> <p>BO = Rental Expense</p> <p>BV = Uncollected Interest</p> <p>CI = Funds Held for Insured</p> <p>CJ = Other Deductions</p> <p>CP = Statutory Disbursements</p> <p>EE = Other Expenses</p> <p>EQ = Condo Association Fees</p> <p>ER = Homeowner Association Fees</p> <p>ES = Mortgage Insurance Proceeds</p> <p>ET = Net Proceeds from Sale of Property</p> <p>IR = Hazard Insurance Proceeds</p>	N/A	M	ID	1/3	
FIS02 @ 180	782	<p>Monetary Amount</p> <p>The dollar amount of the item as described in the above data element.</p>	28, 29B, 30B, 31, 32, 33, 35, 36, 37, 38, 39B, 50C, 51C, 52C, 53C, 54C, 55C	O	R	1/18	

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
FIS03 @ 180	782	Monetary Amount The monetary amount as described in the FIS01 data element. This element is not currently used.	N/A	O	R	1/18	
FIS04 @ 180	782	Monetary Amount The monetary amount as described in the FIS01 data element. This element is not currently used.	N/A	O	R	1/18	

Segment Level Summary

Segment:	DTP , Date or Time Period
Level:	Table 2 (Detail) / 190
Req. Designator:	Optional
Maximum Use:	1
Loop:	0230/Loop Repeat = >1
Purpose:	To specify any or all of a date, a time , or a time period.
Syntax Notes:	NONE
Semantic Notes:	A).DTP02 is the date or time or period format that will appear in DTP03. B).This segment is used to provide the "paid through" date for the deductible item (e.g., Attorney's Fees) noted in the FIS segment immediately prior.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
DTP01 @ 190	374	Date/Time Qualifier Code specifying the type of date or time or both. Value = 140 - Actual	N/A	M	ID	3/3	
DTP02 @ 190	1250	Date Time Period Format Qualifier Code indicating the date format, time format or both. Values: D8 -CCYYMMDD RD8 - Range of dates in format CCYYMMDD-CCYYMMDD [Expect RD8 when FIS01 = BF (Hazard Insurance) or BI (Property Taxes)]	N/A	M	ID	2/3	
DTP03 @ 190	1251	Date Time Period Date as described by DTP01.	50A, 51A, 52A, 53A, 54A, 55A,29A,30A	M	AN	1/35	

Segment Level Summary

Segment:	MSG , Message Text
Level:	Table 2 (Detail) / 195
Req. Designator:	Optional
Maximum Use:	1
Loop:	0230/Loop Repeat = >1
Purpose:	To provide a free form format that would allow the transmission of text information.
Syntax Notes:	NONE
Semantic Notes:	<p>A). In this context, the MSG is used as necessary to describe the expense or deductible item indicated in the preceding FIS segment.</p> <p>B). For a special case when the FIS segment is reporting Hazard Insurance or Property Taxes, the first 8 characters of the MSG segment in CCYYMMDD format will be the paid date of these items. The paid from/to dates will be carried in the DTP segment.</p>

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
MSG01 @ 195	933	<p>Free-Form Message Text</p> <p>Used to describe the text portion of the expense information if necessary (sections 50-55 of uniform claim form).</p> <p>When FIS01 = BF or BI for Hazard Insurance or Property Taxes the first 8 characters will be the Paid Date of these items (CCYYMMDD).</p>	39A, 50B, 51B, 52B, 53B, 54B, 55B,	M	AN	1/264	
MSG02 @ 195	934	<p>Printer Carriage Control</p> <p>A field to be used for the control of the line feed of the receiving printer. This element is not currently used.</p>	N/A	O	ID	2/2	
MSG03 @ 195	1470	<p>Number</p> <p>A generic number. This element is not currently used.</p>	N/A	O	N0	1/9	

Segment Level Summary

Segment:	SE , Transaction Set Trailer
Level:	Table 2 (Trailer) / 200
Req. Designator:	Mandatory
Maximum Use:	1
Loop:	N/A
Purpose:	To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).
Syntax Notes:	NONE
Semantic Notes:	A). The control number in the second element of this segment (SE02) should match the control number found in data element ST02. This number is typically assigned by the sender's translator.

DATA ELEMENT SUMMARY							
Seg ID — Pos #	Data Element Number	Description and Code Sets	Paper Form Reference	Attributes			User Data Reference
SE01 @ 200	96	Number of Included Segments Indicates the number of segments included in the transaction set. This element is normally handled by the sender's translator.	N/A	M	N0	1/10	
SE02 @ 200	329	Transaction Set Control Number This should be same control number as found in the ST02 element. This element is normally assigned by the sender's translator.	N/A	M	AN	4/9	

D. Business Use Examples

The following are examples of an Insurance Benefits (Claim for Loss) on a primary policy translated from "english" into an X12 format.

EDI Transmission Data

Explanation

ST~260~000000001
set 260;

260 indicates transaction

000000001 is the Control
Number.

BGN~13~test~950301~090730~CD

13 indicates this is a original
request for mtg. ins. benefits; **test**
is the reference number; **950301**
is the date stamp; **090730** is the
time stamp; **CD** indicates Central
Daylight time.

