
**Consolidated Service
Invoice/Statement
Transaction Set 811
Mortgage Insurance Industry
Implementation Guide for
Renewal Premium Billing
Invoice**

ANSI Version 004/020

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FOREWORD

The Mortgage Bankers Association of America (MBA) is pleased to provide the Consolidated Service Invoice/Statement Transaction Set 811 Industry Implementation Guide for your use as you prepare to utilize Electronic Data Interchange (EDI) to receive renewal invoices. The Consolidated Service Invoice/Statement transaction set was developed by the Accredited Standards Committee X12 (ASC X12) and the American National Standards Institute (ANSI) which is responsible for the creation of EDI standards to facilitate the exchange of information among trading partners.

The intent of the Consolidated Service Invoice/Statement 811 Transaction Set is to simplify the delivery of renewal billing invoice information from mortgage insurance companies to mortgage loan servicers.

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 renewal invoice delivery. 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 specific implementation of the transaction set. Any requirements specific to each MI Company will be noted as such in the Trading Partner Specifics section.

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
333 John Carlyle Street, Suite 600
Alexandria, VA 22314
Phone: (703) 548-7005
Fax: (703) 548-5738
<http://www.disa.org>

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

EDI assists 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.

Section II provides the technical specifications for the 811, 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 Consolidated Service Invoice/Statement Transaction Set 811. 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 is 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.

D. Relationship Between Multiple Transactions

The 811 can be paired with the Payment Order/Remittance Advice Transaction Set (820). The 820 standard can be used by a mortgage loan servicer to communicate premium payment information in response to the Consolidated Service Invoice/Statement (811).

E. Paper Form Cross-Reference

Refer to Appendix A of the Data Mapping Guide for the Mortgage Insurance Standard Billing Flat File Notes.

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 Acknowledgment for use by a communications network provider to report the receipt or delivery of an interchange envelope. This can be obtained from DISA.
- ! X12.22Segment 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) 393-5566

II. TRANSACTION SET - INDUSTRY LEVEL

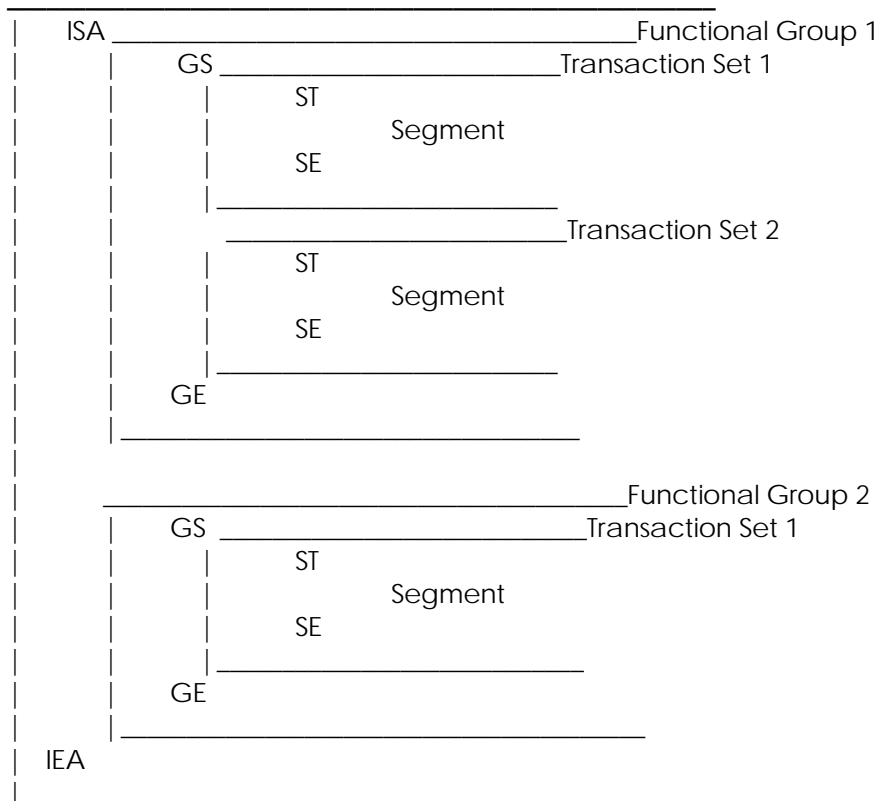
A. Envelope Diagram and Mapping Instructions

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 is:</p> <p>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 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 of the date in the interchange.</p> | M | AN | 10/10 | |

| DATA ELEMENT SUMMARY | | | | | | |
|----------------------|---------------------|--|------------|----|-------|---------------------|
| Seg ID | Data Element Number | Description and Code Sets | Attributes | | | User Data Reference |
| ISA05 | 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 | |
| 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 | |

| DATA ELEMENT SUMMARY | | | | | | |
|----------------------|---------------------|--|------------|----|-------|---------------------|
| Seg ID | Data Element Number | Description and Code Sets | Attributes | | | User Data Reference |
| ISA08 | I07 | <p>Interchange Receiver ID</p> <p>Identification code published by the receiver for other parties to use as the sender ID to route data to them. The sender always codes this number in the receiver ID element of the data.</p> | M | AN | 15/15 | |
| ISA09 | I08 | <p>Interchange Date</p> <p>Date of the interchange.</p> | M | DT | 6/6 | |
| ISA10 | I09 | <p>Interchange Time</p> <p>Time of the interchange.</p> | M | TM | 4/4 | |
| ISA11 | I10 | <p>Interchange Control ID</p> <p>Code to identify the agency responsible for the control standard used by the message that is enclosed within the interchange header and trailer.</p> <p>Value is:</p> <p>U = U.S. Community of ASC X12, TDCC and UCS</p> | M | ID | 1/1 | |
| ISA12 | I11 | <p>Interchange Control Version Number</p> <p>This version number covers the interchange control segments.</p> <p>Most common value:</p> <p>00200 = Standard Issued as ANSI X12.5 - 1987</p> | M | ID | 5/5 | |

| DATA ELEMENT SUMMARY | | | | | | |
|----------------------|---------------------|--|------------|----|-----|---------------------|
| Seg ID | Data Element Number | Description and Code Sets | Attributes | | | User Data Reference |
| ISA13 | 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 | NO | 9/9 | |
| ISA14 | I13 | <p>Acknowledgment Requested</p> <p>Code sent by the sender to request an <i>interchange</i> acknowledgment.</p> <p>Values are:</p> <p>0 = No acknowledgment requested 1 = Interchange acknowledgment requested</p> | M | ID | 1/1 | |
| 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 T = Test</p> | M | ID | 1/1 | |

| DATA ELEMENT SUMMARY | | | | | | |
|----------------------|---------------------|--|------------|----|-----|---------------------|
| Seg ID | Data Element Number | Description and Code Sets | Attributes | | | User Data Reference |
| 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.</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 | NO | 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 | NO | 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 Acknowledgment; 997 CI = Consolidated Service Invoice/Statement; 811</p> | M | ID | 2/2 | |
| GS02 | 142 | <p>Application Sender's Code</p> <p>Code identifying party sending transmission (codes agreed to 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 | |

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

The Functional Acknowledgment 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 Acknowledgment Transaction Set is the EDI equivalent of a postal return receipt.

The Functional Acknowledgment 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 Acknowledgment 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 acknowledgment options the level of information to be provided. Most users choose options 1 through 3 to satisfy basic acknowledgment needs.

The breakdown of the Functional Acknowledgment 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 acknowledgment of a functional group of transactions. | - Functional group identifier - Control number of the original transmission being acknowledged | AK1*CI*123 |
| AK2 - Transaction Set Response Header | Starts the acknowledgment of a <i>specific transaction set</i> within a functional group. | - Transaction set identifier - Transaction set control number of the transaction being acknowledged | AK2*811*456 |

| X12 Data Name | Meaning | Code Values | Example of data string |
|-------------------------|--|---|------------------------|
| AK3 - Data Segment Note | Reports errors in a data segment and identifies the location of the error. | <ul style="list-style-type: none"> - Segment identifier - Numerical count position of segment w/i the transaction set - Loop identifier - Syntax error code: <ul style="list-style-type: none"> 1 = Unrecognized segment id 2 = Unexpected segment 3 = Mandatory segment missing 4 = Loop occurs over the maximum times 5 = Segment exceeds max use 6 = Segment not id defined transaction set 7 = Segment not in proper sequence | AK3*N4*9*N4 |

| X12 Data Name | Meaning | Code Values | Example of data string |
|-------------------------|--|---|------------------------|
| AK4 - Data Element Note | Reports and locates errors at the data element level | <ul style="list-style-type: none"> - Relative position of element in error in this segment - Data element id - Syntax error code: <ul style="list-style-type: none"> 1 = Mandatory data element missing 2 = Conditional required data element missing 3 = Too many data elements 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 |

| X12 Data Name | Meaning | Code Values | Example of data string |
|--|---|--|------------------------|
| AK5 - Transaction Set Response Trailer | To acknowledge acceptance or rejection and to report errors in a transaction set. | - Acknowledgment code: A = Accepted E = Accepted, but errors were noted M = Rejected, message authentication code failed R = Rejected W = Rejected, assurance failed validity tests X = Rejected, content after decryption could not be analyzed | AK5*R |

| X12 Data Name | Meaning | Code Values | Example of data string |
|---|--|--|------------------------|
| AK9 - Functional Group Response Trailer | To acknowledge acceptance or rejection of a functional group and report statistics about that group. | <ul style="list-style-type: none"> - Acknowledgment code: Same code set as above plus: <ul style="list-style-type: none"> 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, provides control number and number of segments included. | <ul style="list-style-type: none"> - Transaction set identifier. - Number of included segments. - Control number. | SE*8*001 |

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

C. Transaction Set Outline - Consolidated Service Invoice/Statement

The Consolidated Service Invoice/Statement Transaction Set 811 can be used to simplify the delivery of renewal billing invoice information from a mortgage insurance company to a mortgage loan servicer. The 811 can be paired with the Payment Order/Remittance Advice Transaction Set 820. The 820 standard can be used by a mortgage loan servicer to communicate renewal premium payment information to a mortgage insurance company. The following pages contain the high level outline of the 811.

