

Veterans Benefits Administration
Department of Veterans Affairs
Washington, DC 20420

Circular 26-04-2
March 30, 2004

REQUIREMENTS FOR NOTIFICATION, EVALUATION AND REDUCTION OF LEAD-BASED PAINT HAZARDS IN VA-ACQUIRED PROPERTIES

1. **Purpose.** To adapt VA guidelines on implementation of Department of Housing and Urban Development (HUD) and Environmental Protection Agency (EPA) final rules governing the notification, evaluation, and reduction of lead-based paint (LBP) and/or lead-based paint hazards in federally owned residential housing for management of VA acquired properties by a private sector service provider.

2. **Background.** The final rules, dated September 15, 1999, implemented sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, which is Title X of the Housing and Community Development Act of 1992. The transfer in management of VA Property Management operation to a private sector service provider required changes to the procedures outlined in Circular 26-01-1 which established VA requirements for notification, evaluation and reduction of lead-based paint hazards in VA-acquired properties. This circular implements those changes.

3. **Title X Requirements.** The full text of the final rule is in the Federal Register dated September 15, 1999. It is entitled “*Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance: Final Rule.*” The most effective and comprehensive document available to understand the procedures and technology involved in implementing these requirements is printed in “*HUD Guidelines For the Evaluation and Control of Lead-Based Paint Hazards in Housing.*” Copies can be downloaded from HUD’s website at www.hud.gov/offices/lead/guidelines/hudguidelines/index.cfm

a. In accordance with the final rule which identifies “target housing” as any housing constructed prior to 1978, VA implemented the following requirements to eliminate, as far as practicable, lead-based paint hazards prior to the sale of a residential property that is owned by VA:

- Visual assessment report of all painted surfaces
- Paint stabilization of all deteriorated paint
- Clearance examination report
- Notification/Disclosure

b. **Definitions.** Lead-based paint (LBP), lead-based paint hazard and other terms related to this subject are defined in the HUD regulations and provided as exhibit A.

c. Exempted Properties and Actions. The following properties and actions are exempted from these regulations:

- Emergency actions required to immediately safeguard against imminent danger to human life, health or safety, or to protect property from further structural damage (i.e., when a property has been damaged by a natural disaster, fire, or structural collapse). However, once emergency actions are completed, the requirements for lead-based paint activities in target housing outlined in this circular must then be met.
- Performance of the evaluation and the lead-based paint stabilization on an exterior painted surface as required under this part may be delayed for a reasonable period of time when weather conditions are unsuitable for conventional construction activities. However, service provider will complete the required lead-based paint activities prior to any sale as soon as the weather permits.
- An unoccupied dwelling unit or residential property that is to be demolished, provided the dwelling unit or property will remain unoccupied until demolition. However, parties planning demolition shall determine first whether other Federal, state or local environmental requirements apply. It is possible that lead hazards may be generated in the act of demolition of residential properties with lead-based paint. A clearance examination will report any unacceptable soil lead hazards. The appropriate lead control office of jurisdiction will provide guidance on eliminating unacceptable soil lead hazards.

4. **Implementation**. Implementation is a three-step process known as evaluation, reduction, and notification.

a. Evaluation. Lead hazard control efforts begin with an evaluation of the condition of all interior and exterior painted surfaces of a property. This evaluation is called a visual assessment, and will be performed on all target housing to determine if there is deteriorated paint. The service provider or its authorized representatives shall perform the visual assessment during the preparation of VA Form 26-0595v, Property Inspection Report and Market Analysis (PIR). The service provider shall ensure that the construction date is properly identified, and that the visual assessment is an accurate report of all deteriorated paint surfaces.

(1) Sections of the PIR which pertain to LBP are:

- Section 8 - The date the home was built.
- Section 15 - Estimated Costs.
- Section 18 - Provide complete repair specifications and cost estimates for stabilizing deteriorated paint.
- Section 26 – Provide the data source from where the construction date was obtained and results of the visual assessment of all painted surfaces, identifying the size and exact location of any deteriorated paint.

(2) Visual Assessment Report. A visual assessment report of all exterior and interior painted surfaces must be completed by a person who has completed a visual assessment training course.

(3) Option for Further Evaluation: The service provider has the option to order a lead-based paint inspection (see exhibit A), on deteriorated paint surfaces to determine the presence of lead-based paint. When using this option, paint stabilization and clearance examinations are only required on those deteriorated surfaces that are reported to contain lead-based paint. The service provider shall consider ordering a lead-based paint inspection on a case-by-case basis. The lead-based paint inspection can only be performed by a qualified, EPA certified lead-based paint inspector.

A sample of a lead-based paint inspection report for a single-family residence is found in “*HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing*” Chapter 7, pages 7-35 and 7-36. A list of addendums, that are included with the report, are located on page 7-v.

b. Reduction. In compliance with HUD’s final rule, the service provider will reduce potential hazards by stabilizing all deteriorated paint in housing built prior to 1978 unless the property is exempt, or there is no lead-based paint present as reported in a lead-based paint inspection from a certified inspector. Deterioration limited to hairline cracks, small nicks, scratches or nail holes is not considered deteriorated paint.

(1) Paint Stabilization: This method for treating deteriorated paint surfaces means to:

- Repair any defect in the substrate, or any defect in a building component, that is causing the paint deterioration. Examples of defective substrate conditions include dry-rot, rust, moisture-related defects, crumbling plaster, and missing siding or other components not securely fastened. Examples of defective building components that cause paint deterioration include a doorknob that knocks into a wall, a door that knocks against its door frame, stuck windows causing abrasion, etc. A detailed summary of how to treat friction and impact surfaces is on page 11-25 of the *HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing*.
- Remove all loose paint and other loose material from the surface to be treated and apply a new protective coating, or paint.

(2) Qualified Contractor. The contractors who perform paint stabilization must be qualified as defined by HUD guidance and local law to perform this activity.

(3) Safe work practices are required. Safe work practices are required for paint stabilization activities. See the *HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing* which defines these practices. Chapters 8 through 15 discuss in detail the preparation for the project, hazard control, cleaning, and clearance.

(4) Clearance Examination Report. The clearance examination shall certify that the deteriorated paint surfaces have been eliminated and that no soil-lead hazards or settled dust-lead hazards exist in the dwelling or unit. Clearance examinations must be done by a person who was not involved in performing the paint stabilization, and who is certified as a lead-based paint inspector, risk assessor, or a clearance technician. Uncertified, but trained clearance technicians can also perform clearances, as long as their clearance report is signed by a certified lead-based paint inspector or risk assessor.

Samples of clearance forms for a single-family dwelling are located in Chapter 15 of “*HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing.*”

c. Special Exemption to Stabilization Requirements. Properties constructed prior to 1978 that contain deteriorated paint surfaces can be exempt from paint stabilization and clearance requirements if VA Form 26-6701, Property Analysis and Recommendations clearly documents that the property meets all of the following conditions:

- Severely damaged as to be uninhabitable.
- The deteriorated paint surfaces will need to be opened or removed so that structural or utility systems repairs can be completed.
- The major renovation costs cannot be recovered.
- Cash offers only, no vendee financing.

The sales listing offering these properties must specify that they are uninhabitable, severely damaged with deteriorated paint surfaces that will not be treated by VA and which will need to be opened or removed so that structural or utility systems repairs can be completed prior to occupancy. Special exemption cases cannot be offered or sold with vendee financing. The service provider will ensure that special exemption case purchasers sign and return VA Form 26-6705e, Notice of Possible Lead-Based Paint.

d. Notification. The service provider will use VA Form 26-6705e, and provide notification and disclosure as follows:

(1) Outline of Notification Requirements. All purchasers whose offers have been selected for processing will be provided with full lead-based paint notification in accordance with subpart A of the final rule. The detailed procedures for notification and disclosure are as follows:

- Provide notice of the presence of known lead-based paint and/or lead-based paint hazards in the housing to purchasers, lessees and agents using VA Form 26-6705e.
- Provide purchasers and lessees with copies of all available known records or reports pertaining to the presence of lead-based paint and/or lead-based paint hazards. Although VA and VA's service provider have no knowledge of lead-based paint, and have stabilized deteriorated paint, the private sector service provider will provide a copy of the clearance examination report to purchasers.
- Provide purchasers and lessees with EPA Pamphlet 747-K-99-001, Protect Your Family From Lead in Your Home.
- Provide purchasers with a 10-day opportunity (the number of days can be changed by mutual consent) to conduct, at their own expense, a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards before they are obligated under any purchase contract.

(2) Property Listings. All sales listings which include properties built before 1978, must state that the house was built prior to 1978 and lead-based paint potentially exists. It must contain the following statement or comparable language approved by the appropriate regional counsel:

A VA Form 26-6705, Offer to Purchase and Contract of Sale, submitted on a property built before 1978, is contingent upon a risk assessment or property inspection for the presence of lead-based paint and/or lead-based paint hazards. The purchaser may remove the contingency at any time without cause, or the duration of the contingency may be modified by agreement between the purchaser and the service provider; otherwise, the contingency lasts for 10 days after the date the offer is selected by the service provider on VA's behalf. The ending date will be stated in VA Form 26-6705e, which will be sent to the purchaser or the purchaser's agent when the offer is selected. The purchaser is responsible for ordering, and will bear the expense of, any risk assessment or inspection obtained under this contingency.

