

XML Implementation Guide

Loan Boarding Notification Transaction

MISMO Version 1.1

Mortgage Insurance Work Group Approval Draft

September 11, 2001

Loan Boarding Transaction - Mortgage Insurance Usage - XML Implementation Guide

Purpose of this Implementation Guide

This Implementation Guide is designed to assist individuals who are implementing the Loan Boarding transaction using MISMO XML data standards in support of mortgage insurance (MI) related activities.

This document will walk through the detail of the Loan Boarding transaction, both structure and content, with examples of Loan Boarding data.

General information and an overview of the MISMO XML architecture is provided in a separate document titled

MISMO XML Implementation Guide: General Information.

Other documents to review include:

<http://www.oreilly.com/catalog/learnxml/chapter/ch02.html>

Version and Release

This Implementation Guide is created to conform to Version 1.0 of XML.

This Implementation Guide is created to conform to Version 1.1 of MISMO XML standards.

The MISMO Logical Data Dictionary, Data Models, and DTDs for this and other transactions can be downloaded from the MISMO web site www.mismo.org

Where to Send Comments and Questions

Comments, questions and suggestions for improvement of this document may be submitted to the Mortgage Insurance Work Group Chairperson. The name and email address of the current MI Work Group Chairperson can be found at the MISMO web site (http://www.mismo.org/mismo/org_structure.cfm)

If you are working with a mortgage insurer you can ask for the name of the mortgage insurer's MISMO participant.

If you need information about what mortgage insurance is, how it benefits borrowers and lenders, and how it works, go to the site "privatemi.com"

In the "privatemi.com" site you will also find links to the mortgage insurance industry's trade association, Mortgage Insurance Companies of America (MICA). There you will find contact information for all the MI companies which may help you get to the appropriate persons (<http://www.micanews.com/mica>)

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Overview

Who sends Loan Boarding Transactions?

The Loan Boarding transaction is created and sent by an entity which services 1-to-4 family residential conventional mortgage loans, where servicing includes maintaining private mortgage insurance in effect per investor requirements.

Who receives Loan Boarding Transaction?

A private mortgage insurance company (hereafter termed an "MI") receives the Loan Boarding transaction

What is the purpose of the Loan Boarding Transaction?

With data in the Loan Boarding transaction an MI can conduct several actions, including the following:

Loan Boarding

The transaction tells an MI that loans are now on the system of the servicer identified in the data, so the MI can set up the appropriate relationships on its system.

MI Servicing Transfers

Based on data in a Loan Boarding transaction the MI may change the servicer of record for the given loan.

Certify Monthly Premiums

Loan Boarding transaction data (e.g., MI certificate number, loan closing date, loan balance) can be used by an MI to move coverage from "committed" status to "certified" status (i.e., coverage in effect)

Loan Number Updates

The number used to track a loan before closing often differs from the number used to track that loan on a servicing system. The Loan Boarding transaction can convey the servicing system number to an MI.

Construction Conversion

The Loan Boarding transaction can inform an MI that a loan has moved from its interest-only multiple advances status to its permanent periodic equal payment amortization phase.

General Edits

An MI may compare data in a Loan Boarding transaction to data present on its system to identify loans needing updates (e.g., loan amount in Loan Boarding transaction differs markedly from loan amount on MI's system.)

Loan Boarding Transaction - Item by Item

This section of the Guide provides detailed information about all items in the Loan Boarding transaction. Not all items will appear in every Loan Boarding transaction, and not all items are required in every application of the transaction to different MI activities.

The Loan Boarding transaction uses a hierarchical containment structure to efficiently associate information about one or many servicing relationships with detailed data about many loans and borrowers, without using "pointing".

Hence, the XML elements must be conveyed in precisely the order displayed in the DTD and in this guide.