811 Consolidated Service Invoice/Statement

Functional Group ID=CI

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Consolidated Service Invoice/Statement Transaction Set (811) for use within the context of an Electronic Data Interchange (EDI) environment. This transaction set provides for the billing or reporting of complex and structured service invoice/statement detail. This standard can be used by organizations who are interested in sending or receiving either consolidated or standalone invoices for service arrangements which require processing other than that done for the typical product invoice. The Consolidated Service Invoice/Statement can be used as a credit/debit memo to differentiate between payable invoice items and information-only memo items. This transaction set should not be used as a standalone notification of a credit/debit adjustment.

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 | 0100 | ST | Transaction Set Header | M | 1 | | |
| Must Use | 0200 | BIG | Beginning Segment for Invoice | M | 1 | | |
| Not Used | 0300 | NTE | Note/Special Instruction | O | 100 | | |
| Not Used | 0400 | CUR | Currency | O | 1 | | |
| | 0500 | REF | Reference Identification | O | >1 | | |
| Not Used | 0600 | PER | Administrative Communications Contact | O | 3 | | |
| | 0700 | ITD | Terms of Sale/Deferred Terms of Sale | O | 5 | | |
| Not Used | 0800 | DTM | Date/Time Reference | O | 10 | | |
| Not Used | 0900 | TXI | Tax Information | O | >1 | | |
| | | | | | | LOOP ID - N1 | >1 |
| Not Used | 1000 | N1 | Name | O | 1 | | |
| Not Used | 1100 | N2 | Additional Name Information | O | 2 | | |
| Not Used | 1200 | N3 | Address Information | O | 2 | | |
| Not Used | 1300 | N4 | Geographic Location | O | 1 | | |
| Not Used | 1400 | REF | Reference Identification | O | 12 | | |
| Not Used | 1500 | PER | Administrative Communications Contact | O | 3 | | |
| Not Used | 1550 | DMG | Demographic Information | O | 1 | | |
| | | | | | | LOOP ID - FA1 | >1 |
| Not Used | 1700 | FA1 | Type of Financial Accounting Data | O | 1 | | |

| | | | | | |
|----------|------|-----|-----------------|---|----|
| Not Used | 1800 | FA2 | Accounting Data | M | >1 |
|----------|------|-----|-----------------|---|----|

Detail:

| | <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 - HL | | | >1 | |
| Must Use | 0100 | HL | Hierarchical Level | M | 1 | | |
| | | | LOOP ID - LX | | | >1 | |
| | 0200 | LX | Assigned Number | O | 1 | | |
| Not Used | 0250 | VEH | Vehicle Information | O | 1 | | |
| Not Used | 0300 | SI | Service Characteristic Identification | O | 8 | | |
| Not Used | 0400 | PID | Product/Item Description | O | 200 | | |
| Not Used | 0450 | MEA | Measurements | O | 20 | | |
| | 0500 | REF | Reference Identification | O | >1 | | |
| Not Used | 0600 | AMT | Monetary Amount | O | >1 | | |
| Not Used | 0700 | DTM | Date/Time Reference | O | 8 | | |
| Not Used | 0800 | TXI | Tax Information | O | >1 | | |
| | | | LOOP ID - QTY | | | 10 | |
| Not Used | 0900 | QTY | Quantity | O | 1 | | |
| Not Used | 1000 | SI | Service Characteristic Identification | O | 1 | | |
| | | | LOOP ID - NM1 | | | 1 | |
| | 1100 | NM1 | Individual or Organizational Name | O | 1 | | |
| Not Used | 1200 | N2 | Additional Name Information | O | 2 | | |
| Not Used | 1300 | N3 | Address Information | O | 2 | | |
| Not Used | 1400 | N4 | Geographic Location | O | 1 | | |
| Not Used | 1500 | REF | Reference Identification | O | >1 | | |
| Not Used | 1600 | PER | Administrative Communications Contact | O | >1 | | |
| Not Used | 1700 | TXI | Tax Information | O | >1 | | |
| Not Used | 1750 | DMG | Demographic Information | O | 1 | | |
| | | | LOOP ID - ITA | | | >1 | |
| Not Used | 1800 | ITA | Allowance, Charge or Service | O | 1 | | |
| Not Used | 1900 | DTM | Date/Time Reference | O | 1 | | |
| Not Used | 2000 | TXI | Tax Information | O | >1 | | |
| | | | LOOP ID - IT1 | | | 999999 | |
| | 2100 | IT1 | Baseline Item Data (Invoice) | O | 1 | | |
| Not Used | 2200 | SI | Service Characteristic Identification | O | 2 | | |
| Not Used | 2300 | PID | Product/Item Description | O | 200 | | |
| Not Used | 2350 | MEA | Measurements | O | 20 | | |
| Not Used | 2400 | INC | Installment Information | O | 1 | | |
| Not Used | 2500 | TXI | Tax Information | O | >1 | | |
| Not Used | 2600 | REF | Reference Identification | O | 8 | | |

| | | | | | | |
|----------|------|-----|--|---|------------------|----|
| Not Used | 2700 | DTM | Date/Time Reference | O | 10 | |
| Not Used | 2800 | MSG | Message Text | O | >1 | |
| | | | | | LOOP ID - AMT >1 | |
| Not Used | 2850 | AMT | Monetary Amount | O | 1 | |
| Not Used | 2870 | CUR | Currency | O | 1 | |
| | | | | | LOOP ID - QTY >1 | |
| Not Used | 2900 | QTY | Quantity | O | 1 | |
| Not Used | 3000 | SI | Service Characteristic Identification | O | 1 | |
| | | | | | LOOP ID - ITA 10 | |
| Not Used | 3100 | ITA | Allowance, Charge or Service | O | 1 | |
| Not Used | 3200 | DTM | Date/Time Reference | O | 1 | |
| Not Used | 3300 | TXI | Tax Information | O | >1 | |
| | | | | | LOOP ID - NM1 >1 | |
| Not Used | 3400 | NM1 | Individual or Organizational Name | O | 1 | |
| Not Used | 3500 | N2 | Additional Name Information | O | 2 | |
| Not Used | 3600 | N3 | Address Information | O | 2 | |
| Not Used | 3700 | N4 | Geographic Location | O | 1 | |
| Not Used | 3800 | PER | Administrative Communications Contact | O | 3 | |
| Not Used | 3850 | NX2 | Location ID Component | O | >1 | n1 |
| Not Used | 3870 | DMG | Demographic Information | O | 1 | |
| | | | | | LOOP ID - SLN >1 | |
| Not Used | 3900 | SLN | Subline Item Detail | O | 1 | |
| Not Used | 4000 | SI | Service Characteristic Identification | O | 2 | |
| Not Used | 4100 | PID | Product/Item Description | O | 200 | |
| Not Used | 4150 | MEA | Measurements | O | 20 | |
| Not Used | 4200 | CUR | Currency | O | 1 | |
| Not Used | 4300 | INC | Installment Information | O | 1 | |
| Not Used | 4400 | ITA | Allowance, Charge or Service | O | 10 | |
| Not Used | 4500 | TXI | Tax Information | O | >1 | |
| Not Used | 4600 | REF | Reference Identification | O | >1 | |
| Not Used | 4700 | PER | Administrative Communications Contact | O | 3 | |
| Not Used | 4800 | DTM | Date/Time Reference | O | 10 | |
| Not Used | 4900 | AMT | Monetary Amount | O | 15 | |
| Not Used | 5000 | MSG | Message Text | O | >1 | |
| | | | | | LOOP ID - QTY >1 | |
| Not Used | 5100 | QTY | Quantity | O | 1 | |
| Not Used | 5200 | SI | Service Characteristic Identification | O | 1 | |
| | | | | | LOOP ID - NM1 >1 | |
| Not Used | 5300 | NM1 | Individual or Organizational Name | O | 1 | |
| Not Used | 5400 | N2 | Additional Name Information | O | 2 | |
| Not Used | 5500 | N3 | Address Information | O | 2 | |
| Not Used | 5600 | N4 | Geographic Location | O | 1 | |

| | | | | | |
|---------------|------|-----|--|---|----|
| Not Used | 5700 | REF | Reference Identification | O | 8 |
| Not Used | 5800 | PER | Administrative Communications Contact | O | 3 |
| Not Used | 5850 | DMG | Demographic Information | O | 1 |
| LOOP ID - TCD | | | | | >1 |
| Not Used | 5900 | TCD | Itemized Call Detail | O | 1 |
| Not Used | 6000 | SI | Service Characteristic Identification | O | 2 |
| Not Used | 6100 | TXI | Tax Information | O | >1 |
| Not Used | 6150 | ITA | Allowance, Charge or Service | O | >1 |
| LOOP ID - QTY | | | | | >1 |
| Not Used | 6170 | QTY | Quantity | O | 1 |
| Not Used | 6180 | SI | Service Characteristic Identification | O | 1 |
| LOOP ID - USD | | | | | >1 |
| Not Used | 6200 | USD | Usage-Sensitive Detail | O | 1 |
| Not Used | 6250 | SI | Service Characteristic Identification | O | 2 |
| Not Used | 6300 | ITA | Allowance, Charge or Service | O | 2 |
| Not Used | 6400 | TRF | Rating Factors | O | 18 |
| LOOP ID - QTY | | | | | >1 |
| Not Used | 6500 | QTY | Quantity | O | 1 |
| Not Used | 6600 | SI | Service Characteristic Identification | O | 1 |
| LOOP ID - III | | | | | >1 |
| | 6700 | III | Information | O | 1 |
| | 6800 | DTP | Date or Time or Period | O | 5 |
| | 6900 | AMT | Monetary Amount | O | 5 |
| | 7000 | PCT | Percent Amounts | O | 5 |
| LOOP ID - LQ | | | | | >1 |
| | 7100 | LQ | Industry Code | O | 1 |
| | 7200 | AMT | Monetary Amount | O | 5 |
| | 7300 | PCT | Percent Amounts | O | 5 |
| LOOP ID - FA1 | | | | | >1 |
| Not Used | 7400 | FA1 | Type of Financial Accounting Data | O | 1 |
| Not Used | 7500 | FA2 | Accounting Data | M | >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> |
|---------------|---------------------|--------------------|------------------------------|----------------------|----------------|------------------------|-------------------------------|
| Must Use | 0100 | TDS | Total Monetary Value Summary | M | 1 | | |
| LOOP ID - ITA | | | | | | >1 | |
| Not Used | 0200 | ITA | Allowance, Charge or Service | O | 1 | | |
| Not Used | 0300 | DTM | Date/Time Reference | O | 1 | | |
| Not Used | 0350 | REF | Reference Identification | O | 5 | | |
| LOOP ID - BAL | | | | | | >1 | |
| | 0400 | BAL | Balance Detail | O | 1 | | |

