

# **1003 JSON SCHEMA (APPLY NOW 3.0)**

## **1003 JSON Schema for Fannie Mae 3.2 and MISMO 3.4**

This JSON Schema is based on the Fannie Mae 3.2 Data File and the MISMO 3.4 XML File. Use this for Apply Now 3.0.

```
{  
  "$schema": "https://json-schema.org/draft-06/schema#",  
  "definitions": {  
    "fullName": {  
      "type": "object",  
      "properties": {  
        "firstName": {  
          "type": "string",  
          "pattern": "^(.*)$"  
        },  
        "middleName": {  
          "type": "string",  
          "pattern": "^(.*)$"  
        },  
        "lastName": {  
          "type": "string",  
          "pattern": "^(.*)$"  
        },  
        "suffix": {  
          "type": "string",  
          "pattern": "^(.*)$"  
        }  
      }  
    },  
    "applicationReceivedDate": {  
      "$id": "#/properties/applicationReceivedDate",  
      "type": "string",  
      "default": "",  
      "examples": [  
        "2020-10-23"  
      ],  
      "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|1[1-9])-(0[1-9]|1[1-2]|0[1-9]|3[0-1])$"  
    },  
    "borrower": {  
      "type": "object",  
      "properties": {  
        "name": {  
          "type": "string",  
          "pattern": "^(.*)_([0-9]{4})$"  
        },  
        "dateOfBirth": {  
          "type": "string",  
          "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|1[1-9])-(0[1-9]|1[1-2]|0[1-9]|3[0-1])$"  
        },  
        "address": {  
          "type": "string",  
          "pattern": "^(.*)_([0-9]{4})$"  
        },  
        "phoneNumbers": {  
          "type": "array",  
          "items": {  
            "type": "string",  
            "pattern": "^(\\d{3})-(\\d{3})-(\\d{4})$"  
          }  
        },  
        "email": {  
          "type": "string",  
          "pattern": "^(.*)_([0-9]{4})$"  
        },  
        "socialSecurityNumber": {  
          "type": "string",  
          "pattern": "^(\\d{3})-(\\d{2})-(\\d{4})$"  
        },  
        "citizenship": {  
          "type": "string",  
          "pattern": "^(.*)_([0-9]{4})$"  
        },  
        "nationalInsuranceNumber": {  
          "type": "string",  
          "pattern": "^(\\d{3})-(\\d{3})-(\\d{4})$"  
        },  
        "drivingLicence": {  
          "type": "string",  
          "pattern": "^(\\d{3})-(\\d{3})-(\\d{4})$"  
        },  
        "otherIdentifiers": {  
          "type": "array",  
          "items": {  
            "type": "string",  
            "pattern": "^(\\d{3})-(\\d{3})-(\\d{4})$"  
          }  
        }  
      }  
    }  
  }  
}
```

```
"required": [
    "personalInfo",
    "currentAddress"
],
"properties": {
    "personalInfo": {
        "$id": "#/properties/personalInfo",
        "type": "object",
        "required": [
            "email",
            "legalFullName"
        ],
        "properties": {
            "alternateNames": {
                "$id": "#/properties/personalInfo/properties/alter
nateNames",
                "type": "array",
                "items": {
                    "$ref": "#/definitions/fullName"
                }
            },
            "dateOfBirth": {
                "$id": "#/properties/personalInfo/properties/dateO
fBirth",
                "type": "string",
                "default": "",
                "examples": [
                    ""
                ],
                "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|1[1-9])-([01-
9]([1-2][0-9])|3[0-1])$"
            },
            "citizenship": {
                "$id": "#/properties/personalInfo/properties/citiz
enship",
                "type": "string",
                "enum": [

