

Technical Contents

This section contains a discussion on the technical tools selected, the logical model, Visio diagrams and core DTDs

TECHNICAL TOOLS AND METHODOLOGIES

Introduction

This section serves to discuss the software tools currently in use by the developers of the specifications and why they are being used. Also covered in this section is a discussion on the methodologies and file structure used by the developers to create and maintain the specifications. The purpose of using software tools is to aid and expedite the efforts of the developers of the specifications. The intent is to utilize computer aided software design (CASE) tools that allow the developers of the specifications to both view each specification, view how the specifications interoperate, and be able to generate effective document type description (DTD) code from the diagrams.

The reason that diagrams are used is to allow for someone reviewing the specification a quick synopsis of what is in the specification and how the data in the given specification relates to one another. It is important to note that the specifications at their lowest level will be the DTDs and their related data points, however the DTD files themselves will be generated.

Microsoft Office

Microsoft Office was chosen because it is the industry standard for word processing and spreadsheet development. By using Office, we can be relatively certain that not only can we share our documents effectively, but as we invite new members into the standards development process, the documents being developed can be shared immediately. Microsoft Office 97 will be the standard, but Office 2000

will be usable as well, provided the files are backward compatible with Office97.

We will use Word for all memorandum and narrative, and Excel for the data dictionary listings in a standard table format. Information about Microsoft Office can be obtained from <http://www.microsoft.com/office>.

Visio

Visio is the industry standard diagramming tool. The software makes use of “stencils” that allow for diagram development to be quick and painless. Since Visio is fully integrated with Visual Basic for Applications, it is possible to develop small applications that make use of the diagram files and generate new files, or are otherwise interactive with different software applications. We plan to use Visio for all of the diagramming of flows and object-relational diagrams.

Visio is a commercial product that retails for around \$400. Information about Visio and service packs can be obtained from <http://www.visio.com>.

XMLAuthority

The Extensible Markup Language (XML) tools available today are still new. There are several on the market and undoubtedly through this effort, more will follow. The key to using any of these tools is to match function to need. One such tool that is rapidly evolving is XMLAuthority by Extensibility. This tool allows for the development and maintenance of XML DTDs, and also allows for translations to and from other formats, such as Access, SQL, or Excel.

Please understand that XMLAuthority is a tool in development. The engineers working on the specifications are in close contact with the developers at Extensibility to ask questions or raise issues and concerns. XMLAuthority can be obtained from <http://www.extensibility.com>.

Adobe Portable Document Format

Adobe Acrobat™ software has been selected to generate documents that can be distributed effectively over the Internet. By using this format, any person can download, view, and print the documents as they appear in the application used to develop them. All major release documents will be released in PDF format. The Acrobat Reader and further information can be obtained from <http://www.adobe.com>.

WinZip

We have selected WinZip as the universal compression software tool. WinZip is

the de facto standard tool for file batch building and compression. Whenever we plan to distribute multiple documents together over the web, we will bundle and compress them together using WinZip (32 bit). WinZip can be downloaded from <http://www.winzip.com>.

Methodologies

Several methodologies are used within the standards development process. While the overall outcome desired is a clean, robust, extensible set of DTDs, there are other means by which to represent data and relationships within the standard.

One such methodology is Object Oriented (OO). We have chosen to represent the complex object-relationship data of the specifications by utilizing the Unified Modeling Language (UML). UML allows you to represent object data as discrete blocks within a common diagram framework. There are means by which to represent cardinality and inheritance within or between objects. For further information on UML, please visit <http://www.rational.com/uml>.

File Structure

We are also using a robust, extensible file build hierarchy framework. The purpose of this framework is to provide the foundation from which to build and expand the specifications on. In this way, as new people get integrated into the development effort, they will be able to “plug in” to the effort already under-way. The most complex portion of the data specifications is within the core specification. Within this set of DTDs, there are 80% of the data points covered, so we have set up rules as to what kind of data point is a candidate for the sore specification.

The next level above the core represents various mortgage business processes. The following list contains the business processes so far outlined:

- Servicing
- Processing
- Origination
- Securitizing
- Underwriting
- Closing
- Credit Reporting
- Secondary Servicing Rights
- Secondary Committed Delivery
- Secondary Bulk Trading

We are open to the steering to extend or modify this list. The rule for a data point

to be moved from a specific mortgage business process area to the core data specification is that the data point must be shared across more than one business process area. Note that there are also what we define as “global data objects.” Global data objects are data points or collections of data points that are shared throughout the specifications (e.g. address).

Beyond this level are particular financial institutions data points. Note that these data points are grouped the said organization and are independent of any software they are using, these are data points that are specific to the way that organization does business, and should be incorporated into all software packages. Lastly, the software vendors have a file. These data points are specific to the software vendor and should be incorporated on top of all data used by any financial services company using that software.

Conclusions

In conclusion, the aforementioned tools have been chosen for particular needs of the standards development process. We believe that the current selection of tools and technologies in use will suffice for the development of the specifications for October. Further, we have presented a scalable file structure from which to build all of our specifications within, and discussed some of the methodologies we are using within the specification drafting effort to aid in their ongoing development.

Most importantly, all the specifications work is being done in an evolutionary manner. It is expected that this work will grow and change over time. If it didn't, then the specifications would become unusable. For this reason, it is important for all members involved in the development effort to constantly keep up with the status of the specifications and tools through the Website.

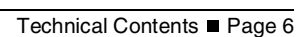
We are always open to suggestions. If a new candidate tool or methodology would be of good use to the process, please submit it to the steering group or send email to gabe@ultraprise.com, or rgudobba@mail.cbf.com.

LOGICAL MODEL

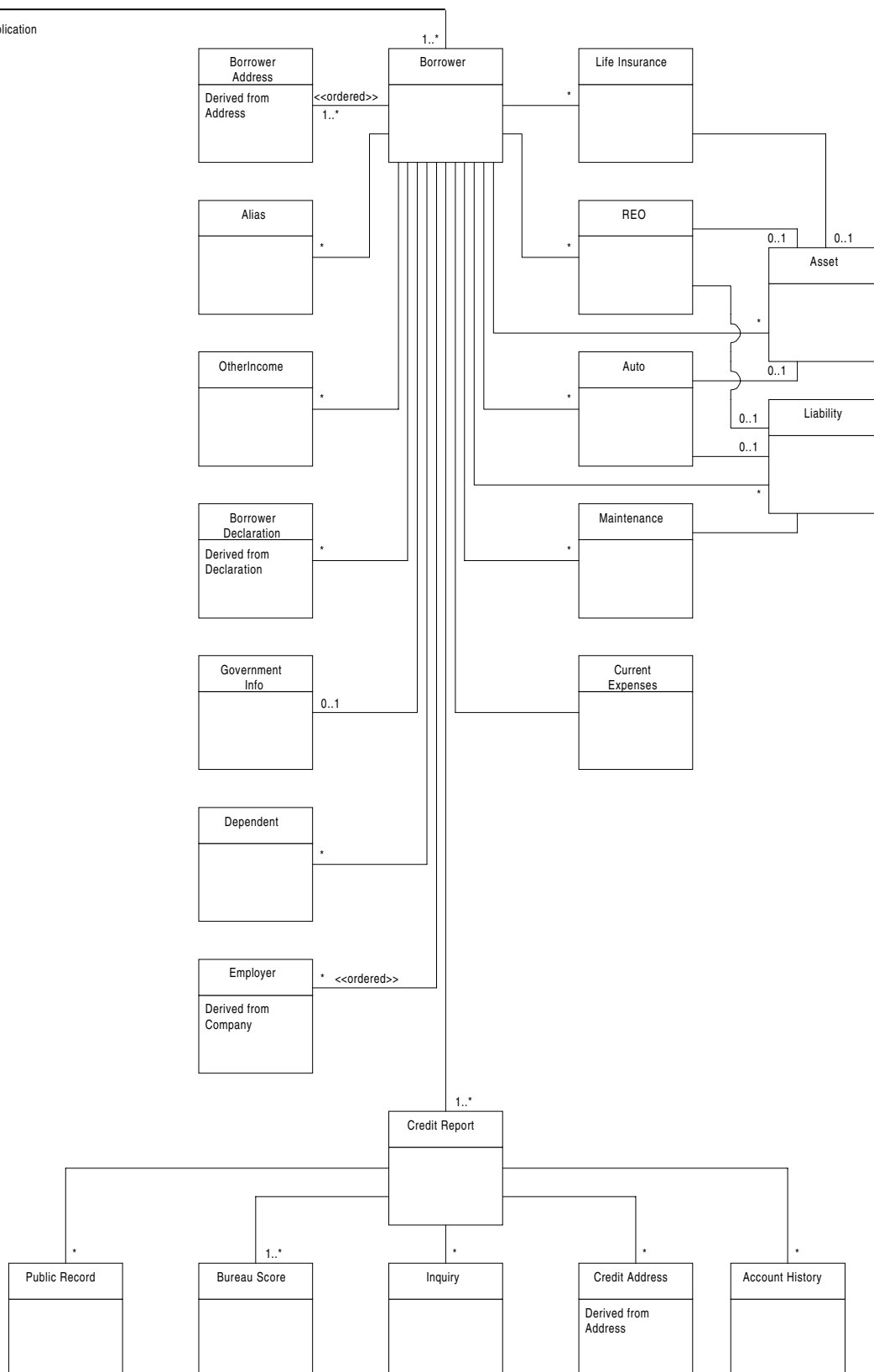
The following logical model diagram represents a model of the information used in the core XML document describing a loan. The Unified Modeling Language (UML) was used to construct this model. UML is rapidly becoming the industry standard for data and process modeling, and lends itself very well to describing the underlying design decisions that drive the implementation of an XML specification.

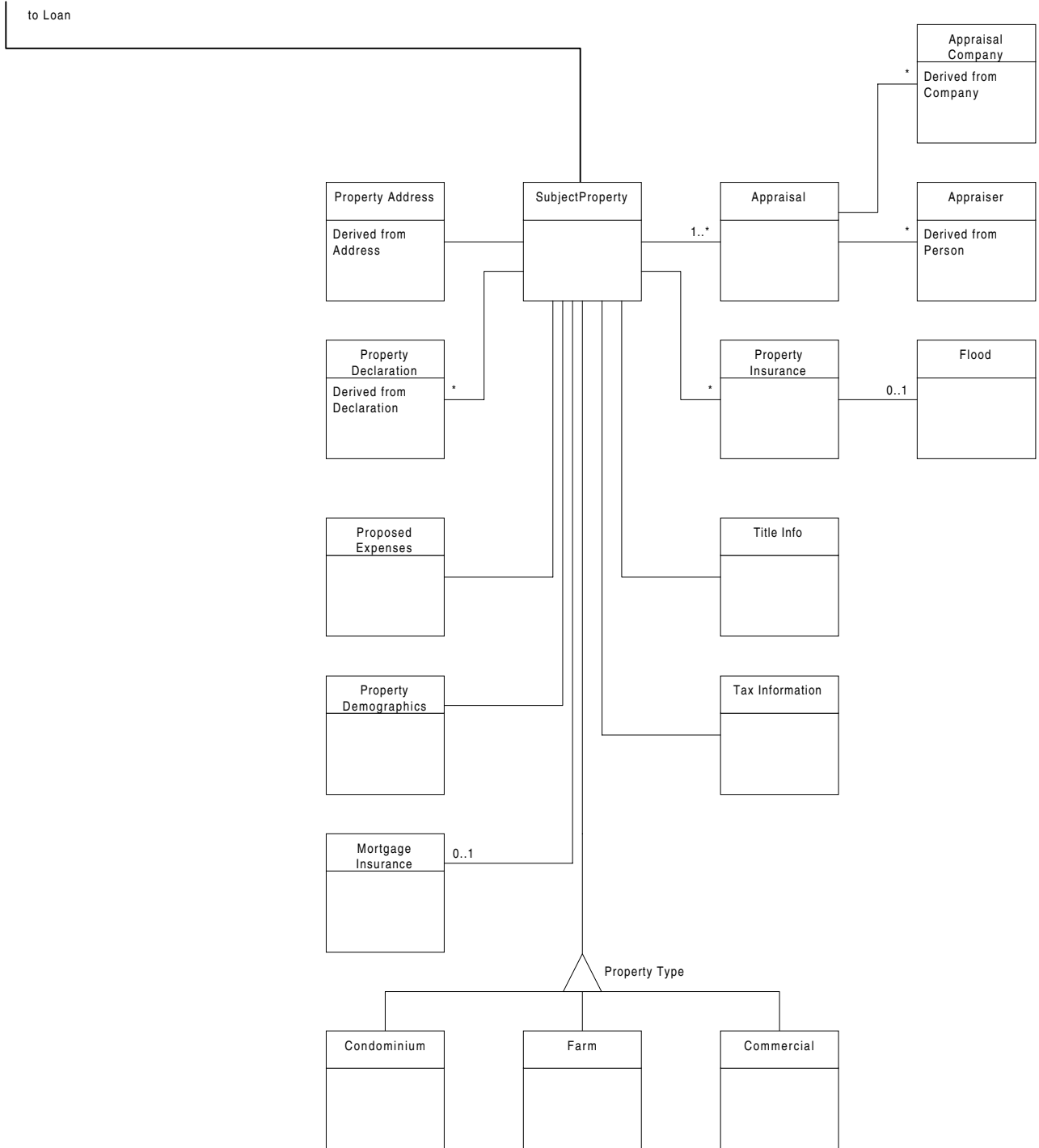
Because this is a design document and not an implementation document, there are some differences between the objects shown in this document and the DTDs. In particular, there are many instances where associated objects (that is, objects that

are related with a multiplicity of one-to-one) are shown as separate objects in the UML diagram, but are coalesced into a single XML element. Additionally, some smaller objects (such as **Balloon**) which have a multiplicity of zero-or-one-to-one with their parent have been pulled into their parent object as optional attributes. Finally, this document shows the relationships between the objects only - it does not describe the attributes of those objects. As the attribute sets for each object are finalized, they will be added to this diagram.