| | | | | | | |
|----------|------|-----|---------------------------------------|---|----|----|
| Not Used | 0500 | DTM | Date/Time Reference | O | 1 | |
| | | | LOOP ID - N1 | | >1 | |
| Not Used | 0600 | N1 | Name | O | 1 | |
| | | | LOOP ID - BAL | | >1 | |
| Not Used | 0700 | BAL | Balance Detail | O | 1 | |
| Not Used | 0800 | DTM | Date/Time Reference | O | 1 | |
| | | | LOOP ID - ITA | | >1 | |
| Not Used | 0900 | ITA | Allowance, Charge or Service | O | 1 | |
| Not Used | 1000 | DTM | Date/Time Reference | O | 2 | |
| Not Used | 1020 | AMT | Monetary Amount | O | 1 | |
| Not Used | 1030 | SI | Service Characteristic Identification | O | 2 | |
| Not Used | 1050 | REF | Reference Identification | O | 5 | |
| Not Used | 1060 | CUR | Currency | O | 1 | |
| | | | LOOP ID - LX | | >1 | |
| Not Used | 1070 | LX | Assigned Number | O | 1 | |
| Not Used | 1080 | REF | Reference Identification | O | 1 | |
| | | | LOOP ID - AMT | | >1 | |
| Not Used | 1090 | AMT | Monetary Amount | O | 1 | |
| Not Used | 1100 | DTM | Date/Time Reference | O | 1 | |
| | | | LOOP ID - ITA | | >1 | |
| Not Used | 1110 | ITA | Allowance, Charge or Service | O | 1 | |
| Not Used | 1120 | DTM | Date/Time Reference | O | 1 | |
| Not Used | 1150 | CTT | Transaction Totals | O | 1 | n2 |
| Must Use | 1200 | SE | Transaction Set Trailer | M | 1 | |

Transaction Set Notes

1. The NX2 segment is used to convey parsed address information.
2. The number of line items (CTT01) is the accumulation of the number of IT1 segments.

D. Data Mapping Guide - Transaction Set 811

On the following pages, a specific data mapping guide for Transaction Set 811 is presented. The mapping guide is based on version 004020 of the ASC X12 Draft Standards for Trial Use. This guide presents each of the segments and constituent data elements that comprise the transaction sets as defined by the X12 standard.

When comparing this guide to the ANSI X12 Development Workbooks, you will find many *syntax* and/or *semantic notes* that are not noted here. If an element is not used, its syntax note is not displayed. Many semantic notes repeat the information noted at the Data Element Summary level, and therefore are not noted at the Segment Summary Level.

This mapping guide serves as a *specific* introduction to the transaction set. If applicable, additional MI company specific information will be supplied in Section III by the individual MI company.

Transaction Set 811

**Consolidated
Service
Invoice/Statement
Data Mapping
Guide
811 Transaction Set**

ANSI Version 004/020

Data Element Types

- AN = ALPHANUMERIC
- DT = DATE (CCYYMMDD 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

- X = RELATIONAL
- M = MANDATORY
- O = OPTIONAL

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| | |
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| | |
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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 a transaction set and to assign a control number. |
| Syntax Notes: | None |
| Semantic Notes: | 1). The transaction set identifier (ST01) is used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 811 selects the Consolidated Service Invoice/Statement Transaction Set). |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | 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 is:</p> <p>811 = Transaction Set Number</p> | M | ID | 3/3 | |
| ST02 @ 010 | 329 | <p>Transaction Set Control Number</p> <p>Unique identifying control number usually assigned by the sender's translator. This value should match that in data element SE02.</p> | M | AN | 4/9 | |
| ST03 @ 010 | 1705 | <p>Implementation Convention Reference</p> <p>Unique identifying control number usually assigned by the sender's translator. This value should match that in data element SE02.</p> | O | AN | 1/35 | |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | BIG , Beginning Segment for Invoice |
| Level: | Table 1 (Header) / 020 |
| Req. Designator: | Mandatory |
| Maximum Use: | 1 |
| Loop: | N/A |
| Purpose: | To indicate the beginning of an invoice transaction set and transmit identifying numbers and dates. |
| Syntax Notes: | None |
| Semantic Notes: | <ol style="list-style-type: none">1). BIG01 is the invoice issue date.2). BIG03 is the date assigned by the purchaser to purchase order. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| BIG01 @ 020 | 373 | <p>Date</p> <p>Date expressed as CCYYMMDD.</p> <p>File Creation Date (H3) - The CPU date on which the file was created.</p> | M | AN | 8/8 | |
| BIG02 @ 020 | 76 | <p>Invoice Number</p> <p>Identifying number assigned by issuer.</p> <p>Record Type (H1) - A code indicating the following data is header related.</p> <p>Value is:</p> <p>001</p> | M | AN | 1/22 | |
| BIG03 @ 020 | 373 | <p>Date</p> <p>Date expressed as CCYYMMDD.</p> <p>Billing File ID (H12) - A date indicating this is the "XXX" bill. For the February 1999 bill this would be 19990201. The bill would then contain FEBRUARY & earlier annual renewals and JANUARY & earlier monthly renewals.</p> | O | DT | 8/8 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| BIG04 @ 020 | 324 | Purchase Order Number Identifying number for Purchase Order assigned by the orderer/purchaser. This element is not currently used. | O | AN | 122 | |
| BIG05 @ 020 | 328 | Release Number Number identifying a release against a Purchase Order previously placed by the parties involved in the transaction. This element is not currently used. | O | AN | 1/30 | |
| BIG06 @ 020 | 327 | Change Order Sequence Number Number assigned by the orderer identifying a specific change or revision to a previously transmitted transaction set. This element is not currently used. | O | AN | 1/8 | |
| BIG07 @ 020 | 640 | Transaction Type Code Code specifying the type of transaction. This element is not currently used. | O | ID | 2/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| BIG08 @ 020 | 353 | <p>Transaction Set Purpose Code</p> <p>Code identifying purpose of transaction set</p> <p>File Type Code (H11) - MI created renewal bill.</p> <p>Value is:</p> <p>30 = Renewal</p> | O | ID | 2/2 | |
| BIG09 @ 020 | 306 | <p>Action Code</p> <p>Code indicating type of action. This element is not currently used.</p> | O | ID | 1/2 | |
| BIG10 @ 020 | 76 | <p>Invoice Number</p> <p>Identifying number assigned by issuer. This element is not currently used.</p> | O | AN | 1/22 | |
| BIG11 @ 020 | 1005 | <p>Hierarchical Structure Code</p> <p>Identifying number assigned by issuer. This element is not currently used.</p> | O | ID | 4/4 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | NTE , Note/Special Instruction |
| Level: | Table 1 (Header) / 030 |
| Req. Designator: | Optional |
| Maximum Use: | 100 |
| Loop: | N/A |
| Purpose: | To transmit information in a free-form format, if necessary, for comment or special instruction. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | CUR , Currency |
| Level: | Table 1 (Header) / 040 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | N/A |
| Purpose: | To specify the currency (dollars, pounds, francs, etc.) used in a transaction. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | REF , Reference Identification |
| Level: | Table 1 (Header) / 050 |
| Req. Designator: | Optional |
| Maximum Use: | >1 |
| Loop: | N/A |
| Purpose: | To specify identifying information. |
| Syntax Notes: | 1). At least one of REF02 or REF03 is required. |
| Semantic Notes: | 1). REF04 contains data relating to the value cited in REF02. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| REF01 @ 050 | 128 | <p>Reference Identification Qualifier</p> <p>Code qualifying the Reference Identification.</p> <p>MI Company Code (H2) - Code for the MI Company.</p> <p>Value is:</p> <p>UF = Mortgage Insurance Company Number (see Appendix A)</p> | M | ID | 2/3 | |
| REF02 @ 050 | 127 | <p>Reference Identification</p> <p>Reference information as defined by the Reference Identification Qualifier.</p> | X | AN | 1/30 | |
| REF03 @ 050 | 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> | X | AN | 1/80 | |
| REF04 @ 050 | C040 | <p>Reference Identifier</p> <p>To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier.</p> | O | | | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| C04001 | 128 | <p>Reference Identification Qualifier</p> <p>Code qualifying the Reference Identification.</p> <p>Service Bureau Identifier (H6) - Code for the Service Bureau or Software Vendor, else not used.</p> <p>Value is:</p> <p>9L = Service Bureau (see Appendix A)</p> | M | ID | 2/3 | |
| C04002 | 127 | <p>Reference Identification</p> <p>Reference information as defined by the Reference Identification Qualifier.</p> | M | AN | 1/30 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | PER , Administrative Communications Contact |
| Level: | Table 1 (Header) / 060 |
| Req. Designator: | Optional |
| Maximum Use: | 3 |
| Loop: | N/A |
| Purpose: | To identify a person or office to whom administrative communications should be directed. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | ITD , Terms of Sale/Deferred Terms of Sale |
| Level: | Table 1 (Header) / 070 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | N/A |
| Purpose: | To specify terms of sale. |
| Syntax Notes: | None |
| Semantic Notes: | This segment is considered mandatory for business purposes. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|-----|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| ITD01 @ 070 | 336 | Terms Type Code Code identifying type of payment terms. This element is not currently used. | O | ID | 2/2 | |
| ITD02 @ 070 | 333 | Terms Basis Date Code Code identifying the beginning of the terms period. This element is not currently used. | O | ID | 1/2 | |
| ITD03 @ 070 | 338 | Terms Discount Percent Terms discount percentage, expressed as a percent, available to the purchaser if an invoice is paid on or before the Terms Discount Due Date. This element is not currently used. | O | R | 1/6 | |
| ITD04 @ 070 | 370 | Terms Discount Due Date Date payment is due if discount is to be earned expressed in format CCYYMMDD. This element is not currently used. | X | DT | 8/8 | |
| ITD05 @ 070 | 351 | Terms Discount Days Due Number of days in the terms discount period by which payment is due if terms discount is earned. This element is not currently used. | X | NO | 1/3 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| ITD06 @ 070 | 446 | <p>Terms Net Due Date</p> <p>Date when total invoice amount becomes due expressed in format CCYMMDD.</p> <p>Payment Due Date (H5) - The date the renewal payments are due to the MI. For the bill with FEBRUARY & earlier annual renewals and JANUARY & earlier monthly renewals this element would contain 19990228.</p> | O | DT | 8/8 | |
| ITD07 @ 070 | 386 | <p>Terms Net Days</p> <p>Date Number of days until total invoice amount is due (discount not applicable). This element is not currently used.</p> | O | N0 | 1/3 | |
| ITD08 @ 070 | 362 | <p>Terms Discount Amount</p> <p>Total amount of terms discount. This element is not currently used.</p> | O | N2 | 1/10 | |
| ITD09 @ 070 | 388 | <p>Terms Deferred Due Date</p> <p>Date deferred payment or percent of invoice payable is due expressed in format CCYMMDD. This element is not currently used.</p> | O | DT | 8/8 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| ITD10 @ 070 | 389 | Deferred Amount Due Deferred amount due for payment. This element is not currently used. | X | N2 | 1/10 | |
| ITD11 @ 070 | 342 | Percent of Invoice Payable Amount of invoice payable expressed in percent. This element is not currently used. | X | R | 1/5 | |
| ITD12 @ 070 | 352 | Description A free-form description to clarify the related data elements and their content. This element is not currently used. | O | AN | 1/80 | |
| ITD13 @ 070 | 765 | Day of Month The numeric value of the day of the month between 1 and the maximum day of the month being referenced. This element is not currently used. | X | N0 | 1/2 | |
| ITD14 @ 070 | 107 | Payment Method Code Code identifying type of payment procedures. This element is not currently used. | O | ID | 1/2 | |
| ITD15 @ 070 | 954 | Percent Percentage expressed as a decimal. This element is not currently used. | O | R | 1/10 | |

