

SAMPLE FHA 1003 JSON (APPLY NOW 3.0)

Sample JSON Data for an FHA loan in Apply Now 3.0.

```
{
  "borrower": {
    "personalInfo": {
      "dateOfBirth": "1980-01-01",
      "citizenship": "citizen",
      "email": "johnhomeowner@email.com",
      "legalFullName": {
        "firstName": "John",
        "middleName": "A",
        "lastName": "Homeowner"
      },
    },
    "alternateNames": [
      {
        "firstName": "John",
        "middleName": "Adams",
        "lastName": "Homeowner"
      }
    ],
    "maritalStatus": "married",
    "highestLevelEducation": "hsGED",
    "hasMilitaryService": true,
    "militaryService": {
      "currentlyServing": true,
      "projectedExpirationDate": "2020-12",
      "currentlyRetired": false,
      "nonActivated": false,
      "survivingSpouse": false
    },
    "homePhoneNumber": "999-222-1234",
    "mobilePhoneNumber": "999-333-5678",
    "workPhoneNumber": "999-444-9876",
    "workPhoneNumberExtension": "321",
    "socialSecurityNumber": "123-45-6789",
    "preferredName": "Jimmy"
  },
  "currentAddress": {
```

```
"street": "175 13th Street",
"unit": "#1A",
"city": "Washington",
"stateOrProvince": "DC",
"postalCode": "12345",
"monthsAtAddress": 18,
"residencyBasis": "rent",
"monthlyExpense": 1500
},
"hasSeparateMailingAddress": false,
"formerAddresses": [
  {
    "street": "123 Main Street",
    "city": "Washington",
    "stateOrProvince": "DC",
    "postalCode": "67890",
    "monthsAtAddress": 34,
    "residencyBasis": "rent",
    "monthlyExpense": 1200
  }
],
"hasDependents": true,
"ageOfDependents": [
  10,
  14
],
"employmentInfo": [
  {
    "name": "US Army",
    "isCurrent": true,
    "address": {
      "street": "1600 Pennsylvania Ave",
      "city": "Washington",
      "stateOrProvince": "DC",
      "postalCode": "20500"
    },
  },
  "phoneNumber": "999-222-1111",
```

```
"title": "Intelligence",
"startDate": "2008-05",
"experienceInMonths": 96,
"isEmployerPartyToLoan": false,
"selfEmployed": false,
"monthlyIncome": {
  "base": 7680,
  "militaryEntitlements": [
    {
      "type": "overseas_pay",
      "amount": 2000
    },
    {
      "type": "clothes_allowance",
      "amount": 200
    },
    {
      "type": "rations_allowance",
      "amount": 500
    }
  ]
}
},
{
  "name": "John A Homeowner Internet Sales",
  "isCurrent": true,
  "address": {
    "street": "175 13th St",
    "city": "Washington",
    "stateOrProvince": "DC",
    "postalCode": "12345"
  },
  "phoneNumber": "999-222-1234",
  "title": "Owner/Operator",
  "startDate": "2010-01",
  "experienceInMonths": 72,
```

```
    "isEmployerPartyToLoan": false,
    "selfEmployed": true,
    "atLeast25PctOwnership": true,
    "monthlyIncomeOrLoss": 500
  }
],
"otherIncome": [
  {
    "type": "interest_and_dividends",
    "amount": 100
  }
],
"declarations": {
  "isPrimaryResidence": true,
  "hadOwnership": false,
  "hasRelationshipWithSeller": false,
  "hasUndisclosedFunding": false,
  "hasUndisclosedLoans": false,
  "hasUndisclosedCredit": false,
  "hasPriorityLien": false,
  "isCosignerOnUndisclosedDebt": false,
  "hasOutstandingJudgments": false,
  "isDelinquentOnDebt": false,
  "isPartyToLawsuit": false,
  "hasConveyedTitle": false,
  "hasCompletedShortSale": false,
  "hasForeclosedProperty": false,
  "hasDeclaredBankruptcy": false
},
"demographics": {
  "ethnicity": {
    "hispanicOrLatino": false,
    "dnp": true
  },
  "race": {
    "americanIndian": false,
    "asian": false,
```

```
    "africanAmerican": false,
    "pacificIslander": false,
    "white": true,
    "dnp": true
  },
  "sex": {
    "female": false,
    "male": true,
    "dnp": true
  }
},
"coborrowers": [
  {
    "personalInfo": {
      "legalFullName": {
        "firstName": "Mary",
        "middleName": "Ann",
        "lastName": "Homeowner"
      },
      "alternateNames": [
        {
          "firstName": "Mary",
          "middleName": "A.",
          "lastName": "Homeowner"
        },
        {
          "firstName": "Mary",
          "middleName": "Ann",
          "lastName": "Diaz"
        }
      ]
    }
  },
  {
    "personalInfo": {
      "legalFullName": {
        "firstName": "Mary",
        "middleName": "Ann",
        "lastName": "Homeowner"
      },
      "alternateNames": [
        {
          "firstName": "Mary",
          "middleName": "A.",
          "lastName": "Homeowner"
        },
        {
          "firstName": "Mary",
          "middleName": "Ann",
          "lastName": "Diaz"
        }
      ]
    }
  }
],
```

```
    "socialSecurityNumber": "111-22-3333",
    "dateOfBirth": "1980-06-06",
    "citizenship": "citizen",
    "email": "maryahomeowner@email.com",
    "maritalStatus": "married",
    "hasMilitaryService": false,
    "homePhoneNumber": "999-222-1234",
    "mobilePhoneNumber": "999-444-4321"
  },
  "currentAddress": {
    "street": "175 13th Street",
    "unit": "#1A",
    "city": "Washington",
    "stateOrProvince": "DC",
    "postalCode": "12345",
    "monthsAtAddress": 18,
    "residencyBasis": "rent",