```

```
        "citizen",
        "permanent_alien",
        "non_permanent_alien"
    ]
},
"email": {
    "$id": "#/properties/personalInfo/properties/email",
    "type": "string",
    "minLength": 6,
    "maxLength": 100,
    "pattern": "^(?=.{1,64}@)[(.)+A-Za-z0-9_-]+(\\\.[A-Za-z0-9_-]+)*@[^-][A-Za-z0-9-]*(\\\.[A-Za-z0-9-]+)*(\\\.[A-Za-z]{2,})$"
},
"legalFullName": {
    "$id": "#/properties/personalInfo/properties/legalFullName",
    "type": "object",
    "$ref": "#/definitions/fullName"
},
"maritalStatus": {
    "$id": "#/properties/personalInfo/properties/maritalStatus",
    "type": "string",
    "enum": [
        "married",
        "unmarried",
        "separated"
    ]
},
"homePhoneNumber": {
    "$ref": "#/definitions/phoneNumber"
},
"mobilePhoneNumber": {
    "$ref": "#/definitions/phoneNumber"
},
```

```
        "workPhoneNumber": {
            "$ref": "#/definitions/phoneNumber"
        },
        "workPhoneNumberExtension": {
            "$id": "#/properties/personalInfo/properties/phone
NumberExtension",
            "type": [
                "string",
                "null"
            ],
            "pattern": "^(.*)$"
        },
        "socialSecurityNumber": {
            "$id": "#/properties/personalInfo/properties/socia
lSecurityNumber",
            "type": "string",
            "pattern": "^[0-9]{3}-[0-9]{2}-[0-9]{4}$"
        },
        "domesticRelationshipInfo": {
            "type": "object",
            "properties": {
                "domesticRelationshipIndicator": {
                    "$id": "#/properties/domesticRelationshipIndic
ator",
                    "type": "boolean",
                    "default": false
                },
                "domesticRelationshipType": {
                    "$id": "#/properties/domesticRelationshipTyp
e",
                    "type": "string",
                    "enum": [
                        "civil_union",
                        "domestic_partnership",
                        "registered_reciprocal_beneficiary_relations
hip",
                        "other"
                    ]
                }
            }
        }
    }
}
```

```
        ],
    },
    "domesticRelationshipTypeOtherDescription": {
        "$id": "#/properties/domesticRelationshipTypeO
therDescription",
        "type": "string"
    },
    "domesticRelationshipStateCode": {
        "$id": "#/properties/domesticRelationshipState
Code",
        "type": "string",
        "default": "",
        "examples": [
            "CO"
        ]
    }
},
},
"anyOf": [
{
    "properties": {
        "hasMilitaryService": {
            "type": "boolean",
            "const": true
        },
        "militaryService": {
            "$id": "#/properties/personalInfo/properties/m
ilitaryService",
            "type": "object",
            "properties": {
                "currentlyServing": {
                    "$id": "#/properties/personalInfo/properti
es/militaryService/properties/currentlyServing",
                    "type": "boolean",
                    "default": false
                },
                "isVeteran": {
                    "$id": "#/properties/personalInfo/properti
es/militaryService/properties/isVeteran",
                    "type": "boolean",
                    "default": false
                }
            }
        }
    }
}
]
```

```
        "projectedExpirationDate": {
            "$id": "#/properties/personalInfo/properties/militaryService/properties/projectedExpirationDate",
            "type": "string",
            "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|1[1-9])$"
        },
        "currentlyRetired": {
            "$id": "#/properties/personalInfo/properties/militaryService/properties/currentlyRetired",
            "type": "boolean",
            "default": false
        },
        "nonActivated": {
            "$id": "#/properties/personalInfo/properties/militaryService/properties/nonActivated",
            "type": "boolean",
            "default": false
        },
        "survivingSpouse": {
            "$id": "#/properties/personalInfo/properties/militaryService/properties/survivingSpouse",
            "type": "boolean",
            "default": false
        }
    },
    "required": [
        "currentlyServing",
        "currentlyRetired",
        "nonActivated",
        "survivingSpouse"
    ]
},
"required": [
    "hasMilitaryService",
    "militaryService"
]
```

```
        ],
      },
      {
        "properties": {
          "hasMilitaryService": {
            "type": "boolean",
            "const": false
          }
        },
        "required": [
          "hasMilitaryService"
        ]
      }
    ],
  },
  "currentAddress": {
    "$ref": "#/definitions/residence"
  },
  "formerAddresses": {
    "type": "array",
    "maxItems": 8,
    "items": {
      "$ref": "#/definitions/residence"
    }
  },
  "employmentInfo": {
    "type": "array",
    "items": {
      "$ref": "#/definitions/employmentInfo"
    }
  },
  "otherIncome": {
    "type": "array",
    "items": {
      "$ref": "#/definitions/otherIncome"
    }
  }
},
```

```
"declarations": {
    "$ref": "#/definitions/declarations"
},
"demographics": {
    "$ref": "#/definitions/demographics"
},
"supplementalConsumerInfo": {
    "$ref": "#/definitions/supplementalConsumerInfo"
}
},
"allOf": [
{
    "anyOf": [
        {
            "properties": {
                "hasSeparateMailingAddress": {
                    "type": "boolean",
                    "const": true
                },
                "mailingAddress": {
                    "$ref": "#/definitions/address"
                }
            },
            "required": [
                "hasSeparateMailingAddress",
                "mailingAddress"
            ]
        },
        {
            "properties": {
                "hasSeparateMailingAddress": {
                    "type": "boolean",
                    "const": false
                }
            },
            "required": [
                "hasSeparateMailingAddress"
            ]
        }
    ]
}
```

```
        ]
    }
]
},
{
  "anyOf": [
    {
      "properties": {
        "hasDependents": {
          "type": "boolean",
          "const": true
        },
        "ageOfDependents": {
          "type": "array",
          "items": {
            "maxItems": 8,
            "items": {
              "type": "integer"
            }
          }
        }
      }
    },
    "required": [
      "hasDependents",
      "ageOfDependents"
    ]
  },
  {
    "properties": {
      "hasDependents": {
        "type": "boolean",
        "const": false
      }
    },
    "required": [
      "hasDependents"
    ]
  }
]
```

```
        }
    ]
}
],
},
"address": {
    "type": "object",
    "properties": {
        "street": {
            "$id": "#/properties/street",
            "type": "string",
            "default": "",
            "examples": [
                "123 Main Street"
            ]
        },
        "unit": {
            "$id": "#/properties/unit",
            "type": "string",
            "default": "",
            "examples": [
                "#101"
            ]
        },
        "city": {
            "$id": "#/properties/city",
            "type": "string",
            "default": "",
            "examples": [
                "Boulder"
            ]
        },
        "stateOrProvince": {
            "$id": "#/properties/stateOrProvince",
            "type": "string",
            "default": "",
            "examples": [

```

```
        "CO"
    ],
},
"postalCode": {
    "$id": "#/properties/postalCode",
    "type": "string",
    "default": "",
    "examples": [
        "80123"
    ]
},
"country": {
    "$id": "#/properties/country",
    "type": "string",
    "default": "US",
    "examples": [
        "US",
        "CA"
    ]
},
"county": {
    "$id": "#/properties/county",
    "type": "string",
    "examples": [
        "Boulder",
        "Fort Bend"
    ]
}
},
"residence": {
    "allOf": [
        {
            "$ref": "#/definitions/address"
        },
        {
            "properties": {

```

```
        "monthsAtAddress": {
            "$id": "#/properties/monthsAtAddress",
            "type": "integer"
        },
        "residencyBasis": {
            "$id": "#/properties/residencyBasis",
            "type": "string",
            "enum": [
                "own",
                "rent",
                "living_rent_free"
            ]
        },
        "monthlyExpense": {
            "$id": "#/properties/monthlyExpense",
            "type": "integer"
        }
    }
},
],
},
"phoneNumber": {
    "oneOf": [
        {
            "type": "string",
            "pattern": "^[0-9]{3}-[0-9]{3}-[0-9]{4}$"
        },
        {
            "type": "null"
        },
        {
            "const": ""
        }
    ]
},
"ownership": {
    "type": "string",