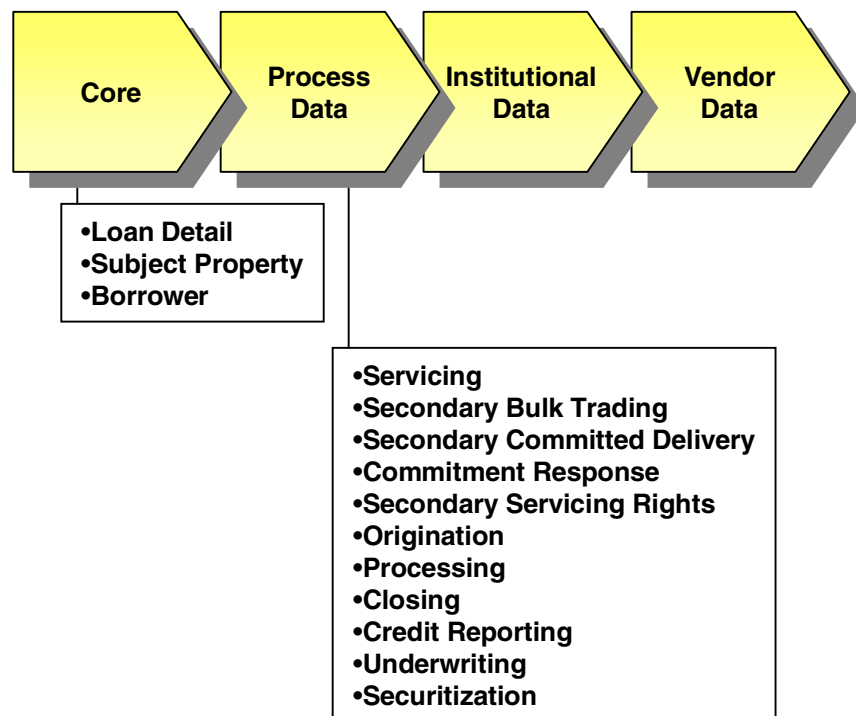
to Application



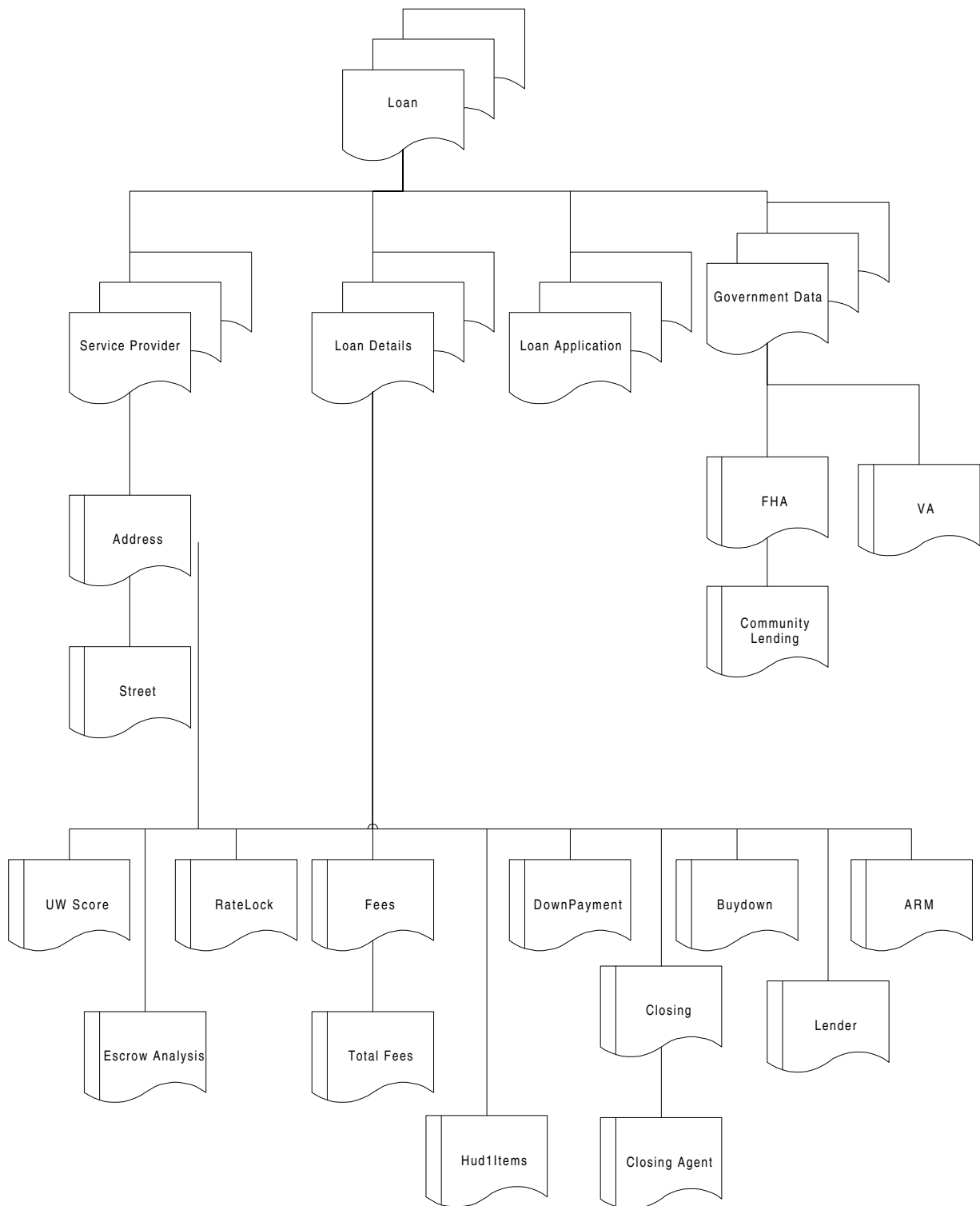


DRAFT DTD COLLECTION

The relationships of the DTDs are shown below. The first version (Version 0.4) of our core DTDs is included in this document. The interrelationship of the core DTDs and their supporting DTDs are described with the use of Visio drawings and all are included within this document. The supporting DTDs are included in alphabetical order.



LOAN.DTD

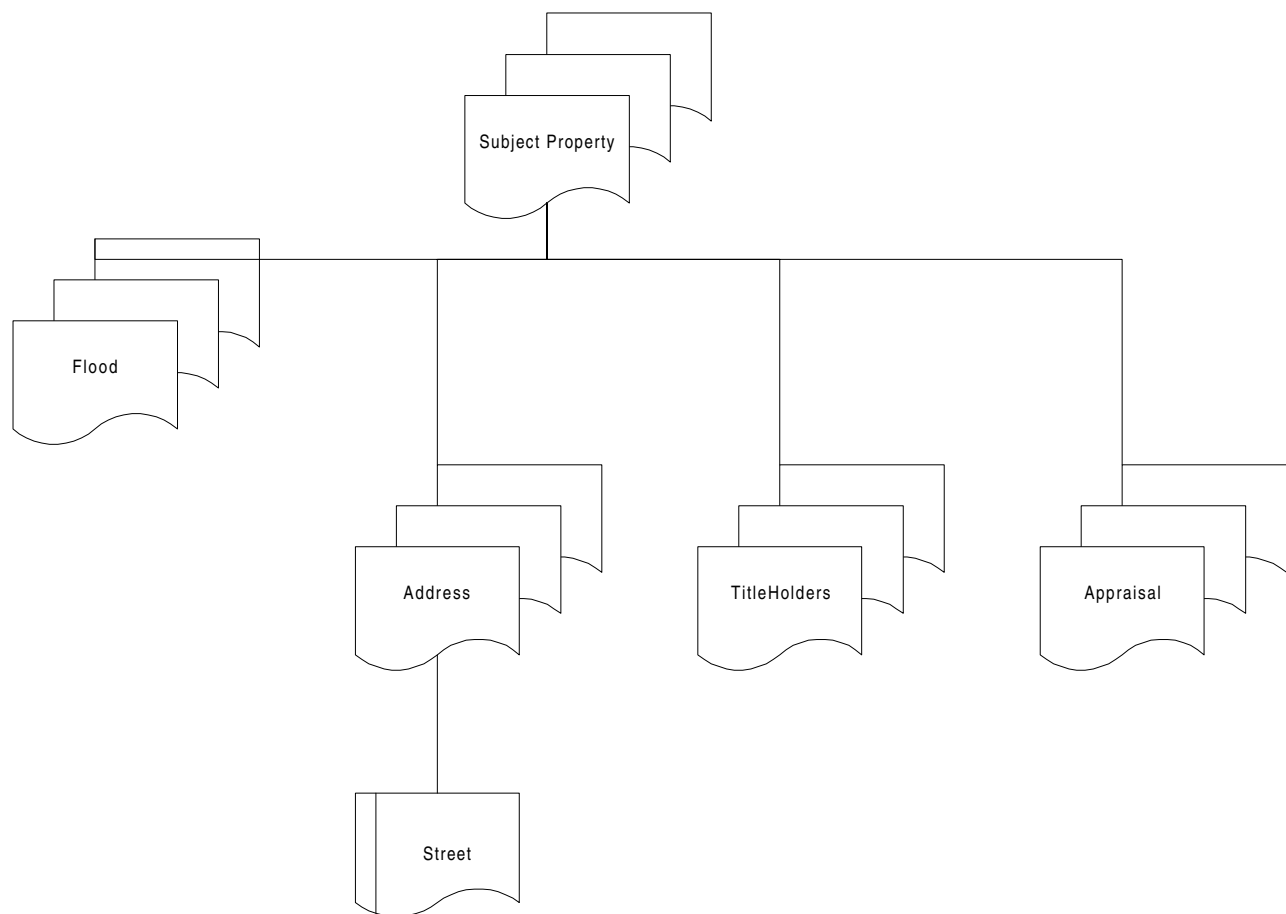


```
<!-- Loan -->
```

```
<!ELEMENT Loan ( Application*, ServiceProvider?, GovernmentData?, LoanDetail?,
FeeTotals?, SubjectProperty, Borrower*)>
<!ENTITY % Application.DTD SYSTEM "Application.DTD">
%Application.DTD;
<!ENTITY % ServiceProvider.dtd SYSTEM "ServiceProvider.dtd">
%ServiceProvider.dtd;
<!ENTITY % GovernmentData.dtd SYSTEM "GovernmentData.dtd">
%GovernmentData.dtd;
<!ENTITY % Loan_Details.dtd SYSTEM "Loan_Details.dtd">
%Loan_Details.dtd;
<!ENTITY % SubjectProperty.dtd SYSTEM "SubjectProperty.dtd">
%SubjectProperty.dtd;
<!ENTITY % Borrower.dtd SYSTEM "Borrower.dtd">
%Borrower.dtd;
<!ENTITY % Address.dtd SYSTEM "Address.dtd">
%Address.dtd;
<!ENTITY % ARM.dtd SYSTEM "ARM.dtd">
%ARM.dtd;
<!ENTITY % ARM_Rate_Adj.dtd SYSTEM "ARM_Rate_Adj.dtd">
%ARM_Rate_Adj.dtd;
<!ENTITY % ARM_Pymt_Adj.dtd SYSTEM "ARM_Pymt_Adj.dtd">
%ARM_Pymt_Adj.dtd;
<!ENTITY % FeeTotals.dtd SYSTEM "FeeTotals.dtd">
%FeeTotals.dtd;
<!ENTITY % CommunityLending.dtd SYSTEM "CommunityLending.dtd">
%CommunityLending.dtd;
<!ENTITY % FHA.dtd SYSTEM "FHA.dtd">
%FHA.dtd;
<!ENTITY % VA.dtd SYSTEM "VA.dtd">
%VA.dtd;
<!ENTITY % UWScore.dtd SYSTEM "UWScore.dtd">
%UWScore.dtd;
<!ENTITY % RateLock.dtd SYSTEM "RateLock.dtd">
%RateLock.dtd;
<!ENTITY % Fees.dtd SYSTEM "Fees.dtd">
%Fees.dtd;
<!ENTITY % DownPayment.dtd SYSTEM "DownPayment.dtd">
%DownPayment.dtd;
<!ENTITY % BuyDown.dtd SYSTEM "BuyDown.dtd">
%BuyDown.dtd;
<!ENTITY % HUD1Items.dtd SYSTEM "HUD1Items.dtd">
%HUD1Items.dtd;
<!ENTITY % Lender.dtd SYSTEM "LENDER.dtd">
%Lender.dtd;
<!ENTITY % Flood.dtd SYSTEM "Flood.dtd">
%Flood.dtd;
<!ENTITY % TitleHolders.dtd SYSTEM "TitleHolders.dtd">
%TitleHolders.dtd;
<!ENTITY % Appraisal.dtd SYSTEM "Appraisal.dtd">
%Appraisal.dtd;
<!ENTITY % Expense SYSTEM "Expense.dtd">
%Expense;
<!ENTITY % Employer SYSTEM "Employer.dtd">
%Employer;
<!ENTITY % Declarations SYSTEM "Declarations.dtd">
```

```
%Declarations;
<!ENTITY % Borr_Auto SYSTEM "Borr_Auto.dtd">
%Borr_Auto;
<!ENTITY % Liability SYSTEM "Liability.dtd">
%Liability;
<!ENTITY % Asset SYSTEM "Asset.dtd">
%Asset;
<!ENTITY % Personal SYSTEM "Personal.dtd">
%Personal;
<!ENTITY % Income SYSTEM "Income.dtd">
%Income;
<!ENTITY % CreditHistory SYSTEM "CreditHistory.dtd">
%CreditHistory;
<!ENTITY % REO SYSTEM "REO.dtd">
%REO;
<!ENTITY % Borr_LifeIns SYSTEM "Borr_LifeIns.dtd">
%Borr_LifeIns;
<!ENTITY % Borr_Address.dtd SYSTEM "Borr_Address.dtd">
%Borr_Address.dtd;
<!ENTITY % Depend.dtd SYSTEM "Depend.dtd">
%Depend.dtd;
<!ENTITY % Housing.dtd SYSTEM "Housing.dtd">
%Housing.dtd;
<!ENTITY % Alias.dtd SYSTEM "Alias.dtd">
%Alias.dtd;
<!ENTITY % OtherCredit.dtd SYSTEM "OtherCredit.dtd">
%OtherCredit.dtd;
```