Segment Level Summary

| | |
|-------------------------|---------------------------------------|
| Segment: | DTM , Date/Time Reference |
| Level: | Table 1 (Header) / 080 |
| Req. Designator: | Optional |
| Maximum Use: | 10 |
| Loop: | N/A |
| Purpose: | To specify pertinent dates and times. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|---------------------------------------|
| Segment: | TXI , Tax Information |
| Level: | Table 1 (Header) / 090 |
| Req. Designator: | Optional |
| Maximum Use: | 10 |
| Loop: | N/A |
| Purpose: | To specify pertinent dates and times. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | N1 , Name |
| Level: | Table 1 (Header) / 100 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | N1/Loop Repeat ≥ 1 |
| Purpose: | To identify a party by type of organization, name, and code. |
| Syntax Notes: | Segments N1 @ 100 through FA2 @ 180 are not currently used. |
| Semantic Notes: | Segments N1 @ 100 through FA2 @ 180 are not currently used. |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | HL , Hierarchical Level |
| Level: | Table 2 (Detail) / 010 |
| Req. Designator: | Mandatory |
| Maximum Use: | 1 |
| Loop: | HL/Loop Repeat ≥ 1 |
| Purpose: | To identify dependencies among and the content of hierarchically related groups of data segments. |
| Syntax Notes: | NONE |
| Semantic Notes: | NONE |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| BEGIN TABLE TWO | | | | | | |
| HL01 @ 010 | 628 | <p>Hierarchical ID Number</p> <p>A unique number assigned by the sender to identify a particular data segment in a hierarchical structure.</p> <p>HL01 would be "1" for the initial HL segment and would be incremented by one in each subsequent HL segment.</p> | M | AN | 1/12 | |
| HL02 @ 010 | 734 | <p>Hierarchical Parent ID Number</p> <p>Identification number of the next higher hierarchical data segment that the data segment being described is subordinate to.</p> <p>HL02 identifies the hierarchical ID number of the HL segment to which the current HL segment is subordinate.</p> | O | AN | 1/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|-----|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| HL03 @ 010 | 735 | <p>Hierarchical Level Code</p> <p>Code defining the characteristic of a level in a hierarchical structure.</p> <p>Values are:</p> <p>HL1 (Lender Level) = AC (Insured) HL2 (Certificate Level) = 65 (Insurance Policy)</p> | M | ID | 1/2 | |
| HL04 @ 010 | 736 | <p>Hierarchical Child Code</p> <p>Code indicating if there are hierarchical child data segments subordinate to the level being described.</p> <p>Values are:</p> <p>HL1 (Lender Level) = 1 (Additional Subordinate HL Data Segment in This Hierarchical Structure) HL2 (Certificate Level) = 0 (No Subordinate HL Segment in This Hierarchical Structure)</p> | O | ID | 1/1 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | LX , Assigned Number |
| Level: | Table 2 (Detail) / 020 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | LX/Loop repeat ≥ 1 |
| Purpose: | To reference a line number in a transaction set. |
| Syntax Notes: | None |
| Semantic Notes: | None |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|-----|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| LX01 @ 020 | 554 | Assigned Number Number assigned for differentiation within a transaction set. | M | NO | 1/6 | |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | VEH , Vehicle Information |
| Level: | Table 2 (Detail) / 025 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | LX/Loop Repeat ≥ 1 |
| Purpose: | To provide descriptions that identify a specific vehicle. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | SI , Service Characteristic Identification |
| Level: | Table 2 (Detail) / 030 |
| Req. Designator: | Optional |
| Maximum Use: | 8 |
| Loop: | LX/Loop Repeat ≥ 1 |
| Purpose: | To specify service characteristic data. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | PID , Product/Item Description |
| Level: | Table 2 (Detail) / 040 |
| Req. Designator: | Optional |
| Maximum Use: | 200 |
| Loop: | LX/Loop Repeat ≥ 1 |
| Purpose: | To describe a product or process in coded or free-form format. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | MEA , Measurements |
| Level: | Table 2 (Detail) / 045 |
| Req. Designator: | Optional |
| Maximum Use: | 20 |
| Loop: | LX/Loop Repeat ≥ 1 |
| Purpose: | To specify physical measurements or counts, including dimensions, tolerances, variances, and weights. |
| Syntax Notes: | This segment is not currently used. |
| Semantic Notes: | This segment is not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | REF , Reference Identification |
| Level: | Table 2 (Detail) / 050 |
| Req. Designator: | Optional |
| Maximum Use: | >1 |
| Loop: | LX/Loop repeat ≥ 1 |
| Purpose: | To specify identifying information. |
| Syntax Notes: | <ol style="list-style-type: none">1). At least one of REF02 or REF03 is required.2). If either C04003 or C04004 is present, then the other is required. |
| Semantic Notes: | <ol style="list-style-type: none">1). REF04 contains data relating to the value cited in REF02. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| REF01 @ 050 | 128 | <p>Reference Identification Qualifier</p> <p>Code qualifying the Reference Identification.</p> <p>Servicer ID Number (H9) - A code assigned to the Servicer by the MI company (HL1).</p> <p>Value is:</p> <p>LE = Lender Entity Number</p> <p>Certificate Number (B2) - The number assigned to the loan by the MI company (HL2).</p> <p>Value is:</p> <p>ID = Insurance Certificate Number.</p> | M | ID | 2/3 | |
| REF02 @ 050 | 127 | <p>Reference Identification</p> <p>Reference information as defined by the Reference Identification Qualifier.</p> | X | AN | 1/30 | |
| REF03 @ 050 | 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> | X | AN | 1/80 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| REF04 @ 050 | C040 | Reference Identifier To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier. | O | | | |
| C04001 | 128 | Reference Identification Qualifier Code qualifying the Reference Identification Service Bureau Client Number (H8) - A code assigned to the Servicer by their Service Bureau (HL1). Value is: 23 = Client Number Servicer Loan Number (B3) - The number assigned to the loan by the Servicer (HL2). Value is: 3D = Servicer Loan Number | M | ID | 2/3 | |
| C04002 | 127 | Reference Identification Reference information as specified by the Reference Identification Qualifier. | M | AN | 1/30 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| C04003 | 128 | <p>Reference Identification Qualifier</p> <p>Code qualifying the Reference Identification.</p> <p>Service Bureau Tran Code (H7) - A code assigned by the Service Bureau that identifies the file to the application processing system (HL1).</p> <p>Value is:</p> <p>8X = Transaction Category or Type</p> | X | ID | 2/3 | |
| C04004 | 127 | <p>Reference Identification</p> <p>Reference information as specified by the Reference Identification Qualifier.</p> | X | AN | 1/30 | |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | AMT , Monetary Amount |
| Level: | Table 2 (Detail) / 060 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | LX/Loop Repeat \geq 1 |
| Purpose: | To describe the characteristics of the mortgage being requested by the loan applicant(s). |
| Syntax Notes: | Segments AMT @ 060 through SI @ 100 are not currently used. |
| Semantic Notes: | Segments AMT @ 060 through SI @ 100 are not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | NM1 , Individual or Organizational Name |
| Level: | Table 2 (Detail) / 110 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | NM1/Loop repeat = 1 |
| Purpose: | To supply the full name of an individual or organizational entity. |
| Syntax Notes: | 1). If either NM108 or NM109 is present, then the other is required. |
| Semantic Notes: | 1). NM102 qualifies NM103. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| NM101 @ 110 | 98 | Entity Identifier Code Code identifying an organizational entity, a physical location, property or an individual. Value is: BW = Borrower | M | ID | 2/3 | |
| NM102 @ 110 | 1065 | Entity Type Qualifier Code qualifying the type of entity Value is: 1 = Person 2 = Non-Person Entity | M | ID | 1/1 | |
| NM103 @ 110 | 1035 | Name Last or Organization Name Individual last name or organizational name. Borrower Name (B18) - Borrower last name | O | AN | 1/60 | |
| NM104 @ 110 | 1036 | Name First The Individual first name. Borrower Name (B18) - Borrower first name | O | AN | 1/35 | |
| NM105 @ 110 | 1037 | Name Middle Individual middle name or initial. This element is not currently used. | O | AN | 1/25 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| NM106 @ 110 | 1038 | Name Prefix Prefix to individual name. This element is not currently used. | O | AN | 1/10 | |
| NM107 @ 110 | 1039 | Name Suffix Suffix to individual name. This element is not currently used. | O | AN | 1/10 | |
| NM108 @ 110 | 66 | Identification Code Qualifier Code designating the system/method of code structure used for Identification Code. Borrower SSN (B19) - Primary Borrower's SSN. Value is: 34 = Social Security Number | X | ID | 1/2 | |
| NM109 @ 110 | 67 | Identification Code Code identifying a party or other code. | X | AN | 2/80 | |
| NM110 @ 110 | 706 | Entity Relationship Code Code describing entity relationship. This element is not currently used. | X | ID | 2/2 | |
| NM111 @ 110 | 98 | Entity Identifier Code Code identifying an organizational entity, a physical location, property or an individual. This element is not currently used. | O | ID | 2/3 | |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | N2 , Additional Name Information |
| Level: | Table 2 (Detail) / 120 |
| Req. Designator: | Optional |
| Maximum Use: | 2 |
| Loop: | NM1/Loop Repeat 1 |
| Purpose: | To specify additional names or those longer than 35 characters in length. |
| Syntax Notes: | Segments N2 @ 120 through TXI @ 200 are not currently used. |
| Semantic Notes: | Segments N2 @ 120 through TXI @ 200 are not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | IT1 , Baseline Item Data (Invoice) |
| Level: | Table 2 (Detail) / 210 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | IT1/Loop Repeat = 999999 |
| Purpose: | To specify the basic and most frequently used line item data for the invoice and related transactions. |
| Syntax Notes: | <ol style="list-style-type: none">1). If either IT106 or IT107 is present, then the other is required.2). If either IT108 or IT109 is present, then the other is required.3). If either IT110 or IT111 is present, then the other is required. |
| Semantic Notes: | <ol style="list-style-type: none">1). This segment is used when the Hierarchical Level is 2. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT101 @ 250 | 350 | Assigned Identification Alphanumeric characters assigned for differentiation within a transaction set. This element is not currently used. | O | AN | 1/20 | |
| IT102 @ 250 | 358 | Quantity Invoiced Number of units invoiced (supplier units). This element is not currently used. | X | R | 1/10 | |
| IT103 @ 250 | 355 | Unit of Basis for Measurement Code Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken. This element is not currently used. | X | ID | 2/2 | |
| IT104 @ 250 | 212 | Unit Price Price per unit of product, service, commodity, etc. This element is not currently used. | X | R | 1/17 | |
| IT105 @ 250 | 639 | Basis of Unit Price Code Code identifying the type of unit price for an item. This element is not currently used. | O | ID | 2/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT106 @ 250 | 235 | <p>Product/Service ID Qualifier</p> <p>Code identifying the type/source of the descriptive number used in Product/Service ID.</p> <p>Value is:</p> <p>C5 = Insurance Plan Description Characteristics</p> | X | ID | 2/2 | |
| IT107 @ 250 | 234 | <p>Product/Service ID</p> <p>Identifying number for a product or service.</p> <p>Renewal Option (B13) - A code indicating that the renewals are based on a CONSTANT or DECLINING loan balance.</p> <p>Values are:</p> <p>C = Constant Renewal D = Declining Renewal</p> | X | AN | 1/48 | |
| IT108 @ 250 | 235 | <p>Product/Service ID Qualifier</p> <p>Code identifying the type/source of the descriptive number used in Product/Service ID.</p> <p>Value is:</p> <p>C5 =Insurance Plan Description Characteristics</p> | X | ID | 2/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT109 @ 250 | 234 | <p>Product/Service ID</p> <p>Identifying number for a product or service.</p> <p>Billing Frequency Period (B14) - The basis upon which this coverage is billed (annually or monthly).</p> <p>Values are:</p> <p>AN = Annual MO = Monthly</p> | X | AN | 1/48 | |
| IT110 @ 250 | 235 | <p>Product/Service ID Qualifier</p> <p>Code identifying the type/source of the descriptive number used in Product/Service ID.</p> <p>Value is:</p> <p>C5 = Insurance Plan Description Characteristics</p> | X | ID | 2/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT111 @ 250 | 234 | <p>Product/Service ID</p> <p>Identifying number for a product or service.</p> <p>Refundable/Non-refundable Premium Code (B15) - Indicates whether the premium plan type is refundable or non-refundable.</p> <p>Values are:</p> <p>N = Nonrefundable R = Refundable</p> | X | AN | 1/48 | |
| IT112 @ 250 | 235 | <p>Product/Service ID Qualifier</p> <p>Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used.</p> | X | ID | 2/2 | |