```

```
"enum": [
    "borrower",
    "coborrower",
    "both"
]
},
"income_base": {
    "type": "object",
    "properties": {
        "name": {
            "$id": "#/properties/name",
            "type": "string"
        }
    }
},
"otherIncome": {
    "allOf": [
        {
            "$ref": "#/definitions/income_base"
        },
        {
            "properties": {
                "type": {
                    "$id": "#/properties/type",
                    "type": "string",
                    "enum": [
                        "alimony",
                        "automobile_allowance",
                        "boarder_income",
                        "capital_gains",
                        "child_support",
                        "disability",
                        "foster_care",
                        "housing_or_parsonage",
                        "interest_and_dividends",
                        "mortgage_credit_certificate",
                        "mortgage_differential_payments",
                        "rental_income"
                    ]
                }
            }
        }
    ]
}
```

```
        "notes_receivable",
        "public_assistance",
        "retirement",
        "royalty_payments",
        "separate_maintenance",
        "social_security",
        "trust",
        "unemployment_benefits",
        "va_compensation",
        "other"
    ]
},
"amount": {
    "$id": "#/properties/amount",
    "type": "integer"
}
},
"required": [
    "type"
]
}
],
},
"militaryIncome": {
    "allOf": [
        {
            "$ref": "#/definitions/income_base"
        },
        {
            "properties": {
                "type": {
                    "$id": "#/properties/type",
                    "type": "string",
                    "enum": [
                        "combat_pay",
                        "flight_pay",
                        "hazard_pay",
                        "other"
                    ]
                }
            }
        }
    ]
}
```

```
        "overseas_pay",
        "prop_pay",
        "clothes_allowance",
        "rations_allowance",
        "variable_housing_allowance",
        "quarters_allowance"
    ]
},
"amount": {
    "$id": "#/properties/amount",
    "type": "integer"
}
},
"required": [
    "type"
]
}
],
"employmentInfo_base": {
    "properties": {
        "name": {
            "$id": "#/properties/name",
            "type": "string"
        },
        "address": {
            "$ref": "#/definitions/address"
        },
        "phoneNumber": {
            "$ref": "#/definitions/phoneNumber"
        },
        "title": {
            "$id": "#/properties/title",
            "type": "string"
        },
        "startDate": {
            "$id": "#/properties/startDate",
            "type": "date"
        }
    }
}
```

```
        "type": "string",
        "pattern": "^[12]\d{3}(?:(?:(?:0[1-9]|1[0-2]))(?:(?:0[1-9])|[12]\d|3[01]))?$$"
    }
},
"anyOf": [
{
    "properties": {
        "isCurrent": {
            "type": "boolean",
            "const": true
        },
        "experienceInMonths": {
            "type": "integer"
        }
    },
    "required": [
        "isCurrent"
    ]
},
{
    "properties": {
        "isCurrent": {
            "type": "boolean",
            "const": false
        },
        "endDate": {
            "$id": "#/properties/endDate",
            "type": "string",
            "pattern": "^[12]\d{3}(?:(?:(?:0[1-9]|1[0-2]))(?:(?:0[1-9])|[12]\d|3[01]))?$$"
        }
    },
    "required": [
        "isCurrent"
    ]
}
]
```

```
        ],
    },
    "employmentInfo": {
        "allOf": [
            {
                "$ref": "#/definitions/employmentInfo_base"
            },
            {
                "anyOf": [
                    {
                        "properties": {
                            "selfEmployed": {
                                "$id": "#/properties/selfEmployed",
                                "type": "boolean",
                                "const": true
                            },
                            "atLeast25PctOwnership": {
                                "$id": "#/properties/atLeast25PctOwnership",
                                "type": "boolean"
                            },
                            "monthlyIncomeOrLoss": {
                                "$id": "#/properties/monthlyIncomeOrLoss",
                                "type": "integer"
                            }
                        }
                    }
                ],
                "properties": {
                    "selfEmployed": {
                        "$id": "#/properties/selfEmployed",
                        "type": "boolean",
                        "const": false
                    },
                    "isEmployerPartyToLoan": {
                        "type": "boolean"
                    },
                    "monthlyIncome": {

```

```
        "$ref": "#/definitions/employmentIncome"
    }
}
]
}
],
},
"employmentIncome": {
    "allOf": [
        {
            "$ref": "#/definitions/income_base"
        },
        {
            "properties": {
                "base": {
                    "$id": "#/properties/base",
                    "type": "integer"
                },
                "overtime": {
                    "$id": "#/properties/overtime",
                    "type": "integer"
                },
                "bonus": {
                    "$id": "#/properties/bonus",
                    "type": "integer"
                },
                "commission": {
                    "$id": "#/properties/commission",
                    "type": "integer"
                },
                "militaryEntitlements": {
                    "$id": "#/properties/militaryEntitlements",
                    "type": "array",
                    "items": {
                        "$ref": "#/definitions/militaryIncome"
                    }
                }
            }
        }
    ]
}
```

```
        },
        "other": {
            "$id": "#/properties/other",
            "type": "integer"
        }
    }
}

],
},
"declarations": {
    "properties": {
        "isPrimaryResidence": {
            "$id": "#/properties/isPrimaryResidence",
            "type": "boolean"
        },
        "hadOwnership": {
            "$id": "#/properties/hadOwnership",
            "type": "boolean"
        },
        "ownershipPropertyType": {
            "$id": "#/properties/ownershipPropertyType",
            "$ref": "#/definitions/occupancy"
        },
        "ownershipPropertyTitle": {
            "$id": "#/properties/ownershipPropertyTitle",
            "type": "string",
            "enum": [
                "sole",
                "jointly_with_spouse",
                "jointly_with_other"
            ]
        },
        "hasRelationshipWithSeller": {
            "$id": "#/properties/hasRelationshipWithSeller",
            "type": "boolean"
        },
        "hasUndisclosedFunding": {