SUBJECTPROPERTY.DTD



```

<!-- Subject Property -->
<!ELEMENT SubjectProperty (AlterationsImprovementsRepairs? ,
AmountExistingLiens? , CostImprovements? , DescribeImprovements? ,
DescribeImprovementsCode? , EstateHeldInCode? , EstateHeldInLeaseholdExpires? ,
ImprovementsCost? , LandCost? , LegalDescription? , LegalDescriptionCode? ,
MannerTitleHeld? , NbrUnits? , OriginalCost? , PresentValueLot? , ProjectName?
, PropertyCounty? , PropertyMSA? , PropertyProjectClassCode? ,
SubjectPropertyTypeCode? , PropertyUnitNumber? , PUDName? , PurchasePrice? ,
TypeOfResidenceCode? , YearAcquired? , YearBuilt? , Flood? , Address? ,
TitleHolders* , Appraisal*)>

```

```

<!ELEMENT AlterationsImprovementsRepairs (#PCDATA )>
<!ATTLIST AlterationsImprovementsRepairs e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT AmountExistingLiens (#PCDATA )>
<!ATTLIST AmountExistingLiens e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT CostImprovements (#PCDATA )>
<!ATTLIST CostImprovements e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT DescribeImprovements (#PCDATA )>
<!ATTLIST DescribeImprovements e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '80' >

```

```

<!ELEMENT DescribeImprovementsCode  (#PCDATA )>
<!ATTLIST DescribeImprovementsCode  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '1'  >

<!ELEMENT EstateHeldInCode  (#PCDATA )>
<!ATTLIST EstateHeldInCode  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '1'  >

<!ELEMENT EstateHeldInLeaseholdExpires  (#PCDATA )>
<!ATTLIST EstateHeldInLeaseholdExpires  e-dtype NMTOKEN   #FIXED 'dateTime' >

<!ELEMENT ImprovementsCost  (#PCDATA )>
<!ATTLIST ImprovementsCost  e-dtype NMTOKEN   #FIXED 'number' >

<!ELEMENT LandCost  (#PCDATA )>
<!ATTLIST LandCost  e-dtype NMTOKEN   #FIXED 'number' >

<!ELEMENT LegalDescription  (#PCDATA )>
<!ATTLIST LegalDescription  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '80' >

<!ELEMENT LegalDescriptionCode  (#PCDATA )>
<!ATTLIST LegalDescriptionCode  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '2'  >

<!ELEMENT MannerTitleHeld  (#PCDATA )>
<!ATTLIST MannerTitleHeld  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '60' >

<!ELEMENT NbrUnits  (#PCDATA )>
<!ATTLIST NbrUnits  e-dtype NMTOKEN   #FIXED 'i4' >

<!ELEMENT OriginalCost  (#PCDATA )>
<!ATTLIST OriginalCost  e-dtype NMTOKEN   #FIXED 'number' >

<!ELEMENT PresentValueLot  (#PCDATA )>
<!ATTLIST PresentValueLot  e-dtype NMTOKEN   #FIXED 'number' >

<!ELEMENT ProjectName  (#PCDATA )>
<!ATTLIST ProjectName  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '35' >

<!ELEMENT PropertyCounty  (#PCDATA )>
<!ATTLIST PropertyCounty  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '35' >

<!ELEMENT PropertyMSA  (#PCDATA )>
<!ATTLIST PropertyMSA  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '40' >

<!ELEMENT PropertyProjectClassCode  (#PCDATA )>
<!ATTLIST PropertyProjectClassCode  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '2'  >

<!ELEMENT SubjectPropertyTypeCode  (#PCDATA )>
<!ATTLIST SubjectPropertyTypeCode  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '2'  >

<!ELEMENT PropertyUnitNumber  (#PCDATA )>
<!ATTLIST PropertyUnitNumber  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '8'  >

<!ELEMENT PUDName  (#PCDATA )>
<!ATTLIST PUDName  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '35' >

<!ELEMENT PurchasePrice  (#PCDATA )>
<!ATTLIST PurchasePrice  e-dtype NMTOKEN   #FIXED 'number' >

<!ELEMENT TypeOfResidenceCode  (#PCDATA )>
<!ATTLIST TypeOfResidenceCode  e-dtype NMTOKEN   #FIXED 'string'
                                         e-dSize NMTOKEN   #FIXED '1'  >

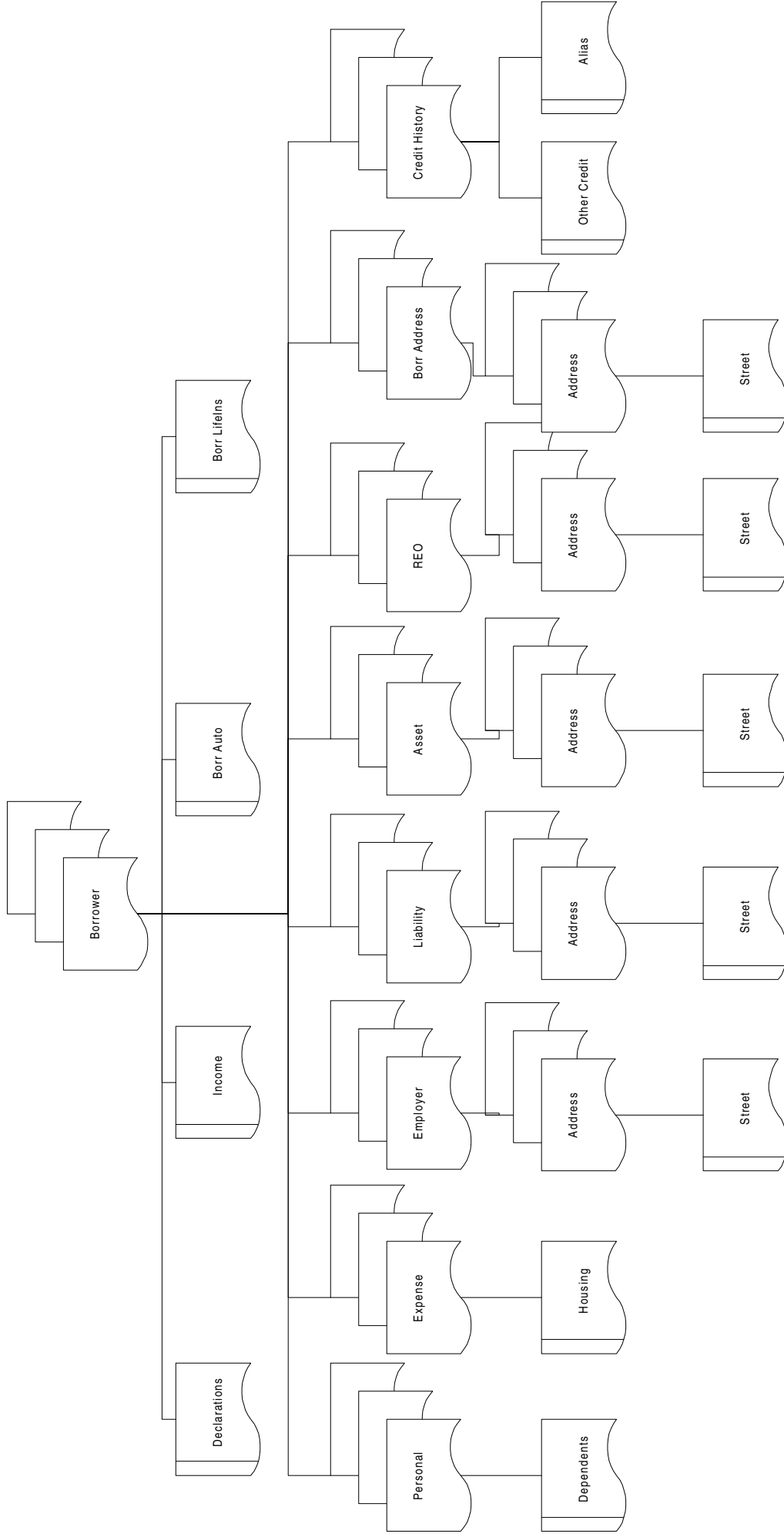
<!ELEMENT YearAcquired  (#PCDATA )>
<!ATTLIST YearAcquired  e-dtype NMTOKEN   #FIXED 'i4' >

<!ELEMENT YearBuilt  (#PCDATA )>
<!ATTLIST YearBuilt  e-dtype NMTOKEN   #FIXED 'i4' >

```

BORROWER.DTD

```
<!-- Borrower -->
<!ELEMENT Borrower ( Expense*, Employer*, Declarations?, Automobile*,
Liability*, Asset*, Personal?, Income*, CreditHistory?, RealEstateOwned*,
BorrowerAddress*, LifeInsurance*)>
```



AccountHistory.dtd

```
<!-- AccountHistory.dtd >
```

TBD

Address.dtd

```
<!-- Borrower Declarations -->
<!ELEMENT Address (Number?, PreDir?, Name?, PostDir?, FreeForm?,
City, State, ZipCode, ZipPlusFour? )>

<!ELEMENT City (#PCDATA )>
<!ATTLIST City e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT State (#PCDATA )>
<!ATTLIST State e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT ZipCode (#PCDATA )>
<!ATTLIST ZipCode e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT ZipPlusFour (#PCDATA )>
<!ATTLIST ZipPlusFour e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT Number (#PCDATA )>
<!ATTLIST Number e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT PreDir (#PCDATA )>
<!ATTLIST PreDir e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT Name (#PCDATA )>
<!ATTLIST Name e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT PostDir (#PCDATA )>
<!ATTLIST PostDir e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT FreeForm (#PCDATA )>
<!ATTLIST FreeForm e-dtype NMTOKEN #FIXED 'CDATA' >
```

Alias.dtd

```
<!-- Borrower Alias -->

<!ELEMENT Alias (      AliasFirstName? ,
                        AliasLastName? ,
                        AliasMiddleName? )>

<!ELEMENT AliasFirstName (#PCDATA )>
<!ATTLIST AliasFirstName e-dtype NMTOKEN #FIXED 'string'
                        e-dSize NMTOKEN #FIXED '35' >

<!ELEMENT AliasLastName (#PCDATA )>
<!ATTLIST AliasLastName e-dtype NMTOKEN #FIXED 'string'
                        e-dSize NMTOKEN #FIXED '35' >

<!ELEMENT AliasMiddleName (#PCDATA )>
<!ATTLIST AliasMiddleName e-dtype NMTOKEN #FIXED 'string'
                        e-dSize NMTOKEN #FIXED '35' >
```

Application.dtd

```

<!-- Applications -->
<!ELEMENT Application (InterviewDate? ,
InterviewerInstitutionName? , Address? , InterviewerName? ,
InterviewerPhoneNbr? , InterviewTypeCode? )>

<!ELEMENT InterviewDate (#PCDATA )>
<!ATTLIST InterviewDate e-dtype NMTOKEN #FIXED 'dateTime' >
<!ELEMENT InterviewerInstitutionName (#PCDATA )>
<!ATTLIST InterviewerInstitutionName e-dtype NMTOKEN #FIXED
'string'
                                e-dSize NMTOKEN #FIXED '35'
>
<!ELEMENT InterviewerName (#PCDATA )>
<!ATTLIST InterviewerName e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '60' >
<!ELEMENT InterviewerPhoneNbr (#PCDATA )>
<!ATTLIST InterviewerPhoneNbr e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT InterviewTypeCode (#PCDATA )>
<!ATTLIST InterviewTypeCode Face-To-Face CDATA #IMPLIED
                                Telephone CDATA #IMPLIED
                                Mail CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' >

```

Appraisal.dtd

```

<!-- Appraisal -->
<!ELEMENT Appraisal ( PropertyAppraisedValue? , Appraiser? ,
Company? , Address? , DateOrdered? , DatePerformed? ,
AppraisalTypeCode? , AppraisedValue? )>

<!ELEMENT PropertyAppraisedValue (#PCDATA )>
<!ATTLIST PropertyAppraisedValue e-dtype NMTOKEN #FIXED 'number'
>
<!ELEMENT Appraiser (#PCDATA )>
<!ATTLIST Appraiser e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT Company (#PCDATA )>
<!ATTLIST Company e-dtype NMTOKEN #FIXED 'string' >
<!ELEMENT DateOrdered (#PCDATA )>
<!ATTLIST DateOrdered e-dtype NMTOKEN #FIXED 'date' >
<!ELEMENT DatePerformed (#PCDATA )>
<!ATTLIST DatePerformed e-dtype NMTOKEN #FIXED 'date' >
<!ELEMENT AppraisalTypeCode (#PCDATA )>
<!ATTLIST AppraisalTypeCode Full CDATA #IMPLIED
                                Drive CDATA #IMPLIED
                                By CDATA #IMPLIED
                                Stated CDATA #IMPLIED
                                Value CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT AppraisedValue (#PCDATA )>
<!ATTLIST AppraisedValue e-dtype NMTOKEN #FIXED 'decimal' >