(3) Preparation of VA Form 26-6705e. Notification will be provided in VA Form 26-6705e, with a copy of the clearance report attached if paint stabilization was conducted. This form must be completed for all offers accepted for processing on target housing. The service provider will complete items 1 through 4, 5B, 10A and 10B of the form and will enter a date in item 5C(1), which is 11 days later than the date in item 1. (The additional day is intended to allow for time between release of the form by the service provider and receipt by the purchaser.) For seller's disclosure, the service provider will have one of two methods for filling out section 5B of the form.

(a) In sales of target housing that have had deteriorated paint repairs completed and a clearance examination obtained:

- In Block **B2** the service provider personnel shall insert their initials.
- In Block **B3** the service provider personnel shall insert their initials, and attach a copy of the clearance report for all purchasers.

(b) In sales of target housing that have no deteriorated paint and no clearance examination obtained:

- In Blocks **B2 and B4** the service provider personnel shall insert their initials.

(4) Release of VA Form 26-6705e. This form, with all required attachments, together with EPA Pamphlet 747-K-99-001, shall be forwarded to all purchasers on the selected offer along with the offer acknowledgment or acceptance letter for target housing. The purchaser, or the purchaser's agent, will be expected to return the completed notification form to the service provider to be received within 3 business days after the end of the 10-day opportunity period. In completing the form, the purchaser cannot date it before the end of the 10-day opportunity period unless the period is being waived. **EXCEPTION:** A purchaser may want to shorten the opportunity period, possibly because an inspection has been completed in less than 10 days. To do so, the purchaser must cross out the date in item 5C(1) and enter the earlier date chosen. VA Form 26-6705e can then be signed and dated as of the adjusted end of the opportunity period. The service provider will accept all such adjustments shortening the period.

(a) Offer Acknowledgment. The service provider shall ensure that term offer acknowledgment and cash offer acceptance letters advise prospective purchasers of target housing that their offer is contingent upon the receipt of the completed notification form in a timely manner.

(b) Absence of Notification Form. Brokers and purchasers must be advised that failure to submit a completed VA Form 26-6705e will result in the offer being rejected once the deadline for submission has passed. This notification form must be on file prior to closing the sale of a VA-owned property built prior to 1978 and no offer shall be processed in its absence. Before rejecting an offer because of the absence of the form, reasonable efforts shall be made to obtain it.

(c) Waiver of the 10-Day Opportunity Period. The 10-day opportunity period may be modified by mutual agreement. If the purchaser chooses to waive the evaluation opportunity, he/she is still obligated to acknowledge receipt of the evaluation opportunity on VA Form 26-6705e, documenting the voluntary decision to waive the opportunity. Verbal waivers will not be accepted.

5. **Sales Prior to Listing.** In target housing that is being sold prior to listing, the service provided must comply with the requirements of Title X. However, paint stabilization and clearance shall not be conducted while a property is occupied. If there is deteriorated paint in target house, the service provider shall notify all occupants approved for purchase by certified mail of our requirements under Title X. If the occupants wish to exercise their option to purchase, the property shall be vacated in order to complete the deteriorated paint repairs and obtain the clearance examination.

6. **Condominiums.** In target housing that has reported deteriorated paint surfaces which the service provider is prevented from repairing, and are the responsibility of the Homeowner's Association (HOA), the service provider shall notify the HOA by certified mail of the needed repairs under Title X requirements. If the HOA does not complete the required repairs within thirty days, the service provider shall list the property for sale with a notice disclosing deteriorated paint surfaces. The service provider is required to provide full disclosure to all purchasers. In addition to providing the pamphlet and VA Form 6705e, the service provider shall also provide a copy of the certified letter previously sent to the HOA which identified deteriorated paint surfaces that the HOA is responsible for repairing. The service provider shall also obtain a specific hold-harmless acknowledgement letter signed by all purchasers on these cases to ensure that the purchasers have been sufficiently notified about all reported deteriorated paint surfaces.

7. **Training and Resources.**

a. **Training.** The service provider shall conduct on-going lead-based paint activity training for all employees and its authorized representatives.

(1) **Initial Training.** The service provider shall conduct an initial training session for employees and its authorized representatives, to review and understand VA's policies on the requirements of the final rule.

(2) **On-going Training.** The service provider shall assure that its employees and authorized representative's knowledge of VA LBP regulations, requirements, and policies are current at all times.

b. **Resources.** The following is a list of resources to assist the service provider to implement the new lead-based paint requirements of this circular:

- technical information on lead-based paint activities call the HUD Office of Lead Hazard Control, at 202-755-1785, ext. 104, or e-mail HUD at Lead.Regulations@hud.gov. "*HUD Guidelines For The Evaluation and Control of Lead Based Paint Hazards in Housing*" are available at www.hud.gov/offices/lead/guidelines/hudguidelines/index.cfm and EPA's pamphlet 747-K-97-001 is available at www.epa.gov/opptintr/lead/rrpamph.pdf.

- HUD's internet site www.hud.gov/offices/lead/guidelines/hudguidelines/index.cfm and EPA's internet site www.epa.gov/opptintr/lead/index.html/.
- National Lead Information Clearinghouse, at 1-800-424-LEAD (5323), will provide publications and answers to specific lead-related questions.
- *EPA Guidance on Residential Lead-Based Paint, Lead-Contaminated Dust, and Lead Contaminated Soil* provides guidance, as well as, methods or protocols issued by states and Indian tribes that have been authorized by EPA under 40 CFR 745.324 to administer and enforce lead-based paint programs can be obtained from EPA's internet site.
- A copy of 40 CFR 745.227, *Work Practice Standards for Conducting Lead-based Paint Activities: Target Housing and Child-Occupied Facilities*, can also be downloaded from EPA's internet site.

8. **Record Keeping.** Under Title X, sellers and agents are required to retain a copy of the completed VA Form 26-6705e (notification) and all other related lead-based paint documents for three years. To comply with this requirement, the notification form and attachments will be maintained in the service provider's folder and the agent's copy will be included in the closing package. These documents shall be transferred with the new vendee file if the loan is sold.

9. **Contact.** Inquiries by subcontractors of the service provider concerning application of this circular to specific properties should be addressed to the service provider. Other inquiries concerning this circular or other lead-based paint issues may be made to Lance Kornicker (263) Central Office Property Management staff at (202) 273-7361 or by e-mail.

10. **Exhibit A.** Definitions of frequently used terms.

11. **RESCISSION:** This circular is rescinded April 1, 2009.

By Direction of the Under Secretary for Benefits

Keith Pedigo, Director
Loan Guaranty Service

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DEFINITIONS

Certified. Licensed or certified to perform such activities as risk assessment, lead-based paint inspection, or abatement supervision, either by a State or Indian tribe with a lead-based paint certification program authorized by the Environmental Protection Agency (EPA).

Clearance Examination. An activity conducted following lead-based paint hazard reduction activities to determine that the hazard reduction activities are complete and that no soil-lead hazards or settled dust-lead hazards, as defined in this part, exist in the dwelling unit or worksite. The clearance process includes a visual assessment and collection and analysis of environmental samples.

Deteriorated Paint. Any interior or exterior paint or other coating that is peeling, chipping, chalking or cracking, or any paint or coating located on an interior or exterior surface or fixture that is otherwise damaged or separated from the substrate.

Dry Sanding. Sanding without moisture and includes both hand and machine sanding.

Dust-Lead Hazard. Surface dust that contains a dust-lead loading (area concentration of lead) at or exceeding the levels promulgated by the EPA.

Enclosure. The use of rigid, durable construction materials that are mechanically fastened to the substrate in order to act as a barrier between lead-based paint and the environment. Enclosure may be used as a method of abatement if it is designed to be permanent.

Friction Surface. An interior or exterior surface that is subject to abrasion or friction, including, but not limited to, certain window, floor, and stair surfaces.

HEPA Vacuum. A vacuum cleaner device with an included high-efficiency particulate air (HEPA) filter through which the contaminated air flows, that captures at least 99.97 percent of airborne particles of at least 0.3 micrometers in diameter.

Impact Surface. An interior or exterior surface that is subject to damage by repeated sudden force, such as certain parts of door frames.

Lead-Based Paint. Paint or other surface coatings that contain lead equal to or exceeding 1.0 milligram per square centimeter or 0.5 percent by weight or 5,000 parts per million (ppm) by weight.

Lead-Based Paint Hazard. Any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.

Lead-Based Paint Inspection. A surface-to-surface investigation to determine the presence of lead-based paint and the provision of a report explaining the results of the investigation. Lead-based paint inspections measure the concentration of lead in paint on a surface-by-surface investigation of all painted surfaces (interior and exterior) using portable x-ray fluorescence paint analyzers and/or laboratory analysis of paint samples to determine the presence of lead-based paint, and a written report is provided on the results. Inspection reports identify only the presence of lead-based paint, and they do not establish the location of lead-based paint hazards. While very technical in nature, the report should clearly identify whether lead is present.

Lead-Contaminated Dust. Any surface dust in residential dwellings, or child occupied facilities that contains an area or mass concentration of lead at or in excess of levels identified by HUD.