```

```
        "$id": "#/properties/hasUndisclosedFunding",
        "type": "boolean"
    },
    "undisclosedFundingAmount": {
        "$id": "#/properties/undisclosedFundingAmount",
        "type": "integer"
    },
    "undisclosedFundingText": {
        "$id": "#/properties/undisclosedFundingText",
        "type": "string"
    },
    "hasUndisclosedLoans": {
        "$id": "#/properties/hasUndisclosedLoans",
        "type": "boolean"
    },
    "hasUndisclosedCredit": {
        "$id": "#/properties/hasUndisclosedCredit",
        "type": "boolean"
    },
    "hasPriorityLien": {
        "$id": "#/properties/hasPriorityLien",
        "type": "boolean"
    },
    "isCosignerOnUndisclosedDebt": {
        "$id": "#/properties/isCosignerOnUndisclosedDebt",
        "type": "boolean"
    },
    "cosignerOnUndisclosedDebtText": {
        "$id": "#/properties/cosignerOnUndisclosedDebtText",
        "type": "string"
    },
    "hasOutstandingJudgments": {
        "$id": "#/properties/hasOutstandingJudgments",
        "type": "boolean"
    },
    "outstandingJudgmentsText": {
        "$id": "#/properties/outstandingJudgmentsText",
        "type": "string"
    }
}
```

```
        "type": "string"
    },
    "isDelinquentOnDebt": {
        "$id": "#/properties/isDelinquentOnDebt",
        "type": "boolean"
    },
    "delinquentOnDebtText": {
        "$id": "#/properties/delinquentOnDebtText",
        "type": "string"
    },
    "isPartyToLawsuit": {
        "$id": "#/properties/isPartyToLawsuit",
        "type": "boolean"
    },
    "partyToLawsuitText": {
        "$id": "#/properties/partyToLawsuitText",
        "type": "string"
    },
    "hasConveyedTitle": {
        "$id": "#/properties/hasConveyedTitle",
        "type": "boolean"
    },
    "hasCompletedShortSale": {
        "$id": "#/properties/hasCompletedShortSale",
        "type": "boolean"
    },
    "hasForeclosedProperty": {
        "$id": "#/properties/hasForeclosedProperty",
        "type": "boolean"
    },
    "foreclosedPropertyText": {
        "$id": "#/properties/foreclosedPropertyText",
        "type": "string"
    },
    "hasDeclaredBankruptcy": {
        "$id": "#/properties/hasDeclaredBankruptcy",
        "type": "boolean"
    }
}
```

```
 },
 "bankruptcyTypes": {
   "$id": "#/properties/bankruptcyTypes",
   "type": "array",
   "items": {
     "type": "string",
     "enum": [
       "chapter_7",
       "chapter_11",
       "chapter_12",
       "chapter_13"
     ]
   }
 },
 "declaredBankruptcyText": {
   "$id": "#/properties/declaredBankruptcyText",
   "type": "string"
 }
 },
 "demographics": {
   "type": "object",
   "properties": {
     "ethnicity": {
       "$ref": "#/definitions/ethnicity"
     },
     "race": {
       "$ref": "#/definitions/race"
     },
     "sex": {
       "$ref": "#/definitions/sex"
     }
   }
 },
 "ethnicity": {
   "type": "object",
   "properties": {
```

```
"hispanicOrLatino": {
    "$id": "#/properties/hispanicOrLatino",
    "type": "boolean"
},
"hispanicOriginTypes": {
    "$id": "#/properties/hispanicOriginTypes",
    "type": "array",
    "items": {
        "type": "string",
        "enum": [
            "mexican",
            "puerto_rican",
            "cuban",
            "other"
        ]
    }
},
"hispanicOriginOtherDetail": {
    "$id": "#/properties/hispanicOriginOtherDetail",
    "type": "string",
    "examples": [
        "Argentinean",
        "Colombian",
        "Dominican"
    ]
},
"notHispanicOrLatino": {
    "$id": "#/properties/notHispanicOrLatino",
    "type": "boolean"
},
"dnp": {
    "$id": "#/properties/dnp",
    "type": "boolean"
}
},
"race": {
```

```
"type": "object",
"properties": {
    "americanIndian": {
        "$id": "#/properties/americanIndian",
        "type": "boolean"
    },
    "tribeName": {
        "$id": "#/properties/tribeName",
        "type": "string"
    },
    "asian": {
        "$id": "#/properties/asian",
        "type": "boolean"
    },
    "asianRaceDesignationTypes": {
        "$id": "#/properties/asianRaceDesignationTypes",
        "type": "array",
        "items": {
            "type": "string",
            "enum": [
                "asian_indian",
                "chinese",
                "filipino",
                "japanese",
                "korean",
                "vietnamese",
                "other"
            ]
        }
    },
    "asianRaceOtherDetail": {
        "$id": "#/properties/asianRaceOtherDetail",
        "type": "string",
        "examples": [
            "Hmong",
            "Laotian",
            "Thai"
        ]
    }
}
```

```
        ],
    },
    "africanAmerican": {
        "$id": "#/properties/africanAmerican",
        "type": "boolean"
    },
    "pacificIslander": {
        "$id": "#/properties/pacificIslander",
        "type": "boolean"
    },
    "pacificIslanderRaceDesignationTypes": {
        "$id": "#/properties/pacificIslanderRaceDesignationTyp
es",
        "type": "array",
        "items": {
            "type": "string",
            "enum": [
                "native_hawaiian",
                "guamanian",
                "samoan",
                "other"
            ]
        }
    },
    "pacificIslanderRaceOtherDetail": {
        "$id": "#/properties/pacificIslanderRaceOtherDetail",
        "type": "string",
        "examples": [
            "Fijian",
            "Tongan"
        ]
    },
    "white": {
        "$id": "#/properties/white",
        "type": "boolean"
    },
    "dnp": {
```

```
        "$id": "#/properties/dnp",
        "type": "boolean"
    },
},
},
"sex": {
    "type": "object",
    "properties": {
        "female": {
            "$id": "#/properties/female",
            "type": "boolean"
        },
        "male": {
            "$id": "#/properties/male",
            "type": "boolean"
        },
        "dnp": {
            "$id": "#/properties/dnp",
            "type": "boolean"
        }
    }
},
"asset_base": {
    "type": "object",
    "properties": {
        "name": {
            "$id": "#/properties/name",
            "type": "string",
            "default": "",
            "examples": [
                "Chase Savings"
            ],
            "pattern": "^(.*)$"
        },
        "value": {
            "$id": "#/properties/value",
            "type": "number"
        }
    }
}
```

```
        },
        "ownership": {
            "$id": "#/properties/ownership",
            "$ref": "#/definitions/ownership"
        }
    }
},
"account_asset": {
    "allOf": [
        {
            "$ref": "#/definitions/asset_base"
        },
        {
            "properties": {
                "category": {
                    "$id": "#/properties/category",
                    "type": "string",
                    "const": "account"
                },
                "type": {
                    "$id": "#/properties/type",
                    "type": "string",
                    "enum": [
                        "bonds",
                        "bridge_loan_proceeds",
                        "cash_value_of_life_insurance",
