



DTD Changes Version 1.1: Credit Reporting

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DTD Changes Version 1.1:

Credit Reporting

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Chapter 1: Introduction

OVERVIEW

This document is designed to assist individuals who are implementing the changes to the Credit Reporting DTD from Version 1.0.1. A separate document, “*DTD Changes Version 1.0.1: Credit Reporting*” lists the changes that took place between Version 1.0 and 1.0.1.

Unlike the previous update, the Version 1.1 update makes several changes to the DTD that may not allow some Version 1.0 or 1.0.1 data files to validate properly against the Version 1.1 DTD. Some elements used in the earlier versions have been renamed or deleted in this update. This means that **Version 1.1 is not completely backward compatible with Versions 1.0 or 1.0.1.**

To indicate differences between a previous version and a new version of a DTD or sample data file, this document uses a simple scheme:

- NEW data is surrounded by a green box
- CHANGED data is highlighted in turquoise
- DELETED data shown in red using the ~~strike-through~~ font

```
<!ELEMENT CONTAINER (  
    NewElement,  
    ChangedElement,  
    DeletedElement) >
```

HIGHLIGHTS

The most significant changes to the Credit Reporting DTD were general structural changes that affected all process areas. The first significant change was the introduction of a common ADDRESS container and the second one was the restructuring and simplification of the request and response element structures.

Common ADDRESS container

With MISMO Version 1.1, a common ADDRESS container is now used to hold address elements for the borrower residence, party address, and property address. Any future process areas that need to use address data will be able to just add the ADDRESS container and will automatically include all of the standard address elements. The following data samples show how the three containers that currently use address data will be changed by the addition of the ADDRESS container. The changes are highlighted.

MISMO 1.0 File Format for Borrower Residence:

```
<BORROWERRESIDENCE ResidencyType="Current"
  ResidencyBasisType="Rent">
  <Address1>504 DAPHINE ST</Address1>
  <City>NEWPORT BEACH</City>
  <State>CA</State>
  <PostalCode>92663</PostalCode>
  <PARSEDSTREETNAME>
    <HouseNumber>504</HouseNumber>
    <StreetName>DAPHINE</StreetName>
    <StreetSuffix>ST</StreetSuffix>
  </PARSEDSTREETNAME>
</BORROWERRESIDENCE>
```

MISMO 1.1 File Format for BorrowerResidence: (New ADDRESS container)

```
<BORROWERRESIDENCE ResidencyType="Current"
  ResidencyBasisType="Rent">
  <ADDRESS>
    <Address1>504 DAPHINE ST</Address1>
    <HouseNumber>504</HouseNumber>
    <StreetName>DAPHINE</StreetName>
    <StreetSuffix>ST</StreetSuffix>
    <City>NEWPORT BEACH</City>
    <State>CA</State>
    <PostalCode>92663</PostalCode>
    <PARSEDSTREETNAME>
      <HouseNumber>504</HouseNumber>
      <StreetName>DAPHINE</StreetName>
      <StreetSuffix>ST</StreetSuffix>
    </PARSEDSTREETNAME>
  </ADDRESS>
</BORROWERRESIDENCE>
```

MISMO 1.0 File Format for Party:

```

<PARTY PARTYID="PrtyID0001" PartyType="RequestingParty">
  <PartyName>MORTGAGE FUNDING CORPORATION</PartyName>
  <Address1>1616 BRICKELL AVE</Address1>
  <Address2>Suite 200</Address2>
  <City>Miami</City>
  <State>FL</State>
  <PostalCode>33127</PostalCode>
  <CONTACTDETAIL>
    ... contact elements go here
  </CONTACTDETAIL>
</PARTY>

```

MISMO 1.1 File Format for Party: (Shows new ADDRESS container)

```

<PARTY PARTYID="PrtyID0001" PartyType="RequestingParty">
  <PartyName>MORTGAGE FUNDING CORPORATION</PartyName>
  <ADDRESS>
    <Address1>1616 BRICKELL AVE</Address1>
    <Address2>Suite 200</Address2>
    <City>Miami</City>
    <State>FL</State>
    <PostalCode>33127</PostalCode>
  </ADDRESS>
  <CONTACTDETAIL>
    ... contact elements go here
  </CONTACTDETAIL>
</PARTY>

```

MISMO 1.0 File Format for Property:

```

<PROPERTY PropertyType="Subject">
  <Address1>12394 First American Way</Address1>
  <Address2>Building 1.2</Address2>
  <City>Poway</City>
  <State>CA</State>
  <PostalCode>92064</PostalCode>
  <Country>U.S.A.</Country>
</PROPERTY>

```

MISMO 1.1 File Format for Property: (Shows new ADDRESS container)

```

<PROPERTY PropertySubjectIndicator="Y">
  <ADDRESS>
    <Address1>12394 First American Way</Address1>
    <Address2>Building 1.2</Address2>
    <City>Poway</City>
    <State>CA</State>
    <PostalCode>92064</PostalCode>
    <Country>U.S.A.</Country>
  </ADDRESS>
</PROPERTY>

```

Revisions to Request and Response Structures

Several changes were made to the common Request and Response structures shared by the mortgage services (appraisal, credit, flood, title, etc.). The most significant was the elimination of the REQUESTING PARTY, RECEIVING PARTY, RESPONSE PARTY and other similar containers. These container elements only held a PARTY IDREF attribute, which referenced a PARTY record where the name, address and contact elements were located.

In Version 1.1, those PARTY records are now contained directly in the appropriate request and response containers, eliminating the need for the IDREF pointer. The *PartyType* attribute of the PARTY record still indicates the type of the party (for example: Receiving Party, Requesting Party, etc.).

The following table provides a reference for which *PartyType* attribute enumeration to be used with PARTY records that are used in the REQUEST GROUP, REQUEST, RESPONSE GROUP, and RESPONSE containers.

