



# MISMO® REFERENCE MODEL Version 3.6

## Release Notes

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## VERSION HISTORY

Document Date	Details
2023.5.19	Updated to include one enumeration definition change. Published for Candidate Recommendation.
2023.3.14	Published for Second Comment Period
2022.9.16	Published for Comment

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## INTRODUCTION

The MISMO® Residential Standards Governance Committee announces the release of Version 3.6 of the MISMO Reference Model for Candidate Recommendation.

MISMO Reference Model Version 3.6 primarily includes new data points and structures to support regulatory requirements and other mortgage industry business content. Changes to existing data points and structures are also included.

As a major release, Version 3.6 contains changes that are not compatible with previous releases. Compatibility with technical processes that work for Version 3.5 and earlier versions will vary depending upon the particular business scenario. For business cases in which either no Reference Model changes were made, or all changes were additive in nature, existing technical solutions may require little or no change. In business cases where Reference Model structures were renamed, moved, or deleted, existing solutions might require modification.

## WHAT VERSION 3.6 CONTAINS

Version 3.6 of the MISMO Reference Model includes changes and enhancements specific to:

- Notable update: the following three child containers were reused in PARCEL:  
GEOSPATIAL\_INFORMATION, UNIQUE\_PROPERTY\_IDENTIFICATIONS, FIPS\_INFORMATION
- Notable update: Structural housekeeping updates to DEAL\_SETS, DEALS, DOCUMENT\_SETS, SERVICERS containers were made to revert back to per Version 3.5 locations.
- Notable update: CarStorageAttachmentType – ‘attached’ enumeration definition update.
- New document data mapping for industry forms (VA Form 1880, Adverse Action, 4506T, 4506C)
- Support Fannie Mae and Freddie Mac’s new Uniform Appraisal Dataset
- Support Private Label RMBS mapping specification
- Support Closing Instructions mapping specification
- Support Servicing FDCPA requirements
- Support Pre Closing Document to Data specification
- Support FIPS Code API Toolkit
- Support Bids Wanted in Competition template
- Support Verifiable SMARTDoc® 3.0 Profile
- Maintenance changes to add, change, deprecate data points, enumerated values, containers

Revisions to existing Implementation Guides are underway to reflect Version 3.6 enhancements. For a complete listing of updates available in Version 3.6, listed in order of the specific development workgroup or community of practice that sponsored the change, please see the table below:

Work Group	Work Request #	Work Request Name	Brief Description
Architecture Work Group	WR2021_08	Structural Housekeeping Reference Model v3.6	Implemented minor changes to the MISMO Reference Model v3.6 to fix issues that do not conform to current architecture MEGs and guidance which were modified to more consistently align the Logical Data Model (LDM) and Entity Relationship Diagram (ERD) representations as well as forward technologies including JSON: <ul style="list-style-type: none"><li>▪ Eliminated the remaining _DETAIL containers that did not follow proper naming conventions from the LDM.</li></ul>

			<p>Several containers required a one-time refactoring which moved certain repeating children as well as _SUMMARY containers up to the parent container. Please refer to the Version Compare report for details.</p> <p>Based on feedback from the First Public Comment Period, the original updates were reversed for DEAL_SETS, DEALS, DOCUMENT_SETS, SERVICES containers as they could add unnecessary complexity for certain XML implementations.</p> <p>Given that these containers are primarily used in XML scenarios only, revisions occurred as follows:</p> <ul style="list-style-type: none"> <li>▪ DEAL_SET_SERVICES, PARTIES and VERIFICATION_DATA will remain in DEAL_SETS</li> <li>▪ DEAL_SET_SERVICES, PARTIES and VERIFICATION_DATA will not be placed in DOCUMENT</li> <li>▪ FOREIGN_OBJECTS will remain in SERVICES and DOCUMENT_SETS</li> <li>▪ PARTIES will remain in DEALS</li> <li>▪ RELATIONSHIPS will remain in DEAL_SETS</li> </ul>
BWIC DWG	WR2021_22	BWIC Standardized Template	<p>Reference Model changes made to support the new Bids Wanted in Competition (BWIC) Standardized Template.</p> <ul style="list-style-type: none"> <li>▪ Added two containers and definitions</li> <li>▪ Added thirty-two data points and definitions</li> </ul>
Credit Reporting CoP	WR2018_16	Credit Reporting Repository Fraud Enumeration Update	<p>Updated Reference Model to address Credit Reporting Repository Fraud current state.</p> <ul style="list-style-type: none"> <li>▪ Added three new Alert Message enumerations for Fraud Warning, EquifaxIdentityScan and TransUnionIDVision</li> <li>▪ Removed old enumerations for EquifaxSAFESCAN and TransUnionHighRiskFraudAlert</li> </ul>
Credit Reporting CoP	WR2021_09	Credit Liability Forbearance Indicator	<p>Reference Model changes made to support the additional forbearance data points.</p> <ul style="list-style-type: none"> <li>▪ Added three data points and definitions</li> </ul>
Closing Instructions DWG	WR2017_01	Closing Instructions Transmission	<p>Reference Model changes made to support the new Closing Instructions Transactional Template Dataset to allow system-to-system data exchange.</p> <ul style="list-style-type: none"> <li>▪ Added thirteen containers and definitions</li> <li>▪ Added forty data points and definitions</li> <li>▪ Added twenty-five enumerated values and definitions</li> <li>▪ Reused six existing containers</li> <li>▪ Reused three existing data points</li> </ul>