| IT113 @ 250 | 234 | <p>Product/Service ID</p> <p>Identifying number for a product or service. This element is not currently used.</p> | X | AN | 1/48 | |
| IT114 @ 250 | 235 | <p>Product/Service ID Qualifier</p> <p>Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used.</p> | X | ID | 2/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT115 @ 250 | 234 | Product/Service ID Identifying number for a product or service. This element is not currently used. | X | AN | 1/48 | |
| IT116 @ 250 | 235 | Product/Service ID Qualifier Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used. | X | ID | 2/2 | |
| IT117 @ 250 | 234 | Product/Service ID Identifying number for a product or service. This element is not currently used. | X | AN | 1/48 | |
| IT118 @ 250 | 235 | Product/Service ID Qualifier Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used. | X | ID | 2/2 | |
| IT119 @ 250 | 234 | Product/Service ID Identifying number for a product or service. This element is not currently used. | X | AN | 1/48 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT120 @ 250 | 235 | Product/Service ID Qualifier Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used. | X | ID | 2/2 | |
| IT121 @ 250 | 234 | Product/Service ID Identifying number for a product or service. This element is not currently used. | X | AN | 1/48 | |
| IT122 @ 250 | 235 | Product/Service ID Qualifier Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used. | X | ID | 2/2 | |
| IT123 @ 250 | 234 | Product/Service ID Identifying number for a product or service. This element is not currently used. | X | AN | 1/48 | |
| IT124 @ 250 | 235 | Product/Service ID Qualifier Code identifying the type/source of the descriptive number used in Product/Service ID (234). This element is not currently used. | X | ID | 2/2 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| IT125 @ 250 | 234 | Product/Service ID Identifying number for a product or service. This element is not currently used. | X | AN | 1/48 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | SI , Service Characteristic Identification |
| Level: | Table 2 (Detail) / 220 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | IT1/Loop Repeat 999999 |
| Purpose: | To specify service characteristic data. |
| Syntax Notes: | Segments SI @ 220 through SI @ 660 are not currently used. |
| Semantic Notes: | Segments SI @ 220 through SI @ 660 are not currently used. |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | III , Information |
| Level: | Table 2 (Detail) / 670 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | III/Loop Repeat \geq 1 |
| Purpose: | To report information. |
| Syntax Notes: | 1). If III03 is present, then at least one of III04 or III05 is required. |
| Semantic Notes: | 1). III03 is used to categorize III04. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|-----------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| III01 @ 670 | 1270 | Code List Qualifier Code Code identifying a specific industry code list. This element is not currently used. | X | ID | 1/3 | |
| III02 @ 670 | 1271 | Industry Code Code indicating a code from a specific industry code list. This element is not currently used. | X | AN | 1/30 | |
| III03 @ 670 | 1136 | Code Category Specifies the situation or category to which the code applies. Value is: 53 = Coverage | O | ID | 2/2 | |
| III04 @ 670 | 933 | Free-Form Message Text Free-form message text. Coverage Type (B17). Values are: 1 = Primary; Borrower Paid 3 = Second Layer 5 = Lender Paid | X | AN | 1/26 4 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|---|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| III05 @ 670 | 380 | <p>Quantity</p> <p>Numeric value of quantity.</p> <p>Bill Period Factor (B16) - The factor used as the DIVISOR in the premium calculation. It pertains when the Premium Rate is an annualized rate but the coverage is monthly. In that case the value of this field would be 12. If the rate and the billed coverage period are the same (Monthly Rate and Monthly Coverage or Annual Rate and Annual Coverage) the value would be 1.</p> <p>Values are:</p> <p>1 = Monthly Rate & Monthly Coverage or Annual Rate & Annual Coverage 12 = Annualized Rate But Monthly Coverage</p> | X | R | 1/15 | |
| III06 @ 670 | C001 | <p>Composite Unit of Measure</p> <p>To identify a composite unit of measure.</p> | O | | | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| C00101 | 355 | <p>Unit or Basis for Measurement Code</p> <p>Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken.</p> <p>Number of Periods Billed (B7) - The number of periods of coverage that are included in this premium bill. If the Rate Period Code is MN (monthly) and the value in C00103 is 2, then this bill item is for two months of coverage. This provides the flexibility to bill for more than one coverage period at a time.</p> <p>Value is: B7 = Cycles</p> | M | ID | 2/2 | |
| C00102 | 1018 | <p>Exponent</p> <p>Power to which a unit is raised. This element is not currently used.</p> | O | R | 1/15 | |
| C00103 | 649 | <p>Multiplier</p> <p>Value to be used as a multiplier to obtain a new value.</p> <p>Value is: 1</p> | O | R | 1/10 | |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|-----|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| III07 @ 670 | 752 | Surface/Layer/Position Code Code indicating the product surface, layer or position that is being described. This element is not currently used. | O | ID | 2/2 | |
| III08 @ 670 | 752 | Surface/Layer/Position Code Code indicating the product surface, layer or position that is being described. This element is not currently used. | O | ID | 2/2 | |
| III09 @ 670 | 752 | Surface/Layer/Position Code Code indicating the product surface, layer or position that is being described. This element is not currently used. | O | ID | 2/2 | |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | DTP , Date or Time or Period |
| Level: | Table 2 (Detail) / 680 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | III/Loop Repeat ≥ 1 |
| Purpose: | To specify any or all of a date, a time, or a time period. |
| Syntax Notes: | None |
| Semantic Notes: | 1). DTP02 is the date or time or period format that will appear in DTP03. |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| DTP01 @ 680 | 374 | <p>Date/Time Qualifier</p> <p>Code specifying type of date or time, or both date and time.</p> <p>Coverage Begin Date (B4) - The date the coverage being billed for begins.</p> <p>Value is:</p> <p>358 = Cycle Begin (Date on which the cycle begins)</p> | M | ID | 3/3 | |
| DTP02 @ 680 | 1250 | <p>Date Time Period Format Qualifier</p> <p>Code indicating the date format, time format, or date and time format</p> <p>Value is:</p> <p>D8 = Date Expressed in Format CCYYMMDD</p> | M | ID | 2/3 | |
| DTP03 @ 680 | 1251 | <p>Date Time Period</p> <p>Expression of a date, a time, or range of dates, times or dates and times.</p> | M | AN | 1/35 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | AMT , Monetary Amount |
| Level: | Table 2 (Detail) / 690 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | III/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 | Attributes | | | User Data Reference |
| AMT01 @ 690 | 522 | <p>Amount Qualifier Code</p> <p>Code to qualify amount.</p> <p>Premium Calculation Mortgage Amount (B5) - The amount used by the MI company to calculate the billed premium. Valid for Constant and Borrower Paid Monthly coverage.</p> <p>Value is:</p> <p>OB = Outstanding Loan Balance</p> <p>Premium Amount Due (B10) - The premium amount being billed if the coverage is under a Constant or Borrower Paid Monthly renewal plan.</p> <p>Value is:</p> <p>P6 = Premium Due</p> | M | ID | 1/3 | |
| AMT02 @ 690 | 782 | <p>Monetary Amount</p> <p>Monetary amount.</p> | M | R | 1/18 | |
| AMT03 @ 690 | 478 | <p>Credit/Debit Flag Code</p> <p>Code indicating whether amount is a credit or debit. This element is not currently used.</p> | O | ID | 1/1 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | PCT , Percentage Amounts |
| Level: | Table 2 (Detail) / 700 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | III/Loop Repeat ≥ 1 |
| Purpose: | To qualify percent amounts and supply percent amounts. |
| Syntax Notes: | 1). At least 1 of either REF02 or REF03 is required. |
| Semantic Notes: | NONE |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| PCT01 @ 700 | 1004 | <p>Percent Qualifier</p> <p>Code to qualify percent.</p> <p>Rate Period Code (B6) - The following rate is for what period (months or years).</p> <p>Values are:</p> <p>AN = Annual Limit MN = Monthly Limit</p> | M | ID | 1/2 | |
| PCT02 @ 700 | 954 | <p>Percent</p> <p>Percentage expressed as a decimal.</p> <p>Premium Rate (B8) - The premium rate being billed (25 basis points is shown as .0025). This element is used in the premium calculation.</p> | M | R | 1/10 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | LQ , Industry Code |
| Level: | Table 2 (Detail) / 710 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | LQ/Loop Repeat ≥ 1 |
| Purpose: | Code to transmit standard industry codes |
| Syntax Notes: | NONE |
| Semantic Notes: | NONE |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|---|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| LQ01 @ 710 | 1270 | Code List Qualifier Code Code identifying a specific industry code list. This element is not currently used. | O | ID | 1/3 | |
| LQ02 @ 710 | 1271 | Industry Code Code indicating a code from a specific industry code list. Source of Premium Taxes (B12) - Used to describe the source for the premium tax payment. Values are: B = Borrower Paid From Escrow L = Lender Paid From General Ledger | X | AN | 1/30 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | AMT , Monetary Amount |
| Level: | Table 2 (Detail) / 720 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | LQ/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 | Attributes | | | User Data Reference |
| AMT01 @ 720 | 522 | <p>Amount Qualifier Code</p> <p>Code to qualify amount.</p> <p>Premium Tax Due (B11) - The tax amount being billed if the renewal type is Constant or Borrower Paid Monthly and premium tax is due. The amount must be calculated when the value in IT107 = D.</p> <p>Value is:</p> <p>T = Tax</p> | M | ID | 1/3 | |
| AMT02 @ 720 | 782 | <p>Monetary Amount</p> <p>Monetary amount.</p> | M | R | 1/18 | |
| AMT03 @ 720 | 478 | <p>Credit/Debit Flag Code</p> <p>Code indicating whether amount is a credit or debit. This element is not currently used.</p> | O | ID | 1/1 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | PCT , Percentage Amounts |
| Level: | Table 2 (Detail) / 730 |
| Req. Designator: | Optional |
| Maximum Use: | 5 |
| Loop: | LQ/Loop Repeat ≥ 1 |
| Purpose: | To qualify percent amounts and supply percent amounts. |
| Syntax Notes: | NONE |
| Semantic Notes: | NONE |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| PCT01 @ 730 | 1004 | <p>Percent Qualifier</p> <p>Code to qualify percent.</p> <p>Premium Tax Rate (B9) - The premium tax rate being billed (100 basis points is expressed as .01).</p> <p>Value is:</p> <p>78 = Tax Percentage Factor (for KY or WV premium tax)</p> | M | ID | 1/2 | |
| PCT02 @ 730 | 954 | <p>Percent</p> <p>Percentage expressed as a decimal.</p> | M | R | 1/10 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | FA1 , Type of Financial Accounting Data |
| Level: | Table 2 (Detail) / 740 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | FA1/Loop Repeat ≥ 1 |
| Purpose: | To specify the organization controlling the content of the accounting citation, and the purpose associated with the accounting citation. |
| Syntax Notes: | Segments FA1 @ 740 through FA1 @ 750 are not currently used. |
| Semantic Notes: | Segments FA1 @ 740 through FA1 @ 750 are not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | TDS , Total Monetary Value Summary |
| Level: | Table 3 (Summary) / 010 |
| Req. Designator: | Mandatory |
| Maximum Use: | 1 |
| Loop: | LQ/Loop Repeat \geq 1 |
| Purpose: | To specify the total invoice discounts and amounts. |
| Syntax Notes: | NONE |
| Semantic Notes: | 1). TDS01 is the total amount of invoice (including charges, less allowances) before terms discount (if discount is applicable). |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| BEGIN TABLE THREE | | | | | | |
| TDS01 @ 010 | 610 | Amount Monetary amount. Total Bill Premium (T3) - The sum of the premiums billed (Constant & Monthly). | M | N2 | 1/15 | |
| TDS02 @ 010 | 610 | Amount Monetary amount. This element is not currently used. | O | N2 | 1/15 | |
| TDS03 @ 010 | 610 | Amount Monetary amount. This element is not currently used. | O | N2 | 1/15 | |
| TDS04 @ 010 | 610 | Amount Monetary amount. This element is not currently used. | O | N2 | 1/15 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | ITA , Allowance, Charge or Service |
| Level: | Table 3 (Summary) / 020 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | ITA/Loop Repeat ≥ 1 |
| Purpose: | To specify allowances, charges, or services. |
| Syntax Notes: | Segments ITA @ 020 through REF @ 035 are not currently used. |
| Semantic Notes: | Segments ITA @ 020 through REF @ 035 are not currently used. |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | BAL , Balance Detail |
| Level: | Table 3 (Summary) / 040 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | BAL/Loop Repeat \geq 1 |
| Purpose: | To identify the specific monetary balances associated with a particular account. |
| Syntax Notes: | NONE |
| Semantic Notes: | NONE |