```

Arm.dtd

```

<!-- ARM -->
<!ELEMENT ARM (IndexMargin? , IndexTermCode? , IndexTypeCode? ,
IndexValue? , MaximumLifetimeRate? , MaximumLifetimeRateDecrease? ,
MaximumLifetimeRateIncrease? , MinimumLifetimeRate? ,
PaymentAdjustLifeAmountCap? , PaymentAdjustLifePercentCap? ,
QualifyingRate? , PaymentAdjustmentFirstPeriod? ,
PaymentChangeBaseCode? , RateAdjustmentFirstPeriod? ,
RateChangeBaseCode? , ARMRateAdjustment* , ARMPaymentAdjustment*)>

<!ELEMENT IndexMargin (#PCDATA )>
<!ATTLIST IndexMargin e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT IndexTermCode (#PCDATA )>
<!ATTLIST IndexTermCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT IndexTypeCode (#PCDATA )>
<!ATTLIST IndexTypeCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT IndexValue (#PCDATA )>
<!ATTLIST IndexValue e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT MaximumLifetimeRate (#PCDATA )>
<!ATTLIST MaximumLifetimeRate e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT MaximumLifetimeRateDecrease (#PCDATA )>
<!ATTLIST MaximumLifetimeRateDecrease e-dtype NMTOKEN #FIXED 'r8'
>
<!ELEMENT MaximumLifetimeRateIncrease (#PCDATA )>
<!ATTLIST MaximumLifetimeRateIncrease e-dtype NMTOKEN #FIXED 'r8'
>
<!ELEMENT MinimumLifetimeRate (#PCDATA )>
<!ATTLIST MinimumLifetimeRate e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT PaymentAdjustLifeAmountCap (#PCDATA )>
<!ATTLIST PaymentAdjustLifeAmountCap e-dtype NMTOKEN #FIXED
'number' >
<!ELEMENT PaymentAdjustLifePercentCap (#PCDATA )>
<!ATTLIST PaymentAdjustLifePercentCap e-dtype NMTOKEN #FIXED 'r8'
>
<!ELEMENT QualifyingRate (#PCDATA )>
<!ATTLIST QualifyingRate e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT PaymentAdjustmentFirstPeriod (#PCDATA )>
<!ATTLIST PaymentAdjustmentFirstPeriod e-dtype NMTOKEN #FIXED
'i4' >
<!ELEMENT PaymentChangeBaseCode (#PCDATA )>
<!ATTLIST PaymentChangeBaseCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT RateAdjustmentFirstPeriod (#PCDATA )>
<!ATTLIST RateAdjustmentFirstPeriod e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT RateChangeBaseCode (#PCDATA )>
<!ATTLIST RateChangeBaseCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >

```

Arm_Pymt_Adj.dtd

```

<!-- ARMPaymentAdjustment -->
<!ELEMENT ARMPaymentAdjustment (APAAmount? , AmountCap? ,
CalcCode? , APADuration? , APAFrequency? , APAPercent? ,
PercentCap? , APATypeCode? )>

<!ELEMENT APAAmount (#PCDATA )>
<!ATTLIST APAAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT AmountCap (#PCDATA )>
<!ATTLIST AmountCap e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT CalcCode (#PCDATA )>
<!ATTLIST CalcCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT APADuration (#PCDATA )>
<!ATTLIST APADuration e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT APAFrequency (#PCDATA )>
<!ATTLIST APAFrequency e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT APAPercent (#PCDATA )>
<!ATTLIST APAPercent e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT PercentCap (#PCDATA )>
<!ATTLIST PercentCap e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT APATypeCode (#PCDATA )>
<!ATTLIST APATypeCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >

```

Arm_Rate_Adj.dtd

```

<!-- ARMRateAdjustment -->
<!ELEMENT ARMRateAdjustment (CalcMethodCode? , Cap? , ARADuration?
, ARAFrequency? , ARAPercent? , PeriodicDecrease? ,
PeriodicIncrease? )>

<!ELEMENT CalcMethodCode (#PCDATA )>
<!ATTLIST CalcMethodCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT Cap (#PCDATA )>
<!ATTLIST Cap e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT ARADuration (#PCDATA )>
<!ATTLIST ARADuration e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT ARAFrequency (#PCDATA )>
<!ATTLIST ARAFrequency e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT ARAPercent (#PCDATA )>
<!ATTLIST ARAPercent e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT PeriodicDecrease (#PCDATA )>
<!ATTLIST PeriodicDecrease e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT PeriodicIncrease (#PCDATA )>
<!ATTLIST PeriodicIncrease e-dtype NMTOKEN #FIXED 'r8' >

```

Asset.dtd

```

<!-- BorrowerAsset -->

```

```

<!ELEMENT Asset (AccountNbr? , AssetDescription? ,
InstitutionName?, Address?, NbrShares? , Asset:TypeCode? , Value?
)>

<!ELEMENT AccountNbr (#PCDATA )>
<!ATTLIST AccountNbr e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '30' >
<!ELEMENT AssetDescription (#PCDATA )>
<!ATTLIST AssetDescription e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '80' >
<!ELEMENT InstitutionName (#PCDATA )>
<!ATTLIST InstitutionName e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!ELEMENT NbrShares (#PCDATA )>
<!ATTLIST NbrShares e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT Asset:TypeCode (#PCDATA )>
<!ATTLIST Asset:TypeCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '3' >
<!ELEMENT Value (#PCDATA )>
<!ATTLIST Value e-dtype NMTOKEN #FIXED 'number' >

```

Borr_Address.dtd

```

<!-- Borrower Address -->
<!ELEMENT BorrowerAddress (Address, NbrMonths? , NbrYears? ,
PresentFormerCode? , OwnRentCode? )>

<!ELEMENT NbrMonths (#PCDATA )>
<!ATTLIST NbrMonths e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT NbrYears (#PCDATA )>
<!ATTLIST NbrYears e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT PresentFormerCode (#PCDATA )>
<!ATTLIST PresentFormerCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT OwnRentCode (#PCDATA )>
<!ATTLIST OwnRentCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >

```

Borr_Auto.dtd

```

<!-- Automobile -->

<!ELEMENT Automobile ( AutoMakeModel? ,
AutoValue? ,
AutoYear? )>

<!ELEMENT AutoMakeModel (#PCDATA )>
<!ATTLIST AutoMakeModel e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '30' >
<!ELEMENT AutoValue (#PCDATA )>
<!ATTLIST AutoValue e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT AutoYear (#PCDATA )>
<!ATTLIST AutoYear e-dtype NMTOKEN #FIXED 'i4' >

```

Borr_LifeIns.dtd

```

<!-- Life Insurance -->
<!ELEMENT LifeInsurance (AccntNbr? , FaceAmt? , MktValue? )>

<!ELEMENT AccntNbr (#PCDATA )>
<!ATTLIST AccntNbr e-dtype NMTOKEN #FIXED 'string'
                e-dSize NMTOKEN #FIXED '30' >

<!ELEMENT FaceAmt (#PCDATA )>
<!ATTLIST FaceAmt e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT MktValue (#PCDATA )>
<!ATTLIST MktValue e-dtype NMTOKEN #FIXED 'number' >

```

BureauScore.dtd

```

<!-- BureauScore.dtd >
TBD

```

Buydown.dtd

```

<!-- Buydown -->

<!ELEMENT Buydown ( BaseDateCode? ,
                    BuydownDuration? ,
                    BuydownFrequency? ,
                    FundingCode? ,
                    IncreaseRate? ,
                    BuydownTypeCode? )>

<!ELEMENT BaseDateCode (#PCDATA )>
<!ATTLIST BaseDateCode e-dtype NMTOKEN #FIXED 'string'
                e-dSize NMTOKEN #FIXED '1' >

<!ELEMENT BuydownDuration (#PCDATA )>
<!ATTLIST BuydownDuration e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT BuydownFrequency (#PCDATA )>
<!ATTLIST BuydownFrequency e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT FundingCode (#PCDATA )>
<!ATTLIST FundingCode e-dtype NMTOKEN #FIXED 'string'
                e-dSize NMTOKEN #FIXED '1' >

<!ELEMENT IncreaseRate (#PCDATA )>
<!ATTLIST IncreaseRate e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT BuydownTypeCode (#PCDATA )>
<!ATTLIST BuydownTypeCode e-dtype NMTOKEN #FIXED 'string'
                e-dSize NMTOKEN #FIXED '1' >

```

Closing.dtd

```

<!-- Closing -->

<!ELEMENT Closing ( BrokerCommisionBasedOnPrice? ,
                    BrokerCommisionPct? ,
                    BrokerCommisionTo701? ,

```

```

BrokerCommisionTo702? ,
BrokerCommisionAmount? ,
BrokerCommisionToAmount701? ,
BrokerCommisionToAmount702? ,
ClosingAgentKey? ,
DeedAmount1201? ,
DeedAmount1202? ,
DeedAmount1203? ,
MortgageAmount1201? ,
MortgageAmount1202? ,
MortgageAmount1203? ,
NotaryCommissionExpiresDate? ,
NotaryName? ,
OccupyCurrently ,
OccupySubjectPropertyDate? ,
OccupyUponCloseofEscrow ,
ReleasesAmount1201? )>

<!--ELEMENT BrokerCommisionBasedOnPrice (#PCDATA )>
<!--ATTLIST BrokerCommisionBasedOnPrice e-dtype NMTOKEN #FIXED
'number' >
<!--ELEMENT BrokerCommisionPct (#PCDATA )>
<!--ATTLIST BrokerCommisionPct e-dtype NMTOKEN #FIXED 'r8' >
<!--ELEMENT BrokerCommisionTo701 (#PCDATA )>
<!--ATTLIST BrokerCommisionTo701 e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT BrokerCommisionTo702 (#PCDATA )>
<!--ATTLIST BrokerCommisionTo702 e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT BrokerCommissionAmount (#PCDATA )>
<!--ATTLIST BrokerCommissionAmount e-dtype NMTOKEN #FIXED 'number'
>
<!--ELEMENT BrokerCommissionToAmount701 (#PCDATA )>
<!--ATTLIST BrokerCommissionToAmount701 e-dtype NMTOKEN #FIXED
'number' >
<!--ELEMENT BrokerCommissionToAmount702 (#PCDATA )>
<!--ATTLIST BrokerCommissionToAmount702 e-dtype NMTOKEN #FIXED
'number' >
<!--ELEMENT ClosingAgentKey (#PCDATA )>
<!--ATTLIST ClosingAgentKey e-dtype NMTOKEN #FIXED 'i4' >
<!--ELEMENT DeedAmount1201 (#PCDATA )>
<!--ATTLIST DeedAmount1201 e-dtype NMTOKEN #FIXED 'number' >
<!--ELEMENT DeedAmount1202 (#PCDATA )>
<!--ATTLIST DeedAmount1202 e-dtype NMTOKEN #FIXED 'number' >
<!--ELEMENT DeedAmount1203 (#PCDATA )>
<!--ATTLIST DeedAmount1203 e-dtype NMTOKEN #FIXED 'number' >
<!--ELEMENT MortgageAmount1201 (#PCDATA )>
<!--ATTLIST MortgageAmount1201 e-dtype NMTOKEN #FIXED 'number' >
<!--ELEMENT MortgageAmount1202 (#PCDATA )>
<!--ATTLIST MortgageAmount1202 e-dtype NMTOKEN #FIXED 'number' >
<!--ELEMENT MortgageAmount1203 (#PCDATA )>
<!--ATTLIST MortgageAmount1203 e-dtype NMTOKEN #FIXED 'number' >
<!--ELEMENT NotaryCommissionExpiresDate (#PCDATA )>
<!--ATTLIST NotaryCommissionExpiresDate e-dtype NMTOKEN #FIXED
'dateTime' >
<!--ELEMENT NotaryName (#PCDATA )>
<!--ATTLIST NotaryName e-dtype NMTOKEN #FIXED 'string'

```

```

                                e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT   OccupyCurrently   (#PCDATA )>
<!--ATTLIST   OccupyCurrently   e-dtype NMTOKEN #FIXED 'boolean' >
<!--ELEMENT   OccupySubjectPropertyDate   (#PCDATA )>
<!--ATTLIST   OccupySubjectPropertyDate   e-dtype NMTOKEN #FIXED
'dateTime' >
<!--ELEMENT   OccupyUponCloseofEscrow   (#PCDATA )>
<!--ATTLIST   OccupyUponCloseofEscrow   e-dtype NMTOKEN #FIXED
'boolean' >
<!--ELEMENT   ReleasesAmount1201   (#PCDATA )>
<!--ATTLIST   ReleasesAmount1201   e-dtype NMTOKEN #FIXED 'number' >

```

ClosingAgent.dtd

```

<!-- Closing Agent -->

<!--ELEMENT   ClosingAgent   (
                                Addr1? ,
                                Addr2? ,
                                City? ,
                                County? ,
                                Key? ,
                                Name? ,
                                Phone? ,
                                State? ,
                                TIN? ,
                                Zip? )>

<!--ELEMENT   Addr1   (#PCDATA )>
<!--ATTLIST   Addr1   e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT   Addr2   (#PCDATA )>
<!--ATTLIST   Addr2   e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT   City   (#PCDATA )>
<!--ATTLIST   City   e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT   County   (#PCDATA )>
<!--ATTLIST   County   e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT   Key   (#PCDATA )>
<!--ATTLIST   Key   e-dtype NMTOKEN #FIXED 'i4' >
<!--ELEMENT   Name   (#PCDATA )>
<!--ATTLIST   Name   e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT   Phone   (#PCDATA )>
<!--ATTLIST   Phone   e-dtype NMTOKEN #FIXED 'r8' >
<!--ELEMENT   State   (#PCDATA )>
<!--ATTLIST   State   e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '2' >
<!--ELEMENT   TIN   (#PCDATA )>
<!--ATTLIST   TIN   e-dtype NMTOKEN #FIXED 'i4' >
<!--ELEMENT   Zip   (#PCDATA )>
<!--ATTLIST   Zip   e-dtype NMTOKEN #FIXED 'i4' >