FIPS Code API	WR2020 _15	<a href="#">FIPS Loan Limit Search API Specification</a>	Reference Model changes made to support the specification to build a FIPS Loan Limit Search API in a company's environment using the MISMO API Toolkit. <ul style="list-style-type: none"> <li>▪ Added five containers and definitions</li> <li>▪ Added four data points and definitions</li> <li>▪ Added four enumerated values and definitions</li> <li>▪ Reused three existing containers</li> <li>▪ Reused two existing data points</li> </ul>
Information Management	WIP2017-002	<a href="#">Maintenance of Logical Data Dictionary (LDD) – Quality Review</a>	Maintenance update to correct enumerated value misspelling and to add missing data container definitions in the Reference Model and reflected in the Logical Data Dictionary.
Mortgage Insurance CoP	WR2019 _14	<a href="#">Proposed Fund Source Type Addition</a>	New and removed data points, definitions and enumerated values based on work group feedback (general maintenance) in the Reference Model. <ul style="list-style-type: none"> <li>▪ Added 17 data points and definitions</li> <li>▪ Added 25 enumerated values and definitions</li> <li>▪ Deprecated 11 data points</li> </ul>
Mortgage Insurance CoP	WR2021 _30	<a href="#">MI Extensions to Reference Model</a>	Extension data points were moved into the Reference Model <ul style="list-style-type: none"> <li>▪ Added seven data points and definitions</li> <li>▪ Added four enumerated values and definitions</li> <li>▪ Deprecated one enumerated value</li> <li>▪ Reused two existing data points</li> </ul>
Origination CoP	WR2022 _08	<a href="#">GSE Extensions to the Reference Model</a>	Reference Model changes made to support moving GSE-specific extension data points to MISMO named elements the Reference Model. This includes: <ul style="list-style-type: none"> <li>▪ Added two new enumerations to existing data points in support of the new Supplemental Consumer Information Form</li> <li>▪ Added any industry-wide data points / structures that are in GSE extensions that have not already been added to the Reference Model</li> <li>▪ Added a new UCD data point required by changes to the Qualified Mortgage Rule.</li> </ul> Impact to model: <ul style="list-style-type: none"> <li>▪ Added two containers and definitions</li> <li>▪ Added twenty-three data points and definitions</li> <li>▪ Added fifteen enumerated values and definitions</li> <li>▪ Deprecated two data points</li> <li>▪ Reused one existing container</li> </ul>
Origination CoP	WR2019 _11	<a href="#">Origination CoP Miscellaneous Updates</a>	Miscellaneous new and updated containers, data points, enumerations, and definitions to the Reference Model, as well as new acronym approval request related to Uniform Residential Loan Application (URLA), Adverse Action, LIBOR/SOFR Transition,