| DATA ELEMENT SUMMARY | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| BAL01 @ 040 | 951 | Balance Type Code Code indicating the type of balance. Value is: C = Cycle | M | ID | 1/2 | |
| BAL02 @ 040 | 522 | Amount Qualifier Code Code to qualify amount Total Bill Items (T2) - The number of bill records. Value is: 1 = Line Item Total Total Bill Premium Taxes (T4) - The sum of all premium taxes billed (Constant & Monthly). Value is: T = Tax | M | ID | 1/3 | |
| BAL03 @ 040 | 782 | Monetary Amount Monetary amount. | M | R | 1/18 | |

Segment Level Summary

| | |
|-------------------------|--|
| Segment: | DTM , Date/Time Reference |
| Level: | Table 3 (Summary) / 050 |
| Req. Designator: | Optional |
| Maximum Use: | 1 |
| Loop: | BAL/Loop Repeat ≥ 1 |
| Purpose: | To specify pertinent dates and times. |
| Syntax Notes: | Segments DTM @ 050 through CTT @ 115 are not currently used. |
| Semantic Notes: | Segments DTM @ 050 through CTT @ 115 are not currently used. |

Segment Level Summary

| | |
|-------------------------|---|
| Segment: | SE , Transaction Set Trailer |
| Level: | Table 3 (Summary) / 120 |
| 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 | | | | | | |
|-----------------------------------|---------------------|--|------------|----|------|---------------------|
| Data Element Name --- Pos # | Data Element Number | Description and Code Values Used | Attributes | | | User Data Reference |
| SE01 @ 120 | 96 | Number of Included Segments Total number of segments included in a transaction set including ST and SE segments. | M | NO | 1/10 | |
| SE02 @ 120 | 329 | Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set. This number should match the control number found in the ST02 element. | M | AN | 4/9 | |

Appendix A

MORTGAGE INSURANCE STANDARD BILLING FLAT FILE NOTES

BILLING HEADER RECORD

The header record is required for all uses of this file. It identifies the creator, the receiver, the file purpose and the file type.