Lead-Contaminated Soil. Bare soil on residential real property, and on the property of a child-occupied facility that contains lead at or in excess of levels identified by HUD.

Paint Stabilization. Repairing any physical defect in the substrate of a painted surface that is causing paint deterioration, removing loose paint and other material from the surface to be treated, and applying a new protective coating or paint.

Paint Testing. The process of determining, by a certified lead-based paint inspector or risk assessor, the presence or the absence of lead-based paint on deteriorated surfaces or painted surfaces to be disturbed or replaced.

Residential Property. A dwelling unit, common areas, building exterior surfaces, and any surrounding land, including outbuildings, fences, and play equipment affixed to the land, not including paint on the pavement of parking lots, garages, or roadways.

Safe Work Practices. Contractors performing paint stabilization must be properly trained in safe work practices. The minimum requirements are: (1) Prohibited methods of paint removal shall not be used, (2) Proper worker protection, (3) Worksite preparation to prevent the release of any leaded debris or dust, (4) Warning Signs are properly posted, (5) Specialized cleaning after paint stabilization.

Substrate. The material directly beneath the painted surface out of which the components are constructed, including wood, drywall, plaster, concrete, brick or metal.

Target Housing. Any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than 6 years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling.

Visual Assessment. Looking for, as applicable: (1) Deteriorated paint; (2) Visible surface dust, debris and residue as part of a risk assessment or clearance examination; or (3) The completion or failure of a hazard reduction measure.

Veterans Benefits Administration
Department of Veterans Affairs
Washington, DC 20420

Circular 26-06-2
February 15, 2006

CONVEYANCE OF PROPERTIES TO VA

1. PURPOSE. This circular provides guidance on procedures for conveyance of properties to VA, including (1) clarification about insurance requirements; (2) timeframes for submission of title documents to the Property Management service provider, Ocwen Loan Servicing LLC (Ocwen); and (3) VA policies on Bills of Collection (BOC) for reconveyed properties.

2. INSURANCE REQUIREMENTS ON CONVEYED PROPERTIES. VA regulation 4320(h)(2) (title 38, Code of Federal Regulations (CFR), section 36.4320(h)(2)) requires the prior approval of VA to cancel any insurance in force at the time of property acquisition by the holder. VA as a matter of policy will not authorize prior approval to cancel insurance, and instead expects holders to follow the further instructions in 38 CFR 36.4320(h)(2) to obtain endorsements on all such policies naming as an assured the Secretary of Veterans Affairs, c/o Ocwen Loan Servicing LLC, Attention: VA REO Title Department, 12650 Ingenuity Drive, Orlando, Florida 32826. In addition, information about the insurance policy should appear in the appropriate spaces on VA Form 26-8903, Notice for Election to Convey and/or Invoice for Transfer of Property, as VA offices will e-mail or fax copies of each form to Ocwen. Holders should include endorsements with the title packages on properties conveyed to VA, or, if endorsements are received after title packages have already been submitted, they may be identified with the VA loan number and sent to Ocwen at the address above. Notices of cancellation on homeowners or force-placed policies may be handled in a similar manner.

3. TIMEFRAME FOR SUBMISSION OF TITLE DOCUMENTS. Holders shall submit title documents to Ocwen Loan Servicing LLC, Attn: VA REO/Title Review, 12650 Ingenuity Drive, Orlando, FL 32826. Documents must be provided no later than 60 days after the liquidation sale in most jurisdictions. In some cases, due to redemption periods, confirmation hearings after sales, and/or delays in recorders' offices, other timeframes after the sale will apply for submission of title documents, as shown below:

State	Days Allowed	State	Days Allowed
Alabama	90	Minnesota	180
California	120	New Jersey	90
Colorado	135	New Mexico	120
Connecticut	120	Ohio	120
Delaware	90	Pennsylvania	120
Illinois	120	Puerto Rico	90
Indiana	120	South Carolina	90
Kansas	150	South Dakota	180
Kentucky	90	Virginia	90
Maryland	120	Wyoming	150
Michigan	180		

In all deed in lieu of foreclosure cases, the title documents must be submitted to Ocwen within 60 days of the deed recordation. Lists of title documents required are included with bidding instructions or on the web sites of the Regional Loan Centers.

4. REASONS FOR RECONVEYANCE. If a holder/servicer is unable to provide acceptable title evidence timely, or if VA Regional Counsel determines that title is not acceptable, then VA will reconvey the property. VA will also reconvey a property when it is later discovered that a sale was not valid (which may mean that the holder failed to properly prosecute the liquidation sale). In some cases, VA has been notified that properties should not have been conveyed because the borrower filed for protection under the Bankruptcy Act the day of the sale, thereby invalidating the sale and conveyance. And there have been cases where a third party was the successful bidder, and yet the holder conveyed the property to VA, which required reconveyance from VA. Since a holder has up to 15 days after a liquidation sale for VA to receive notice of its election to convey a property, that should allow time to discover a bankruptcy or other reasons that would indicate the property should not be conveyed to VA.

5. RECONVEYANCE IMPLICATIONS. VA presently pays for properties at the time they are conveyed and then waits for acceptable title documents to be provided. Since holders should be able to verify the validity of sales prior to conveyance, upon reconveyance of a property VA will demand reimbursement of the amount paid for the property *and* all expenses incurred by VA and its contractors while the property was in VA custody. This policy will continue with little variation. At a minimum, VA incurs expenses of \$570 as soon as a conveyance is accepted, so holders should be prepared to reimburse at least that amount in addition to the amount paid for conveyance of the property. The longer the time until an erroneous conveyance is discovered, or it is determined that acceptable title documents cannot be provided, then the more likely that additional expenses will be owed to VA.

6. BILL OF COLLECTION (BOC). When a property is to be reconveyed due to missing documents or unsatisfactory title, VA's Property Management Oversight Unit (PMOU) will enter notes about the reason for reconveyance in LS&C and notify the Regional Loan Center (RLC) to initiate a BOC. The RLC will reverse the payment in LS&C. If the RLC is first to receive notice of an invalid sale, it will provide written advice to the PMOU, which will notify Ocwen to cease further property management activities in an effort to avoid additional expenses. As soon as the RLC learns of an invalid sale or unacceptable title, it will submit a BOC to the holder for the amount of acquisition and VA's initial \$570 property management expenses, plus any other known expenses as of that date. If a claim has already been paid and is voidable in whole or part as a result of the reconveyance, an appropriate amount will be included in the BOC. When Ocwen completes its accounting on the reconveyed property and submits an invoice for other than the initial \$570, the PMOU will submit a BOC to the holder for that additional amount and place a note in the LS&C case record. If any BOC is not paid timely, the amount due will be offset from a subsequent claim or acquisition payment.

7. VA PROCEDURES. Both RLCs and the PMOU will review the preceding paragraphs to ensure that the stated procedures are followed and all case records appropriately documented with all actions related to reconveyances. In addition, upon acceptance of a Notice of Election to Convey, RLCs will transmit a copy to Ocwen, preferably via e-mail to vatitleinfo@ocwen.com or it may be faxed to 407-737-5663. For any notices of invalid sales received at RLCs, e-mail advice to the PMOU should be sent to nash.pm@vba.va.gov.

8. DEEDS OF RECONVEYANCE. If a holder/servicer is unable to provide acceptable title evidence timely, or if VA Regional Counsel determines that title is not acceptable, then Ocwen will prepare and record a deed of reconveyance to the former holder. Invalid liquidation sales (whether invalid due to bankruptcy or other issues) may or may not require instruments of reconveyance, depending on the action and the local jurisdiction, and RLCs will coordinate with holders, Regional Counsels, and PMOU as needed to ensure appropriate action is taken to reconvey or void the sale when necessary. In cases where properties were not assigned to Ocwen (such as late elections to convey declined by RLCs, or other cases where the decision not to accept custody precluded assignment to Ocwen), the RLC will ensure that a deed of reconveyance is provided in accordance with procedures developed in consultation with local Regional Counsels.

9. STATION RELEASES. Regional Loan Centers (RLCs) will not be required to distribute copies of this circular, as it will be posted to the Loan Guaranty webpage under new circulars. RLCs should post links to that page with appropriate notices on their websites.

10. CONTACTS. Any Property Management questions about this circular may be directed by e-mail or telephone to Hilda Pena at 202-273-6457. Loan Administration questions may be directed to Carl Wasson, telephone 202-273-7345.

11. RESCISSION. This circular is rescinded April 1, 2008.

By Direction of the Under Secretary for Benefits

Keith Pedigo, Director
Loan Guaranty Service

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Homes.gov: Software Requirements Specification

**Version 0.1
Tuesday, March 23, 2004**

1. INTRODUCTION

RURAL DEVELOPMENT (RD), THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), AND VETERANS ADMINISTRATION (VA) HAVE AGREED TO COLLABORATE IN THE AREA OF "REAL ESTATE FOR SALE". BOTH RD AND HUD HAVE INDEPENDENTLY DEVELOPED INTERNET SERVICES FOR THEIR CONSTITUENTS TO EASILY SEARCH REAL ESTATE INVENTORY AT THEIR CONVENIENCE.