			<p>designation of VA Borrower, 4506T, 4506C, and Community Lending products.</p> <ul style="list-style-type: none"> <li>▪ Added ten data points and definitions</li> <li>▪ Added five enumerated values and definitions</li> <li>▪ Added three containers and definitions</li> <li>▪ Moved nine data points original/new location</li> <li>▪ Modified four container definitions</li> <li>▪ Modified one data point definition</li> <li>▪ Reuse one existing container</li> </ul>
Originatio n CoP	WR2017 _023	VA Form 1880	<p>Reference Model changes to support the mapping for VA Form 26-1880.</p> <ul style="list-style-type: none"> <li>▪ Added one container and definition</li> <li>▪ Added seven data points and definitions</li> <li>▪ Added five enumerated values and definitions</li> <li>▪ Modified two container definitions</li> <li>▪ Modified four data point definitions</li> </ul>
Private Label RMBS DWG	WR2018 _21	PLS Dataset	<p>Reference Model changes made to support the new Private Label RMBS Mapping Specification.</p> <ul style="list-style-type: none"> <li>▪ Added forty-five data points and definitions</li> <li>▪ Added seventy-two enumerated values and definitions</li> <li>▪ Added four containers and definitions</li> <li>▪ Modified nineteen data point definitions</li> <li>▪ Modified three enumerated value definitions</li> <li>▪ Reused six existing data points</li> <li>▪ Reused six existing containers</li> <li>▪ Deprecated one data point</li> <li>▪ Deprecated three enumerated value names</li> </ul>
Property and Valuations CoP	WR2021 _06	Redefine <u>SUBJECT_PRO PERTY &amp; OWNED_PRO PERTY</u>	<p>New Class Word "Measure" and Unit of Measure Type.</p> <p>New structure PARCELS/PARCEL added to PROPERTY.</p> <p>Updates to the ADDRESS container in all places it is used to conform to updated USPS formats and practices.</p> <ul style="list-style-type: none"> <li>▪ Added twenty-five data points and definitions</li> <li>▪ Added ninety-nine enumerated values and definitions</li> <li>▪ Changed four data point names</li> <li>▪ Deprecated ten data points</li> <li>▪ Reused one existing container</li> <li>▪ Reused three existing data points</li> <li>▪ Deprecated one enumerated value name</li> <li>▪ Modified one data point definition</li> </ul>
Residentia l Appraisal Data	WR2019 _20	Residential Appraisal Dataset	The Residential Appraisal Dataset (RAD) DWG included Fannie Mae and Freddie Mac collaborated to add or update over 2000 MISMO Reference Model fields previously defined for the current Universal

(RAD) DWG			Residential Appraisal Report types to prepare for the next release of the Uniform Appraisal Dataset (UAD2).
Secondary CoP	WR2021 _19	Secondary Data Point Additions and Updates	<p>New MISMO data points and updates to existing data points based on expanding secondary industry needs. Gaps were identified associated with loan modifications, online notarization, and mortgage insurance.</p> <ul style="list-style-type: none"> <li>▪ Added one data point and definition</li> <li>▪ Added ten enumerated values and definitions</li> <li>▪ Deprecated one enumerated value name</li> <li>▪ Modified two enumerated value definitions</li> </ul>
Secondary CoP	WR2019 _15	Escrow Item Type Hail	<p>Modifications made to support future modification to UMDP applications.</p> <ul style="list-style-type: none"> <li>▪ Changed one enumerated value name.</li> </ul>
Secondary CoP	WR2019 _16	Funds Source Type Update	<p>A Reference Model modification was made to support future modification to UMDP applications.</p> <ul style="list-style-type: none"> <li>▪ Added one enumerated value and definition</li> </ul>
Secondary CoP	WIP201 7-029	HMDA Reporting Correction	<p>Reference Model structure correction originally created for HMDA Report submission.</p> <ul style="list-style-type: none"> <li>▪ Moved one container original/new location</li> </ul>
Secondary CoP	WR2019 _13	HMDA Reporting Data Changes	<p>Reference Model modifications made to support changes to HMDA Reporting requirements.</p> <ul style="list-style-type: none"> <li>▪ Added six data points and definitions</li> <li>▪ Added nine enumerated values and definitions</li> <li>▪ Deprecated one data point</li> <li>▪ Modified two data point definitions</li> </ul>
Secondary CoP	WR2019 _14	MI Data Point Model Update	<p>Reference Model data point definition correction to a previous v3.6 submission.</p> <ul style="list-style-type: none"> <li>▪ Modified one data point definition</li> </ul>
Servicing CoP	WR2021 _27	Servicing FDCPA	<p>Reference Model changes made to support the Fair Debt Collection Practices Act (FDCPA) rules around contacting debtors.</p> <ul style="list-style-type: none"> <li>▪ Added four containers and definitions</li> <li>▪ Added fifteen data points and definitions</li> <li>▪ Added thirty-three enumerated values and definitions</li> <li>▪ Modified one container definition</li> <li>▪ Modified two data point definitions</li> <li>▪ Modified three enumerated value definitions</li> <li>▪ Moved two data points</li> <li>▪ Reused one existing data point</li> </ul>
Title and Closing CoP	WR2020 _11	ALTA Registry Update	<p>Reference Model changes made to capture and communicate ALTA Registry information on settlement agents and underwriters using industry standards.</p> <ul style="list-style-type: none"> <li>▪ Added seven containers and definitions</li> <li>▪ Added seventeen data points and definitions</li> <li>▪ Moved two data points</li> </ul>