                        "certificate_of_deposit",
                        "checking",
                        "individual_development_account",
                        "money_market",
                        "mutual_fund",
                        "retirement",
                        "savings",
                        "stock_options",
                        "stocks",
                        "trust_account"
                    ]
                }
            }
        }
    ]
}
```

```
        },
        "institutionName": {
            "$id": "#/properties/institutionName",
            "type": "string",
            "default": "",
            "examples": [
                "Chase"
            ],
            "pattern": "^(.*)$"
        },
        "accountNumber": {
            "$id": "#/properties/accountNumber",
            "type": "string",
            "default": "",
            "examples": [
                "554466"
            ],
            "pattern": "^(.*)$"
        }
    },
    "required": [
        "type"
    ]
},
],
},
"other_asset": {
    "allOf": [
        {
            "$ref": "#/definitions/asset_base"
        },
        {
            "properties": {
                "category": {
                    "$id": "#/properties/category",
                    "type": "string",
                    "const": "other"
                }
            }
        }
    ]
}
```

```
        },
        "type": {
            "$id": "#/properties/type",
            "type": "string",
            "enum": [
                "earnest_money",
                "employer_assistance",
                "lot_equity",
                "relocation_funds",
                "proceeds_real_estate_sale",
                "proceeds_non_real_estate_sale",
                "rent_credit",
                "secured_borrowed_funds",
                "sweat_equity",
                "trade_equity",
                "unsecured_borrowed_funds",
                "other"
            ]
        }
    },
    "required": [
        "type"
    ]
},
],
],
},
"credits": {
    "allOf": [
        {
            "$ref": "#/definitions/asset_base"
        },
        {
            "properties": {
                "category": {
                    "$id": "#/properties/category",
                    "type": "string",
                    "const": "credit"
                }
            }
        }
    ]
}
```

```
        },
        "type": {
            "$id": "#/properties/type",
            "type": "string",
            "enum": [
                "earnest_money",
                "employer_assistance",
                "lot_equity",
                "relocation_funds",
                "rent_credit",
                "sweat_equity",
                "trade_equity",
                "other"
            ]
        },
        "sourceType": {
            "$id": "#/properties/sourceType",
            "type": "string",
            "enum": [
                "borrower_paid_outside_closing",
                "builder_developer",
                "employer",
                "federal_agency",
                "lender",
                "local_agency",
                "non_parent_relative",
                "other",
                "parent",
                "property_seller",
                "real_estate_agent",
                "state_agency",
                "unrelated_friend"
            ]
        }
    },
    "required": [
        "type"
```

```
        ]
    }
]
},
"liability_base": {
    "type": "object",
    "properties": {
        "name": {
            "$id": "#/properties/name",
            "type": "string",
            "default": "",
            "examples": [
                "Southwest Visa"
            ],
            "pattern": "^(.*)$"
        },
        "monthlyPayment": {
            "$id": "#/properties/monthlyPayment",
            "type": "number"
        },
        "ownership": {
            "$id": "#/properties/ownership",
            "$ref": "#/definitions/ownership"
        }
    }
},
"account_liability": {
    "allOf": [
        {
            "$ref": "#/definitions/liability_base"
        },
        {
            "properties": {
                "category": {
                    "$id": "#/properties/category",
                    "type": "string",
                    "const": "account"
                }
            }
        }
    ]
}
```

```
},
"type": {
    "$id": "#/properties/type",
    "type": "string",
    "enum": [
        "installment",
        "lease",
        "open_30_day",
        "revolving",
        "other"
    ]
},
"institutionName": {
    "$id": "#/properties/institutionName",
    "type": "string",
    "default": "",
    "examples": [
        "Chase"
    ],
    "pattern": "^(.*)$"
},
"accountNumber": {
    "$id": "#/properties/accountNumber",
    "type": "string",
    "default": "",
    "examples": [
        "554466"
    ],
    "pattern": "^(.*)$"
},
"balance": {
    "$id": "#/properties/balance",
    "type": "number"
},
"isToBePaidOff": {
    "$id": "#/properties/isToBePaidOff",
    "type": "boolean"
}
```

```
        }
    },
    "required": [
        "type",
        "isToBePaidOff"
    ]
}
]
},
"other_liability": {
    "allOf": [
        {
            "$ref": "#/definitions/liability_base"
        },
        {
            "properties": {
                "category": {
                    "$id": "#/properties/category",
                    "type": "string",
                    "const": "other"
                },
                "type": {
                    "$id": "#/properties/type",
                    "type": "string",
                    "enum": [
                        "alimony",
                        "child_support",
                        "separate_maintenance",
                        "job_related_expenses",
                        "other"
                    ]
                }
            },
            "required": [
                "type"
            ]
        }
    ]
}
```

```
        ],
    },
    "propertyLoan_base": {
        "type": "object",
        "properties": {
            "creditorName": {
                "$id": "#/properties/creditorName",
                "type": "string",
                "default": "",
                "pattern": "^(.*)$"
            },
            "monthlyPayment": {
                "$id": "#/properties/monthlyPayment",
                "type": "integer"
            },
            "creditLimit": {
                "$id": "#/properties/creditLimit",
                "type": "integer"
            }
        }
    },
    "realEstate": {
        "type": "object",
        "properties": {
            "address": {
                "$id": "#/properties/address",
                "$ref": "#/definitions/address"
            },
            "isCurrentAddress": {
                "$id": "#/properties/isCurrentAddress",
                "type": "boolean"
            },
            "ownership": {
                "$id": "#/properties/ownership",
                "$ref": "#/definitions/ownership"
            },
            "propertyValue": {