Party Type Reference Table

Container Name	<i>PartyType</i> Used	Party Role Description
REQUEST GROUP	RequestingParty	The party making the original request; the party being billed.
	SubmittingParty	The party submitting the request on behalf of the RequestingParty
REQUEST	ReceivingParty	The party that is the intended receiver of the request.
	FulfillmentParty	The party being specified, either by the RequestingParty or by the SubmittingParty, to fulfill the request.
RESPONSE GROUP	ResponseFromParty	The party generating the response transaction.
RESPONSE	ReceivingParty	The party being specified by the ResponseFromParty as the receiver of the response.

Below are sample MISMO 1.0 and 1.1 Credit Request files showing the **Requesting Party** and **Receiving Party** in each version of the request.

MISMO 1.0 Sample Credit Request:

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "CreditReporting1_0_1.DTD">
<MORTGAGEDATA MISMOVersionID="1.0">
  <REQUESTGROUP>
    <REQUESTINGPARTY PARTYIDREF="PrtyID0001"/>
    <RequestDateTime>2000-10-20T10:42:16</RequestDateTime>
    <REQUEST RequestType="Credit">
      <RECEIVINGPARTY PARTYIDREF="PrtyID0002"/>
    </REQUEST>
  </REQUESTGROUP>
  <PARTY PARTYID="PrtyID0001" PartyType="RequestingParty">
    <PartyName>MORTGAGE FUNDING CORPORATION</PartyName>
    ... Address & Contact elements go here ...
  </PARTY>
  <PARTY PARTYID="PrtyID0002" PartyType="ReceivingParty">
    <PartyName>ABC CREDIT</PartyName>
    ... Address & Contact elements go here ...
  </PARTY>
  <CREDITREQUEST>
    ... other credit request elements go here...
  </CREDITREQUEST>
  <BORROWER BORROWERID="BorRec0001">
    ... other borrower data elements go here ...
  </BORROWER>
</MORTGAGEDATA>
```

MISMO 1.1 Sample Credit Request:

```
<?xml version="1.0"?>
<!DOCTYPE MORTGAGEDATA SYSTEM "CreditReporting1_1.DTD">
<MORTGAGEDATA MISMOVersionID="1.1">
  <REQUESTGROUP>
    <RequestDateTime>2001-03-08T09:36:10</RequestDateTime>
    <REQUEST RequestType="Credit">
      <PARTY PARTYID="PrtyID0002" PartyType="ReceivingParty">
        <PartyName>ABC CREDIT</PartyName>
        ... Address & Contact elements go here ...
      </PARTY>
    </REQUEST>
    <PARTY PARTYID="PrtyID0001" PartyType="RequestingParty">
      <PartyName>MORTGAGE FUNDING CORPORATION</PartyName>
      ... Address & Contact elements go here ...
    </PARTY>
  </REQUESTGROUP>
  <CREDITREQUEST>
    ... other credit request elements go here...
  </CREDITREQUEST>
  <BORROWER BORROWERID="BorRec0001">
    ... other borrower data elements go here ...
  </BORROWER>
</MORTGAGEDATA>
```

MISMO VERSION 2.0

Now that a number of companies have actual implementation experience implementing the Version 1.0 DTDs, MISMO is re-evaluating the current structure to identify areas where the standard could be improved.

MISMO Version 2.0, scheduled for release later this year could include overall architectural changes that would have a significant impact on the structure of the MISMO DTDs. Some of the areas being considered for change were discussed in the January 2001 Work Group meetings in Jacksonville. Here's a list of possible areas of change:

- Re-evaluate the MISMO DTD's current orientation towards highly-normalized structures.
- Consider the creation of more transaction-oriented DTDs versus the current process-oriented DTDs, or both.
- Re-evaluate the use of pointing structures (ID/IDREF) within the DTDs versus greater use of container structures.
- Re-evaluate the element and attribute naming convention and consider adoption of additional common abbreviations.
- Consider development of a common XML Tag List, to allow use of common element names for those not using MISMO DTDs.
- Re-evaluate the current methodology for determining the use of elements and attributes.
- Re-evaluate the level of data normalization used in the current MISMO DTDs.
- Consider the adopting either an industry standard enveloping and routing method such as SOAP, or a custom method developed for use by MISMO.

COMMENTS

Comments, questions, and suggestions for improvement of this document or for changes to the MISMO standard or MISMO architecture may be submitted directly to either of the Credit Reporting Work Group Co-Chairs.

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Chapter 2: DTD Changes – Section By Section

This section of the manual provides general information about each section of a credit report that was changed. In some cases the part of the DTD being discussed is shown on the page along with sample data. In other cases it may be necessary to refer to the copy of the DTD itself. The latest version can be downloaded from the www.mismo.org web site.

MORTGAGE DATA

Added RESPONSE GROUP, Removed RESPONSE container element

Background: As part of an overall reorganization and simplification of the request and response structures used for services, the RESPONSE container was replaced with a RESPONSE GROUP container element directly under the root level. This new element can contain multiple RESPONSE container elements.

Removed SUBJECT PROPERTY container element

Background: The MISMO Core Data Work Group restructured the property-related elements into a single PROPERTY container with an attribute type of either “Subject” or “REO” (Real Estate Owned). This change eliminated the need for a separate SUBJECT PROPERTY container element.

Version 1.1 DTD Changes:

```
<!ELEMENT MORTGAGEDATA ((
  APPLICATION
  | ASSET
  | BORROWER
  | BORROWERRECONCILEDLIABILITY
  | CREDITREPORT
  | CREDITREQUEST
  | CREDITSCORE
  | INCOME
  | PARTY
  | PROPERTY
  | REQUESTGROUP
  | RESPONSEGROUP
  | RESPONSE
  | SUBJECTPROPERTY ) *) >
```

ADDRESS

Added new common ADDRESS container for Borrower Residence, Party and Property

Background: Other process areas (Flood, Valuations, Tax) had a need for using the PARSED STREET NAME and VERIFICATION elements for the property address. The MISMO Core Data Work Group proposed using a common ADDRESS container for Borrower Residence, Party and Property addresses. ADDRESS would contain the existing PARSED STREET NAME and VERIFICATION containers as optional elements.

Change Also Affects: BORROWER RESIDENCE, PARTY, and PROPERTY

Version 1.1 DTD Changes:

```
<!ELEMENT ADDRESS (
    Address1?,
    Address2?,
    City?,
    State?,
    PostalCode?,
    Country?,
    PARSEDESTREETNAME?,
    VERIFICATION?)>
<!ATTLIST ADDRESS ADDRESSID ID #IMPLIED>
```

APPLICATION

Move several elements to DECLARATIONS container

Background: Several elements were moved from the APPLICATION container to the DECLARATIONS container. The elements that were moved can change on a borrower-by-borrower basis, and hence better suited to the DECLARATIONS container element.

Change Also Affects: DECLARATIONS

Version 1.1 DTD Changes:

```
<!ELEMENT APPLICATION (
    ApplicationInterviewerSignedDate?,
    BorrowerApplicationSignedDate?,
    LenderCaseIdentifier?)>
<!ATTLIST APPLICATION
    APPLICATIONID ID #IMPLIED
    ApplicationTakenMethodType
    (FaceToFace |
    Mail |
    Telephone) #IMPLIED
    PARTYIDREFS IDREFS #IMPLIED>
```

ASSET

Rename *AssetDescription* element to *OtherAssetTypeDescription*

Background: This element was renamed by the MISMO Core Data Work Group to be consistent with other elements that describe the “Other” attribute option.

Add “BorrowerEstimatedTotalAssets” enumeration to the *AssetType* attribute

Background: The MISMO Mortgage Insurance and Mortgage Application work groups added this enumeration.

Added BORROWER IDREFS attribute

Background: The MISMO Credit Reporting Work Group requested the addition of this attribute to simplify the method for identifying which borrower or borrowers are associated with an asset.

Change Also Affects: INCOME, BORROWER RECONCILED LIABILITY

Version 1.1 DTD Changes:

```

<!ELEMENT ASSET (
  AssetAccountIdentifier?,
  AssetCashOrMarketValueAmount?,
  AssetDescription?,
  AssetFaceValueAmount?,
  AssetNetCashValueAmount?,
  AssetVestedValueAmount?,
  AutomobileMakeDescription?,
  AutomobileModelYear?,
  BusinessOwnedNetWorthAmount?,
  OtherAssetTypeDescription?,
  StockBondMutualFundName?,
  StockBondMutualFundShareCount?,
  VERIFICATION?)>
<!ATTLIST ASSET
  ASSETID ID #IMPLIED
  AssetType
    (Automobile |
     Bond |
     BorrowerEstimatedTotalAssets |
     BridgeLoanNotDeposited |
     CashOnHand |
     CertificateOfDepositTimeDeposit |
     CheckingAccount |
     EarnestMoneyCashDepositTowardPurchase |
     GiftsNotDeposited |
     GrantsNotDeposited |
     LifeInsurance |
     MoneyMarketFund |
     MutualFund |
     NetWorthOfBusinessOwned |
     OtherLiquidAssets |
     OtherNonLiquidAssets |
     PendingNetSaleProceedsFromRealEstateAssets |
     RealEstateOwned |
     RetirementFundsTotal |
     SavingsAccount |
     SecuredBorrowedFundsNotDeposited |
     Stock |
     TrustAccount) #IMPLIED
  PROPERTYIDREF IDREF #IMPLIED
  BORROWERIDREFS IDREFS #IMPLIED
  PARTYIDREFS IDREFS #IMPLIED>

```

BORROWER RECONCILED LIABILITY

Add “BorrowerEstimatedTotalMonthlyLiabilityPayment” enumeration to the *LiabilityType* attribute

Background: The MISMO Mortgage Insurance and Mortgage Application work groups added this enumeration.

Change “LiabilityPayoffStatusType” attribute to “LiabilityPayoffStatusIndicator”

Background: In Version 1.0 the *LiabilityPayoffStatusType* attribute contained an enumerated set of possible values (e.g. Paid By Borrower At Closing, Paid By Borrower Before Closing, etc.). In Version 1.0 the Underwriting Work Group requested that this be changed to a simple Boolean attribute (Y|N) called *LiabilityPayoffStatusIndicator*. This new attribute is more in line with the data currently captured on the loan application form (URLA 1003/65).

Added PROPERTY IDREF attribute

Background: The MISMO Underwriting Work Group requested the addition of this attribute to allow a mortgage liability record to be linked to a property.

Added BORROWER IDREFS attribute

Background: The MISMO Credit Reporting Work Group requested the addition of this attribute to simplify the method for identifying which borrower or borrowers are associated with a liability.

Change Also Affects: ASSET, INCOME

Version 1.1 DTD Changes:

```

<!ATTLIST BORROWERRECONCILEDLIABILITY
  BORROWERRECONCILEDLIABILITYID ID #IMPLIED
  LiabilityPayoffStatusType
  (NotPaidContinue |
  PaidByBorrowerAtClosing |
  PaidByBorrowerBeforeClosing |
  PaidByOtherAtOrBeforeClosing) #IMPLIED
  LiabilityType
  (Alimony |
    BorrowerEstimatedTotalMonthlyLiabilityPayment |
    ChildCare |
    ChildSupport |
    CollectionsJudgmentsAndLiens |
    DelinquentTaxes |
    FederalTax |
    Garnishments |
    HELOCREOPROPERTY |
    HELOCSubjectProperty |
    Installment |
    JobRelatedExpenses |
    LeasePayments |
    LocalTax |
    MortgageLoanREO |
    MortgageLoanSubjectProperty |
    OpenThirtyDayChargeAccount |
    OtherLiability |
    Revolving |
    SeparateMaintenanceExpense |
    SocialSecurityTax |
    StateTax |
    UnionDues |
    UnsecuredHomeImprovementLoanInstallment |
    UnsecuredHomeImprovementLoanRevolving) #IMPLIED
  LiabilityPayoffStatusIndicator (Y | N) #IMPLIED
  PARTYIDREF IDREF #IMPLIED
  PROPERTYIDREF IDREF #IMPLIED
  BORROWERIDREFS IDREFS #IMPLIED >

```


BORROWER RESIDENCE

Replace address elements with a common ADDRESS container

Background: Other process areas had a need for using the PARSED STREET NAME and VERIFICATION elements for the property address. The Core Data Work Group proposed using a common ADDRESS container for Borrower Residence, Party and Property addresses. ADDRESS would contain the existing PARSEDSTREETNAME and VERIFICATION containers as optional elements.

Change Also Affects: ADDRESS, PARTY and PROPERTY

Version 1.1 DTD Changes:

```
<!ELEMENT BORROWERRESIDENCE (
  ADDRESS?,
  Address1?,
  Address2?,
  City?,
  State?,
  PostalCode?,
  Country?,
  ResidencyDurationYears?,
  PARSEDSTREETNAME?) >
```

MISMO 1.0 File Format for Borrower Residence:

```
<BORROWERRESIDENCE ResidencyType="Current"
  ResidencyBasisType="Rent">
  <Address1>504 DAPHINE ST</Address1>
  <City>NEWPORT BEACH</City>
  <State>CA</State>
  <PostalCode>92663</PostalCode>
  <PARSEDSTREETNAME>
    <HouseNumber>504</HouseNumber>
    <StreetName>DAPHINE</StreetName>
    <StreetSuffix>ST</StreetSuffix>
  </PARSEDSTREETNAME>
</BORROWERRESIDENCE>
```

MISMO 1.1 File Format for Borrower Residence:

```
<BORROWERRESIDENCE ResidencyType="Current"
  ResidencyBasisType="Rent">
  <ADDRESS>
    <Address1>504 DAPHINE ST</Address1>
    <City>NEWPORT BEACH</City>
    <State>CA</State>
    <PostalCode>92663</PostalCode>
    <PARSEDSTREETNAME>
      <HouseNumber>504</HouseNumber>
      <StreetName>DAPHINE</StreetName>
      <StreetSuffix>ST</StreetSuffix>
    </PARSEDSTREETNAME>
  </ADDRESS>
</BORROWERRESIDENCE>
```

CREDIT INQUIRY

Rename *OtherLiabilityTypeDescription* element to *OtherCreditLoanTypeDescription*

Background: This element was renamed by the MISMO Core Data Work Group to be consistent with other elements that describe the “Other” attribute option.

Change Also Affects: MERGED LIABILITY, REPOSITORY LIABILITY,

Version 1.1 DTD Changes:

```
<!ELEMENT CREDITINQUIRY (
    InquiringPartyName?,
    InquiryDate?,
    OtherCreditLoanTypeDescription?,
    VERIFICATION?)>
<!ATTLIST CREDITINQUIRY
    CREDITINQUIRYID ID #IMPLIED
    BusinessType (Advertising |
        Automotive |
        ... complete list not shown ...
        Wholesale) #IMPLIED
    CreditLoanType (This attribute was added in Version 1.0.1)
        (Agriculture |
        Airplane |
        ... complete list not shown ...
        VeteransAdministrationRealEstateMortgage) #IMPLIED
    DataRepositorySourceType
        (Equifax |
        Experian |
        MergedData |
        Other |
        PrenticeHall |
        TransUnion) #IMPLIED
    InquiryResultType
        (AccountClosed |
        ApplicationPending |
        ... complete list not shown ...
        Unknown) #IMPLIED
    PARTYIDREF IDREF #IMPLIED
    BORROWERIDREFS IDREFS #IMPLIED
    CREDITFILEVARIATIONIDREFS IDREFS #IMPLIED>
```

CREDIT REQUEST

Replace *ScoreModelNameType* attribute with SCORE MODEL NAME element

Background: In the Version 1.0/1.0.1 DTDs, the placement of the *ScoreModelNameType* attribute in the CREDITREQUEST container only allowed the choice of one risk model in the request. This has been corrected by adding a new repeating SCOREMODELNAME container to the CREDITREQUEST container. The SCOREMODELNAME container is now used to hold the *ScoreModelNameType* attribute, and the attribute has been removed from CREDITREQUEST.

Change Also Affects: SCORE MODEL NAME

Rename RESPONSE PARTY element to RESPOND TO PARTY

Background: This container element was renamed to clarify its purpose as a reference to Party record(s) that identify who should receive credit responses.

Change Also Affects: OTHER REQUEST, RESPOND TO PARTY

Version 1.1 DTD Changes:

```

<!ELEMENT CREDITREQUEST (
    CreditReportIdentifier?,
    RepositoryBureausSelectedCount?,
    OtherCreditReportTypeDescription?,
OtherScoreModelName?,
    RESPONDTOPARTY*,
    SCOREMODELNAME* )>
<!ATTLIST CREDITREQUEST
    CREDITREQUESTID ID #IMPLIED
    CreditReportRequestedActionType
        (Reissue |
         Submit |
         Update |
         Upgrade) #IMPLIED
    CreditReportType
        (Merge |
         MergePlus |
         NonTraditional |
         Other |
         RiskScoresOnly |
         RMCR |
         RMCRForeign) #IMPLIED
    CreditRequestType
        (Individual |
         Joint) #IMPLIED
ScoreModelNameType
    (EquifaxBeacon
    ... complete list not shown ...
    TransUnionNewDelphi) #IMPLIED
    EquifaxIncludedIndicator (Y | N) #IMPLIED
    ExperianIncludedIndicator (Y | N) #IMPLIED
    OtherCreditRepositoryIncludedIndicator (Y | N) #IMPLIED
    PrenticeHallIncludedIndicator (Y | N) #IMPLIED
    TransUnionIncludedIndicator (Y | N) #IMPLIED
    BORROWERIDREFS IDREFS #IMPLIED> (Added in Version 1.0.1)

```

MISMO 1.0 File Format for Credit Request (Only 1 score model can be requested):