```

Commercial.dtd

```
<!-- Commercial.dtd >
TBD
```

CommunityLending.dtd

```
<!-- Community Lending -->

<!ELEMENT CommunityLending ( IncomeLimit? ,
                               Product? ,
                               CommunitySecondsCode? ,
                               FannieNeighborsEligibleCode? ,
                               HUDMedianIncome? ,
                               IncomeLimitAdjustmentFactors? )>

<!ELEMENT IncomeLimit (#PCDATA )>
<!ATTLIST IncomeLimit e-dtype NMTOKEN #FIXED 'number' >

<!ELEMENT Product (#PCDATA )>
<!ATTLIST Product e-dtype NMTOKEN #FIXED 'string'
                                     e-dSize NMTOKEN
#FIXED '40' >
<!ELEMENT CommunitySecondsCode (#PCDATA )>
<!ATTLIST CommunitySecondsCode e-dtype NMTOKEN #FIXED 'string'
                                     e-dSize NMTOKEN
#FIXED '1' >
<!ELEMENT FannieNeighborsEligibleCode (#PCDATA )>
<!ATTLIST FannieNeighborsEligibleCode e-dtype NMTOKEN #FIXED
'string'
                                     e-dSize
NMTOKEN #FIXED '1' >
<!ELEMENT HUDMedianIncome (#PCDATA )>
<!ATTLIST HUDMedianIncome e-dtype NMTOKEN #FIXED 'number' >

<!ELEMENT IncomeLimitAdjustmentFactors (#PCDATA )>
<!ATTLIST IncomeLimitAdjustmentFactors e-dtype NMTOKEN #FIXED
'r8' >
```

Company.dtd

```
<!-- Company.dtd >
TBD
```

Condition.dtd

```
<!-- Condition.dtd >
TBD
```

Condo.dtd

```
<!-- Condo.dtd >
TBD
```

CreditAddress.dtd

```
<!-- CreditAddress.dtd >
TBD
```

CreditHistory.dtd

```
<!--Credit History -->
<!ELEMENT CreditHistory (Alias*, OtherCredit*)>
```

CreditReport.dtd

```
<!-- CreditReport.dtd >
TBD
```

Declarations.dtd

```
<!-- Borrower Declarations -->
<!ELEMENT Declarations (DeclarationType, Answer,
DeclarationExplanation?)>

<!ELEMENT DeclarationType (#PCDATA)>
<!ATTLIST DeclarationType Judgements      CDATA      #IMPLIED
                           Bankrupt        CDATA      #IMPLIED
                           Foreclosed       CDATA      #IMPLIED
                           Lawsuits        CDATA      #IMPLIED
                           LoanForeclosed  CDATA      #IMPLIED
                           Delinquencies   CDATA      #IMPLIED
                           Obligations     CDATA      #IMPLIED
                           BorrowedDown    CDATA      #IMPLIED
                           Comaker         CDATA      #IMPLIED
                           USCitizen       CDATA      #IMPLIED
                           Alien           CDATA      #IMPLIED
                           OccupyProperty  CDATA      #IMPLIED
                           PreviousOwned   CDATA      #IMPLIED
                           e-dtype NMTOKEN  #FIXED 'string'
                           e-dSize NMTOKEN  #FIXED '2' >

<!ELEMENT Answer (#PCDATA )>
<!ATTLIST Answer  e-dtype NMTOKEN  #FIXED 'string'
                  e-dSize NMTOKEN  #FIXED '10' >

<!ELEMENT DeclarationExplanation (#PCDATA )>
<!ATTLIST DeclarationExplanation e-dtype NMTOKEN  #FIXED 'string'
                                  e-dSize NMTOKEN  #FIXED '50' >
```

Depend.dtd

```

<!-- BorrowerDependents -->

<!ELEMENT Dependents ( DependentAge? )>

<!ELEMENT DependentAge (#PCDATA )>
<!ATTLIST DependentAge e-dtype NMTOKEN #FIXED 'i4' >

```

DownPayment.dtd

```

<!-- Down Payment -->

<!ELEMENT DownPayment (
    DownPaymentAmount? ,
    Explanation? ,
    DownPaymentTypeCode? )>

<!ELEMENT DownPaymentAmount (#PCDATA )>
<!ATTLIST DownPaymentAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT Explanation (#PCDATA )>
<!ATTLIST Explanation e-dtype NMTOKEN #FIXED 'string'
    e-dSize NMTOKEN #FIXED '80' >
<!ELEMENT DownPaymentTypeCode (#PCDATA )>
<!ATTLIST DownPaymentTypeCode e-dtype NMTOKEN #FIXED 'string'
    e-dSize NMTOKEN #FIXED '2' >

```

Employer.dtd

```

<!-- Employer -->
<!ELEMENT Employer (Address? , BusinessPhone? , EmployedFromDate?
, EmployedToDate? , EmployerName? , EmploymentCode? ,
MonthlyIncome? , PositionTitle? , SelfEmployedCode? ,
YearsInProfession? , YearsThisJob? )>

<!ELEMENT BusinessPhone (#PCDATA )>
<!ATTLIST BusinessPhone e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT EmployedFromDate (#PCDATA )>
<!ATTLIST EmployedFromDate e-dtype NMTOKEN #FIXED 'dateTime' >
<!ELEMENT EmployedToDate (#PCDATA )>
<!ATTLIST EmployedToDate e-dtype NMTOKEN #FIXED 'dateTime' >
<!ELEMENT EmployerName (#PCDATA )>
<!ATTLIST EmployerName e-dtype NMTOKEN #FIXED 'string'
    e-dSize NMTOKEN #FIXED '35' >
<!ELEMENT EmploymentCode (#PCDATA )>
<!ATTLIST EmploymentCode e-dtype NMTOKEN #FIXED 'string'
    e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT MonthlyIncome (#PCDATA )>
<!ATTLIST MonthlyIncome e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT PositionTitle (#PCDATA )>
<!ATTLIST PositionTitle e-dtype NMTOKEN #FIXED 'string'
    e-dSize NMTOKEN #FIXED '25' >
<!ELEMENT SelfEmployedCode (#PCDATA )>
<!ATTLIST SelfEmployedCode e-dtype NMTOKEN #FIXED 'string'
    e-dSize NMTOKEN #FIXED '1' >

```

```

<!ELEMENT YearsInProfession  (#PCDATA )>
<!ATTLIST YearsInProfession  e-dtype NMTOKEN  #FIXED 'i4'  >
<!ELEMENT YearsThisJob      (#PCDATA )>
<!ATTLIST YearsThisJob      e-dtype NMTOKEN  #FIXED 'i4'  >
<!ELEMENT PrimaryEmployer   (#PCDATA )>
<!ATTLIST PrimaryEmployer   e-dtype NMTOKEN  #FIXED 'string' >

```

EscrowAnalysis.dtd

```

<!-- Escrow Analysis -->

<!ELEMENT  EscrowAnalysis (      BalanceAmount? ,
                                CushionAmount? ,
                                DepositAmount? ,
                                Description? ,
                                Key? ,
                                Month? ,
                                PaymentAmount? )>

<!ELEMENT  BalanceAmount   (#PCDATA )>
<!ATTLIST  BalanceAmount   e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT  CushionAmount   (#PCDATA )>
<!ATTLIST  CushionAmount   e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT  DepositAmount   (#PCDATA )>
<!ATTLIST  DepositAmount   e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT  Description     (#PCDATA )>
<!ATTLIST  Description     e-dtype NMTOKEN  #FIXED 'string'
                                                e-dSize NMTOKEN
#FIXED '35' >
<!ELEMENT  Key              (#PCDATA )>
<!ATTLIST  Key              e-dtype NMTOKEN  #FIXED 'i4'  >
<!ELEMENT  Month            (#PCDATA )>
<!ATTLIST  Month            e-dtype NMTOKEN  #FIXED 'i4'  >
<!ELEMENT  PaymentAmount    (#PCDATA )>
<!ATTLIST  PaymentAmount    e-dtype NMTOKEN  #FIXED 'number' >

```

Expense.dtd

```

<!-- Borrower Expense -->
<!ELEMENT Expense (Address, Expense:MonthlyAmount? , MonthsToPay?
, OwedTo? , Expense:TypeCode? )>

<!ELEMENT Expense:MonthlyAmount  (#PCDATA )>
<!ATTLIST Expense:MonthlyAmount  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT MonthsToPay            (#PCDATA )>
<!ATTLIST MonthsToPay            e-dtype NMTOKEN  #FIXED 'i4'  >
<!ELEMENT OwedTo                 (#PCDATA )>
<!ATTLIST OwedTo                 e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '60' >
<!ELEMENT Expense:TypeCode       (#PCDATA )>
<!ATTLIST Expense:TypeCode       e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '3'  >

```

Farm.dtd

```
<!-- Farm.dtd >
TBD
```

Fees.dtd

```
<!-- Fees -->
<!ELEMENT Fees (FeeAmount? , BorrowerAmount? , FeeCalcTypeCode? ,
FeeDescription? , FeeEscrowMonths? , FeeHUDNumber? , FeeInAPRCode?
, FeeLenderAmount? , FeeMaximumAmount? , FeeMinimumAmount? ,
FeePOCCCode? , FeeSellerAmount? )>

<!ELEMENT FeeAmount (#PCDATA )>
<!ATTLIST FeeAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT BorrowerAmount (#PCDATA )>
<!ATTLIST BorrowerAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT FeeCalcTypeCode (#PCDATA )>
<!ATTLIST FeeCalcTypeCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT FeeDescription (#PCDATA )>
<!ATTLIST FeeDescription e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '30' >
<!ELEMENT FeeEscrowMonths (#PCDATA )>
<!ATTLIST FeeEscrowMonths e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT FeeHUDNumber (#PCDATA )>
<!ATTLIST FeeHUDNumber e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT FeeInAPRCode (#PCDATA )>
<!ATTLIST FeeInAPRCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT FeeLenderAmount (#PCDATA )>
<!ATTLIST FeeLenderAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT FeeMaximumAmount (#PCDATA )>
<!ATTLIST FeeMaximumAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT FeeMinimumAmount (#PCDATA )>
<!ATTLIST FeeMinimumAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT FeePOCCCode (#PCDATA )>
<!ATTLIST FeePOCCCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT FeeSellerAmount (#PCDATA )>
<!ATTLIST FeeSellerAmount e-dtype NMTOKEN #FIXED 'number' >
```

FeeTotals.dtd

```
<!-- Fee Totals -->

<!ELEMENT FeeTotals ( DiscountBorrowerPercent? ,
DiscountLenderPercent? ,
DiscountSellerPercent? ,
TotalClosingCostsBorrAmount? ,
TotalClosingCostsLenderAmount? ,
TotalClosingCostsSellerAmount? )>

<!ELEMENT DiscountBorrowerPercent (#PCDATA )>
```

```

<!--ATTLIST DiscountBorrowerPercent e-dtype NMTOKEN #FIXED 'r8' -->
<!--ELEMENT DiscountLenderPercent (#PCDATA)-->
<!--ATTLIST DiscountLenderPercent e-dtype NMTOKEN #FIXED 'r8' -->
<!--ELEMENT DiscountSellerPercent (#PCDATA)-->
<!--ATTLIST DiscountSellerPercent e-dtype NMTOKEN #FIXED 'r8' -->
<!--ELEMENT TotalClosingCostsBorrAmount (#PCDATA)-->
<!--ATTLIST TotalClosingCostsBorrAmount e-dtype NMTOKEN #FIXED
'number' -->
<!--ELEMENT TotalClosingCostsLenderAmount (#PCDATA)-->
<!--ATTLIST TotalClosingCostsLenderAmount e-dtype NMTOKEN #FIXED
'number' -->
<!--ELEMENT TotalClosingCostsSellerAmount (#PCDATA)-->
<!--ATTLIST TotalClosingCostsSellerAmount e-dtype NMTOKEN #FIXED
'number' -->

```

Fha.dtd

```

<!-- FHA -->

<!--ELEMENT FHA (AllowableRepairs? , MIFirstRenewalRatePercent? ,
MIFirstRenewalTerm? , MIREfundAmount? , MISsecondRenewalRatePercent?
, MISsecondRenewalTerm? , MIThirdRenewalRatePercent? ,
MIThirdRenewalTerm? , MIUpfrontPercent? , SectionOfActCode?,
CommunityLending? )-->

<!--ELEMENT AllowableRepairs (#PCDATA)-->
<!--ATTLIST AllowableRepairs e-dtype NMTOKEN #FIXED 'number' -->
<!--ELEMENT MIFirstRenewalRatePercent (#PCDATA)-->
<!--ATTLIST MIFirstRenewalRatePercent e-dtype NMTOKEN #FIXED 'r8' -->
<!--ELEMENT MIFirstRenewalTerm (#PCDATA)-->
<!--ATTLIST MIFirstRenewalTerm e-dtype NMTOKEN #FIXED 'i4' -->
<!--ELEMENT MIREfundAmount (#PCDATA)-->
<!--ATTLIST MIREfundAmount e-dtype NMTOKEN #FIXED 'number' -->
<!--ELEMENT MISsecondRenewalRatePercent (#PCDATA)-->
<!--ATTLIST MISsecondRenewalRatePercent e-dtype NMTOKEN #FIXED 'r8'
-->
<!--ELEMENT MISsecondRenewalTerm (#PCDATA)-->
<!--ATTLIST MISsecondRenewalTerm e-dtype NMTOKEN #FIXED 'i4' -->
<!--ELEMENT MIThirdRenewalRatePercent (#PCDATA)-->
<!--ATTLIST MIThirdRenewalRatePercent e-dtype NMTOKEN #FIXED 'r8' -->
<!--ELEMENT MIThirdRenewalTerm (#PCDATA)-->
<!--ATTLIST MIThirdRenewalTerm e-dtype NMTOKEN #FIXED 'i4' -->
<!--ELEMENT MIUpfrontPercent (#PCDATA)-->
<!--ATTLIST MIUpfrontPercent e-dtype NMTOKEN #FIXED 'r8' -->
<!--ELEMENT SectionOfActCode (#PCDATA)-->
<!--ATTLIST SectionOfActCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '13' -->