2.1. XML Structure

- Request 1
- Response 1
- Request 2
- Response 2

3. SYSTEM ARCHITECTURE

4. DATA FLOW

1. Introduction

Rural Development (RD), the Department of Housing and Urban Development (HUD), and Veterans Administration (VA) have agreed to collaborate in the area of "Real Estate for Sale". These organizations have independently developed internet services for their constituents to easily search Real Estate inventory at their convenience.

RD currently lists both Single Family Housing (SFH) and Multi-Family Housing (MFH) properties through the internet. The SFH "Real Estate for Sale" web site provides an online guide to Government owned real estate and potential foreclosure sales information on single family homes. The MFH "Real Estate for Sale" web site provides an online guide to Government owned real estate and potential foreclosure sales information on multiple family housing.

Through the collaboration, a single Federal Government internet service providing Real Estate for Sale will begin to emerge. The URL for this service will be www.homes.gov.

2. Authoritative Data Sources

Authoritative Data Sources are data sets that represent specific business data domains and are administered by subject matter experts (SME). Authoritative data sources may be consumed utilizing many strategies such as:

- Extract and Load (CSV, FLD, XML, etc.)
- Web Services (SOAP + XML)
- Parameter based HTTP request
- Publish Subscribe (DTS)

This initiative recognizes each participating organizations Real Estate inventory as *authoritative*. The consumer strategy that will be leveraged is the parameter based HTTP request. The response to this request will be a well formed XML data stream.

2.1. Request and Response Format

Each participating organization with an authoritative data source will be required to provide a URL that supports two parameterized http requests and two xml based http responses.

Request 1

<http://<dns>?Form=1%20stabbr=<XX>>

Form → (required → value of 1 indicates an xml response)

Stabbr → (required → state abbreviation)

NumberOfBedRooms → (optional)

NumberOfBathRooms → (optional)

Response 1

```
<?xml version="1.0" encoding="utf-8"?>
```

```
<!--
```

Source : The agency source of the property listing (RD, VA, HUD, etc.), one occurrence per search criteria

Attributes

Agency : RD, HUD, VA etc...

AgencyURI: agency reo application main entry point

State :

ID : Unique Identifier in the sender system (ex: State Fips ID)

All Others are self explanatory

Property : This element is repeated as many as needed

Attributes

ID : Unique Identifier in the sender system (ex: County Fips ID)

All Others are self explanatory

City : This element is repeated as many as needed within the County

Attributes

ID : Unique Identifier in the sender system (ex: City ID)

All Others are self explanatory

```
-->
```

```
<Source Agency="" AgencyURL="">
```

```
<State ID="" Abbr="" StateName="">
```

```
<County ID="" Name="" >
```

```
</County>
```

```
<City ID="" Name="">
```

```
</City>
```

```
</State>
```

```
</Source>
```

Request 2

<http://<dns>?Form=1%20StateAbbr=XX%20CountyID=XXX%20CityID=XXXXX>

Form--> (required --> value of 1 indicates an xml response)

StateAbbr→(required)

CountID--> (county code optional)

OR

CityID--> (optional)
NumberOfBedRooms→(optional)
NumberOfBathRooms--> (optional)

If both CountyID and CityID are empty then the request is for all property in the StateAbbr.

If the CountyID, CityID, and StateAbbr are empty then an error condition should be provided in the response indicating insufficient data provided in the request.

Response 2

```
<?xml version="1.0" encoding="utf-8"?>
```

```
<!--
```

Source : The agency source of the property listing (RD, VA, HUD, etc.), one occurrence per search criteria

Attributes

Agency : RD, HUD, VA, etc...

AgencyURI: agency reo application main entry point

Property : This element is repeated as many as needed

Attributes

ID : Unique Identifier in the sender system (ex: HUD case number)

linkURL : The URL link for the detail listing

All Others are self explanatory

```
-->
```

```
<Source Agency="" AgencyURL="">
```

```
<Property ID="" NumberOfRooms="" PropertyType="" Age="" SquareFeetLiving=""  
NumberOfBedRooms="" NumberOfBathRooms="" NumberOfStories=""
```

```
linkURL="">
```

```
<Address StreetAddress1="" StreetAddress2="" City="" Zip="" County="">
```

```
</Address>
```