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Document Prolog - XML Declaration

Description	XML Declaration
LDD Name & Definition	None
Required?	Yes. One occurrence required per XML document.
Purpose	Informs processing software that an XML parser is required, and the version of XML to apply
Other Items Included or Contained	
Discussion	<p><code><?xml</code> is special 5-character delimiter that tells the software to use an XML parser</p> <p><code>version</code> = property that tells parser the version of XML to use</p> <p><code>"1.0"</code> is the value of the version property</p> <p>(Other optional properties that COULD go here are standalone indicator, encoding definition.)</p> <p><code>?></code> is special 2-character ending delimiter</p> <p>lower case is required for property names - do not use upper case in this item</p>

Sample Data

```
<?xml version = "1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
. . . . .
. . . . .
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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Document Type Declaration

Description	XML document type declaration.
LDD Name & Definition	None
Required?	Yes. One occurrence required per XML document.
Purpose	Provides name and location of DTD to be used to validate document structure.
Other Items Included or Contained	Variable content included in this item is the DTD name
Discussion	<p><!DOCTYPE informs the parser that this line contains document type information.</p> <p>MORTGAGEDATA declares the "root" element of the DTD.</p> <p>SYSTEM is the system identifier specifying location of the DTD (i.e., in local system)</p> <p>BOARDING_MISMO.DTD = Technical name of Loan Boarding DTD (name used to download this DTD from MISMO web site)</p>

Sample Data

```
<?xml version="1.0"?>  
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">  
<MORTGAGEDATA MISMOVersionID="1.1">  
<LOANBOARDINGINFORMATION>  
.  
.  
.  
.  
</LOANBOARDINGINFORMATION>  
</MORTGAGEDATA>
```

MORTGAGEDATA Container Element

Description	The "root" container element that holds any MISMO DTD.
LDD Name & Definition	None
Required?	Yes. One occurrence per XML Loan Boarding document
Purpose	Establishes MORTGAGEDATA container to surround all subsequent content of the XML document.
Other Items Included or Contained	Holds the LOANBOARDINGINFORMATION container element, and all content therein.
Discussion	<MORTGAGEDATA> container element initial tag contains attribute MISMOVersionID </MORTGAGEDATA> (container element ending tag) marks end of the XML document.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
. . . . .
. . . . .
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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MISMOVersionID Attribute

Description	MISMO standard version declaration.
LDD Name & Definition	None
Required?	Yes.
Purpose	Conveys MISMO standard version number used for Loan Boarding transaction XML document.
Other Items Included or Contained	Variable content included in this item is the MISMOVersionID value
Discussion	Attribute MISMOVersionID resides in <MORTGAGEDATA> container element initial tag. Version for Loan Boarding Transaction is 1.1

Sample Data

```
<?xml version="1.0"?>  
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">  
<MORTGAGEDATA MISMOVersionID = "1.1">  
<LOANBOARDINGINFORMATION>  
. . . . .  
</LOANBOARDINGINFORMATION>  
</MORTGAGEDATA>
```

LOANBOARDINGINFORMATION Container Element

Description	Container to encompass Loan Boarding detail data
LDD Name & Definition	None
Required?	Yes. One occurrence required per Loan Boarding Transaction XML document.
Purpose	
Other Items Included or Contained	Holds the SERVICERLEVEL container element and all the content therein
Discussion	Occurrence of </LOANBOARDINGINFORMATION> (ending tag of this container element) marks the end of a batch of data about servicers and loans.

Sample Data

```

<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
. . . . .
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
    
```

SERVICERLEVEL Container Element

Description	Container to precisely associate details of a loan with the identity of the entity servicing the loan
LDD Name & Definition	None
Required?	Yes. One or many occurrences per each occurrence of LOANBOARDINGINFORMATION
Purpose	Links each unique set of SERVICER detail with many occurrences of BORROWERLOAN detail without use of pointers or repetition of same SERVICER detail
Other Items Included or Contained	<p>Holds the SERVICER container element and all content therein.</p> <p>Holds the BORROWERLOAN container element and all content therein.</p>
Discussion	Each occurrence of SERVICER must be matched by an occurrence of SERVICERLEVEL

Sample Data

```

<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
. . . . .
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
    
```

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SERVICER Container Element

Description	Container to hold unique details of the identity of a servicer and/or its clients
LDD Name & Definition	None
Required?	Yes. One occurrence of SERVICER required within each occurrence of SERVICERLEVEL
Purpose	Uniformly contains SERVICER identification for either the MortgageInsuranceLenderIdentifier or ServiceBureauIdentifier / ServiceBureauClientIdentifier pair models.
Other Items Included or Contained	Includes data element <MortgageInsuranceLenderIdentifier> OR Includes BOTH data elements <ServiceBureauIdentifier> AND <ServiceBureauClientIdentifier> See Appendix A - Full Loan Boarding XML document for example of both
Discussion	Unique set of SERVICER detail is defined by new value for MortgageInsuranceLenderIdentifier OR by new value in EITHER ServiceBureauIdentifier OR ServiceBureauClientIdentifier Occurrence of </SERVICER> (ending tag of this container element) coincides with unique set of SERVICER detail

Sample Data