```

```
        "$id": "#/properties/propertyValue",
        "type": "integer"
    },
    "status": {
        "$id": "#/properties/status",
        "type": "string",
        "enum": [
            "sold",
            "pending_sale",
            "retained",
            "rental"
        ]
    },
    "intendedOccupancy": {
        "$id": "#/properties/intendedOccupancy",
        "$ref": "#/definitions/occupancy"
    },
    "monthlyRentalIncome": {
        "$id": "#/properties/monthlyRentalIncome",
        "type": "integer"
    },
    "monthlyExpenses": {
        "$id": "#/properties/monthlyExpenses",
        "type": "integer"
    },
    "propertyLoans": {
        "$id": "#/properties/propertyLoans",
        "type": "array",
        "items": {
            "$ref": "#/definitions/realEstatePropertyLoan"
        }
    }
},
"realEstatePropertyLoan": {
    "allOf": [
        {

```

```
        "$ref": "#/definitions/propertyLoan_base"
    },
    {
        "properties": {
            "accountNumber": {
                "$id": "#/properties/accountNumber",
                "type": "string",
                "default": "",
                "examples": [
                    "554466"
                ],
                "pattern": "^(.*)$"
            },
            "type": {
                "$id": "#/properties/type",
                "type": "string",
                "enum": [
                    "conventional",
                    "fha",
                    "va",
                    "usda_rd",
                    "other"
                ]
            },
            "balance": {
                "$id": "#/properties/balance",
                "type": "integer"
            },
            "isToBePaidOff": {
                "$id": "#/properties/isToBePaidOff",
                "type": "boolean"
            }
        }
    }
],
},
"loanInfo": {
```

```
"properties": {
    "loanAmount": {
        "$id": "#/properties/loanAmount",
        "type": "integer"
    },
    "loanPurpose": {
        "$id": "#/properties/loanPurpose",
        "type": "string",
        "enum": [
            "purchase",
            "refinance",
            "other"
        ]
    },
    "loanPurposeOtherText": {
        "$id": "#/properties/loanPurposeOtherText",
        "type": "string"
    },
    "propertyAddress": {
        "$id": "#/properties/propertyAddress",
        "$ref": "#/definitions/address"
    },
    "numberOfUnits": {
        "$id": "#/properties/numberOfUnits",
        "type": "integer"
    },
    "numberOfUnitsOther": {
        "$id": "#/properties/numberOfUnitsOther",
        "type": "integer"
    },
    "propertyValue": {
        "$id": "#/properties/propertyValue",
        "type": "integer"
    },
    "purchasePrice": {
        "$id": "#/properties/purchasePrice",
        "type": "integer"
    }
}
```

```
 },
 "occupancy": {
   "$id": "#/properties/occupancy",
   "$ref": "#/definitions/occupancy"
 },
 "isMixedUse": {
   "$id": "#/properties/isMixedUse",
   "type": "boolean"
 },
 "isManufacturedHome": {
   "$id": "#/properties/isManufacturedHome",
   "type": "boolean"
 },
 "otherLoans": {
   "$id": "#/properties/otherLoans",
   "type": "array",
   "items": {
     "$ref": "#/definitions/newMortgagePropertyLoan"
   }
 },
 "monthlyRentalIncome": {
   "$id": "#/properties/monthlyRentalIncome",
   "type": "integer"
 },
 "giftsAndGrants": {
   "$id": "#/properties/giftsAndGrants",
   "type": "array",
   "items": {
     "$ref": "#/definitions/gift"
   }
 },
 "occupancy": {
   "type": "string",
   "enum": [
     "primary_residence",
     "vacation_home"
   ]
 }
```

```
    "primary_residence_2_to_4",
    "fha_secondary_residence",
    "second_home",
    "investment_property",
    "other"
  ],
},
"newMortgagePropertyLoan": {
  "allOf": [
    {
      "$ref": "#/definitions/propertyLoan_base"
    },
    {
      "properties": {
        "lienType": {
          "$id": "#/properties/lienType",
          "type": "string",
          "enum": [
            "first",
            "subordinate"
          ]
        },
        "fundsSourceType": {
          "$id": "#/properties/fundsSourceType",
          "type": "string",
          "enum": [
            "borrower",
            "builder",
            "community_non_profit",
            "employer",
            "federal_agency",
            "institutional",
            "lender",
            "local_agency",
            "non_originating_financial_institution",
            "non_parent_relative",
            "other",
            "self"
          ]
        }
      }
    }
  ]
}
```

```
        "parent",
        "property_seller",
        "relative",
        "religious_nonprofit",
        "rural_housing_service",
        "state_agency",
        "unknown",
        "unmarried_partner",
        "unrelated_friend"
    ]
},
"loanAmount": {
    "$id": "#/properties/loanAmount",
    "type": "integer"
}
}
]
},
"gift": {
    "type": "object",
    "properties": {
        "type": {
            "$id": "#/properties/type",
            "type": "string",
            "enum": [
                "cash_gift",
                "gift_of_equity",
                "grant"
            ]
        },
        "ownership": {
            "$id": "#/properties/ownership",
            "$ref": "#/definitions/ownership"
        },
        "source": {
            "$id": "#/properties/source",

```

```
        "type": "string",
        "enum": [
            "relative",
            "unmarried_partner",
            "employer",
            "religious_nonprofit",
            "community_nonprofit",
            "federal_agency",
            "state_agency",
            "local_agency",
            "lender",
            "other"
        ],
    },
    "isDeposited": {
        "$id": "#/properties/isDeposited",
        "type": "boolean"
    },
    "value": {
        "$id": "#/properties/value",
        "type": "integer"
    }
},
"lenderLoanInfo": {
    "type": "object",
    "properties": {
        "isLivingInACommunityPropertyState": {
            "$id": "#/properties/isLivingInACommunityPropertyStat
e",
            "type": "boolean"
        },
        "isPropertyInACommunityPropertyState": {
            "$id": "#/properties/isPropertyInACommunityPropertySta
te",
            "type": "boolean"
        },
        "is

```

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"transactionDetail": {
    "$id": "#/properties/transactionDetail",
    "$ref": "#/definitions/transactionDetail"
},
"projectType": {
    "$id": "#/properties/projectType",
    "$ref": "#/definitions/projectType"
},
"refinanceType": {
    "$id": "#/properties/refinanceType",
    "type": "string",
    "enum": [
        "no_cash_out",
        "limited_cash_out",
        "cash_out"
    ]
},
"refinanceProgram": {
    "$id": "#/properties/refinanceProgram",
    "type": "string",
    "enum": [
        "full_documentation",
        "interest_rate_reduction",
        "streamlined_without_appraisal",
        "other"
    ]
},
"refinanceProgramOtherText": {
    "$id": "#/properties/refinanceProgramOtherText",
    "type": "string"
},
"isMortgageUsedToFinanceEnergyRelatedImprovements": {
    "$id": "#/properties/isMortgageUsedToFinanceEnergyRelatedImprovements",
    "type": "boolean"
},
"isCleanEnergyLienPaidForThroughPropertyTaxes": {
```

```
        "$id": "#/properties/isCleanEnergyLienPaidForThroughPr  
opertyTaxes",  
        "type": "boolean"  
    },  
    "newTitle": {  
        "$id": "#/properties/newTitle",  
        "type": "string"  
    },  
    "currentTitle": {  
        "$id": "#/properties/currentTitle",  
        "type": "string"  
    },  
    "estateType": {  
        "$id": "#/properties/estateType",  
        "type": "string",  
        "enum": [  
            "fee_simple",  
            "leasehold"  
        ]  
    },  
    "leaseholdExpiration": {  
        "$id": "#/properties/leaseholdExpiration",  
        "type": "string",  
        "default": "",  
        "examples": [  
            ""  
        ],  
        "pattern": "^(\d{4})-(0[1-9]|1[0-2]|1[1-9])-(0[1-9]|1  
-2)[0-9]|3[0-1])$"  
    },  
    "titleOwnershipType": {  
        "$id": "#/properties/titleOwnershipType",  
        "type": "string",  
        "enum": [  
            "sole_ownership",  
            "life_estate",  
            "tenancy_in_common",  
            "joint_tenancy",  
            "equitable_interest",  
            "other"
        ]
    }
}
```