    "monthlyExpense": 1500
  },
  "hasSeparateMailingAddress": false,
  "formerAddresses": [
    {
      "street": "123 Main Street",
      "city": "Washington",
      "stateOrProvince": "DC",
      "postalCode": "67890",
      "monthsAtAddress": 34,
      "residencyBasis": "rent",
      "monthlyExpense": 1200
    }
  ],
  "hasDependents": false,
  "ageOfDependents": [],
  "employmentInfo": [],
  "otherIncome": [
    {
      "type": "royalty_payments",
```

```
        "amount": 250
    }
],
"declarations": {
    "isPrimaryResidence": true,
    "hadOwnership": false,
    "hasRelationshipWithSeller": false,
    "hasUndisclosedFunding": false,
    "hasUndisclosedLoans": false,
    "hasUndisclosedCredit": false,
    "hasPriorityLien": false,
    "isCosignerOnUndisclosedDebt": false,
    "hasOutstandingJudgments": false,
    "isDelinquentOnDebt": false,
    "isPartyToLawsuit": false,
    "hasConveyedTitle": false,
    "hasCompletedShortSale": false,
    "hasForeclosedProperty": false,
    "hasDeclaredBankruptcy": false
},
"demographics": {
    "ethnicity": {
        "hispanicOrLatino": true,
        "hispanicOriginTypes": [
            "other"
        ],
        "hispanicOriginOtherDetail": "Nicaraguan",
        "dnp": false
    },
    "race": {
        "americanIndian": false,
        "asian": false,
        "africanAmerican": false,
        "pacificIslander": false,
        "white": true,
        "dnp": true
    }
},
```



```
    "sex": {
      "female": true,
      "male": false,
      "dnp": true
    }
  }
},
],
"assets": [
  {
    "category": "account",
    "type": "checking",
    "institutionName": "Treasury CU",
    "accountNumber": "554466",
    "value": 9000
  },
  {
    "category": "account",
    "type": "money_market",
    "institutionName": "Treasury CU",
    "accountNumber": "554468",
    "value": 100000
  },
  {
    "category": "account",
    "type": "bonds",
    "institutionName": "Treasury CU",
    "accountNumber": "554467",
    "value": 2500
  },
  {
    "category": "account",
    "type": "savings",
    "institutionName": "Valley Community Bank",
    "accountNumber": "371722",
    "value": 6000
  },
  {
```

```
{
  "category": "other",
  "type": "earnest_money",
  "value": 10000
}
],
"liabilities": [
  {
    "category": "account",
    "type": "revolving",
    "institutionName": "Visa",
    "accountNumber": "1111222233334444",
    "balance": 1350,
    "isToBePaidOff": false,
    "monthlyPayment": 50
  },
  {
    "category": "account",
    "type": "revolving",
    "institutionName": "Mastercard",
    "accountNumber": "9999888877776666",
    "balance": 800,
    "isToBePaidOff": false,
    "monthlyPayment": 35
  },
  {
    "category": "account",
    "type": "open_30_day",
    "institutionName": "American Express",
    "accountNumber": "5555666644443333",
    "balance": 2500,
    "isToBePaidOff": true,
    "monthlyPayment": 0
  },
  {
    "category": "account",
    "type": "revolving",
```

```
    "institutionName": "Discover",
    "accountNumber": "7777888899990000",
    "balance": 750,
    "isToBePaidOff": false,
    "monthlyPayment": 40
  },
  {
    "category": "other",
    "type": "child_support",
    "monthlyPayment": 1200
  }
],
"realEstate": [
  {
    "address": {
      "street": "8 RIDER WAY",
      "city": "SWEET BEACH",
      "stateOrProvince": "FL",
      "postalCode": "33100",
      "country": "USA"
    },
    "propertyValue": 180000,
    "status": "retained",
    "monthlyRentalIncome": 1750,
    "monthlyExpenses": 450,
    "propertyLoans": [
      {
        "creditorName": "TAXPAYER CU",
        "accountNumber": "98765432",
        "monthlyPayment": 725,
        "type": "fha",
        "balance": 100000,
        "isToBePaidOff": true
      }
    ]
  },
  {
    "isCurrentAddress": true
  }
],
```

```
{
  "address": {
    "street": "19 PALMETTO ROAD",
    "city": "SWEET BEACH",
    "stateOrProvince": "FL",
    "postalCode": "33100"
  },
  "propertyValue": 300000,
  "status": "retained",
  "propertyLoans": [
    {
      "creditorName": "BEACHIE BIGGS",
      "accountNumber": "123SUM",
      "monthlyPayment": 1500,
      "type": "conventional",
      "balance": 250000
    },
    {
      "creditorName": "WAVE BOARD CU",
      "accountNumber": "998-2",
      "monthlyPayment": 100,
      "type": "other",
      "balance": 20000,
      "creditLimit": 33000
    }
  ]
},
  "loanInfo": {
    "loanAmount": 210000,
    "loanPurpose": "purchase",
    "propertyAddress": {
      "street": "123 Anywhere Street",
      "city": "Washington",
      "stateOrProvince": "DC",
      "postalCode": "12345"
    }
  },
```

```
"numberOfUnits": 1,
"propertyValue": 275000,
"occupancy": "primary_residence",
"isMixedUse": false,
"isManufacturedHome": false,
"otherLoans": [
  {
    "creditorName": "Treasury CU",
    "lienType": "subordinate",
    "monthlyPayment": 50,
    "loanAmount": 2500,
    "creditLimit": 10000
  }
],
"giftsAndGrants": [
  {
    "type": "cash_gift",
    "deposited": true,
    "source": "relative",
    "value": 5000
  }
]
}
```