```

<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
  <MortgageInsuranceLenderIdentifier>484848</MortgageInsuranceLenderIdentifier>
</SERVICER>
<BORROWERLOAN>
. . . . .
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>

```

MortgageInsuranceLenderIdentifier Data Element

Description	Data element to convey value of a specific MI's identifying string for a given SERVICER entity
LDD Name & Definition	Mortgage Insurance Lender Identifier Unique number/string assigned by a private mortgage insurer identifying the lender entity
Required?	Conditional. Each occurrence of SERVICER container must have EITHER one occurrence of MortgageInsuranceLenderIdentifier OR one occurrence of BOTH ServiceBureauIdentifier AND ServiceBureauClientIdentifier. (Never BOTH within the same occurrence of SERVICER)
Purpose	Identifies servicing entity to mortgage insurer in that MI's terms
Other Items Included or Contained	Data value of <MortgageInsuranceLenderIdentifier>
Discussion	When data element included is <MortgageInsuranceLenderIdentifier> the string identifying the servicer is in the "terms" of a specific mortgage insurer (e.g., a Master Policy Number) Sample data below is for the MortgageInsuranceLenderIdentifier scenario

Sample Data

```

<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
  <MortgageInsuranceLenderIdentifier>484848</MortgageInsuranceLenderIdentifier>
</SERVICER>
<BORROWERLOAN>
. . . . .
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
    
```

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ServiceBureauIdentifier Data Element

Description	Data element to convey identity of SERVICER entity in mortgage insurer terms.
LDD Name & Definition	Service Bureau Identifier A code assigned by the MI industry to identify the service bureau provider.
Required?	Conditional. Each occurrence of SERVICER container must have EITHER one occurrence of MortgageInsurerIdentifier OR one occurrence of BOTH ServiceBureauIdentifier AND ServiceBureauClientIdentifier. (Never BOTH within the same occurrence of SERVICER)
Purpose	Identifies servicing entity to all mortgage insurers in terms agreed upon by the MI industry
Other Items Included or Contained	Data value of <ServiceBureauIdentifier>
Discussion	When data element sent is <ServiceBureauIdentifier> the string identifying the servicer is in terms agreed upon by the MI industry. See Appendix B for list of approved service bureau identifier values. Sample data below is the ServiceBureauIdentifier + ServiceBureauClientIdentifier scenario

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
  <ServiceBureauIdentifier>215</ServiceBureauIdentifier>
  <ServiceBureauClientIdentifier>Client One</ServiceBureauClientIdentifier>
</SERVICER>
</SERVICERLEVEL>
<BORROWERLOAN>
. . . . .
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

ServiceBureauClientIdentifier Data Element

Description	Data element to convey identity of client of SERVICER entity in SERVICER'S terms.
LDD Name & Definition	Service Bureau Client Identifier A code assigned by the service bureau to identify their client
Required?	Conditional. Each occurrence of SERVICER container must have EITHER one occurrence of MortgageInsuranceLenderIdentifier OR one occurrence of BOTH ServiceBureauIdentifier AND ServiceBureauClientIdentifier. (Never BOTH within the same occurrence of SERVICER)
Purpose	Identifies client of SERVICER in terms that SERVICER and client have agreed to
Other Items Included or Contained	Includes data value of <ServiceBureauClientIdentifier>
Discussion	When data element sent is <ServiceBureauClientIdentifier> the string identifying the client is in terms agreed upon between Servicer and its client. Sample data below is the ServiceBureauIdentifier + ServiceBureauClientIdentifier scenario

Sample Data