```
        "joint_tenancy",
        "tenancy_by_the_entirety",
        "other"
    ],
},
"trustType": {
    "$id": "#/properties/trustType",
    "type": "string",
    "enum": [
        "living_trust",
        "land_trust"
    ]
},
"indianCountryTrustType": {
    "$id": "#/properties/indianCountryTrustType",
    "type": "string",
    "enum": [
        "fee_simple_on_a_reservation",
        "individual_trust_land",
        "tribal_trust_land_on_a_reservation",
        "tribal_trust_land_off_reservation",
        "alaska_native_corporation_land"
    ]
},
"mortgageType": {
    "$id": "#/properties/mortgageType",
    "type": "string",
    "enum": [
        "conventional",
        "fha",
        "va",
        "usda_rd",
        "other"
    ]
},
"mortgageTypeOtherText": {
    "$id": "#/properties/mortgageTypeOtherText",

```

```
        "type": "string"
    },
    "amortizationType": {
        "$id": "#/properties/amortizationType",
        "type": "string",
        "enum": [
            "fixed",
            "arm",
            "other"
        ]
    },
    "amortizationTypeOtherText": {
        "$id": "#/properties/amortizationTypeOtherText",
        "type": "string"
    },
    "initialPeriodPriorToFirstAdjustment": {
        "$id": "#/properties/initialPeriodPriorToFirstAdjustme
nt",
        "type": "integer"
    },
    "subsequentAdjustmentPeriod": {
        "$id": "#/properties/subsequentAdjustmentPeriod",
        "type": "integer"
    },
    "noteRate": {
        "$id": "#/properties/noteRate",
        "type": "number"
    },
    "loanTerm": {
        "$id": "#/properties/loanTerm",
        "type": "integer"
    },
    "lienType": {
        "$id": "#/properties/lienType",
        "type": "string",
        "enum": [
            "first",
            "second"
        ]
    }
}
```

```
        "subordinate"
    ]
},
"loanFeatures": {
    "$id": "#/properties/loanFeatures",
    "$ref": "#/definitions/loanFeatures"
},
"proposedMonthlyPayment": {
    "$id": "#/properties/proposedMonthlyPayment",
    "$ref": "#/definitions/proposedMonthlyPayment"
}
},
"loanOriginatorInfo": {
    "type": "object",
    "properties": {
        "loanOriginatorOrganizationName": {
            "$id": "#/properties/loanOriginatorOrganizationName",
            "type": "string"
        },
        "address": {
            "$id": "#/properties/address",
            "$ref": "#/definitions/address"
        },
        "loanOriginatorOrganizationNmlsriId": {
            "$id": "#/properties/loanOriginatorOrganizationNmlsriId",
            "type": "string"
        },
        "loanOriginatorOrganizationStateLicenseId": {
            "$id": "#/properties/loanOriginatorOrganizationStateLicenseId",
            "type": "string"
        },
        "firstname": {
            "$id": "#/properties/firstname",
            "type": "string"
        }
    }
}
```

```
 },
 "lastname": {
   "$id": "#/properties/lastname",
   "type": "string"
 },
 "loanOriginatorNmLsrId": {
   "$id": "#/properties/loanOriginatorNmLsrId",
   "type": "string"
 },
 "loanOriginatorStateLicenseId": {
   "$id": "#/properties/loanOriginatorStateLicenseId",
   "type": "string"
 },
 "email": {
   "$id": "#/properties/email",
   "type": "string",
   "minLength": 6,
   "maxLength": 100,
   "pattern": "^(?=.{1,64}@)[( .)+A-Za-z0-9_-]+(\\".[A-Za-z0-9_-]+)*@[^-][A-Za-z0-9-]+(\\".[A-Za-z0-9-]+)*(\\".[A-Za-z]{2,})$"
 },
 "phone": {
   "$id": "#/properties/phone",
   "$ref": "#/definitions/phoneNumber"
 }
 },
 "transactionDetail": {
   "type": "object",
   "$id": "#/properties/lenderLoanInfo/properties/transactionDetail",
   "properties": {
     "isConversionOfContractForDeedOrLandContract": {
       "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/isConversionOfContractForDeedOrLandContract",
       "type": "string"
     }
   }
 }
```

```
        "type": "boolean",
        "default": false
    },
    "isRenovation": {
        "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/isRenovation",
        "type": "boolean",
        "default": false
    },
    "isConstructionConversionOrConstructionToPermanent": {
        "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/isConstructionConversionOrConstructionToPermanent",
        "type": "boolean",
        "default": false
    },
    "closingType": {
        "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/closingType",
        "type": "string",
        "enum": [
            "single_closing",
            "two_closing"
        ]
    },
    "lotAcquired": {
        "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/lotAcquired",
        "type": "string",
        "default": "",
        "examples": [
            """
        ],
        "pattern": "^(\d{4})-(0[1-9]|1[0-2]|1[1-9])-(0[1-9]|1[1-2])[0-9]|3[0-1])$"
    },
    "originalCostOfLot": {
```

```
        "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/originalCostOfLot",
        "type": "integer"
    },
    "constructionOrImprovementCosts": {
        "$id": "#/properties/lenderLoanInfo/properties/transactionDetail/properties/constructionOrImprovementCosts",
        "type": "integer"
    }
},
"projectType": {
    "type": "object",
    "$id": "#/properties/lenderLoanInfo/properties/projectType",
    "properties": {
        "condominium": {
            "$id": "#/properties/lenderLoanInfo/properties/projectType/properties/condominium",
            "type": "boolean",
            "default": false
        },
        "cooperative": {
            "$id": "#/properties/lenderLoanInfo/properties/projectType/properties/cooperative",
            "type": "boolean",
            "default": false
        },
        "plannedUnitDevelopment": {
            "$id": "#/properties/lenderLoanInfo/properties/projectType/properties/plannedUnitDevelopment",
            "type": "boolean",
            "default": false
        },
        "propertyNotLocatedInAProject": {
            "$id": "#/properties/lenderLoanInfo/properties/projectType/properties/propertyNotLocatedInAProject",
            "type": "boolean",
            "default": false
        }
    }
}
```

```
        "type": "boolean",
        "default": false
    },
},
},
"loanFeatures": {
    "type": "object",
    "$id": "#/properties/lenderLoanInfo/properties/loanFeatures",
    "properties": {
        "isBalloon": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/isBalloon",
            "type": "boolean",
            "default": false
        },
        "balloonTerm": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/balloonTerm",
            "type": "integer"
        },
        "isInterestOnly": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/isInterestOnly",
            "type": "boolean",
            "default": false
        },
        "interestOnlyTerm": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/interestOnlyTerm",
            "type": "integer"
        },
        "isNegativeAmortization": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/isNegativeAmortization",
            "type": "boolean",
            "default": false
        }
    }
}
```