```

<CREDITREQUEST ScoreModelNameType="ExperianFairIsaac">
    ... Other request data...
</CREDITREQUEST>

```

MISMO 1.1 File Format for Credit Request (Shows 3 score models requested):

```

<CREDITREQUEST>
    ... Other request data...
    <SCOREMODELNAME ScoreModelNameType="ExperianFairIsaac"/>
    <SCOREMODELNAME ScoreModelNameType="EquifaxBeacon"/>
    <SCOREMODELNAME ScoreModelNameType="TransUnionEmpirica"/>
</CREDITREQUEST>

```

MISMO 1.1 File Format for Credit Request (Shows 2 score models requested - 1 is "other"):

```
<CREDITREQUEST>
... Other request data...
<SCOREMODELNAME ScoreModelNameType="EquifaxBeacon"/>
<SCOREMODELNAME ScoreModelNameType="Other">
  <OtherScoreModelNameDescription>
    Son Of Credit Quote
  </OtherScoreModelNameDescription>
</SCOREMODELNAME>
</CREDITREQUEST>
```

CREDIT SCORE

Add enumerations to the *ScoreModelNameType* attribute

Background: The following is a list of enumerations added to the *ScoreModelNameType* attribute:

- **EquifaxMarketMax** – Equifax predictive score utilized for “no hit” or “thin” files.
- **EquifaxPinnacle** – Equifax risk score (developed by Fair Isaac). It utilizes expanded segmentation to analyze degrees of delinquency history.
- **Other** - When the attribute enumeration list for *ScoreModelNameType* was created in Version 1.0, the “Other” enumeration was not included. It is being included in Version 1.1 to allow for “other” Risk Models to be requested that may not be in the enumerated list.

Change Also Affects: SCORE MODEL NAME

DECLARATIONS

Add “Unknown” as an enumeration of the *CitizenshipResidencyType* attribute

Background: This enumeration was added by the MISMO Core Data Work Group.

Move several elements from APPLICATION container

Background: Several elements were moved from the APPLICATION container to the DECLARATIONS container. The elements that were moved can change on a borrower-by-borrower basis, and hence better suited to the DECLARATIONS container element.

Change Also Affects: APPLICATION

Version 1.1 DTD Changes:

```
<!ELEMENT DECLARATIONS (
  ApplicationInterviewerSignedDate?,
  BorrowerApplicationSignedDate?)>
<!--ATTLIST DECLARATIONS
  DECLARATIONSID ID #IMPLIED
  ApplicationTakenMethodType
    (FaceToFace |
     Mail |
     Telephone) #IMPLIED
  CitizenshipResidencyType
    (NonPermanentAlien |
     NonResidentAlien |
     PermanentResidentAlien |
     UnitedStatesCitizen |
     Unknown) #IMPLIED
  AlimonyChildSupportObligationsIndicator (Y | N) #IMPLIED
  BankruptcyPastSevenYearsIndicator (Y | N) #IMPLIED
  BorrowedDownPaymentIndicator (Y | N) #IMPLIED
  ComakerEndorserOfNoteIndicator (Y | N) #IMPLIED
  HomeownerPastThreeYearsIndicator (Y | N) #IMPLIED
  LoanForeclosureOrJudgmentIndicator (Y | N) #IMPLIED
  OutstandingJudgmentsIndicator (Y | N) #IMPLIED
  PartyToLawsuitIndicator (Y | N) #IMPLIED
  PresentlyDelinquentIndicator (Y | N) #IMPLIED
  PropertyForeclosurePastSevenYearsIndicator (Y | N) #IMPLIED-->
```

EMPLOYMENT

Rename *BorrowerSelfEmployedIndicator* attribute to *BorrowerSelfEmploymentIndicator*.

Background: This change was made by the MISMO Core Data Work Group.

FULFILLMENT PARTY

Delete FULFILLMENT PARTY container element

Background: As part of an overall simplification of the request and response structures, this container element was deleted. In MISMO Version 1.0, the REQUEST element contained a FULFILLMENT PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST element can contain a PARTY record itself that has a *PartyType* attribute set to “FulfillmentParty”.

Change Also Affects: REQUEST

INCOME

Rename *OtherIncomeDescription* element to *OtherIncomeTypeDescription*

Background: This element was renamed by the MISMO Core Data Work Group to be consistent with other elements that describe the “Other” attribute option.

Add two existing attributes to the INCOME element for Credit Reporting.

Background: The *IncomeSourceType* and *IncomeType* attributes have been added to the CreditReporting1_1.DTD. These attributes provide additional information to credit bureaus that are processing Residential Mortgage Credit Reports (RMCR), where Income data is being verified. The *IncomeSourceType* attribute identifies whether the employment is current or prior. The *IncomeType* attribute identifies the type of income – Alimony, Base Income, Bonus Income, Overtime, etc.

Added BORROWER IDREFS attribute

Background: The MISMO Credit Reporting Work Group requested the addition of this attribute to simplify the method for identifying which borrower or borrowers are associated with an income record.

Change Also Affects: ASSET, BORROWER RECONCILED LIABILITY

Add “BorrowerEstimatedTotalMonthlyIncome” enumeration to the *IncomeType* attribute

Background: The MISMO Mortgage Insurance and Mortgage Application work groups added this enumeration.

Version 1.1 DTD Changes:

```
<!ELEMENT INCOME (
    IncomeAmount?,
    OtherIncomeTypeDescription?) >
<!--ATTLIST INCOME
    INCOMEID ID #IMPLIED
    IncomeSourceType
        (Primary |
        Secondary) #IMPLIED
    IncomeTimeType
        (Current |
        Prior) #IMPLIED>
    IncomeType
        (Alimony |
        BaseIncome |
        BonusIncome |
        BorrowerEstimatedTotalMonthlyIncome |
        ChildSupport |
        Commissions |
        DividendsInterest |
        OtherTypesOfIncome |
        Overtime |
        Pension |
        ProposedGrossRentForSubjectProperty |
        PublicAssistanceIncome |
        REOGrossRentalIncome |
        SocialSecurity |
        UnemploymentCompensation |
        VABenefitsNoneducational |
        WorkersCompensation) #IMPLIED
    BORROWERIDREFS IDREFS #IMPLIED
```


MERGED LIABILITY

Rename *OtherLiabilityTypeDescription* element to *OtherCreditLoanTypeDescription*

Background: The *OtherLiabilityTypeDescription* element has been renamed to *OtherCreditLoanTypeDescription* to match the *CreditLoanType* attribute. This change affects the MERGED LIABILITY, REPOSITORY LIABILITY, and the CREDITINQUIRY container (where the attribute and element was added in Version 1.0.1).

Change Also Affects: CREDIT INQUIRY, REPOSITORY LIABILITY,

Add “Unknown” as an enumeration of the *AccountType* attribute

Background: This change adds a type of “Unknown” for instances where the account type was not reported.

Change Also Affects: REPOSITORY LIABILITY

OTHER REQUEST

Rename RESPONSE PARTY element to RESPOND TO PARTY

Background: This container element was renamed to clarify its purpose as a reference to Party record(s) that identify who should receive credit responses.

Change Also Affects: CREDIT REQUEST, RESPOND TO PARTY

PARTY

Replace address elements with a common ADDRESS container

Background: Other process areas (Flood, Valuations, Tax) had a need for using the PARSED STREET NAME and VERIFICATION elements for the property address. The Core Data Work Group proposed using a common ADDRESS container for Borrower Residence, Party and Property addresses. ADDRESS would contain the existing PARSEDSTREETNAME and VERIFICATION containers as optional elements.

Change Also Affects: ADDRESS, BORROWER RESIDENCE and PROPERTY

Replace *PartyType* attribute “ResponseParty” with “RespondToParty” and “ResponseFromParty”

Background: The existing “ResponseParty” enumeration was replaced with “RespondToParty” and “ResponseFromParty” to clarify the differences in their usage.

Added several new *PartyType* attribute enumerations

Background: Several MISMO Work Groups have added enumerations to the *PartyType* attribute. The following PARTY section of the DTD shows the new enumerations.

Version 1.1 DTD Changes:

```
<!ELEMENT PARTY (
    PartyName?,
    ADDRESS?,
    Address1?,
    Address2?,
    City?,
    State?,
    PostalCode?,
    Country?
    CONTACTDETAIL*) >
<!ATTLIST PARTY
    PARTYID ID #IMPLIED
    PartyType
        (Appraiser |
        AssetHolder |
        BrokerContact |
        CreditBureau |
        CreditTradeReference |
        Employer |
        FulfillmentParty |
        Interviewer |
        InterviewersEmployer |
        Lender |
        LendersAuthorizedRepresentative |
        LendersBranch |
        LendersContact |
        LendersInformationContact |
        LendersNotificationContact |
        LendersUnderwriter |
        LiabilityHolder |
        OwningBureau |
        ReceivingParty |
        RequestingParty |
        RespondToParty |
        ResponseFromParty |
        ResponseParty |
        SubmittingParty) #IMPLIED>
```

MISMO 1.0 File Format for Party:

```
<PARTY PARTYID="PrtyID0001" PartyType="RequestingParty">
  <PartyName>MORTGAGE FUNDING CORPORATION</PartyName>
  <Address1>1616 BRICKELL AVE</Address1>
  <Address2>Suite 200</Address2>
  <City>Miami</City>
  <State>FL</State>
  <PostalCode>33127</PostalCode>
</PARTY>
```

MISMO 1.1 File Format for Party:

```
<PARTY PARTYID="PrtyID0001" PartyType="RequestingParty">
  <PartyName>MORTGAGE FUNDING CORPORATION</PartyName>
  <ADDRESS>
    <Address1>1616 BRICKELL AVE</Address1>
    <Address2>Suite 200</Address2>
    <City>Miami</City>
    <State>FL</State>
    <PostalCode>33127</PostalCode>
  </ADDRESS>
</PARTY>
```

PROPERTY

Replace address elements with a common ADDRESS container

Background: Other process areas had a need for using the PARSED STREET NAME and VERIFICATION elements for the property address. The Core Data Work Group proposed using a common ADDRESS container for Borrower Residence, Party and Property addresses.

Change Also Affects: ADDRESS, BORROWER RESIDENCE and PARTY

Replace *PropertyType* attribute with two Boolean attributes

Background: In MISMO Version 1.1, the *PropertyType* attribute was replaced with *PropertyREOIndicator* and *PropertySubjectIndicator* attributes. This change allows for a property to be defined as both REO and Subject property.

Version 1.1 DTD Changes:

```
<!ELEMENT PROPERTY (
  ADDRESS?,
  Address1?,
  Address2?,
  City?,
  State?,
  PostalCode?,
  Country?) >
<!ATTLIST PROPERTY
  PROPERTYID ID #IMPLIED
  PropertyType (REO | Subject) #IMPLIED
  PropertyREOIndicator (Y | N) #IMPLIED
  PropertySubjectIndicator (Y | N) #IMPLIED
  INCOMEIDREFS IDREFS #IMPLIED>
```

MISMO 1.0 File Format for Property:

```

<PROPERTY PropertyType="Subject">
  <Address1>12394 First American Way</Address1>
  <Address2>Building 1.2</Address2>
  <City>Poway</City>
  <State>CA</State>
  <PostalCode>92064</PostalCode>
  <Country>U.S.A.</Country>
</PROPERTY>

```

MISMO 1.1 File Format for Property:

```

<PROPERTY PropertySubjectIndicator="Y">
  <ADDRESS>
    <Address1>12394 First American Way</Address1>
    <Address2>Building 1.2</Address2>
    <City>Poway</City>
    <State>CA</State>
    <PostalCode>92064</PostalCode>
  </ADDRESS>
</PROPERTY>

```

RECEIVING PARTY**Delete RECEIVING PARTY container element**

Background: As part of an overall simplification of the request and response structures, this container element was deleted. In MISMO Version 1.0, the REQUEST element contained a RECEIVING PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST element can contain a PARTY record itself that has a *PartyType* attribute set to "ReceivingParty".

Change Also Affects: REQUEST

REPOSITORY LIABILITY

Rename *OtherLiabilityTypeDescription* element to *OtherCreditLoanTypeDescription*

Background: The *OtherLiabilityTypeDescription* element has been renamed to *OtherCreditLoanTypeDescription* to match the *CreditLoanType* attribute. This change affects the MERGED LIABILITY, REPOSITORY LIABILITY, and the CREDITINQUIRY container (where the attribute and element was added in Version 1.0.1).

Change Also Affects: CREDIT INQUIRY, MERGED LIABILITY

Add “Unknown” as an enumeration of the *AccountType* attribute

Background: This change adds a type of “Unknown” for instances where the account type was not reported.

Change Also Affects: MERGED LIABILITY

REQUEST

Added *LoginAccountIdentifier* and *LoginAccountPassword* elements

Background: These two elements were added to the REQUEST container to allow a login and password to be passed to the party processing the request.

Added PARTY container element

Background: As part of the simplification of the request structure, PARTY records related to the request are now contained directly within the REQUEST container instead of being pointed to from REQUEST.

Removed FULFILLMENT PARTY container element

Background: In MISMO Version 1.0, the REQUEST element contained a FULFILLMENT PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST element can contain a PARTY record that has a *PartyType* attribute set to “FulfillmentParty”.

Removed RECEIVING PARTY container element

Background: Like the FULFILLMENT PARTY discussed above, this container element was deleted. In Version 1.1, the REQUEST element can contain a PARTY record that has a *PartyType* attribute set to “ReceivingParty”.

Removed CREDIT REQUEST IDREF attribute

Background: This attribute did not fulfill a useful purpose and was removed. All of the existing process area Request elements were “de-coupled” from the REQUEST element with a similar change. This allows users of the DTD to easily use an outside enveloping standard instead of the MISMO REQUEST and RESPONSE elements.

Version 1.1 DTD Changes:

```
<!ELEMENT REQUEST (
  OtherRequestTypeDescription?,
  InternalAccountIdentifier?,
  LoginAccountIdentifier?,
  LoginAccountPassword?,
  PARTY*,
RECEIVINGPARTY?,
FULFILLMENTPARTY?,
  KEY*,
  OTHERREQUEST?)>
<!ATTLIST REQUEST
  REQUESTID ID #IMPLIED
  RequestType
    (Credit |
     Escrow |
     Flood |
     OtherRequest |
     Tax |
     Title |
     Valuation) #IMPLIED
CREDITREQUESTIDREF IDREF #IMPLIED>
```

REQUEST GROUP

Added PARTY container element

Background: As part of the simplification of the request structure, PARTY records related to the request are now contained directly within the REQUEST GROUP container instead of being pointed to from REQUEST GROUP.

Removed REQUESTING PARTY container element

Background: In MISMO Version 1.0, the REQUEST GROUP element contained a REQUESTING PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST GROUP element can contain a PARTY record that has a *PartyType* attribute set to “RequestingParty”.

Removed SUBMITTING PARTY container element

Background: In MISMO Version 1.0, the REQUEST GROUP element contained a SUBMITTING PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST GROUP element can contain a PARTY record that has a *PartyType* attribute set to “SubmittingParty”.

Version 1.1 DTD Changes:

```
<!ELEMENT REQUESTGROUP (
  REQUESTINGPARTY?,
  SUBMITTINGPARTY?,
  RequestDateTime?,
  REQUEST*
  PARTY* ) >
<!ATTLIST REQUESTGROUP
  REQUESTGROUPID ID #IMPLIED>
```

REQUESTING PARTY

Delete REQUESTING PARTY container element

Background: As part of an overall simplification of the request and response structures, this container element was deleted. In MISMO Version 1.0, the REQUEST GROUP element contained a REQUESTING PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST GROUP element can contain a PARTY record itself that has a *PartyType* attribute set to “RequestingParty”.

RESPOND TO PARTY

Rename RESPONSE PARTY with RESPOND TO PARTY element

Background: This container element was renamed to clarify its purpose as a container for data referring to Party record(s) that identify who should receive response transactions.

Added PARTY container element and removed *PARTY IDREF* attribute

Background: As part of the simplification of the request structure, PARTY records related to the request are now contained directly within the RESPOND TO PARTY container instead of being pointed to from REQUEST GROUP using the *PARTYEDREF* attribute.

Version 1.1 DTD Changes:

```
<!ELEMENT RESPONDTPARTY (
    OtherResponseMethodTypeDescription?,
    OtherResponseFormatTypeDescription?,
    ResponseDestinationDescription?
    PARTY*)>
<!ATTLIST RESPONDTPARTY
    RESPONDTPARTYID ID #IMPLIED
    ResponseFormatType
        (Other |
         PCL |
         PDF |
         Text |
         XML) #IMPLIED
    ResponseMethodType
        (Fax |
         File |
         FTP |
         HTTP |
         HTTPS |
         Mail |
         MessageQueue |
         Other |
         SMTP |
         VAN) #IMPLIED
    PARTYIDREF IDREF #IMPLIED>
```


RESPONSE

Added PARTY container element

Background: As part of the simplification of the request structure, PARTY records related to the response are now contained directly within the RESPONSE container instead of being pointed to from RESPONSE.

Added new STATUS container element

Background: This container element was renamed to clarify its purpose as a container for data referring to Party record(s) that identify who is sending the response.

Change Also Affects: STATUS

Removed RESPONSE FROM PARTY container element

Background: In MISMO Version 1.0, the RESPONSE element contained a RESPONSE FROM PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the RESPONSE GROUP element can contain a PARTY record that has a *PartyType* attribute set to “ResponseFromParty”.

Removed RECEIVING PARTY container element

Background: In MISMO Version 1.0, the RESPONSE element contained a RECEIVING PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the RESPONSE element can contain a PARTY record that has a *PartyType* attribute set to “ReceivingParty”.

Version 1.1 DTD Changes:

```
<!ELEMENT RESPONSE (
  RESPONSEFROMPARTY?,
  RECEIVINGPARTY?,
  ResponseDateTime?,
  PARTY*
  KEY*
  STATUS* ) >
<!ATTLIST RESPONSE
  RESPONSEID ID #IMPLIED>
```

RESPONSE FROM PARTY

Delete RESPONSE FROM PARTY container element

Background: As part of an overall simplification of the request and response structures, this container element was deleted. In MISMO Version 1.0, the RESPONSE element contained a RESPONSE FROM PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the RESPONSE GROUP element can contain a PARTY record that has a *PartyType* attribute set to “ResponseFromParty”.

RESPONSE GROUP

Added new RESPONSE GROUP container element

Background: The RESPONSE GROUP element was added to allow multiple RESPONSE container elements to be included in the response structure. This allows multiple response types to be included with the response transaction. The RESPONSE GROUP normally contains a single PARTY record with a *PartyType* attribute set to “ResponseFromParty”.

Version 1.1 DTD Changes:

```
<!ELEMENT RESPONSEGROUP (
  PARTY?,
  RESPONSE*) >
<!ATTLIST RESPONSEGROUP
  RESPONSEGROUPID ID #IMPLIED>
```

SCORE MODEL NAME

New container element

Background: In the Version 1.0/1.0.1 DTDs, the placement of the *ScoreModelNameType* attribute in the CREDITREQUEST container only allowed the choice of one risk model in the request. This has been corrected by adding a new repeating SCOREMODELNAME container to the CREDITREQUEST container. The SCOREMODELNAME container is now used to hold the *ScoreModelNameType* attribute.

Change Also Affects: CREDIT REQUEST

Add enumerations to the *ScoreModelNameType* attribute

Background: The following is a list of new enumerations for the *ScoreModelNameType* attribute:

- **EquifaxMarketMax** – Equifax predictive score utilized for “no hit” or “thin” files.
- **EquifaxPinnacle** – Equifax risk score (developed by Fair Isaac). It utilizes expanded segmentation to analyze degrees of delinquency history.
- **Other** - When the attribute enumeration list for *ScoreModelNameType* was created in Version 1.0, the “Other” enumeration was not included. It is being included in Version 1.1 to allow for “other” Risk Models to be requested that may not be in the enumerated list.

Change Also Affects: SCORE MODEL NAME

Version 1.1 DTD Changes:

```
<!ELEMENT SCOREMODELNAME (
    OtherScoreModelName?)>
<!ATTLIST SCOREMODELNAME
    SCOREMODELNAMEID ID #IMPLIED
    ScoreModelNameType
        (EquifaxBeacon |
         EquifaxBeaconAuto |
         EquifaxBeaconBankcard |
         EquifaxBeaconInstallment |
         EquifaxBeaconPersonalFinance |
         EquifaxDAS |
         EquifaxEnhancedBeacon |
         EquifaxEnhancedDAS |
         EquifaxMarketMax |
         EquifaxMortgageScore |
         EquifaxPinnacle |
         ExperianFairIsaac |
         ExperianFairIsaacAuto |
         ExperianFairIsaacBankcard |
         ExperianFairIsaacInstallment |
         ExperianFairIsaacPersonalFinance |
         ExperianMDSBankruptcyII |
         ExperianNewNationalEquivalency |
         ExperianNewNationalRisk |
         ExperianOldNationalRisk |
         Other |
         TransUnionDelphi |
         TransUnionEmpirica |
         TransUnionEmpiricaAuto |
         TransUnionEmpiricaBankcard |
         TransUnionEmpiricaInstallment |
         TransUnionEmpiricaPersonalFinance |
         TransUnionNewDelphi) #IMPLIED>
```

STATUS

New container element

Background: This container element was added to provide status information about the response to the requester. The STATUS element resides in the RESPONSE container element. At this time the data values used in the Status Condition, Status Code, and Status Name elements are defined between trading partners.

Change Also Affects: RESPONSE

Version 1.1 DTD Changes:

```
<!ELEMENT STATUS (  
    StatusCondition?,  
    StatusCode?,  
    StatusName?,  
    StatusDescription?)>  
<!ATTLIST STATUS  
    STATUSID ID #IMPLIED>
```

SUBMITTING PARTY

Delete SUBMITTING PARTY container element

Background: As part of an overall simplification of the request and response structures, this container element was deleted. In MISMO Version 1.0, the REQUEST GROUP element contained a SUBMITTING PARTY element, which held a pointer to the PARTY record (PARTYIDREF). In Version 1.1, the REQUEST GROUP element can contain a PARTY record itself that has a *PartyType* attribute set to “SubmittingParty”.

VERIFICATION

Add “Other” and “StandardizedAddress” enumerations to *VerificationType* attribute

Background: The Flood Work Group requested that a “StandardizedAddress” enumeration be added to the *VerificationType* attribute list. The “Other” enumeration was added to allow use of the VERIFICATION element for any other purpose not listed in the enumeration list.