```

<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
  <ServiceBureauIdentifier>215</ServiceBureauIdentifier>
  <ServiceBureauClientIdentifier>Client One</ServiceBureauClientIdentifier>
</SERVICER>
<BORROWERLOAN>
. . . . .
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>

```

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BORROWERLOAN Container Element

Description	Container used to associate borrower data with loan information
LDD Name & Definition	None
Required?	One occurrence for each occurrence of <BORROWER> container
Purpose	Used to associate detail borrower data with detail loan data
Other Items Included or Contained	Contains ONE occurrence of BOTH the <BORROWER> container element and the <LOANBOARD> container element
Discussion	Occurrence of </BORROWERLOAN> (ending tag for this container element) indicates end of linked data about a borrower and borrower's loan

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

BORROWER Container Element

Description	Container used to hold detailed borrower information.
LDD Name & Definition	None
Required?	One occurrence for each occurrence of <BORROWERLOAN> container element
Purpose	Used to associate detail borrower data with detail loan data
Other Items Included or Contained	Contains the data elements: <LastName> <FirstName> <SSN>
Discussion	Loans may have more than one borrower and therefore more than one last name, first name and SSN. Send the data for the borrower who would be displayed first in other reports. Occurrence of </BORROWER> (tag that ends this container) coincides with end of data about a borrower

Sample Data

```

<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
  <LastName>Smith</LastName>
  <FirstName>John</FirstName>
  <SSN>333224444</SSN>
</BORROWER>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
    