```
        },
        "isPrepaymentPenalty": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/isPrepaymentPenalty",
            "type": "boolean",
            "default": false
        },
        "prepaymentPenaltyTerm": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/prepaymentPenaltyTerm",
            "type": "integer"
        },
        "isTemporaryInterestRateBuydown": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/isTemporaryInterestRateBuydown",
            "type": "boolean",
            "default": false
        },
        "initialBuydownRate": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/initialBuydownRate",
            "type": "number"
        },
        "isOther": {
            "$id": "#/properties/lenderLoanInfo/properties/loanFeatures/properties/isOther",
            "type": "boolean",
            "default": false
        },
        "otherText": {
            "$id": "#/properties/otherText",
            "type": "string"
        }
    },
    "proposedMonthlyPayment": {
        "type": "object",

```

```
        "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment",
        "properties": {
            "firstMortgage": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/firstMortgage",
                "type": "integer"
            },
            "subordinateLiens": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/subordinateLiens",
                "type": "integer"
            },
            "homeownersInsurance": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/homeownersInsurance",
                "type": "integer"
            },
            "supplementalPropertyInsurance": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/supplementalPropertyInsurance",
                "type": "integer"
            },
            "propertyTaxes": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/propertyTaxes",
                "type": "integer"
            },
            "mortgageInsurance": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/mortgageInsurance",
                "type": "integer"
            },
            "associationOrProjectDues": {
                "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/associationOrProjectDues",
                "type": "integer"
            }
        }
    }
}
```

```
        },
        "other": {
            "$id": "#/properties/lenderLoanInfo/properties/propose
dMonthlyPayment/properties/other",
            "type": "integer"
        }
    },
    "supplementalConsumerInfo": {
        "type": "object",
        "properties": {
            "homeownershipEducation": {
                "type": "object",
                "properties": {
                    "completed": {
                        "$id": "#/properties/supplementalConsumerInfo/prop
erties/homeownershipEducation/properties/completed",
                        "type": "boolean",
                        "default": false
                    },
                    "counselingFormat": {
                        "$id": "#/properties/supplementalConsumerInfo/prop
erties/homeownershipEducation/properties/counselingFormat",
                        "type": "string",
                        "enum": [
                            "face_to_face",
                            "internet"
                        ]
                    },
                    "housingCounselingAgencyId": {
                        "$id": "#/properties/supplementalConsumerInfo/prop
erties/homeownershipEducation/properties/housingCounselingAgency
Id",
                        "type": "string"
                    },
                    "housingEducationProgramName": {
                        "$id": "#/properties/supplementalConsumerInfo/prop

```

```
        "type": "string"
    },
    "dateOfCompletion": {
        "$id": "#/properties/supplementalConsumerInfo/properties/homeownershipEducation/properties/dateOfCompletion",
        "type": "string",
        "default": "",
        "examples": [
            "2022-05-25"
        ],
        "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|1[1-9])-0[1-9]|1[1-2][0-9]|3[0-1])$"
    }
},
"housingCounseling": {
    "type": "object",
    "properties": {
        "completed": {
            "$id": "#/properties/supplementalConsumerInfo/properties/housingCounseling/properties/completed",
            "type": "boolean",
            "default": false
        },
        "counselingFormat": {
            "$id": "#/properties/supplementalConsumerInfo/properties/housingCounseling/properties/counselingFormat",
            "type": "string",
            "enum": [
                "face_to_face",
                "telephone",
                "internet",
                "hybrid"
            ]
        },
        "counselor": {
            "type": "string"
        }
    }
}
```

```
        "housingCounselingAgencyId": {
            "$id": "#/properties/supplementalConsumerInfo/properties/housingCounseling/properties/housingCounselingAgencyId",
            "type": "string"
        },
        "housingCounselingAgencyName": {
            "$id": "#/properties/supplementalConsumerInfo/properties/housingCounseling/properties/housingCounselingAgencyName",
            "type": "string"
        },
        "dateOfCompletion": {
            "$id": "#/properties/supplementalConsumerInfo/properties/housingCounseling/properties/dateOfCompletion",
            "type": "string",
            "default": "",
            "examples": [
                "2022-05-25"
            ],
            "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|1[1-9])-([1-9]|1[1-2])[0-9]|3[0-1])$"
        }
    },
    "languagePreference": {
        "type": "object",
        "properties": {
            "language": {
                "$id": "#/properties/supplementalConsumerInfo/properties/languagePreference/properties/language",
                "type": "string",
                "enum": [
                    "english",
                    "chinese",
                    "korean",
                    "spanish",
                    "tagalog",

```

```
        "vietnamese",
        "other",
        "declined"
    ],
},
"languageOtherText": {
    "$id": "#/properties/supplementalConsumerInfo/properties/languagePreference/properties/languageOtherText",
    "type": "string"
}
}
}
}
},
"$id": "http://floify.com/1003_schema.json",
"title": "Floify 1003 JSON Schema",
"description": "JSON Schema representing a 1003 URLA (2019 version)",
"type": "object",
"properties": {
    "borrower": {
        "$ref": "#/definitions/borrower"
    },
    "coborrowers": {
        "$id": "#/properties/coborrowers",
        "type": "array",
        "items": {
            "$ref": "#/definitions/borrower"
        }
    },
    "assets": {
        "$id": "#/properties/assets",
        "type": "array",
        "items": {
            "anyOf": [
                {

```

```
        "$ref": "#/definitions/account_asset"
    },
    {
        "$ref": "#/definitions/other_asset"
    },
    {
        "$ref": "#/definitions/credits"
    }
]
}

},
"liabilities": {
    "$id": "#/properties/liabilities",
    "type": "array",
    "items": {
        "anyOf": [
            {
                "$ref": "#/definitions/account_liability"
            },
            {
                "$ref": "#/definitions/other_liability"
            }
        ]
    }
},
"realEstate": {
    "$id": "#/properties/realEstate",
    "type": "array",
    "items": {
        "$ref": "#/definitions/realEstate"
    }
},
"loanInfo": {
    "$id": "#/properties/loanInfo",
    "$ref": "#/definitions/loanInfo"
}
},
```

```
"required": [  
    "borrower"  
]  
}
```