

# **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]|[1-9])-(0[1-9]|[1-2][0-9]|3[0-1])$"
    },
    "borrower": {
      "type": "object",

```

```
"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]|[1-9])-(0[1-
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": {
    "$id": "#/properties/personalInfo/properties/emai
1",
    "type": "string",
    "minLength": 6,
    "maxLength": 100,
    "pattern": "^(?=.{1,64}@)[(.)+A-Za-z0-9_-]+(\\.[A-
Za-z0-9_-]+)*@[^-][A-Za-z0-9-]*(\\.[A-Za-z0-9-]+)*(\\.[A-Za-z]
{2,})$"
},
"legalFullName": {
    "$id": "#/properties/personalInfo/properties/legal
FullName",
    "type": "object",
    "$ref": "#/definitions/fullName"
},
"maritalStatus": {
    "$id": "#/properties/personalInfo/properties/marit
alStatus",
    "type": "string",
    "enum": [
        "married",
        "unmarried",
        "separated"
    ]
},
"homePhoneNumber": {
    "$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/socialSecurityNumber",
      "type": "string",
      "pattern": "^[0-9]{3}-[0-9]{2}-[0-9]{4}$"
    },
    "domesticRelationshipInfo": {
      "type": "object",
      "properties": {
        "domesticRelationshipIndicator": {
          "$id": "#/properties/domesticRelationshipIndicator",
          "type": "boolean",
          "default": false
        },
        "domesticRelationshipType": {
          "$id": "#/properties/domesticRelationshipType",
          "type": "string",
          "enum": [
            "civil_union",
            "domestic_partnership",
            "registered_reciprocal_beneficiary_relations
hip",
            "other"
```

```

    ]
  },
  "domesticRelationshipTypeOtherDescription": {
    "$id": "#/properties/domesticRelationshipTypeOtherDescription",
    "type": "string"
  },
  "domesticRelationshipStateCode": {
    "$id": "#/properties/domesticRelationshipStateCode",
    "type": "string",
    "default": "",
    "examples": [
      "CO"
    ]
  }
}
},
"anyOf": [
  {
    "properties": {
      "hasMilitaryService": {
        "type": "boolean",
        "const": true
      },
      "militaryService": {
        "$id": "#/properties/personalInfo/properties/militaryService",
        "type": "object",
        "properties": {
          "currentlyServing": {
            "$id": "#/properties/personalInfo/properties/militaryService/properties/currentlyServing",
            "type": "boolean",
            "default": false
          }
        }
      }
    }
  }
]

```

```
        "projectedExpirationDate": {
            "$id": "#/properties/personalInfo/properties/militaryService/properties/projectedExpirationDate",
            "type": "string",
            "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|[1-9])$"
        },
        "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",
```

```
        "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",
```

```
        "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": "string",
        "pattern": "^[12]\\d{3}(?:-(?:0[1-9]|1[0-2]))(?:-(?:0
[1-9]|1[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]|1[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"
  },
  "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": {
    "$id": "#/properties/pacificIslanderRaceDesignationTypes",
    "type": "array",
    "items": {
      "type": "string",
      "enum": [
        "native_hawaiian",
        "guamanian",
        "samoan",
        "other"
      ]
    }
  },
  "pacificIslanderRaceOtherDetail": {
    "$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",
```

```
    "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",
```



```
        "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": {
      "$id": "#/properties/isLivingInACommunityPropertyState",
      "type": "boolean"
    },
    "isPropertyInACommunityPropertyState": {
      "$id": "#/properties/isPropertyInACommunityPropertyState",
      "type": "boolean"
    }
  },
}
```

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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": {
    "$id": "#/properties/leaseholdExpiration",
    "type": "string",
    "default": "",
    "examples": [
      ""
    ],
    "pattern": "^(\\d{4})-(0[1-9]|1[0-2]|[1-9])-(0[1-9]|[1
-2][0-9]|3[0-1])$"
  },
  "titleOwnershipType": {
    "$id": "#/properties/titleOwnershipType",
    "type": "string",
    "enum": [
      "sole_ownership",
      "life_estate",
      "tenancy_in_common",
```

```
        "joint_tenancy",
        "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": {
    "$id": "#/properties/initialPeriodPriorToFirstAdjustment",
    "type": "integer"
  },
  "subsequentAdjustmentPeriod": {
    "$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",
```

```
        "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",
      "$ref": "#/definitions/address"
    },
    "loanOriginatorOrganizationNmIsrId": {
      "$id": "#/properties/loanOriginatorOrganizationNmIsrI
d",
      "type": "string"
    },
    "loanOriginatorOrganizationStateLicenseId": {
      "$id": "#/properties/loanOriginatorOrganizationStateLi
censeId",
      "type": "string"
    },
    "firstname": {
      "$id": "#/properties/firstname",
      "type": "string"
    }
  }
}
```

```

    },
    "lastname": {
      "$id": "#/properties/lastname",
      "type": "string"
    },
    "loanOriginatorNmIsrId": {
      "$id": "#/properties/loanOriginatorNmIsrId",
      "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": "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]|[1-9])-(0[1-9]|[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
    }
}
},
"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": {
      "$id": "#/properties/lenderLoanInfo/properties/proposedMonthlyPayment/properties/other",
      "type": "integer"
    }
  },
  "supplementalConsumerInfo": {
    "type": "object",
    "properties": {
      "homeownershipEducation": {
        "type": "object",
        "properties": {
          "completed": {
            "$id": "#/properties/supplementalConsumerInfo/properties/homeownershipEducation/properties/completed",
            "type": "boolean",
            "default": false
          },
          "counselingFormat": {
            "$id": "#/properties/supplementalConsumerInfo/properties/homeownershipEducation/properties/counselingFormat",
            "type": "string",
            "enum": [
              "face_to_face",
              "internet"
            ]
          },
          "housingCounselingAgencyId": {
            "$id": "#/properties/supplementalConsumerInfo/properties/homeownershipEducation/properties/housingCounselingAgencyId",
            "type": "string"
          },
          "housingEducationProgramName": {
            "$id": "#/properties/supplementalConsumerInfo/prop
```

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

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