```

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LastName Data Element

Description	Data element to hold a borrower's last name
LDD Name & Definition	Borrower Last Name The last name of the borrower. Collected on the URLA in Section III (Borrowers Name).
Required?	One occurrence for each occurrence of <BORROWER> container
Purpose	Provides one occurrence of a borrower's last name to MI company
Other Items Included or Contained	Contains the data value of <LastName>
Discussion	Loans may have more than one borrower and therefore more than one last name. Send the data for the borrower who would be displayed first in other reports.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
  <LastName>Smith</LastName>
  <FirstName>John</FirstName>
  <SSN>333224444</SSN>
</BORROWER>
</LOANBOARD>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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FirstName Data Element

Description	Data element to hold a borrower's first name
LDD Name & Definition	Borrower First Name The first name of the borrower. Collected on the URLA in Section III (Borrowers Name).
Required?	One occurrence for each occurrence of <BORROWER> container
Purpose	Provides borrower's first name to MI company
Other Items Included or Contained	Contains data value of <FirstName>
Discussion	Loans may have more than one borrower and therefore more than one first name. Send the data for the borrower who would be displayed first in other reports.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
  <LastName>Smith</LastName>
  <FirstName>John</FirstName>
  <SSN>333224444</SSN>
</BORROWER>
</LOANBOARD>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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SSN Data Element

Description	Data element to hold a borrower's identification string
LDD Name & Definition	Borrower USA Social Security Number US Social Security Number (SSN) or similar number (e.g., US Taxpayer ID Number, Canadian Social Insurance) associated with the borrower. Collected on the URLA in Section III.
Required?	One occurrence for each occurrence of <BORROWER> container
Purpose	Convey borrower identification number to MI as additional search key
Other Items Included or Contained	Contains data value of <SSN>
Discussion	Loans may have more than one borrower and therefore more than one SSN or similar number. Send the data for the borrower who would be displayed first in other reports.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
  <LastName>Smith</LastName>
  <FirstName>John</FirstName>
  <SSN>333224444</SSN>
</BORROWER>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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LOANBOARD Container Element

Description	Container to hold detailed information about a loan
LDD Name & Definition	None
Required?	Yes. One occurrence required for each occurrence of <BORROWER>
Purpose	
Other Items Included or Contained	Contains the attribute MortgageInsurancePremiumPaymentType Contains the following data elements: MortgageInsuranceCertificateIdentifier LoanActualClosingDate ActualConstructionConversionDate LenderCaseIdentifier MortgageIdentifier BorrowerRequestedLoanAmount MortgageInsuranceRenewalPremiumRate
Discussion	Occurrence of </LOANBOARD> (tag that ends this container) coincides with end of data about a borrower's loan

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
</SERVICERLEVEL>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
</BORROWERLOAN>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>5433</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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MortgageInsurancePremiumPaymentType Attribute

Description	Attribute to convey premium payment type
LDD Name & Definition	Mortgage Insurance Premium Payment Type Specifies the source of the mortgage insurance payment
Required?	Yes. Attribute must have one of the enumerated values.
Purpose	Convey premium payment type for loan so MI can be sure it is billing on the correct basis.
Other Items Included or Contained	Contains data value of <MortgageInsurancePremiumPaymentType>
Discussion	Attribute must be one of the following enumerated values: BorrowerPaid BothBorrowerAndLenderPaid LenderPaid If your system cannot dependably supply this data, default to the value "BorrowerPaid" This attribute resides in <LOANBOARD> (tag that begins container)

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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MortgageInsuranceCertificateIdentifier Data Element

Description	Mortgage insurer's reference number for a specific agreement to insure a specific loan
LDD Name & Definition	Mortgage Insurance Certificate Identifier The number assigned by a mortgage insurer to track a loan
Required?	Yes. One occurrence required for each occurrence of <LOANBOARD>
Purpose	Provide mortgage insurer's reference number to mortgage insurer
Other Items Included or Contained	Contains data value of <MortgageInsuranceCertificateIdentifier>
Discussion	

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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LoanActualClosingDate Data Element

Description	Date that the given loan actually closed
LDD Name & Definition	Loan Actual Closing Date The actual closing date of the loan
Required?	Yes. One occurrence required for each occurrence of <LOANBOARD>. Date format is per XML requirements (CCYY-MM-DD)
Purpose	Provide loan closing date to MI company so that initiation of coverage will match start of risk.
Other Items Included or Contained	Contains data value of <ActualLoanClosingDate>
Discussion	Mortgage insurer's coverage of risk does not begin until loan is actually closed. Hence, any other "estimated" closing dates used in document preparation are not appropriate.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

ActualConstructionConversionDate Data Element

Description	Date a loan converted from construction to amortizing status
LDD Name & Definition	
Required?	Optional. Zero or one occurrence per <LOANBOARD> container data element. Date format is per XML requirements (CCYY-MM-DD) Not required for loans that have no construction loan features
Purpose	Provide MI with the date that the loan changed from interest-only multiple-advance construction status to permanent periodic amortization status.
Other Items Included or Contained	
Discussion	A construction/permanent loan closes at one date, converts to amortizing status at a later date. If there is not data for this optional data element, you may: (1) Omit the item in its entirety (2) Send just the opening XML tag with a "/" inserted after the data element name (3) Send the opening and ending XML data element tags with nothing between them.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

Loan Boarding Transaction - Mortgage Insurance Usage - XML Implementation Guide

LenderCaseIdentifier Data Element

Description	Lender's Loan Number
LDD Name & Definition	Lender Case Identifier Number used by the Lender to identify a loan. Collected on the URLA in Section I (Lender Case Number).
Required?	Yes. One occurrence required for each occurrence of <LOANBOARD>
Purpose	Provide MI with lender's loan number
Other Items Included or Contained	
Discussion	

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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MortgageIdentifier Data Element

Description	Identifying number for loan supplied by third party
LDD Name & Definition	Mortgage Identifier Number used by the Mortgage Electronic Registration System (MERS) to identify loans (MIN)
Required?	Optional. Zero or one occurrence allowed per occurrence of <LOANBOARD> container data element.
Purpose	
Other Items Included or Contained	
Discussion	If there is not data for this optional data element, you may: (1) Omit the item in its entirety (2) Send just the opening XML tag with a "/" inserted after the data element name (3) Send the opening and ending XML data element tags with nothing between them.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

Loan Boarding Transaction - Mortgage Insurance Usage - XML Implementation Guide

BorrowerRequestedLoanAmount Data Element

Description	Loan amount requested by borrower
LDD Name & Definition	Borrower Requested Loan Amount The total dollar amount of the mortgage note being originated that is being requested by the borrower. Collected on the URLA in Section I (Amount) and in Section VII line o.
Required?	Optional. Zero or one occurrence allowed per occurrence of <LOANBOARD> container data element.
Purpose	Provide MI with the actual amount of loan that was closed.
Other Items Included or Contained	
Discussion	Changes in loan amount often occur around closing. Servicer sends this "actual" value to MI so changes can be detected and coverage and premium adjusted accordingly. If there is not data for this optional data element, you may: (1) Omit the item in its entirety (2) Send just the opening XML tag with a "/" inserted after the data element name (3) Send the opening and ending XML data element tags with nothing between them.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

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MortgageInsuranceRenewalPremiumRate Data Element

Description	MI Renewal Rate
LDD Name & Definition	Mortgage Insurance Renewal Premium Rate MI renewal premium rate applied on the basis described in MI Response for the timeframe indicated in MI Renewals.
Required?	Optional
Purpose	Provide MI with renewal rate value in servicer's records
Other Items Included or Contained	
Discussion	Delivers MI renewal premium rate per servicer's records to MI so differences can be detected. If there is not data for this optional data element, you may: (1) Omit the item in its entirety (2) Send just the opening XML tag with a "/" inserted after the data element name (3) Send the opening and ending XML data element tags with nothing between them.

Sample Data

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
<LOANBOARDINGINFORMATION>
<SERVICERLEVEL>
<SERVICER>
</SERVICER>
<BORROWERLOAN>
<BORROWER>
</BORROWER>
<LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
  <MortgageInsuranceCertificateIdentifier>543</MortgageInsuranceCertificateIdentifier>
  <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
  <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
  <LenderCaseIdentifier>777888</LenderCaseIdentifier>
  <MortgageIdentifier>54321</MortgageIdentifier>
  <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
  <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
</LOANBOARD>
</BORROWERLOAN>
</SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

APPENDIX A - Full Loan Boarding Data File