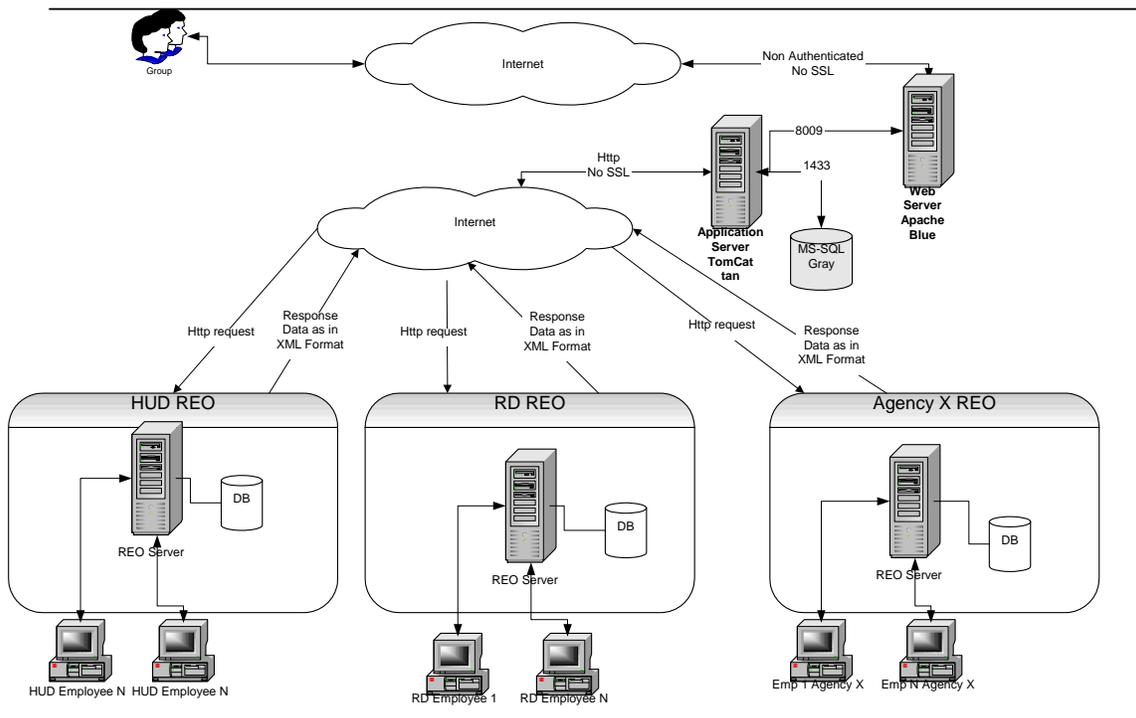
```
</Property>
```

```
</Source>
```

3. System Architecture

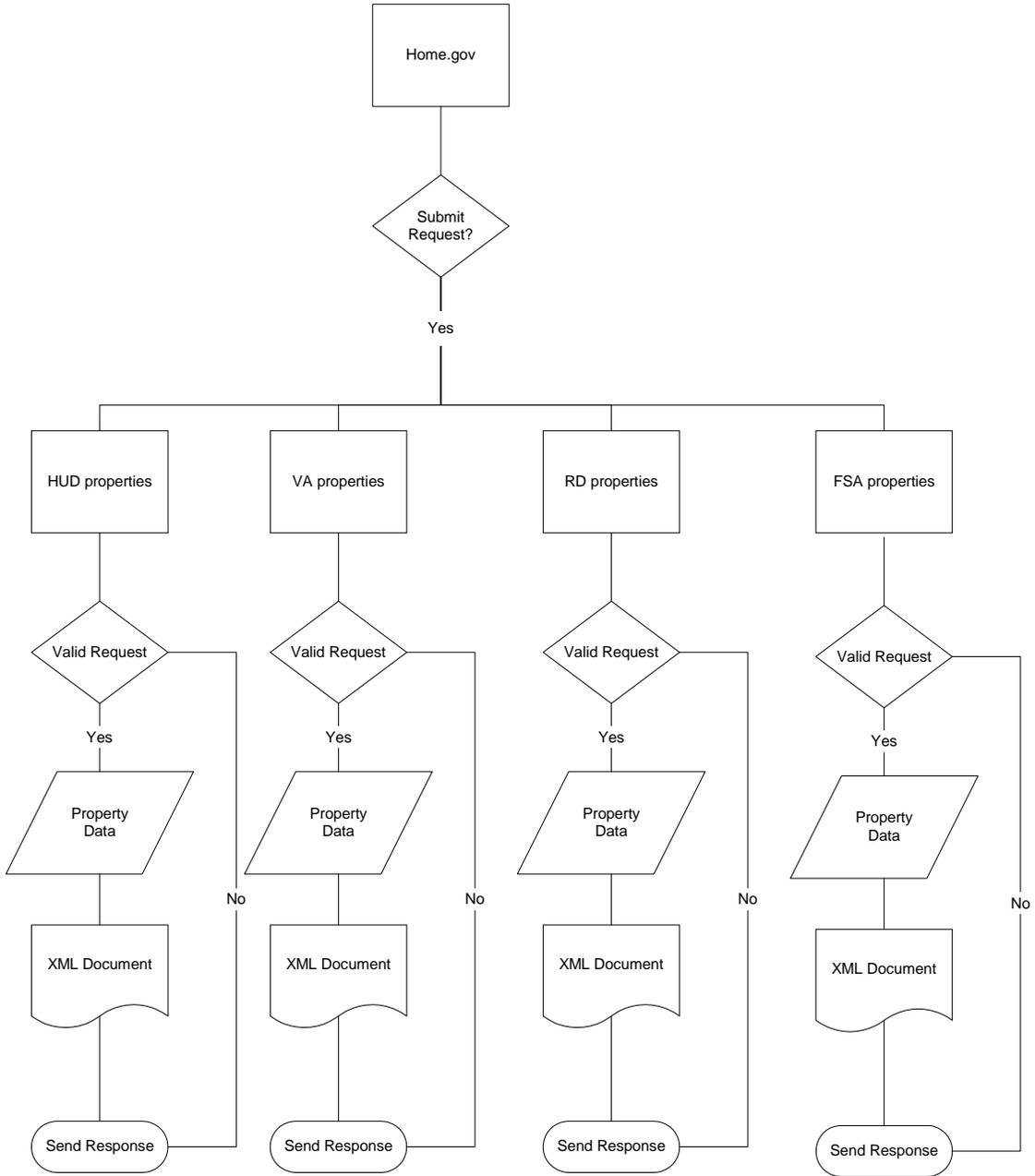
Portal REO System

DRAFT
Tuesday, March 23, 2004



4. Data Flow

Attachment A
RSPC Related Documents



Veterans Benefits Administration
Department of Veterans Affairs
Washington, D.C. 20420

Circular 26-93-20
September 21., 1993

ERRATUM

Circular 26-93-20, dated August 23, 1993, is corrected as follows:

Page 16, ARTICLE VI, line 15: Delete "DECRARANT" and insert "DECLARANT".

Distribution: CO: RPC 2025
SS(265B1) FLD: VBAFS, 1 each (Reproduce and distribute
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Wang version E-Mailed on September 21, 1993

Attachment A
RSPC Related Documents

HUDC Tag

This transaction would contain information on cash HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
----------------------	--

					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
1	VARRecordId	VARCHAR2(20)	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management. Only has a value if resubmitting a previously rejected HUD	Optional	Must be a VARRecordId that was previously sent to Contractor in a HUD reject record	No other-field validations exist
2	Contractor FileId	VARCHAR2(20)	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
3	Contractor RecordId	VARCHAR2(20)	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
4	HUDTagDate	DATE	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
5	VA_LIN	VARCHAR2(12)	CUSTOM	VBA 12-digit loan number, should be only numbers	Required	only numbers; fixed width	matches CPTS LIN
6	LOAN_TYPE	VARCHAR2(50)	HUD-1	FHA,FmHA,Conv.Unins.,VA,Conv.Ins.	Optional		No other-field validations exist. CPTS will store as type cash if null
7	FILE_NUMBER	VARCHAR2(25)	HUD-1	File Number	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
8	LOAN_NBR	VARCHAR2(12)	HUD-1	Vendee loan number	Optional	Reject the HUD if present	No other-field validations exist
9	MORTG_INS_CSE_NUM	VARCHAR2(20)	HUD-1	Not applicable for cash sales. Currently used for Vendee LIN on actual HUD form.	Optional	Reject the HUD if present	No other-field validations exist
10	BORROWER_FIRST_NAME	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
11	BORROWER_LAST_NAME	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	matches OI:BuyerLastName
12	BORROWER_ADDRESS	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
13	LENDER_NM	VARCHAR2(100)	HUD-1	Lenders Name, required, expect VA for vendee loans	Optional	Must not be "Department of Veterans Affairs"	No other-field validations exist
14	LENDER_ADDRS_ONE_TXT	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
15	LENDER_ADDRS_TWO_TXT	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
16	PROPERTY_ADDRESS	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
17	SETTLMNT_AGENT_NM	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
18	SETTLMNT_DT	DATE	HUD-1		Required	No future date	No other-field validations exist
19	SETTLMNT_PLACE	VARCHAR2(250)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
20	LN_101_AMT	NUMBER(10,2)	HUD-1	Line 101 Amount - Contract Sales Price	Required	Must be positive number	No other-field validations exist
21	LN_102_AMT	NUMBER(10,2)	HUD-1	Line 102 Amount - Personal Property	Optional	If present, must be nonnegative number	No other-field validations exist
22	LN_103_AMT	NUMBER(10,2)	HUD-1	Line 103 Amount - Settlement Charges to Borrower	Required	Must be nonnegative number	matches LN_1400_AMT_S
23	LN_104_AMT	NUMBER(10,2)	HUD-1	Line 104 Amount	Optional	If present, must be nonnegative number	No other-field validations exist

Attachment A
RSPC Related Documents

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Sequence	Column Name	Type	Source	Description	CPTS/Contractor's System Business Rules		
					Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
24	LN_104_TXT	VARCHAR2(100)	HUD-1	Line 104 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_104_AMT)
25	LN_105_AMT	NUMBER(10,2)	HUD-1	Line 105 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
26	LN_105_TXT	VARCHAR2(100)	HUD-1	Line 105 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_105_AMT)
27	LN_106_AMT	NUMBER(10,2)	HUD-1	Line 106 Amount - City Town Taxes	Optional	If present, must be nonnegative number	No other-field validations exist
28	LN_106_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_106_AMT)
29	LN_106_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_106_AMT); must be >= LN_106_ST_DT
30	LN_107_AMT	NUMBER(10,2)	HUD-1	Line 107 Amount - County Taxes	Optional	If present, must be nonnegative number	No other-field validations exist
31	LN_107_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_107_AMT)
32	LN_107_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_107_AMT); must be >= LN_107_ST_DT
33	LN_108_AMT	NUMBER(10,2)	HUD-1	Line 108 Amount - Assessments	Optional	If present, must be nonnegative number	No other-field validations exist
34	LN_108_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_108_AMT)
35	LN_108_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_108_AMT); must be >= LN_108_ST_DT
36	LN_109_AMT	NUMBER(10,2)	HUD-1	Line 109 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
37	LN_109_TXT	VARCHAR2(100)	HUD-1	Line 109 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_109_AMT)
38	LN_110_AMT	NUMBER(10,2)	HUD-1	Line 110 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
39	LN_110_TXT	VARCHAR2(100)	HUD-1	Line 110 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_110_AMT)
40	LN_111_AMT	NUMBER(10,2)	HUD-1	Line 111 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
41	LN_111_TXT	VARCHAR2(100)	HUD-1	Line 111 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_111_AMT)
42	LN_112_AMT	NUMBER(10,2)	HUD-1	Line 112 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
43	LN_112_TXT	VARCHAR2(100)	HUD-1	Line 112 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_112_AMT)
44	LN_120_AMT	NUMBER(10,2)	HUD-1	Line 120 Amount - Gross Amount Due From Borrower	Required	Must be positive number	No other-field validations exist
45	LN_201_AMT	NUMBER(10,2)	HUD-1	Line 201 Amount - Deposit or earnest money	Optional	If present, must be positive number	No other-field validations exist
46	LN_202_AMT	NUMBER(10,2)	HUD-1	Line 202 Amount - Principal amount of new loan. Must equal line 506.	Optional		No other-field validations exist
47	LN_203_AMT	NUMBER(10,2)	HUD-1	Line 203 Amount - Existing loan taken subject to	Optional	If present, must be positive number	No other-field validations exist

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
48	LN_204_AMT	NUMBER(10,2)	HUD-1	Line 204 Amount	Optional	If present, must be positive number	No other-field validations exist
49	LN_204_TXT	VARCHAR2(100)	HUD-1	Line 204 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_204_AMT)
50	LN_205_AMT	NUMBER(10,2)	HUD-1	Line 205 Amount	Optional	If present, must be positive number	No other-field validations exist
51	LN_205_TXT	VARCHAR2(100)	HUD-1	Line 205 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_205_AMT)
52	LN_206_AMT	NUMBER(10,2)	HUD-1	Line 206 Amount	Optional	If present, must be positive number	No other-field validations exist
53	LN_206_TXT	VARCHAR2(100)	HUD-1	Line 206 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_206_AMT)
54	LN_207_AMT	NUMBER(10,2)	HUD-1	Line 207 Amount	Optional	If present, must be positive number	No other-field validations exist
55	LN_207_TXT	VARCHAR2(100)	HUD-1	Line 207 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_207_AMT)
56	LN_208_AMT	NUMBER(10,2)	HUD-1	Line 208 Amount	Optional	If present, must be positive number	No other-field validations exist
57	LN_208_TXT	VARCHAR2(100)	HUD-1	Line 208 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_208_AMT)
58	LN_209_AMT	NUMBER(10,2)	HUD-1	Line 209 Amount	Optional	Must be positive number	No other-field validations exist
59	LN_209_TXT	VARCHAR2(100)	HUD-1	Line 209 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_209_AMT)
60	LN_210_AMT	NUMBER(10,2)	HUD-1	Line 210 Amount - City Taxes	Optional	If present, must be positive number	No other-field validations exist
61	LN_210_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_210_AMT)
62	LN_210_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_210_AMT); must be >= LN_210_ST_DT
63	LN_211_AMT	NUMBER(10,2)	HUD-1	Line 211 Amount - County Taxes	Optional	If present, must be positive number	No other-field validations exist
64	LN_211_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_211_AMT)
65	LN_211_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_211_AMT); must be >= LN_211_ST_DT
66	LN_212_AMT	NUMBER(10,2)	HUD-1	Line 212 Amount - Assessments	Optional	If present, must be positive number	No other-field validations exist
67	LN_212_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_212_AMT)
68	LN_212_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_212_AMT); must be >= LN_212_ST_DT
69	LN_213_AMT	NUMBER(10,2)	HUD-1	Line 213 Amount	Optional	If present, must be positive number	No other-field validations exist
70	LN_213_TXT	VARCHAR2(100)	HUD-1	Line 213 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_213_AMT)
71	LN_214_AMT	NUMBER(10,2)	HUD-1	Line 214 Amount	Optional	If present, must be positive number	No other-field validations exist