- H1 Record Type-
A code indicating that the following data is header related. Value = 001
- H2 MI Company Code-
The industry standard code which defines the MI Company. Values are;
- 001 = General Electric Mortgage Insurance Co.
 - 003 = Mortgage Guaranty Insurance Co.
 - 004 = PMI Mortgage Insurance Co.
 - 011 = Republic Mortgage Insurance Co.
 - 013 = United Guaranty Residential Insurance Co.
 - 016 = MGIC Indemnity Corp.
 - 019 = Triad Guaranty Insurance Co.
 - 021 = United Guaranty Contract Services
 - 033 = Radian Guaranty Inc.
 - 038 = CMG Mortgage Insurance Co.
 - 039 = United Guaranty Mortgage Indemnity Co.
- H3 File Creation Date-
The CPU date on which the file was created. (CCYYMMDD)
- H4 File Creation Time-
The CPU time at the time the file was created. (HHMMSS)
- H5 Payment Due Date-
The date the renewal payments are due to the MI. If the billing is for July, 1995 (Billing File ID = 199507) the element would contain 19950731.
- H6 Service Bureau Identifier-
This code identifies the service bureau or software vendor whose system created or is receiving the Mortgage Insurance Standard Billing. Valid values are;
- 001 = ALLTEL Mortgage - Jacksonville, FL
 - 002 = Excelis (fka Residential Information Services) - Dallas, TX
 - 003 = Fiserv Mortgage Products Division (fka Data Link Systems) - South Bend, IN
 - 004 = Amresco Services/Capitol Information Networks - Austin, TX
 - 005 = Alltel (fka Systematics) - Little Rock, AR
 - 006 = Newtrend (Miser) - Orlando, FL
 - 007 = Fiserv (Basis Info Technologies) - Atlanta, GA
 - 008 = Financial Accounting Services - Pittsburgh, PA
 - 009 = Fiserv - Blue System - Milwaukee, WI
 - 010 = Checkfree (fka Dyatron) - Jacksonville, FL

011 = Financial Information Trust - West Des Moines, IA
 012 = Fiserv-TAMPA - Tampa, FL
 013 = LoanServ Mortgage Servicing - Baton Rouge, LA
 014 = Fiserv - Fresno - Fresno, CA
 015 = Fiserv-Orlando (fka Florida Informanagement Services) - Orlando, FL
 016 = M&I Data Services - Milwaukee, WI
 017 = Fiserv-Greensboro (fka Central Service Corp) - Greensboro, NC
 018 = Fiserv - Gold System - Milwaukee, WI
 020 = Casnet Group, Inc. - Canton, OH
 021 = Bisys - Houston, TX
 022 = S&L Data Corporation - Cincinnati, OH
 023 = Fiserv - White System - Milwaukee, WI
 024 = Fiserv - Silver System - Milwaukee, WI
 025 = McDonald Computer - Southfield, MI
 026 = Jack Henry & Associates - Monett, MO
 027 = Interling Software Corp.- Kirkland, WA
 028 = Fiserv - Beaumont, TX
 029 = Glenn Computer - Southfield, MI
 030 = Loan Servicing Systems, Inc. - Las Vegas, NV
 031 = Dataone Financial Systems - Pittsburgh, PA
 032 = Fiserv - Purple System - Milwaukee, WI
 033 = Mortgage Computer - Ogden, UT
 034 = ZC Sterling Corp. (fka American Sterling) - Irvine, CA
 035 = Mortgage Services Group - Indianapolis, IN
 036 = Fiserv - Jade System - Milwaukee, WI
 037 = FPS-Gold - Provo, UT
 038 = OSI (Open Solutions, Inc.) - Glastonbury, CT
 039 = Fiserv-Des Moines - Des Moines, IA
 210 = Bisys-Houston - Houston, TX
 211 = Bisys-Houston - Houston, TX
 212 = Bisys-Houston - Houston, TX
 213 = Bisys-Houston - Houston, TX
 214 = Bisys-Houston - Houston, TX
 215 = Bisys-Houston - Houston, TX
 216 = Bisys-Houston - Houston, TX
 217 = Bisys-Houston - Houston, TX
 218 = Bisys-Houston - Houston, TX
 219 = Bisys-Houston - Houston, TX
 999 = In-House Lender (Value assigned for lenders with in-house systems)

- H7 Service Bureau Transaction Code-
 A code assigned by the service bureau which identifies this file to a application processing system. This may not be needed in the flat file, if this code is not needed it will default to a value of 999.
- H8 Service Bureau Client Number-
 A code assigned to the specific servicer by their service bureau. Again a constant value of 999 for an inhouse servicer.
- H9 Servicer ID Number-
 A code assigned to the specific servicer by the MI Company.

T = Test
P = Production

- H11 File Type Code-
RB = Billing (MI Created)
BR = Billing Response (Servicer Created)
- H12 Billing File ID-
A code indicating this is the "XXX" bill. For the July 1995 bill this could be 199507.
The bill would then contain JULY annual renewals and JUNE & earlier monthly renewals.

BILLING DETAIL

The information contained in this record is at the loan level. There could be more than one record per loan (i.e. monthly coverage with more than one monthly term being billed or multiple bill records for a loan with both primary and second layer coverage).

The data elements for borrower information are meant to be used for exception research and not as update information.

- B1 Record Type-
Code indicating an individual bill. Value = 005
- B2 Certificate Number-
The MI Company's assigned number for the loan.
- B3 Servicer's Loan Number-
The Servicer's assigned number for the loan. This should be left justified, space filled.
- B4 Coverage Begin Date-
The date the coverage being billed for begins.
- B5 Premium Calculation Mortgage Amount-
The amount used by the MI Company to calculate the billed premium. Valid on Constant and Monthly coverage.
- B6 Rate Period Code-
The following rate is for what period. i.e. months, years, etc.
(Mo = Monthly, An = Annual, Sn = Single)
- B7 Number of Periods Billed-
How many periods of coverage are included in this premium bill. (If Rate Period Code is Months and this element is 2 this bill item is for two months of coverage. This allows the flexibility to bill more than one coverage period at a time.) This element is used in the premium calculation. **The only current valid value is 1.**
- B8 Premium Rate-
The premium rate being billed. 25 basis points is shown as 025000. This element is used in the premium calculation.
- B9 Premium Tax Rate-

The premium tax rate being billed. 100 basis points is shown as 0100000. If premium taxes do not apply, the element will be zero filled.

- B10 Premium Amount Due-
The amount of premium being BILLED, if the coverage is under a constant or monthly renewal plan. Servicer must calculate the premium if this field contains zeros.
- B11 Premium Tax Due-
The amount of premium tax being BILLED, if the coverage is under a constant or monthly renewal plan and premium tax is due. The servicer must calculate the tax due if this field is zeros and the Premium Tax Rate is greater than zeros.
- B12 Source of Premium Taxes-
A code answering the question "are taxes paid from GL?" Y = Yes,
N = No
- B13 Renewal Option-
A code indicating that the renewals are based on a CONSTANT (C) amount or the DECLINING (D) loan balance.
- B14 Billing Frequency Period-
The period upon which this coverage is billed. (annual, monthly, etc)
MO = Monthly, AN = Annual
- B15 Refundable/Non-refundable Premium Code-
Indicates if the premium refundable at cancellation?
R = Refundable
N = Non-refundable
- B16 Bill Period Factor-
The factor to be used as the DIVISOR in the premium calculation. It pertains if the Premium Rate is an annualized rate but the coverage is monthly. In that case the value of this field would be 12. If the rate and the billed coverage period are the same (Monthly Rate and Monthly Coverage or Annual Rate and Annual Coverage) the value would be 1.
- B17 Coverage Type-
1 = Primary
2 = Pool
3 = Second Layer
4 = Primary Single
5 = Lender Paid
- B18 Borrower Name-
Free form borrower name.
- B19 Borrower SSN-
Primary Borrower's SSN

BILLING TRAILER

This record is used as the last record for an individual servicer's data. It is required and ensures that no data was lost by either party.

- T1 Record Type-
 Code indicating the record is a trailer record. Value = 999
- T2 Total Bill Items-
 This will equal the number of bill records.
- T3 Total Bill Premium-
 This would be a sum of the premiums billed (Constant & Monthly).
- T4 Total Bill Premium Taxes
 This would be a sum of all of the premium taxes billed (Constant & Monthly).

Business Use Examples

The following are examples of the 811 Consolidated Service Invoice/Statement where the data has been translated from "english" into an X12 format.

EXAMPLE 1: Consolidated Service Invoice/Statement - Service bureau with one client and two loans.

BUSINESS SCENARIO: In this example, the Consolidated Service Invoice/Statement is used to convey renewal billing information from a mortgage insurer to a service bureau. The renewal file was created on January 4, 1999 and contains February & earlier annual renewals and January & earlier monthly renewals. The renewal file contains one client and two loans; a constant regular monthly renewal and a standard annual renewal.

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

Begin 811 transaction set, control number 0001.

ST*811*0001

The bill was created on January 4, 1999 and contains February & earlier annual renewals and January & earlier monthly renewals. This is a production file.

BIG*19990104*001*19990201*****30

The bill is created by 123 Mortgage Insurance Company.
The service bureau is ALLTEL.