```

Flood.dtd

```

<!-- Flood -->

<!--ELEMENT Flood (Address?, Comments? , PreparerName? ,
NFIPCBRAorOPADesignationDate? , NFIPCommunityName? ,

```

```
NFIPCommunityNumber? , NFIPCommunityParticipates ,
NFIPEmergencyProgram , NFIPZone? , NFIPLomaLomr , NFIPLomaLomrDate?
, NFIPMapEffectiveDate? , NFIPMapNumber? , NFIPNoMapAvailable ,
NFIPRegularProgram , NFIPStructureInCBRAorOPA ,
NFIPStructureInSpecialHazard )>
```

```
<!--ELEMENT Comments (#PCDATA )>
<!--ATTLIST Comments e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '255' >
<!--ELEMENT PreparerName (#PCDATA )>
<!--ATTLIST PreparerName e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT NFIPCBRAorOPADesignationDate (#PCDATA )>
<!--ATTLIST NFIPCBRAorOPADesignationDate e-dtype NMTOKEN #FIXED
'dateTime' >
<!--ELEMENT NFIPCommunityName (#PCDATA )>
<!--ATTLIST NFIPCommunityName e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!--ELEMENT NFIPCommunityNumber (#PCDATA )>
<!--ATTLIST NFIPCommunityNumber e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '6' >
<!--ELEMENT NFIPCommunityParticipates (#PCDATA )>
<!--ATTLIST NFIPCommunityParticipates e-dtype NMTOKEN #FIXED
'boolean' >
<!--ELEMENT NFIPEmergencyProgram (#PCDATA )>
<!--ATTLIST NFIPEmergencyProgram e-dtype NMTOKEN #FIXED 'boolean' >
<!--ELEMENT NFIPZone (#PCDATA )>
<!--ATTLIST NFIPZone e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '4' >
<!--ELEMENT NFIPLomaLomr (#PCDATA )>
<!--ATTLIST NFIPLomaLomr e-dtype NMTOKEN #FIXED 'boolean' >
<!--ELEMENT NFIPLomaLomrDate (#PCDATA )>
<!--ATTLIST NFIPLomaLomrDate e-dtype NMTOKEN #FIXED 'dateTime' >
<!--ELEMENT NFIPMapEffectiveDate (#PCDATA )>
<!--ATTLIST NFIPMapEffectiveDate e-dtype NMTOKEN #FIXED 'dateTime'
>
<!--ELEMENT NFIPMapNumber (#PCDATA )>
<!--ATTLIST NFIPMapNumber e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '11' >
<!--ELEMENT NFIPNoMapAvailable (#PCDATA )>
<!--ATTLIST NFIPNoMapAvailable e-dtype NMTOKEN #FIXED 'boolean' >
<!--ELEMENT NFIPRegularProgram (#PCDATA )>
<!--ATTLIST NFIPRegularProgram e-dtype NMTOKEN #FIXED 'boolean' >
<!--ELEMENT NFIPStructureInCBRAorOPA (#PCDATA )>
<!--ATTLIST NFIPStructureInCBRAorOPA e-dtype NMTOKEN #FIXED
'boolean' >
<!--ELEMENT NFIPStructureInSpecialHazard (#PCDATA )>
<!--ATTLIST NFIPStructureInSpecialHazard e-dtype NMTOKEN #FIXED
'boolean' >
```

GovernmentData.dtd

```
<!-- Government Data -->
```

```
<!--ELEMENT GovernmentData (EnergyEfficientNewHomeCode? ,
MortgageCreditCertificate? , SellerConcessions?, FHA?, VA? )>
```

```

<!ELEMENT EnergyEfficientNewHomeCode  (#PCDATA )>
<!ATTLIST EnergyEfficientNewHomeCode  e-dtype NMTOKEN  #FIXED
'string'
                                e-dSize NMTOKEN  #FIXED '1' >
<!ELEMENT MortgageCreditCertificate  (#PCDATA )>
<!ATTLIST MortgageCreditCertificate  e-dtype NMTOKEN  #FIXED
'number' >
<!ELEMENT SellerConcessions  (#PCDATA )>
<!ATTLIST SellerConcessions  e-dtype NMTOKEN  #FIXED 'number' >

```

Housing.dtd

```

<!-- Borrower Housing -->
<!ELEMENT Housing  (Housing:Code? , Housing:MonthlyAmount? ,
Housing:TypeCode? )>

<!ELEMENT Housing:Code  (#PCDATA )>
<!ATTLIST Housing:Code  e-dtype NMTOKEN  #FIXED 'string'
                        e-dSize NMTOKEN  #FIXED '1' >
<!ELEMENT Housing:MonthlyAmount  (#PCDATA )>
<!ATTLIST Housing:MonthlyAmount  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT Housing:TypeCode  (#PCDATA )>
<!ATTLIST Housing:TypeCode  e-dtype NMTOKEN  #FIXED 'string'
                        e-dSize NMTOKEN  #FIXED '2' >

```

Hud1Items.dtd

```

<!--Hud1Items -->
<!ELEMENT HUD1Items  ( HUD1Amount? ,
                        Description? ,
                        PaidFromDate? ,
                        PaidToDate? )>

<!ELEMENT HUD1Amount  (#PCDATA )>
<!ATTLIST HUD1Amount  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT Description  (#PCDATA )>
<!ATTLIST Description  e-dtype NMTOKEN  #FIXED 'string'
                        e-dSize NMTOKEN  #FIXED
'35' >
<!ELEMENT PaidFromDate  (#PCDATA )>
<!ATTLIST PaidFromDate  e-dtype NMTOKEN  #FIXED 'dateTime' >
<!ELEMENT PaidToDate  (#PCDATA )>
<!ATTLIST PaidToDate  e-dtype NMTOKEN  #FIXED 'dateTime' >

```

Income.dtd

```

<!-- Borrower Income -->

<!ELEMENT Income  ( IncomeTypeCode,
                    MonthlyAmount? )>

<!ELEMENT IncomeTypeCode  (#PCDATA )>

```



```

<!ATTLIST    IncomeTypeCode    e-dtype NMTOKEN    #FIXED 'string'
                                e-dSize NMTOKEN    #FIXED '2'  >
<!ELEMENT    MonthlyAmount    (#PCDATA )>
<!ATTLIST    MonthlyAmount    e-dtype NMTOKEN    #FIXED 'number' >

```

Inquiry.dtd

```

<!-- Inquiry.dtd >
TBD

```

Insurance.dtd

```

<!-- Insurance.dtd >
TBD

```

Investor.dtd

```

<!-- Investor.dtd >
TBD

```

Lender.dtd

```

<!-- Lender -->
<!ELEMENT Lender    (LenderName?, Address? )>

<!ELEMENT LenderName    (#PCDATA )>
<!ATTLIST LenderName    e-dtype NMTOKEN    #FIXED 'string'
                        e-dSize NMTOKEN    #FIXED '30'  >

```

Liability.dtd

```

<!-- Borrower Liability -->
<!ELEMENT Liability    (Liability:AccountNbr? , Balance? ,
Liability:Code? , Liability:MonthlyAmount? , MonthsLeft? ,
Liability:Name? , Address? , OmitCode? , REOAssetID? , ResubCode? ,
SatisfiedCode? )>

<!ELEMENT Liability:AccountNbr    (#PCDATA )>
<!ATTLIST Liability:AccountNbr    e-dtype NMTOKEN    #FIXED 'string'
                                e-dSize NMTOKEN    #FIXED '30'  >

<!ELEMENT Balance    (#PCDATA )>
<!ATTLIST Balance    e-dtype NMTOKEN    #FIXED 'number'  >
<!ELEMENT Liability:Code    (#PCDATA )>
<!ATTLIST Liability:Code    e-dtype NMTOKEN    #FIXED 'string'
                            e-dSize NMTOKEN    #FIXED '2'  >
<!ELEMENT Liability:MonthlyAmount    (#PCDATA )>
<!ATTLIST Liability:MonthlyAmount    e-dtype NMTOKEN    #FIXED 'number'
>
<!ELEMENT MonthsLeft    (#PCDATA )>
<!ATTLIST MonthsLeft    e-dtype NMTOKEN    #FIXED 'i4'  >
<!ELEMENT Liability:Name    (#PCDATA )>

```

```

<!ATTLIST Liability:Name e-dtype NMToken #FIXED 'string'
                        e-dSize NMToken #FIXED '35' >
<!ELEMENT OmitCode (#PCDATA )>
<!ATTLIST OmitCode e-dtype NMToken #FIXED 'string'
                e-dSize NMToken #FIXED '1' >
<!ELEMENT REOAssetID (#PCDATA )>
<!ATTLIST REOAssetID e-dtype NMToken #FIXED 'int' >
<!ELEMENT ResubCode (#PCDATA )>
<!ATTLIST ResubCode e-dtype NMToken #FIXED 'string'
                e-dSize NMToken #FIXED '1' >
<!ELEMENT SatisfiedCode (#PCDATA )>
<!ATTLIST SatisfiedCode e-dtype NMToken #FIXED 'string'
                e-dSize NMToken #FIXED '10' >

```

Loan_Details.dtd

```

<!-- Loan Details-->

<!ELEMENT LoanDetail (AgencyCaseNumber? , AmortTypeCode? ,
AmortTypeOther? , ARM? , AssumableCode? , AssumableLoanCode? ,
BalloonCode? , BalloonTerm? , BaseLoanAmount? ,
BorrowerDiscountAmount? , BorrowerMarriedToCoBorrCode? ,
BuydownCode? , BuydownRate? , CaseNumber? , CashToClose? ,
ConversionAmount? , ConversionFeeTypeCode? , ConversionRate? ,
DebtsToBePaidOff? , DemandFeatureCode? , DocumentationTypeCode? ,
DownPaymentOptionCode? , DownPaymentTotal? , EntityKey? ,
EscrowAnalysisCushionAmount? , EscrowsWaivedCode? ,
EscrowWaiverAllowedCode? , FinanceMIAAllowedCode? ,
FirstPaymentDate? , FirstTimeHomeBuyerCode? ,
HazardInsuranceRequiredCode? , HomebuyerEdCompleteCode? ,
InterestRate? , InterestRateTypeCode? , LateFeeAmount? ,
LateFeeNumberOfDays? , LateFeeTypeCode? , Lender? , LienTypeCode? ,
LoanAmount? , LoanPurposeCode? , LoanPurposeOther? , MaturityDate? ,
MaximumMortgageTerm? , MICoveragePercent? , MIInsurerCode? ,
MinimumLTVRequiringMI? , MinimumMortgageTerm? , MIRequiredCode? ,
MornetPlusCasefileID? , MortgageAppliedForCode? ,
MortgageAppliedForOther? , NegAmLimitPercent? ,
OwnerExistingMortgageCode? , PaymentAmount? , PaymentEscrowAmount?
, PaymentFrequencyCode? , PaymentPIAmount? , PrepaymentPenaltyCode?
, PrepaymentRestrictedCode? , PrepaymentRestrictionCode? ,
ProductDescription? , ProductFNMAPlanNumber? , ProductID? ,
PurposeRefinanceCode? , RefinanceModOptionCode? ,
RepaymentTypeCode? , ScheduledClosingDate? ,
ScheduledFirstPaymentDate? , SellerProvBelowMktFinCode? ,
ServicerKey? , StartupMortgageCode? , SubordinateFinancedAmount? ,
TermInMonths? , TotalEscrowAmountToClose? , TotalPrepays? ,
TotalSellerPays? , TypeOfRefinanceCode? , UpFrontMIFee? ,
UpFrontMIFeeFinanced? , UWScore* , RateLock* , Fees* , DownPayment* ,
Buydown* , HUD1Items* )>

<!ELEMENT AgencyCaseNumber (#PCDATA )>
<!ATTLIST AgencyCaseNumber e-dtype NMToken #FIXED 'string'
                e-dSize NMToken #FIXED '30' >

<!ELEMENT AmortTypeCode (#PCDATA )>
<!ATTLIST AmortTypeCode Fixed CDATA #IMPLIED