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RSPC Related Documents

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
72	LN_214_TXT	VARCHAR2(100)	HUD-1	Line 214 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_214_AMT)
73	LN_215_AMT	NUMBER(10,2)	HUD-1	Line 215 Amount	Optional	If present, must be positive number	No other-field validations exist
74	LN_215_TXT	VARCHAR2(100)	HUD-1	Line 215 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_215_AMT)
75	LN_216_AMT	NUMBER(10,2)	HUD-1	Line 216 Amount	Optional	If present, must be positive number	No other-field validations exist
76	LN_216_TXT	VARCHAR2(100)	HUD-1	Line 216 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_216_AMT)
77	LN_217_AMT	NUMBER(10,2)	HUD-1	Line 217 Amount	Optional	If present, must be positive number	No other-field validations exist
78	LN_217_TXT	VARCHAR2(100)	HUD-1	Line 217 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_217_AMT)
79	LN_218_AMT	NUMBER(10,2)	HUD-1	Line 218 Amount	Optional	If present, must be positive number	No other-field validations exist
80	LN_218_TXT	VARCHAR2(100)	HUD-1	Line 218 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_218_AMT)
81	LN_219_AMT	NUMBER(10,2)	HUD-1	Line 219 Amount	Optional	If present, must be positive number	No other-field validations exist
82	LN_219_TXT	VARCHAR2(100)	HUD-1	Line 219 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_219_AMT)
83	LN_220_AMT	NUMBER(10,2)	HUD-1	Line 220 Amount - Total Paid By/For Borrower	Required	Must be positive number	No other-field validations exist
84	LN_301_AMT	NUMBER(10,2)	HUD-1	Gross Amount due from Borrower	Required	Must be positive number	matches LN_120_AMT
85	LN_302_AMT	NUMBER(10,2)	HUD-1	Less amount paid by/for borrower	Required	Must be positive number	matches LN_220_AMT
86	LN_303_AMT	NUMBER(10,2)	HUD-1	Line 303 Amount - Cash From/To Borrower	Required	No field-only validations other than basic type validation exist	No other-field validations exist
87	LN_303_WHO	VARCHAR2(1)	HUD-1	Line 303 Amount - Specify From or To Borrower (F,T)	Required	Choice of (T,F)	required if exists (LN_303_AMT)
88	LN_401_AMT	NUMBER(10,2)	HUD-1	Line 401 Amount - Contract Sales Price	Required	Must be positive number	matches LN_101_AMT; matches OI:SalePrice
89	LN_402_AMT	NUMBER(10,2)	HUD-1	Line 402 Amount - Personal Property	Optional	If present, must be nonnegative number	No other-field validations exist
90	LN_403_AMT	NUMBER(10,2)	HUD-1	Line 403 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
91	LN_403_TXT	VARCHAR2(100)	HUD-1	Line 403 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_403_AMT)
92	LN_404_AMT	NUMBER(10,2)	HUD-1	Line 404 Amount, Funds Due Lender, Required, zero positive are allowed, not negative (Only funds paid by the borrower for funding fee, initial escrow or prepaid interest)	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
93	LN_404_TXT	VARCHAR2(100)	HUD-1	Line 404 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_404_AMT)
94	LN_405_AMT	NUMBER(10,2)	HUD-1	Line 405 Amount	Optional	If present, must be positive number	No other-field validations exist

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
95	LN_405_TXT	VARCHAR2(100)	HUD-1	Line 405 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_405_AMT)
96	LN_406_AMT	NUMBER(10,2)	HUD-1	Line 406 Amount - City Taxes	Optional	If present, must be positive number	No other-field validations exist
97	LN_406_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_406_AMT)
98	LN_406_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_406_AMT); must be >= LN_406_ST_DT
99	LN_406_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 406 Amount - City Taxes - Amt included as Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
100	LN_407_AMT	NUMBER(10,2)	HUD-1	Line 407 Amount - County Taxes	Optional	If present, must be positive number	No other-field validations exist
101	LN_407_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_407_AMT)
102	LN_407_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_407_AMT); must be >= LN_407_ST_DT
103	LN_407_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 407 Amount - County Taxes - Amt included as Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
104	LN_408_AMT	NUMBER(10,2)	HUD-1	Line 408 Amount - Homeowners Assoc.	Optional	If present, must be positive number	No other-field validations exist
105	LN_408_ST_DT	DATE	HUD-1	Line 408 Amount - Homeowners Assoc.	Optional	No field-only validations other than basic type validation exist	required if exists (LN_408_AMT)
106	LN_408_EN_DT	DATE	HUD-1	Line 408 Amount - Homeowners Assoc.	Optional	No field-only validations other than basic type validation exist	required if exists (LN_408_AMT); must be >= LN_408_ST_DT
107	LN_408_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 408 Amount - Homeowners Assoc - Amt included as Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
108	LN_409_AMT	NUMBER(10,2)	HUD-1	Line 409 Amount	Optional	If present, must be positive number	No other-field validations exist
109	LN_409_TXT	VARCHAR2(100)	HUD-1	Line 409 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_409_AMT)
110	LN_409_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 408 Amount - Amt included as Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
111	LN_410_AMT	NUMBER(10,2)	HUD-1	Line 410 Amount	Optional	If present, must be positive number	No other-field validations exist
112	LN_410_TXT	VARCHAR2(100)	HUD-1	Line 410 dynamic text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
113	LN_410_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 410 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
114	LN_411_AMT	NUMBER(10,2)	HUD-1	Line 411 Amount	Optional	If present, must be positive number	No other-field validations exist
115	LN_411_TXT	VARCHAR2(100)	HUD-1	Line 411 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_411_AMT)
116	LN_411_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 411 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
117	LN_412_AMT	NUMBER(10,2)	HUD-1	Line 412 Amount	Optional	If present, must be positive number	No other-field validations exist
118	LN_412_TXT	VARCHAR2(100)	HUD-1	Line 412 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_412_AMT)
119	LN_412_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 412 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
120	LN_420_AMT	NUMBER(10,2)	HUD-1	Line 420 Amount - Gross Amount Due To Seller	Required	If present, must be positive number	matches LN_401_AMT + LN_402_AMT + LN_403_AMT + LN_404_AMT + LN_405_AMT + LN_406_AMT + LN_407_AMT + LN_408_AMT + LN_409_AMT + LN_410_AMT + LN_411_AMT + LN_412_AMT
121	LN_501_AMT	NUMBER(10,2)	HUD-1	Line 501 Amount - Excess Deposit	Optional	If present, must be positive number	No other-field validations exist
122	LN_502_AMT	NUMBER(10,2)	HUD-1	Line 502 Amount - Settlement Charges To Seller	Required	If present, must be positive number	matches LN_1400_AMT_S
123	LN_503_AMT	NUMBER(10,2)	HUD-1	Line 503 Amount - Existing Loan Taken Subject To	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
124	LN_504_AMT	NUMBER(10,2)	HUD-1	Line 504 Amount - Payoff of First Mortgage Loan	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
125	LN_505_AMT	NUMBER(10,2)	HUD-1	Line 505 Amount - Payoff of second mortgage Loan	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
126	LN_506_AMT	NUMBER(10,2)	HUD-1	Line 506 Amount.	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
127	LN_506_TXT	VARCHAR2(100)	HUD-1	Line 506 seller financing (New vendee loan Amt)	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
128	LN_507_AMT	NUMBER(10,2)	HUD-1	Line 507 Amount	Optional	If present, must be positive number	No other-field validations exist
129	LN_507_TXT	VARCHAR2(100)	HUD-1	Line 507 (Deposit disb. As proceeds)	Optional	No field-only validations other than basic type validation exist	required if exists (LN_507_AMT)
130	LN_508_AMT	NUMBER(10,2)	HUD-1	Line 508 Amount	Optional	If present, must be positive number	No other-field validations exist
131	LN_508_TXT	VARCHAR2(100)	HUD-1	Line 508 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_508_AMT)
132	LN_509_AMT	NUMBER(10,2)	HUD-1	Line 509 Amount	Optional	If present, must be positive number	<= .06 * sales price LN_101_AMT
133	LN_509_TXT	VARCHAR2(100)	HUD-1	Line 509 dynamic text, Seller Concession	Optional	No field-only validations other than basic type validation exist	required if exists (LN_509_AMT)
134	LN_510_AMT	NUMBER(10,2)	HUD-1	Line 510 Amount - City Taxes	Optional	If present, must be positive number	No other-field validations exist
135	LN_510_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_510_AMT)
136	LN_510_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_510_AMT); must be >= LN_510_ST_DT
137	LN_511_AMT	NUMBER(10,2)	HUD-1	Line 511 Amount - County Taxes	Optional	If present, must be positive number	No other-field validations exist
138	LN_511_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_511_AMT)
139	LN_511_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_511_AMT); must be >= LN_511_ST_DT
140	LN_512_AMT	NUMBER(10,2)	HUD-1	Line 512 Amount - Homeowner Assoc	Optional	If present, must be positive number	No other-field validations exist
141	LN_512_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_512_AMT)