N1~IL~ABC Mortgage Company~N~0100000000

IL indicates the Insured Lender;
ABC Mortgage Company is the
name of the Insured Lender. **N**
indicates the Insured's unique
identification number is their
Master Policy Number
0100000000.

N3~123 Main Street

123 Main Street is the Insured's
street address.

N4~Anywhere~AL~43221

Anywhere, AL, 43221 is the rest
of the geographic location of the
Insured.

N1~LV~DEF Servicer

LV indicates the Loan Servicer of
this loan. **DEF Servicer** is the
name of said servicer.

N3~456 Anywhere Street

Street address is 456 Anywhere
Street.

N4~Somewhere~UT~88776

Somewhere, UT 88776 the rest
of the geographic location of the
Loan Servicer.

EDI Transmission Data

Explanation

N1~MH~MGIC~SI~003

MH indicates that the Mortgage Insurer is MGIC, whose Standard Industry Code (**SI**) is **003**.

N1~89~FNMA~94~01

89 indicates that the Investor is **FNMA**, whose code = **01**.

N3~100 Pennsylvania Avenue
N4~Washington~DC~20020

100 Pennsylvania Avenue Washington, DC 20020 is the Investor's complete address.

N1~PE~ABC Mortgage Company
should
N3~123 Main Street
N4~Anywhere~AL~43221
Street

PE indicates that the Payee be **ABC Mortgage Company**; whose address is **123 Main Anywhere, AL 43221**.

CSI~00~523~D8~19950228

00 indicates the claim status is an original claim; **523**

indicates that

date is the date of the claim; **D8** indicates the format

CCYYMMDD;

19950228 indicates the date is February 28, 1995.

NM1~BW~1~Smith~Adam~P~~Jr
entity name
indicates the
whose name is
Smith, Jr.

BW indicates that the is the Borrower; **1** entity is a person **Adam P.**

REF~3C~12345666
number

3C indicates the reference to follow (12345666) is the **Payee's Loan**

Number.

REF~3D~99900000
number

3D indicates the reference to follow (99900000) is the **Servicer's Loan**

Number.

REF~XL~99900000

XL indicates the reference number to follow (99900000) is

the Insured's Loan Number.

EDI Transmission Data

REF~ID~13322457

N3~100 Sycamore Drive

N4~Smallville~AL~12345

INT~M~9.75~RD8~19940101-19941231

PER~IC~Anyone~TE~414-234-9900

PCT~PC~.20

NTE~ACI~The borrower quit his job!

DFI~~~07

DTP~147~D8~19940930
last

Explanation

ID indicates the reference number to follow (13322457) is the **Primary Certificate Number**.

100 Sycamore Drive indicates the real estate property address.

Smallville, AL 12345 indicates the city, state and zip code of the real estate property.

M indicates that the following is Mortgage Note Interest; **9.75** is the interest rate, **RD8** is the format of the date range (CCYYMMDD-CCYYMMDD while the date itself is January 1, 1994 thru December 31, 1994.

IC indicates that the contact for questions relating to this claim is **Anyone**; and the telephone number (**TE**) is 414-234-9900.

PC indicates it is Primary coverage; .20 indicates the percent of coverage.

ACI indicates that Additional Claim Information follows.

07 indicates that the claim filing is due to a Property Preforeclosure Sale.

147 indicates the Due Date of complete installment paid; **D8** indicates the format is CCYYMMDD; and the date is **September 30, 1994**.

EDI Transmission Data

Explanation

AMT~UB~100000

UB indicates the Unpaid Principal Balance; **100000** indicates amount is \$100,000.00.

the

REC~04
tenant

04 indicates the property is occupied.

AMT~88~165000

The 'as is' appraisal amount is \$165,000.00.

DTP~590~D8~19941223

590 indicates the date of appraisal; **D8** indicates the format is CCYYMMDD; date is December

and the
23, 1994

FCL~3~Y~DF~85000

3 indicates a deficiency judgment was authorized by the insurer and

mortgage obtained; **Y** indicates the mortgagee's bid for the estate property was successful; **DF** indicates the authorized bid was **\$85000**.

that
real

DTP~531~D8~19950228

531 indicates the Date of acquisition of title; **D8** indicates the format is CCYYMMDD; and the date is February 28, 1995.

FIS~BK~28210
is

BK indicates the fiscal data item disbursements for Property Preservation Costs in the amount of **\$28,210.00**.

DTP~140~D8~19941201

140 indicates that the date following is an actual date; indicates the format is CCYYMMDD; and the date is December 1, 1994.

D8

EDI Transmission Data

Explanation

MSG~Protection and Preservation
additional,

This segment allows for non-coded text comments regarding the expense.

FIS~IR~2000

IR indicates the fiscal data item is disbursements for Hazard Insurance Proceeds in the amount of **\$2000.00**.

DTP~140~D8~19941101

140 indicates that the date following is an actual date; D8 indicates the format is CCYYMMDD; and the date November 1, 1994.

is

MSG~Hazard Insurance Proceeds
additional,

This segment allows for non-coded text comments regarding the expense.

