

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": "hs ged",  
      "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",
            "employmentType": "Full-time"
        }
    ]
}
```

```
        "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,
        "black": false,
        "white": true
    }
}
```

```
        "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"
        },
{
            "firstName": "Mary",
            "middleName": "A.",
            "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": 500
        }
    ]
}
```

```
        "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  
        }  
,  
        {}  
    ]  
}
```