Attachment A
RSPC Related Documents

HUDC Tag

This transaction would contain information on cash HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
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Sequence	Column Name	Type	Source	Description	CPTS/Contractor's System Business Rules		
					Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
142	LN_512_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_512_AMT); must be >= LN_512_ST_DT
143	LN_513_AMT	NUMBER(10,2)	HUD-1	Line 513 Amount	Optional	If present, must be positive number	No other-field validations exist
144	LN_513_TXT	VARCHAR2(100)	HUD-1	Line 513 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_513_AMT)
145	LN_514_AMT	NUMBER(10,2)	HUD-1	Line 514 Amount	Optional	If present, must be positive number	No other-field validations exist
146	LN_514_TXT	VARCHAR2(100)	HUD-1	Line 514 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_514_AMT)
147	LN_515_AMT	NUMBER(10,2)	HUD-1	Line 515 Amount	Optional	If present, must be positive number	No other-field validations exist
148	LN_515_TXT	VARCHAR2(100)	HUD-1	Line 515 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_515_AMT)
149	LN_516_AMT	NUMBER(10,2)	HUD-1	Line 516 Amount	Optional	If present, must be positive number	No other-field validations exist
150	LN_516_TXT	VARCHAR2(100)	HUD-1	Line 516 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_516_AMT)
151	LN_517_AMT	NUMBER(10,2)	HUD-1	Line 517 Amount	Optional	If present, must be positive number	No other-field validations exist
152	LN_517_TXT	VARCHAR2(100)	HUD-1	Line 517 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_517_AMT)
153	LN_518_AMT	NUMBER(10,2)	HUD-1	Line 518 Amount	Optional	If present, must be positive number	No other-field validations exist
154	LN_518_TXT	VARCHAR2(100)	HUD-1	Line 518 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_518_AMT)
155	LN_519_AMT	NUMBER(10,2)	HUD-1	Line 519 Amount	Optional	If present, must be positive number	No other-field validations exist
156	LN_519_TXT	VARCHAR2(100)	HUD-1	Line 519 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_519_AMT)
157	LN_520_AMT	NUMBER(10,2)	HUD-1	Line 520 Amount - Total Reduction Amount Due To Seller.	Required	Must be positive number	matches LN_501_AMT+ LN_502_AMT + LN_503_AMT + LN_504_AMT + LN_505_AMT + LN_506_AMT + LN_507_AMT + LN_508_AMT + LN_509_AMT + LN_510_AMT + LN_511_AMT + LN_512_AMT + LN_513_AMT + LN_514_AMT + LN_515_AMT + LN_516_AMT + LN_517_AMT + LN_518_AMT + LN_519_AMT
158	LN_601_AMT	NUMBER(10,2)	HUD-1	Line 601 Amount - Gross Amount due to seller.	Required	Must be positive number	matches LN_420_AMT
159	LN_602_AMT	NUMBER(10,2)	HUD-1	Line 602 Amount - Less reductions in amt. Due seller	Required	Must be positive number	matches LN_520_AMT
160	LN_603_AMT	NUMBER(10,2)	HUD-1	Line 603 Amount - Cash From/To Seller	Required	Must be nonnegative number	matches CPTS Deposit amount
161	LN_603_WHO	VARCHAR2(1)	HUD-1	Line 603 Amount - Specify To or From Seller (T,F)	Required	Choice of (T,F)	No other-field validations exist
162	LN_700_AMT	NUMBER(10,2)	HUD-1	Total Sales broker amount	Optional	Must be positive number	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
163	LN_701_AMT	NUMBER(10,2)	HUD-1	Line 701 Amount - Commission	Required	Must be non-negative number	No other-field validations exist
164	LN_701_DESC	VARCHAR2(100)	HUD-1	Line 701 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_701_AMT)
165	LN_702_AMT	NUMBER(10,2)	HUD-1	Line 702 Amount - Commission	Optional	Must be nonnegative number	No other-field validations exist
166	LN_702_DESC	VARCHAR2(100)	HUD-1	Line 702 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_702_AMT)
167	LN_703_AMT_B	NUMBER(10,2)	HUD-1	Line 703 Amount - From Borrower	Optional	If present, must be nonnegative number	No other-field validations exist
168	LN_703_AMT_S	NUMBER(10,2)	HUD-1	Line 703 Amount - From Seller	Required	Must be positive number	No other-field validations exist
169	LN_704_TXT	VARCHAR2(100)	HUD-1	Line 704 dynamic text, Contractor commission	Required	No field-only validations other than basic type validation exist	No other-field validations exist
170	LN_704_AMT_B	NUMBER(10,2)	HUD-1	Line 704 Amount - From Borrower	Optional	If present, must be nonnegative number	No other-field validations exist
171	LN_704_AMT_S	NUMBER(10,2)	HUD-1	Line 704 Amount - From Seller	Required	Must be positive number	No other-field validations exist
	LN_801_TXT	VARCHAR2(100)	HUD-1	Line 801 Text	Optional		No other-field validations exist
172	LN_801_AMT	NUMBER(10,2)	HUD-1	Line 801 Amount - Contractor Vendee Processing Fee, Required for vendee, must be >0	Optional		No other-field validations exist
173	LN_801_AMT_B	NUMBER(10,2)	HUD-1	Line 801 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
174	LN_801_AMT_S	NUMBER(10,2)	HUD-1	Line 801 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
175	LN_802_DESC	VARCHAR2(100)	HUD-1	Line 802 Desc - S/B Blank	Optional		No other-field validations exist
176	LN_802_PERCNT	NUMBER(10,2)	HUD-1	Percentage field for Loan Discount. 6.5% entered as 6.50 not .065	Optional		No other-field validations exist
177	LN_802_AMT_B	NUMBER(10,2)	HUD-1	Line 802 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
178	LN_802_AMT_S	NUMBER(10,2)	HUD-1	Line 802 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
179	LN_803_DESC	VARCHAR2(100)	HUD-1	Line 803 dynamic To Name	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
180	LN_803_AMT_B	NUMBER(10,2)	HUD-1	Line 803 Amount - Contractor Vendee Processing Fee From Borrower, Required for vendee, must be >\$0 and for the full amount of the Fee	Optional		No other-field validations exist
181	LN_803_AMT_S	NUMBER(10,2)	HUD-1	Line 803 Amount - Contractor Vendee Processing Fee - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
182	LN_803_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 803 Amount - Contractor Vendee Processing Fee From Borrower, Amount included as part of Seller concession - optional	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
183	LN_804_AMT_B	NUMBER(10,2)	HUD-1	Line 804 Amount - APPRAISAL FEE	Optional		No other-field validations exist
184	LN_804_DESC	VARCHAR2(100)	HUD-1	Line 804 APPRAISAL FEE	Optional	No field-only validations other than basic type validation exist	required if exists (LN_804_AMT_S)
185	LN_804_AMT_S	NUMBER(10,2)	HUD-1	Line 804 Amount - APPRAISAL FEE	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
186	LN_805_AMT_B	NUMBER(10,2)	HUD-1	Line 805 Amount - Credit Report	Optional		No other-field validations exist
187	LN_805_DESC	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_805_AMT_S)
188	LN_805_AMT_S	NUMBER(10,2)	HUD-1	Line 805 Amount - Credit Report	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
189	LN_806_DESC	VARCHAR2(100)	HUD-1	Line 806 Tax Service	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
190	LN_806_AMT_B	NUMBER(10,2)	HUD-1	Line 806 Amount - Tax Service Fee	Optional	If present, must be positive number	No other-field validations exist
191	LN_806_AMT_S	NUMBER(10,2)	HUD-1	Line 806 Amount - Tax Service Fee	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
192	LN_807_TXT		HUD-1	Line 807 Flood Certification to (data is entered as to who certifies flood plain)	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
193	LN_807_AMT_B	NUMBER(10,2)	HUD-1	Line 807 Amount - Flood certification, Dynamic Text	Optional	If present, must be positive number	No other-field validations exist
194	LN_807_AMT_S	NUMBER(10,2)	HUD-1	Line 807 Amount - Flood Certification	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
195	LN_808_TXT	VARCHAR2(100)	HUD-1	Line 808 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_808_AMT)
196	LN_808_AMT_B	NUMBER(10,2)	HUD-1	Line 808 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
197	LN_808_AMT_S	NUMBER(10,2)	HUD-1	Line 808 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
198	LN_809_TXT	VARCHAR2(100)	HUD-1	Line 809 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_809_AMT)
199	LN_809_AMT_B	NUMBER(10,2)	HUD-1	Line 809 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
200	LN_809_AMT_S	NUMBER(10,2)	HUD-1	Line 809 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
201	LN_810_TXT	VARCHAR2(100)	HUD-1	Line 810 dynamic text, VA Funding Fee	Must be null*	Reject HUD in CPTS if fails	required if exists (LN_810_AMT)
202	LN_810_AMT_B	NUMBER(10,2)	HUD-1	Line 810 Amount - From Borrower, Required for vendee except disabled Veteran, must be 0 or positive (Should be for full amount of funding fee)	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
203	LN_810_AMT_S	NUMBER(10,2)	HUD-1	Line 810 Amount - From Seller - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
204	LN_810_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 810 Amount - Amount of Seller Concession, may be 0 or positive	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
205	LN_811_TXT	VARCHAR2(100)	HUD-1	Line 811 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_811_AMT)
206	LN_811_AMT_B	NUMBER(10,2)	HUD-1	Line 811 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
207	LN_811_AMT_S	NUMBER(10,2)	HUD-1	Line 811 Amount - From Seller - Should be Blank	Optional		No other-field validations exist
208	LN_901_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per day	Optional		No other-field validations exist
209	LN_901_ST_DT	DATE	HUD-1	Required for Vendee, no future dates	Optional		No other-field validations exist
210	LN_901_EN_DT	DATE	HUD-1	Required for Vendee, must be future date	Optional		No other-field validations exist
211	LN_901_AMT_B	NUMBER(10,2)	HUD-1	Line 901 Amount - Interest From Borrower	Optional		No other-field validations exist
212	LN_901_AMT_S	NUMBER(10,2)	HUD-1	Line 901 Amount - Interest From Seller, Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
213	LN_901_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 901 Amount - Amt of Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
214	LN_902_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	If present, must be positive number	No other-field validations exist
215	LN_902_DESC	VARCHAR2(100)	HUD-1	Line 902 dynamic Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_902_MONTH)
216	LN_902_AMT_B	NUMBER(10,2)	HUD-1	Line 902 Amount - Mortgage Insurance Premium From Borrower	Optional	If present, must be positive number	No other-field validations exist
217	LN_902_AMT_S	NUMBER(10,2)	HUD-1	Line 902 Amount - Mortgage Insurance Premium From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
218	LN_903_YEARS	NUMBER(10,2)	HUD-1	Number of Months	Optional	If present, must be positive number	No other-field validations exist
219	LN_903_DESC	VARCHAR2(100)	HUD-1	Line 903 dynamic Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_903_YEARS)
220	LN_903_AMT_B	NUMBER(10,2)	HUD-1	Line 903 Amount - Hazard Insurance Premium From Borrower	Optional	If present, must be positive number	No other-field validations exist
221	LN_903_AMT_S	NUMBER(10,2)	HUD-1	Line 903 Amount - Hazard Insurance Premium From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
	LN_903_AMT_SC		HUD-1	Line 903 Amount - Hazard Insurance Premium Seller Concession - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
222	LN_904_AMT_B	NUMBER(10,2)	HUD-1	Line 904 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
223	LN_904_TXT	VARCHAR2(100)	HUD-1	Line 904 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_904_AMT_S)
224	LN_904_AMT_S	NUMBER(10,2)	HUD-1	Line 904 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
	LN_904_AMT_SC		HUD-1	Line 904 Amount - Seller Concession - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
225	LN_905_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE		Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
226	LN_905_AMT	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 905 Amount	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
	LN_905_AMT_SC		HUD-1	Line 905 Amount - Seller Concession - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
227	LN_1001_AMT_B	NUMBER(10,2)	HUD-1	Line 1001 Amount - Should be full amount of escrow.	Optional	Reject the HUD if present	No other-field validations exist
228	LN_1001_AMT_S	NUMBER(10,2)	HUD-1		Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
229	LN_1001_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1001 Amount - Seller Concessions	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
230	LN_1002_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional		No other-field validations exist
231	LN_1002_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional		No other-field validations exist
232	LN_1002_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Homeowner's Insurance Amount.	Optional		No other-field validations exist
233	LN_1002_AMT_B	NUMBER(10,2)	HUD-1	Line 1002 Amount - (Homeowner's Insurance on new HUD) Mortgage Insurance From Borrower	Optional		No other-field validations exist
234	LN_1002_AMT_S	NUMBER(10,2)	HUD-1	Line 1002 Amount - (Homeowner's Insurance on new HUD) Mortgage Insurance From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
235	LN_1003_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
236	LN_1003_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
237	LN_1003_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Mortgage Insurance	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
238	LN_1003_AMT_B	NUMBER(10,2)	HUD-1	Line 1003 Amount - (Mortgage Insurance on new HUD) City Taxes From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
239	LN_1003_AMT_S	NUMBER(10,2)	HUD-1	Line 1003 Amount - (Mortgage Insurance on new HUD) City Taxes From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
240	LN_1004_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional		No other-field validations exist
241	LN_1004_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional		No other-field validations exist
242	LN_1004_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Property Taxes	Optional		No other-field validations exist
243	LN_1004_AMT_B	NUMBER(10,2)	HUD-1	Line 1004 Amount - County property Taxes From Borrower	Optional		No other-field validations exist
244	LN_1004_AMT_S	NUMBER(10,2)	HUD-1	Line 1004 Amount - County property Taxes From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
245	LN_1005_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
246	LN_1005_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
247	LN_1005_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Amount	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
248	LN_1005_AMT_B	NUMBER(10,2)	HUD-1	Line 1005 Amount - Annual Assessments From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
249	LN_1005_AMT_S	NUMBER(10,2)	HUD-1	Line 1005 Amount - Annual Assessments From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
250	LN_1006_TXT	VARCHAR2(100)	HUD-1	Line 1006 dynamic text	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
251	LN_1006_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
252	LN_1006_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
253	LN_1006_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Amount	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
254	LN_1006_AMT_B	NUMBER(10,2)	HUD-1	Line 1006 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
255	LN_1006_AMT_S	NUMBER(10,2)	HUD-1	Line 1006 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
256	LN_1007_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional		No other-field validations exist
257	LN_1007_AMT_B	NUMBER(10,2)	HUD-1	Line 1007 Amount - From Borrower	Optional		No other-field validations exist
258	LN_1007_AMT_S	NUMBER(10,2)	HUD-1	Line 1007 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
259	LN_1101_DESC	VARCHAR2(100)	HUD-1	Line 1101 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1101_AMT)
260	LN_1101_AMT_B	NUMBER(10,2)	HUD-1	Line 1101 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
261	LN_1101_AMT_S	NUMBER(10,2)	HUD-1	Line 1101 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
262	LN_1101_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1101 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
263	LN_1102_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
264	LN_1102_DESC	VARCHAR2(100)	HUD-1	Line 1102 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1102_AMT)
265	LN_1102_AMT_B	NUMBER(10,2)	HUD-1	Line 1102 Amount - From Borrower	Optional		No other-field validations exist
266	LN_1102_AMT_S	NUMBER(10,2)	HUD-1	Line 1102 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
267	LN_1102_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1102 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
268	LN_1103_DESC	VARCHAR2(100)	HUD-1	Line 1103 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1103_AMT)