FIS~BI~1825

BI indicates the fiscal data item is disbursements for Hazard Insurance Premiums in the amount of **\$1825.00**.

DTP~140~RD8~19940101-19941231

140 indicates that the date following is an actual date; indicates the format is CCYYMMDD-

RD8

CCYYMMDD; and
January 1, 1994
December 31, 1994.

the date is
through

MSG~19931225

This segment allows for additional, Non-coded data. In this case this is the Paid actual date of the Hazard Insurance Premium on December 25, 1993.

SE~44~000000001

44 indicates the number of segments transmitted in this transaction set; **00000001** is the Transaction Control

Number.

E. Business Use Examples

The following is an example of an Insurance Benefits (Claim for Loss) on a pool policy translated from "english" into an X12 format.

EDI Transmission Data

Explanation

ST~260~000000001

Begin 260 transaction set with a control number of 000000001.

BGN~13~test~20030103~090730~CD

This is an original request for mtg. ins. benefits dated 1/3/2003.

N1~IL~FHLMC~94~02

The Insured is FHLMC whose code = 02.

N3~123 Main Street

123 Main Street is the Insured's street address.

N4~Anywhere~AL~43221

Anywhere, AL, 43221 is the city, state and zip code of the Insured.

N1~LV~DEF Servicer

The Servicer is DEF Servicer

N3~456 Anywhere Street

456 Anywhere Street is the Servicer's street address.

N4~Somewhere~UT~88776

Somewhere, UT 88776 is the city, state and zip code of the Servicer.

N1~MH~MGIC~SI~003

The Mortgage Insurer is MGIC, whose Standard Industry Code (SI) is 003.

CSI~00~523~D8~20030103

This is an original claim dated January 3, 2003.

NM1~BW~1~Smith~Adam~P~~Jr

The borrower's name is Adam P. Smith, Jr.

EDI Transmission Data

Explanation

March 2003

REF~3D~99900000	The Servicer's loan number is 99900000.
REF~XL~88800000	The Insured's loan number is 88800000.
REF~ID~13322457	The primary certificate number is 13322457.
REF~UF~001	001 is the standard industry code of the mortgage insurer insuring the primary certificate associated with this pool policy.
REF~U8~12345678	The MBS loan number is 12345678. The existence of this segment is used to identify this is a claim on a pool policy.
N3~100 Sycamore Drive N4~Smallville~AL~12345	The property address is 100 Sycamore Drive, Smallville, AL 12345
INT~M~6.75~RD8~20011001-20021119	Mortgage Note Interest rate of 6.75 is being claimed for the date range of October 01, 2001 through November 19, 2002.
PER~IC~Anyone~TE~414-234-9900	The contact name for questions on this is Anyone who can be reached at 414-234-9900.
NTE~ACI~The borrower quit his job!	ACI identifies that comments regarding the claim follow.
DFI~~~04	A deed-in-lieu or foreclosure has taken place and the property has been sold.
DTP~147~D8~20021118	Interest has been paid through September 30, 2001.

EDI Transmission Data

Explanation

AMT~UB~67444.91	The Unpaid Principal Balance amount is \$67,444.91.
REC~04	The property is tenant occupied.
AMT~88~150000.00	The as is appraised amount of the property is \$150,000.00
DTP~590~D8~20020801	The date the appraisal was performed is August 1, 2002.
FCL~3~Y~DF~77180.46	A deficiency judgment was authorized by the mortgage insurer and obtained with an authorized bid of \$77,180.46.
DTP~531~D8~20020813	The date of acquisition of title is August 13, 2002.
DTP~569~D8~20020813	The date the foreclosure sale was held is August 13, 2002.
FIS~BK~2463.81	An expense for Property Preservation Costs is being claimed in the amount of \$2,463.81.
DTP~140~D8~20020912	The actual date of the property preservation expense is September 12, 2002.
MSG~Protection and Preservation	Additional, non-coded text comments regarding the Property Preservation expense.
FIS~IR~806.35	An expense is being claimed for Hazard Insurance Proceeds in the amount of \$806.35
DTP~140~D8~20020916	The actual date of the Hazard Insurance Proceeds expense is September 16, 2002.
<u>EDI Transmission Data</u>	<u>Explanation</u>

MSG~Hazard Insurance Proceeds

Additional, non-coded text comments regarding the Hazard Insurance Proceeds expense.

FIS~AK~1420.00

An expense is being claimed for Attorney Fees in the amount of \$1420.00.

DTP~140~D8~20020913

The actual date for the Attorney Fees expense is September 13, 2002.

FIS~BI~1955.18

An expense is being claimed for Property Taxes in the amount of \$1955.18.

DTP~140~D8~20020913

The actual date of the Property Taxes expense is September 13, 2002.

FIS~BV~5163.69

Total Uncollected Interest is being claimed in the amount of \$5163.69.

FIS~DG~710.20

Reporting an Escrow Balance deductible amount of \$710.20.

FIS~ET~77180.46

Reporting a Net Sales Proceeds from Sale of Property deductible amount of \$77,180.46.

SE~44~000000001

44 identifies the number of segments transmitted in this transaction set; 000000001 is the Transaction Control Number.