```

```

ARM      CDATA      #IMPLIED
GPM      CDATA      #IMPLIED
Other    CDATA      #IMPLIED
e-dtype  NMTOKEN    #FIXED 'string'
e-dSize  NMTOKEN    #FIXED '2' >
<!ELEMENT AmortTypeOther    (#PCDATA )>
<!ATTLIST AmortTypeOther    e-dtype NMTOKEN    #FIXED 'string'
                             e-dSize NMTOKEN    #FIXED '80' >
<!ELEMENT AssumableCode    (#PCDATA )>
<!ATTLIST AssumableCode    Y          CDATA      #IMPLIED
                             N          CDATA      #IMPLIED
                             e-dtype  NMTOKEN    #FIXED 'string'
                             e-dSize  NMTOKEN    #FIXED '1' >
<!ELEMENT AssumableLoanCode (#PCDATA )>
<!ATTLIST AssumableLoanCode Y.         CDATA      #IMPLIED
                             e-dtype  NMTOKEN    #FIXED 'string'
                             e-dSize  NMTOKEN    #FIXED '1' >
<!ELEMENT BalloonCode      (#PCDATA )>
<!ATTLIST BalloonCode      Y          CDATA      #IMPLIED
                             N          CDATA      #IMPLIED
                             e-dtype  NMTOKEN    #FIXED 'string'
                             e-dSize  NMTOKEN    #FIXED '1' >
<!ELEMENT BalloonTerm      (#PCDATA )>
<!ATTLIST BalloonTerm      e-dtype  NMTOKEN    #FIXED 'i4' >
<!ELEMENT BaseLoanAmount    (#PCDATA )>
<!ATTLIST BaseLoanAmount    e-dtype  NMTOKEN    #FIXED 'number' >

<!ELEMENT BorrowerDiscountAmount (#PCDATA )>
<!ATTLIST BorrowerDiscountAmount e-dtype NMTOKEN #FIXED 'number'
>

<!ELEMENT BorrowerMarriedToCoBorrCode (#PCDATA )>
<!ATTLIST BorrowerMarriedToCoBorrCode e-dtype NMTOKEN #FIXED
'string'
                                     e-dSize
NMTOKEN #FIXED '1' >

<!ELEMENT BuydownCode      (#PCDATA )>
<!ATTLIST BuydownCode      e-dtype  NMTOKEN    #FIXED 'string'
                             e-dSize  NMTOKEN    #FIXED '1' >

<!ELEMENT BuydownRate      (#PCDATA )>
<!ATTLIST BuydownRate      e-dtype  NMTOKEN    #FIXED 'number' >

<!ELEMENT CaseNumber        (#PCDATA )>
<!ATTLIST CaseNumber        e-dtype  NMTOKEN    #FIXED 'string'
                             e-dSize  NMTOKEN    #FIXED '15' >
<!ELEMENT CashToClose       (#PCDATA )>
<!ATTLIST CashToClose       e-dtype  NMTOKEN    #FIXED 'number' >
<!ELEMENT ConversionAmount  (#PCDATA )>
<!ATTLIST ConversionAmount  e-dtype  NMTOKEN    #FIXED 'r8' >
<!ELEMENT ConversionFeeTypeCode (#PCDATA )>
<!ATTLIST ConversionFeeTypeCode e-dtype NMTOKEN #FIXED 'string'
                             e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT ConversionRate    (#PCDATA )>
<!ATTLIST ConversionRate    e-dtype  NMTOKEN    #FIXED 'r8' >
<!ELEMENT DebtsToBePaidOff  (#PCDATA )>

```

```

<!--ATTLIST DebtsToBePaidOff e-dtype NMTOKEN #FIXED 'number' -->
<!--ELEMENT DemandFeatureCode (#PCDATA)-->
<!--ATTLIST DemandFeatureCode Y CDATA #IMPLIED
                                N CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' -->
<!--ELEMENT DocumentationTypeCode (#PCDATA)-->
<!--ATTLIST DocumentationTypeCode Full CDATA #IMPLIED
                                Alternative CDATA #IMPLIED
                                Streamlined CDATA #IMPLIED
                                Refinance CDATA #IMPLIED
                                ReducedNo CDATA #IMPLIED
                                Documentation CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED
'string'
                                e-dSize NMTOKEN #FIXED '1'
-->

<!--ELEMENT DownPaymentOptionCode (#PCDATA)-->
<!--ATTLIST DownPaymentOptionCode e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED
'1' -->

<!--ELEMENT DownPaymentTotal (#PCDATA)-->
<!--ATTLIST DownPaymentTotal e-dtype NMTOKEN #FIXED 'number' -->

<!--ELEMENT EscrowAnalysisCushionAmount (#PCDATA)-->
<!--ATTLIST EscrowAnalysisCushionAmount e-dtype NMTOKEN #FIXED
'number' -->

<!--ELEMENT EscrowsWaivedCode (#PCDATA)-->
<!--ATTLIST EscrowsWaivedCode Y CDATA #IMPLIED
                                N CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' -->

<!--ELEMENT EscrowWaiverAllowedCode (#PCDATA)-->
<!--ATTLIST EscrowWaiverAllowedCode Y CDATA #IMPLIED
                                N CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED
'string'
                                e-dSize NMTOKEN #FIXED '1' -->

<!--ELEMENT EntityKey (#PCDATA)-->
<!--ATTLIST EntityKey e-dtype NMTOKEN #FIXED 'i4' -->
<!--ELEMENT FinanceMIAAllowedCode (#PCDATA)-->
<!--ATTLIST FinanceMIAAllowedCode Y CDATA #IMPLIED
                                N CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' -->
<!--ELEMENT FirstPaymentDate (#PCDATA)-->
<!--ATTLIST FirstPaymentDate e-dtype NMTOKEN #FIXED 'dateTime' -->
<!--ELEMENT FirstTimeHomeBuyerCode (#PCDATA)-->
<!--ATTLIST FirstTimeHomeBuyerCode Y CDATA #IMPLIED
                                N CDATA #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' -->

```

```

<!ELEMENT HazardInsuranceRequiredCode  (#PCDATA )>
<!--ATTLIST HazardInsuranceRequiredCode  Y          CDATA      #IMPLIED
                                           N          CDATA      #IMPLIED
                                           e-dtype  NMTOKEN  #FIXED
'string'
                                           e-dSize  NMTOKEN  #FIXED '1'
>
<!ELEMENT HomebuyerEdCompleteCode  (#PCDATA )>
<!--ATTLIST HomebuyerEdCompleteCode  Y          CDATA      #IMPLIED
                                           N          CDATA      #IMPLIED
                                           e-dtype  NMTOKEN  #FIXED 'string'
                                           e-dSize  NMTOKEN  #FIXED '1' >

<!ELEMENT InterestRate  (#PCDATA )>
<!--ATTLIST InterestRate  e-dtype  NMTOKEN  #FIXED 'r8' >
<!--ELEMENT InterestRateTypeCode  (#PCDATA )>
<!--ATTLIST InterestRateTypeCode  Fixed          CDATA      #IMPLIED
                                   Adjustable  CDATA      #IMPLIED
                                   e-dtype      NMTOKEN  #FIXED 'string'
                                   e-dSize      NMTOKEN  #FIXED '1' >

<!--ELEMENT LateFeeAmount  (#PCDATA )>
<!--ATTLIST LateFeeAmount  e-dtype  NMTOKEN  #FIXED 'number' >

<!--ELEMENT LateFeeNumberofDays  (#PCDATA )>
<!--ATTLIST LateFeeNumberofDays  e-dtype  NMTOKEN  #FIXED 'number' >

<!--ELEMENT LateFeeTypeCode  (#PCDATA )>
<!--ATTLIST LateFeeTypeCode  e-dtype
'string'
                                   e-dSize
                                   NMTOKEN  #FIXED
'1' >

<!--ELEMENT LienTypeCode  (#PCDATA )>
<!--ATTLIST LienTypeCode  First  CDATA      #IMPLIED
                           Second CDATA      #IMPLIED
                           Other  CDATA      #IMPLIED
                           e-dtype NMTOKEN  #FIXED 'string'
                           e-dSize NMTOKEN  #FIXED '1' >

<!--ELEMENT LoanAmount  (#PCDATA )>
<!--ATTLIST LoanAmount  e-dtype  NMTOKEN  #FIXED 'number' >
<!--ELEMENT LoanPurposeCode  (#PCDATA )>
<!--ATTLIST LoanPurposeCode  Purchase          CDATA      #IMPLIED
                               Refinance         CDATA      #IMPLIED
                               Construction       CDATA      #IMPLIED
                               Construction-Permanent CDATA      #IMPLIED
                               e-dtype           NMTOKEN  #FIXED
'string'
                               e-dSize           NMTOKEN  #FIXED
'2' >
<!--ELEMENT LoanPurposeOther  (#PCDATA )>
<!--ATTLIST LoanPurposeOther  e-dtype  NMTOKEN  #FIXED 'string'
                               e-dSize  NMTOKEN  #FIXED '80' >

<!--ELEMENT MaturityDate  (#PCDATA )>
<!--ATTLIST MaturityDate  e-dtype  NMTOKEN  #FIXED 'dateTime' >
<!--ELEMENT MaximumMortgageTerm  (#PCDATA )>
<!--ATTLIST MaximumMortgageTerm  e-dtype  NMTOKEN  #FIXED 'i4' >

```

```

<!ELEMENT MICoveragePercent  (#PCDATA )>
<!--ATTLIST MICoveragePercent  e-dtype NMTOKEN  #FIXED 'r8' -->
<!--ELEMENT MIInsurerCode  (#PCDATA )>
<!--ATTLIST MIInsurerCode  e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '3' -->
<!--ELEMENT MinimumLTVRequiringMI  (#PCDATA )>
<!--ATTLIST MinimumLTVRequiringMI  e-dtype NMTOKEN  #FIXED 'r8' -->
<!--ELEMENT MinimumMortgageTerm  (#PCDATA )>
<!--ATTLIST MinimumMortgageTerm  e-dtype NMTOKEN  #FIXED 'i4' -->
<!--ELEMENT MIRequiredCode  (#PCDATA )>
<!--ATTLIST MIRequiredCode  Y          CDATA          #IMPLIED
                                N          CDATA          #IMPLIED
                                e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '1' -->
<!--ELEMENT MornetPlusCasefileID  (#PCDATA )>
<!--ATTLIST MornetPlusCasefileID  e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '30' -->
<!--ELEMENT MortgageAppliedForCode  (#PCDATA )>
<!--ATTLIST MortgageAppliedForCode  Conventional CDATA          #IMPLIED
                                FHA          CDATA          #IMPLIED
                                VA          CDATA          #IMPLIED
                                FHFA          CDATA          #IMPLIED
                                Other          CDATA          #IMPLIED
                                e-dtype NMTOKEN  #FIXED
'string'
                                e-dSize NMTOKEN  #FIXED '2'
>
<!--ELEMENT MortgageAppliedForOther  (#PCDATA )>
<!--ATTLIST MortgageAppliedForOther  e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '80' -->
<!--ELEMENT NegAmLimitPercent  (#PCDATA )>
<!--ATTLIST NegAmLimitPercent  e-dtype NMTOKEN  #FIXED 'r8' -->
<!--ELEMENT OwnerExistingMortgageCode  (#PCDATA )>
<!--ATTLIST OwnerExistingMortgageCode  e-dtype NMTOKEN  #FIXED
'string'
                                e-dSize NMTOKEN  #FIXED '2' -->
<!--ELEMENT PaymentAmount  (#PCDATA )>
<!--ATTLIST PaymentAmount  e-dtype NMTOKEN  #FIXED 'number' -->
<!--ELEMENT PaymentEscrowAmount  (#PCDATA )>
<!--ATTLIST PaymentEscrowAmount  e-dtype NMTOKEN  #FIXED 'number' -->
<!--ELEMENT PaymentFrequencyCode  (#PCDATA )>
<!--ATTLIST PaymentFrequencyCode  Monthly CDATA          #IMPLIED
                                Bi-Weekly CDATA          #IMPLIED
                                e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '2' -->
<!--ELEMENT PaymentPIAmount  (#PCDATA )>
<!--ATTLIST PaymentPIAmount  e-dtype NMTOKEN  #FIXED 'number' -->
<!--ELEMENT PrepaymentPenaltyCode  (#PCDATA )>
<!--ATTLIST PrepaymentPenaltyCode  Y          CDATA          #IMPLIED
                                N          CDATA          #IMPLIED
                                e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '1' -->
<!--ELEMENT PrepaymentRestrictedCode  (#PCDATA )>
<!--ATTLIST PrepaymentRestrictedCode  Y          CDATA          #IMPLIED
                                N          CDATA          #IMPLIED
                                e-dtype NMTOKEN  #FIXED
'string'

```

```

                                e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT PrepaymentRestrictionCode (#PCDATA )>
<!ATTLIST PrepaymentRestrictionCode Y          CDATA      #IMPLIED
                                N          CDATA      #IMPLIED
                                e-dtype NMTOKEN #FIXED
'string'
                                e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT ProductDescription (#PCDATA )>
<!ATTLIST ProductDescription e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '30' >
<!ELEMENT ProductFNMAPlanNumber (#PCDATA )>
<!ATTLIST ProductFNMAPlanNumber e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '5' >
<!ELEMENT ProductID (#PCDATA )>
<!ATTLIST ProductID e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '15' >
<!ELEMENT PurposeRefinanceCode (#PCDATA )>
<!ATTLIST PurposeRefinanceCode e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT RefinanceModOptionCode (#PCDATA )>
<!ATTLIST RefinanceModOptionCode Y          CDATA      #IMPLIED
                                N          CDATA      #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT RepaymentTypeCode (#PCDATA )>
<!ATTLIST RepaymentTypeCode P          CDATA      #IMPLIED
                                S          CDATA      #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT ScheduledClosingDate (#PCDATA )>
<!ATTLIST ScheduledClosingDate e-dtype NMTOKEN #FIXED 'dateTime'
>
<!ELEMENT ScheduledFirstPaymentDate (#PCDATA )>
<!ATTLIST ScheduledFirstPaymentDate e-dtype NMTOKEN #FIXED
'dateTime' >
<!ELEMENT SellerProvBelowMktFinCode (#PCDATA )>
<!ATTLIST SellerProvBelowMktFinCode Y          CDATA      #IMPLIED
                                N          CDATA      #IMPLIED
                                e-dtype NMTOKEN #FIXED
'string'
                                e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT ServicerKey (#PCDATA )>
<!ATTLIST ServicerKey e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT StartupMortgageCode (#PCDATA )>
<!ATTLIST StartupMortgageCode Y          CDATA      #IMPLIED
                                N          CDATA      #IMPLIED
                                U          CDATA      #IMPLIED
                                e-dtype NMTOKEN #FIXED 'string'
                                e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT SubordinateFinancedAmount (#PCDATA )>
<!ATTLIST SubordinateFinancedAmount e-dtype NMTOKEN #FIXED
'number' >
<!ELEMENT TermInMonths (#PCDATA )>
<!ATTLIST TermInMonths e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT TotalEscrowAmountToClose (#PCDATA )>
<!ATTLIST TotalEscrowAmountToClose e-dtype NMTOKEN #FIXED
'number' >