```
<?xml version = "1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "BOARDING_MISMO.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
  <LOANBOARDINGINFORMATION>
    <SERVICERLEVEL>
      <SERVICER>
        (NOTE #1 below) <ServiceBureauIdentifier>215</ServiceBureauIdentifier>
          <ServiceBureauClientIdentifier>Client One</ServiceBureauClientIdentifier>
        </SERVICER>
      <BORROWERLOAN>
        <BORROWER>
          <LastName>Smith</LastName>
          <FirstName>John</FirstName>
          <SSN>333224444</SSN>
        </BORROWER>
      <LOANBOARD MortgageInsurancePremiumPaymentType = "BorrowerPaid">
        <MortgageInsuranceCertificateIdentifier>5433</MortgageInsuranceCertificateIdentifier>
        <LoanActualClosingDate>2000-09-18</LoanActualClosingDate>
        <ActualConstructionConversionDate>2001-01-01</ActualConstructionConversionDate>
        <LenderCaseIdentifier>777888</LenderCaseIdentifier>
        <MortgageIdentifier>54321</MortgageIdentifier>
        <BorrowerRequestedLoanAmount>150000.00</BorrowerRequestedLoanAmount>
        <MortgageInsuranceRenewalPremiumRate>.004</MortgageInsuranceRenewalPremiumRate>
      </LOANBOARD>
    </BORROWERLOAN>
  </SERVICERLEVEL>
</LOANBOARDINGINFORMATION>
</MORTGAGEDATA>
```

NOTE #1

SERVICER container must hold BOTH ServicerBureauIdentifier AND ServiceBureauClientIdentifier (shown above) OR the single item MortgageInsuranceLenderIdentifier (shown below)

```
<SERVICER>
  <MortgageInsuranceLenderIdentifier>484848</MortgageInsuranceLenderIdentifier>
</SERVICER>
```

Appendix B - Valid Values for Service Bureau Identifier (ServiceBureauIdentifier)

ServiceBureauIdentifier - This code identifies the service bureau or software vendor whose system created or is receiving the Mortgage Insurance Billing. Valid values are;

- 001 = ALLTEL Mortgage - Jacksonville, FL
- 002 = Excelis (fka Residential Information Services) - Dallas, TX
- 003 = MortgageServ (fka Data Link Systems) - South Bend, IN
- 004 = Amresco Services/Capitol Information Networks - Austin, TX
- 005 = Alltel-AR (fka Systematics) - Little Rock, AR
- 006 = EDS/Newtrend (Miser) - Orlando, FL
- 007 = Fiserv (Basis Info Technologies) - Atlanta, GA
- 008 = Financial Accounting Services - Pittsburgh, PA
- 009 = Fiserv - Blue System - Milwaukee, WI
- 010 = London Bridge (fka Checkfree /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 = Interlinq 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
- 040 = Alltel-Horizon - Maitland, FL
- 041 = Fitech - Atlanta, GA
- 042 = Precision Computer Systems - Sioux Falls, SD
- 043 = Lender Support Systems, Inc. (LSSI) - San Diego, CA
- 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)