REF*UF*123*9L~001

The due date of the renewal payment.

ITD*****19990228

The beginning of the lender level of the Hierarchical Level.

HL*1**AC*1

Number assigned for differentiation w/in a transaction set.

LX*01

The mortgage insurer assigned number for the lender and the service bureau assigned client number and transaction code.

REF*LE*1234567890**23~472~8X~176

The beginning of the certificate level of the Hierarchical Level.

HL*2*1*65*0

Number assigned for differentiation w/in a transaction set.

LX*02

The certificate number and loan number being billed.

REF*ID*10111222**3D~12345

The borrower name and social security number.

NM1*BW*1*WASHINGTON*JOHN****34*999999999

The coverage is constant, for a month and nonrefundable.

IT1*****C5*C*C5*MO*C5*N

The premium is borrower paid. The premium rate is

III**53*1*12*B7~~1

September 1999

an annualized rate with premiums paid monthly.

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

| | |
|---|---|
| The coverage begin date. | DTP*358*D8*19990115 |
| The loan balance being billed. | AMT*OB*200000.00 |
| The premium amount due. | AMT*P6*86.67 |
| The premium rate being billed. | PCT*AN*.0052 |
| The premium tax is borrower paid. | LQ**B |
| The amount of the premium tax. | AMT*T*5.63 |
| The premium tax rate. | PCT*78*.065 |
| The next certificate in the certificate level of the Hierarchical HL*3*1*65*0 Level. | |
| Number assigned for differentiation w/in a transaction set. | LX*03 |
| The certificate number and loan number being billed. | REF*ID*10111223**3D~67890 |
| The borrower name and social security number. | NM1*BW*1*JEFFERSON*THOMAS****34*888888888 |
| The coverage is declining, annual and refundable. | IT1*****C5*D*C5*AN*C5*R |
| The premium is lender paid. The premium rate is an annual rate with premiums paid annually. | III**53*5*1*B7~~1 |
| The coverage begin date. | DTP*358*D8*19990210 |
| The premium rate being billed. | PCT*AN*.0034 |
| The total <i>premium</i> amount billed. | TDS*86.67 |
| Total line items. | BAL*C*1*2 |
| The total <i>premium taxes</i> billed. | BAL*C*T*5.63 |
| End the 811 transaction set which has 32 segments and a control number of 0001. | SE*32*0001 |

EXAMPLE 2: Consolidated Service Invoice/Statement - Service bureau with two clients; each client has two loans.

BUSINESS SCENARIO: In this example, the Consolidated Service Invoice/Statement is used to convey renewal billing information from a mortgage insurer to a service bureau. The renewal file was created on January 4, 1999 and contains February & earlier annual renewals and January & earlier monthly renewals. The renewal file contains two clients and each client has two loans.

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

| | |
|--|--|
| Begin 811 transaction set, control number 0001. | ST*811*0001 |
| The bill was created on January 4, 1999 and contains February & earlier annual renewals and January & earlier monthly renewals. This is a production file. | BIG*19990104*001*19990201*****30 |
| The bill is created by 123 Mortgage Insurance Company. The service bureau is ALLTEL. | REF*UF*123*9L~001 |
| The due date of the renewal payment. | ITD*****19990228 |
| The beginning of the lender level of the Hierarchical Level. | HL*1**AC*1 |
| Number assigned for differentiation w/in a transaction set. | LX*01 |
| The mortgage insurer assigned number for the lender and the service bureau assigned client number and transaction code. | REF*LE*1234567890**23~472~8X~176 |
| The beginning of the certificate level of the Hierarchical Level. | HL*2*1*65*0 |
| Number assigned for differentiation w/in a transaction set. | LX*02 |
| The certificate number and loan number being billed. | REF*ID*10111222**3D~12345 |
| The borrower name and social security number. | NM1*BW*1*WASHINGTON*JOHN****34*999999999 |
| The coverage is constant, for a month and nonrefundable. | IT1*****C5*C*C5*MO*C5*N |
| The premium is borrower paid. The premium rate is an annualized rate with premiums paid monthly. | III**53*1*12*B7~-~1 |
| The coverage begin date. | DTP*358*D8*19990115 |
| The loan balance being billed. | AMT*OB*200000.00 |
| The premium amount due. | AMT*P6*86.67 |

The premium rate being billed. PCT*AN*.0052

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

The premium tax is borrower paid.

LQ**B

The amount of the premium tax.

AMT*T*5.63

The premium tax rate.

PCT*78*.065

The next certificate in the certificate level of the Hierarchical HL*3*1*65*0 Level.

Number assigned for differentiation w/in a transaction set. LX*03

The certificate number and loan number being billed. REF*ID*10111223**3D~67890

The borrower name and social security number. NM1*BW*1*JEFFERSON*THOMAS****34*888888888

The coverage is declining, annual and refundable. IT1*****C5*D*C5*AN*C5*R

The premium is lender paid. The premium rate is an annual rate with premiums paid annually. III***53*5*1*B7~~1

The coverage begin date. DTP*358*D8*19990210

The premium rate being billed. PCT*AN*.0034

The beginning of the lender level of the Hierarchical HL*4**AC*1 Level.

Number assigned for differentiation w/in a transaction set. LX*01

The mortgage insurer assigned number for the lender and the service bureau assigned client number and transaction code. REF*LE*0987654321**23~685~8X~176

The beginning of the certificate level of the Hierarchical HL*5*1*65*0 Level.

Number assigned for differentiation w/in a transaction set. LX*02

The certificate number and loan number being billed. REF*ID*10111224**3D~54321

The borrower name and social security number. NM1*BW*1*ADAMS*JOHN****34*777777777

The coverage is constant, for a month and nonrefundable. IT1*****C5*C*C5*MO*C5*N

The premium is borrower paid. The premium rate is an annualized rate with premiums paid monthly. III***53*1*12*B7~~1

The coverage begin date. DTP*358*D8*19990115

The loan balance being billed. AMT*OB*150000.00

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

The premium amount due.

AMT*P6*97.5

The premium rate being billed.

PCT*AN*.0078

The premium tax is borrower paid.

LQ**B

The amount of the premium tax.

AMT*T*6.34

The premium tax rate.

PCT*78*.065

The next certificate in the certificate level of the Hierarchical HL*6*1*65*0 Level.

Number assigned for differentiation w/in a transaction set. LX*03

The certificate number and loan number being billed. REF*ID*10111225**3D-09876

The borrower name and social security number. NM1*BW*1*SMITH*ADAM****34*666666666

The coverage is declining, annual and refundable. IT1*****C5*D*C5*AN*C5*R

The premium is lender paid. The premium rate is an annual rate with premiums paid annually. III**53*5*1*B7~~1

The coverage begin date. DTP*358*D8*19990210

The premium rate being billed. PCT*AN*.0034

The total *premium* amount billed. TDS*184.17

Total line items. BAL*C*1*4

The total *premium taxes* billed. BAL*C*T*11.97

End the 811 transaction set which has 56 segments and a control number of 0001. SE*56*0001

EXAMPLE 3: Consolidated Service Invoice/Statement - In-house lender with two loans.

BUSINESS SCENARIO: In this example, the Consolidated Service Invoice/Statement is used to convey renewal billing information from a mortgage insurer to a lender with an in-house servicing system. The renewal file was created on January 4, 1999 and contains February & earlier annual renewals and January & earlier monthly renewals. The renewal file contains two loans; a constant regular monthly renewal and a standard annual renewal.

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

| | |
|--|--|
| Begin 811 transaction set, control number 0001. | ST*811*0001 |
| The bill was created on January 4, 1999 and contains February & earlier annual renewals and January & earlier monthly renewals. This is a production file. | |
| The bill is created by 123 Mortgage Insurance Company. The service bureau is ALLTEL. | REF*UF*123*9L~001 |
| The due date of the renewal payment. | ITD*****19990228 |
| The beginning of the lender level of the Hierarchical Level. | |
| Number assigned for differentiation w/in a transaction set. | LX*01 |
| The mortgage insurer assigned number for the lender and the service bureau assigned client number and transaction code. | REF*LE*1234567890**23~999~8X~999 |
| The beginning of the certificate level of the Hierarchical Level. | HL*2*1*65*0 |
| Number assigned for differentiation w/in a transaction set. | LX*02 |
| The certificate number and loan number being billed. | REF*ID*10111222**3D~12345 |
| The borrower name and social security number. | NM1*BW*1*WASHINGTON*JOHN****34*999999999 |
| The coverage is constant, for a month and nonrefundable. | |
| The premium is borrower paid. The premium rate is an annualized rate with premiums paid monthly. | III***53*1*12*B7~~1 |
| The coverage begin date. | DTP*358*D8*19990115 |
| The loan balance being billed. | AMT*OB*200000.00 |

The premium amount due. AMT*P6*86.67

The premium rate being billed. PCT*AN*.0052

The premium tax is borrower paid. LQ**B

SAMPLE RENEWAL RECORD CONTENT

EDI TRANSMISSION DATA

The amount of the premium tax. AMT*T*5.63

The premium tax rate. PCT*78*.065

The next certificate in the certificate level of the Hierarchical HL*3*1*65*0 Level.

Number assigned for differentiation w/in a transaction set. LX*03

The certificate number and loan number being billed. REF*ID*10111223**3D~67890

The borrower name and social security number. NM1*BW*1*JEFFERSON*THOMAS***34*888888888

The coverage is declining, annual and refundable. IT1*****C5*D*C5*AN*C5*R

The premium is lender paid. The premium rate is an annual rate with premiums paid annually. III**53*5*1*B7~~1

The coverage begin date. DTP*358*D8*19990210

The premium rate being billed. PCT*AN*.0034

The total *premium* amount billed. TDS*86.67

Total line items. BAL*C*1*2

The total *premium taxes* billed. BAL*C*T*5.63

End the 811 transaction set which has 32 segments and a control number of 0001. SE*32*0001

III. TRADING PARTNER SPECIFICS