```

```

<!ELEMENT TotalPrepays  (#PCDATA )>
<!ATTLIST TotalPrepays  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT TotalSellerPays  (#PCDATA )>
<!ATTLIST TotalSellerPays  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT TypeOfRefinanceCode  (#PCDATA )>
<!ATTLIST TypeOfRefinanceCode  e-dtype NMTOKEN  #FIXED 'string'
                                e-dSize NMTOKEN  #FIXED '1' >
<!ELEMENT UpFrontMIFee  (#PCDATA )>
<!ATTLIST UpFrontMIFee  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT UpFrontMIFeeFinanced  (#PCDATA )>
<!ATTLIST UpFrontMIFeeFinanced  e-dtype NMTOKEN  #FIXED 'number' >

```

LoanSource.dtd

```

<!-- LoanSource.dtd >
TBD

```

Maintenance.dtd

```

<!-- Maintenance.dtd >
TBD

```

MortgageInsurance.dtd

```

<!-- MortgageInsurance.dtd >
TBD

```

OtherCredit.dtd

```

<!-- Other Credit -->
<!ELEMENT OtherCredit  (Amount? , TypeCode? )>

<!ELEMENT Amount  (#PCDATA )>
<!ATTLIST Amount  e-dtype NMTOKEN  #FIXED 'number' >
<!ELEMENT TypeCode  (#PCDATA )>
<!ATTLIST TypeCode  e-dtype NMTOKEN  #FIXED 'string'
                    e-dSize NMTOKEN  #FIXED '2' >

```

PaymentSummary.dtd

```

<!-- PaymentSummary.dtd >
TBD

```

Person.dtd

```

<!-- Person.dtd >
TBD

```

Personal.dtd

```

<!-- Borrower Personal -->

```



```

<!ELEMENT Personal (Age? , Bankruptcies? , CAIVR? , CoBorrCode? ,
CoBorrJointCode? , CreditRating? , CreditScoreTypeCode? ,
DepositAmount? , DepositHeldBy? , FirstName? , Foreclosures? ,
Generation? , HomePhone? , LastName? , MaritalStatusCode? ,
MiddleName? , NbrDependents? , RaceCode? , RaceOtherDescription? ,
RaceSexSuppliedCode? , SexCode? , SignatureDate? , SSN? ,
YrsSchool? , FederalTax? , LocalIncomeTax? , SocialSecurityTax? ,
StateTax? , TotalNonTaxableIncomeOther? ,
TotalNonTaxableIncomePrimary? , TotalTaxableIncomeOther? ,
TotalTaxableIncomePrimary? , Dependents* )>

<!ELEMENT Age (#PCDATA )>
<!ATTLIST Age e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT Bankruptcies (#PCDATA )>
<!ATTLIST Bankruptcies e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT CAIVR (#PCDATA )>
<!ATTLIST CAIVR e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '10' >
<!ELEMENT CoBorrCode (#PCDATA )>
<!ATTLIST CoBorrCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT CoBorrJointCode (#PCDATA )>
<!ATTLIST CoBorrJointCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT CreditRating (#PCDATA )>
<!ATTLIST CreditRating e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT CreditScoreTypeCode (#PCDATA )>
<!ATTLIST CreditScoreTypeCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT DeclarationTypeCode (#PCDATA )>
<!ATTLIST DeclarationTypeCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '2' >
<!ELEMENT DepositAmount (#PCDATA )>
<!ATTLIST DepositAmount e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT DepositHeldBy (#PCDATA )>
<!ATTLIST DepositHeldBy e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!ELEMENT FirstName (#PCDATA )>
<!ATTLIST FirstName e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!ELEMENT Foreclosures (#PCDATA )>
<!ATTLIST Foreclosures e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT Generation (#PCDATA )>
<!ATTLIST Generation e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '4' >
<!ELEMENT HomePhone (#PCDATA )>
<!ATTLIST HomePhone e-dtype NMTOKEN #FIXED 'r8' >
<!ELEMENT LastName (#PCDATA )>
<!ATTLIST LastName e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!ELEMENT MaritalStatusCode (#PCDATA )>
<!ATTLIST MaritalStatusCode e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT MiddleName (#PCDATA )>
<!ATTLIST MiddleName e-dtype NMTOKEN #FIXED 'string'
e-dSize NMTOKEN #FIXED '35' >
<!ELEMENT NbrDependents (#PCDATA )>

```

```

<!ATTLIST NbrDependents e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT RaceCode (#PCDATA )>
<!ATTLIST RaceCode e-dtype NMTOKEN #FIXED 'string'
           e-dSize NMTOKEN #FIXED '1' >
<!ELEMENT RaceOtherDescription (#PCDATA )>
<!ATTLIST RaceOtherDescription e-dtype NMTOKEN #FIXED 'string'
           e-dSize NMTOKEN #FIXED '30' >
<!ELEMENT RaceSexSuppliedCode (#PCDATA )>
<!ATTLIST RaceSexSuppliedCode e-dtype NMTOKEN #FIXED 'string'
           e-dSize NMTOKEN #FIXED '1' >

<!ELEMENT SexCode (#PCDATA )>
<!ATTLIST SexCode e-dtype NMTOKEN #FIXED 'string'
           e-dSize NMTOKEN #FIXED '1' >

<!ELEMENT SignatureDate (#PCDATA )>
<!ATTLIST SignatureDate e-dtype NMTOKEN #FIXED 'dateTime' >
<!ELEMENT SSN (#PCDATA )>
<!ATTLIST SSN e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT YrsSchool (#PCDATA )>
<!ATTLIST YrsSchool e-dtype NMTOKEN #FIXED 'i4' >
<!ELEMENT FederalTax (#PCDATA )>
<!ATTLIST FederalTax e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT LocalIncomeTax (#PCDATA )>
<!ATTLIST LocalIncomeTax e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT SocialSecurityTax (#PCDATA )>
<!ATTLIST SocialSecurityTax e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT StateTax (#PCDATA )>
<!ATTLIST StateTax e-dtype NMTOKEN #FIXED 'number' >
<!ELEMENT TotalNonTaxableIncomeOther (#PCDATA )>
<!ATTLIST TotalNonTaxableIncomeOther e-dtype NMTOKEN #FIXED
'number' >
<!ELEMENT TotalNonTaxableIncomePrimary (#PCDATA )>
<!ATTLIST TotalNonTaxableIncomePrimary e-dtype NMTOKEN #FIXED
'number' >
<!ELEMENT TotalTaxableIncomeOther (#PCDATA )>
<!ATTLIST TotalTaxableIncomeOther e-dtype NMTOKEN #FIXED 'number'
>
<!ELEMENT TotalTaxableIncomePrimary (#PCDATA )>
<!ATTLIST TotalTaxableIncomePrimary e-dtype NMTOKEN #FIXED
'number' >

```

PropertyDemographics.dtd

```

<!-- PropertyDemographics.dtd >
TBD

```

ProposedHousing.dtd

```

<!-- ProposedHousing.dtd >
TBD

```

PubicRecord.dtd

```

<!-- PublicRecord.dtd >
TBD

```

Ratelock.dtd

```

<!-- Rate Lock -->

<!ELEMENT   RateLock (   ConfirmationNbr? ,
                          ExpirationDate? ,
                          RequestedDate? ,
                          StatusCode? )>

<!ELEMENT   ConfirmationNbr   (#PCDATA )>
<!ATTLIST   ConfirmationNbr   e-dtype NMTOKEN   #FIXED 'string'
                                          e-dSize NMTOKEN   #FIXED
'11' >
<!ELEMENT   ExpirationDate   (#PCDATA )>
<!ATTLIST   ExpirationDate   e-dtype NMTOKEN   #FIXED 'dateTime' >
<!ELEMENT   RequestedDate   (#PCDATA )>
<!ATTLIST   RequestedDate   e-dtype NMTOKEN   #FIXED 'dateTime' >
<!ELEMENT   StatusCode   (#PCDATA )>
<!ATTLIST   StatusCode   e-dtype NMTOKEN   #FIXED 'string'
                                          e-dSize NMTOKEN   #FIXED '1' >

```

Reo.dtd

```

<!-- RealEstateOwned -->
<!ELEMENT RealEstateOwned (CurrResidenceCode? , DispositionCode? ,
Expenses? , GrossRentalIncome? , MarketValue? , MortgageLienAmount?
, MortgagePayment? , NetRentalIncome? , PropertyTypeCode? ,
SubjectPropertyCode?, Address? )>

<!ELEMENT CurrResidenceCode   (#PCDATA )>
<!ATTLIST CurrResidenceCode   e-dtype NMTOKEN   #FIXED 'string'
                                          e-dSize NMTOKEN   #FIXED '1' >

<!ELEMENT DispositionCode   (#PCDATA )>
<!ATTLIST DispositionCode   e-dtype NMTOKEN   #FIXED 'string'
                                          e-dSize NMTOKEN   #FIXED '1' >

<!ELEMENT Expenses   (#PCDATA )>
<!ATTLIST Expenses   e-dtype NMTOKEN   #FIXED 'number' >
<!ELEMENT GrossRentalIncome   (#PCDATA )>
<!ATTLIST GrossRentalIncome   e-dtype NMTOKEN   #FIXED 'number' >
<!ELEMENT MarketValue   (#PCDATA )>
<!ATTLIST MarketValue   e-dtype NMTOKEN   #FIXED 'number' >
<!ELEMENT MortgageLienAmount   (#PCDATA )>
<!ATTLIST MortgageLienAmount   e-dtype NMTOKEN   #FIXED 'number' >
<!ELEMENT MortgagePayment   (#PCDATA )>
<!ATTLIST MortgagePayment   e-dtype NMTOKEN   #FIXED 'number' >
<!ELEMENT NetRentalIncome   (#PCDATA )>
<!ATTLIST NetRentalIncome   e-dtype NMTOKEN   #FIXED 'number' >
<!ELEMENT PropertyTypeCode   (#PCDATA )>
<!ATTLIST PropertyTypeCode   Detached           CDATA   #IMPLIED
                              Attached           CDATA   #IMPLIED
                              Condominium        CDATA   #IMPLIED
                              PUD                CDATA   #IMPLIED
                              CO-OP             CDATA   #IMPLIED
                              High-Rise-Condo    CDATA   #IMPLIED
                              Manufactured-Housing CDATA   #IMPLIED

```

```

                                e-dtype          NMTOKEN   #FIXED
'string'
                                e-dSize          NMTOKEN   #FIXED
'2' >
<!ELEMENT SubjectPropertyCode  (#PCDATA )>
<!ATTLIST SubjectPropertyCode  e-dtype NMTOKEN   #FIXED 'string'
                                e-dSize NMTOKEN   #FIXED '1' >

```

ServiceProvider.dtd

```

<!-- Service Provider -->
<!ELEMENT ServiceProvider      (ServiceProviderCode? ,
ServiceProvider:Name?, Address?, Phone?, Relationship? )>

<!ELEMENT ServiceProviderCode  (#PCDATA )>
<!ATTLIST ServiceProviderCode e-dtype NMTOKEN   #FIXED 'string'
                                e-dSize NMTOKEN   #FIXED '1' >

<!ELEMENT ServiceProvider:Name (#PCDATA )>
<!ATTLIST ServiceProvider:Name e-dtype NMTOKEN   #FIXED 'string'
                                e-dSize NMTOKEN   #FIXED '30' >

<!ELEMENT Phone                (#PCDATA )>
<!ATTLIST Phone                e-dtype NMTOKEN   #FIXED 'r8' >
<!ELEMENT Relationship          (#PCDATA )>
<!ATTLIST Relationship          e-dtype NMTOKEN   #FIXED 'string'
                                e-dSize NMTOKEN   #FIXED '100' >

```

TitleHolders.dtd

```

<!-- Title Holders -->

<!ELEMENT TitleHolders (      TitleHolderKey? ,
                                TitleHolderName? )>

<!ELEMENT TitleHolderKey      (#PCDATA )>
<!ATTLIST TitleHolderKey      e-dtype NMTOKEN   #FIXED 'i4' >
<!ELEMENT TitleHolderName      (#PCDATA )>
<!ATTLIST TitleHolderName      e-dtype NMTOKEN   #FIXED 'string'
                                e-dSize NMTOKEN   #FIXED
'60' >

```

TitleInfo.dtd

```

<!-- TitleInfo.dtd >

```

Uwscore.dtd

```

<!-- Mortgage Under Writing Scores -->
<!ELEMENT UWScore              (#PCDATA )>
<!ATTLIST UWScore              e-dtype NMTOKEN   #FIXED 'string'
                                e-dSize NMTOKEN   #FIXED '3' >
<!ELEMENT Date                  (#PCDATA )>

```

```

<!-- ATTTLIST Date e-dtype NMToken #FIXED 'dateTime' -->
<!-- ELEMENT IDCode (#PCDATA) -->
<!-- ATTTLIST IDCode e-dtype NMToken #FIXED 'string'
e-dSize NMToken #FIXED '3' -->

```

Va.dtd

```

<!-- VA -->
<!-- ELEMENT VA ( MonthlyMaintenance? ,
MonthlyUtilities? ,
EntitlementAmount? ,
FundingFeeAmount? ,
FundingFeePercent? ) -->
<!-- ELEMENT MonthlyMaintenance (#PCDATA) -->
<!-- ATTTLIST MonthlyMaintenance e-dtype NMToken #FIXED 'number' -->
<!-- ELEMENT MonthlyUtilities (#PCDATA) -->
<!-- ATTTLIST MonthlyUtilities e-dtype NMToken #FIXED 'number' -->
<!-- ELEMENT EntitlementAmount (#PCDATA) -->
<!-- ATTTLIST EntitlementAmount e-dtype NMToken #FIXED 'number' -->
<!-- ELEMENT FundingFeeAmount (#PCDATA) -->
<!-- ATTTLIST FundingFeeAmount e-dtype NMToken #FIXED 'number' -->
<!-- ELEMENT FundingFeePercent (#PCDATA) -->
<!-- ATTTLIST FundingFeePercent e-dtype NMToken #FIXED 'r8' -->

```