Title Pre-Closing Docs DWG	WR2021_20	Title and Settlement as Data: Pre-Closing	<p>Reference Model changes made to support data needed for the new pre-closing documents (Closing Protection Letters – ALTA Form, Title Commitment – ALTA Form, Request for Fee Sheet) to data mapping specifications.</p> <ul style="list-style-type: none"> <li>▪ Added four data points and definitions</li> <li>▪ Added ten enumerated values and definitions</li> <li>▪ Modified three enumerated value definitions</li> <li>▪ Reused one existing container</li> </ul>
Verifiable SMARTDocs DWG	WR2018_01	SMART Doc® Version 3.0 Verifiable Profile	<p>Reference Model changes made to support the SMART Doc® Version 3 Verifiable Profile. The specification also includes documentation and sample files.</p> <ul style="list-style-type: none"> <li>▪ Added two containers and definitions</li> <li>▪ Added three data points and definitions</li> <li>▪ Added two enumerated values and definitions</li> </ul>
Public Comment Updates		Notable Highlight	<p>Reference Model update. The following three child containers were reused in PARCEL: GEOSPATIAL_INFORMATION, UNIQUE_PROPERTY_IDENTIFICATIONS, FIPS_INFORMATION</p>
Public Comment Updates		Corrections/Fixes/Updates	<ul style="list-style-type: none"> <li>▪ Fixed Condominium Apartment text</li> <li>▪ Fixed DOCUMENT_SPECIFIC_DATA_SET</li> <li>▪ Fixed PropertyOrdinalNumber</li> <li>▪ Fixed Broken Links</li> <li>▪ Added LDD Business Glossary Changes</li> <li>▪ Added 4 Changes for RAD DWG</li> <li>▪ Added 54 Changes for URLA reference for Origination CoP</li> <li>▪ The following data points of Class Word Value were incorrectly defined as type MISMOString or MISMONumericString rather than MISMOValue. They have been corrected: <ul style="list-style-type: none"> <li>▪ AdditionalDataItemValue</li> <li>▪ AppraisalAnalysisRiskScoreValue</li> <li>▪ CalculationResultValue (Reported by Chris Ulbright)</li> <li>▪ ContactPointFaxExtensionValue</li> <li>▪ ContactPointFaxValue</li> <li>▪ ContactPointTelephoneExtensionValue</li> <li>▪ ContactPointTelephoneValue</li> <li>▪ CreditSummaryDataSetValue</li> <li>▪ EfficiencyRatingScoreValue (Reported by RAD)</li> <li>▪ FeeSpecifiedLineNumberValue</li> <li>▪ FHAPreReviewResultsValue</li> <li>▪ PoolWeightedAverageCreditScoreValue</li> <li>▪ SecurityInstrumentPersonAuthorizedToReleaseLienTelephoneValue</li> <li>▪ ServicerInquiryTelephoneValue</li> <li>▪ TaxpayerIdentifierValue</li> </ul> </li> <li>▪ The new MISMOOrdinal Class Word is now based on the MISMOSequenceNumber_Base type rather than a new, redundant base type.</li> </ul>

			<ul style="list-style-type: none"><li>The definition for the MISMOOrdinal data type was updated ("comparable property" rather than "property")</li></ul>
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Detailed descriptions of all model enhancements included in Version 3.6 can be found on MISMO Connect in the Information Management CoP Community area. [Click here](#) to access the submissions.

For details on how containers, data points, and enumerated values have changed across all Version 3.x releases, please see the Version Compare Report. The Version Compare Report is available to MISMO members.

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## RELEASE FEATURES SUMMARY

Version 3.6 is limited to structure changes in the form of new and modified containers, data points and attributes.

The model now contains:

- Data Points: 5255 Terms 143294 Locations
- Containers: 1563 Terms 3480 Uses
- Attributes: 30 Terms 18816 Container Uses
- Arc Roles: 41 Roles
- Complete Enumerations: 913 Terms 8210 Values
- Data Types: 32 Types
- Acronyms: 115 Terms

## REFERENCES

[Get Started with MISMO](#)

[MISMO Standards & Resources](#)

[MISMO General Information Guide](#)

[MISMO Engineering Guidelines](#)