Attachment A
RSPC Related Documents

HUDC Tag

This transaction would contain information on cash HUD sales.

Must be null* Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.

Sequence	Column Name	Type	Source	Description	CPTS/Contractor's System Business Rules		
					Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
269	LN_1103_AMT_B	NUMBER(10,2)	HUD-1	Line 1103 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
270	LN_1103_AMT_S	NUMBER(10,2)	HUD-1	Line 1103 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
271	LN_1103_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1103 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
272	LN_1104_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
273	LN_1104_DESC	VARCHAR2(100)	HUD-1	Line 1104 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1104_AMT)
274	LN_1104_AMT_B	NUMBER(10,2)	HUD-1	Line 1104 Amount - From Borrower	Optional		No other-field validations exist
275	LN_1104_AMT_S	NUMBER(10,2)	HUD-1	Line 1104 Amount - From Seller	Optional		No other-field validations exist
276	LN_1104_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1104 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
277	LN_1105_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
278	LN_1105_AMT_B	NUMBER(10,2)	HUD-1	Line 1105 Amount - From Borrower	Optional		No other-field validations exist
279	LN_1105_AMT_S	NUMBER(10,2)	HUD-1	Line 1105 Amount - From Seller	Optional		No other-field validations exist
280	LN_1105_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1105 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
281	LN_1106_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
282	LN_1106_AMT_B	NUMBER(10,2)	HUD-1	Line 1106 Amount - From Borrower	Optional		No other-field validations exist
283	LN_1106_AMT_S	NUMBER(10,2)	HUD-1	Line 1106 Amount - From Seller	Optional		No other-field validations exist
284	LN_1106_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1106 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
285	LN_1107_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
286	LN_1107_DESC	VARCHAR2(100)	HUD-1	Line 1107 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1107_AMT)
287	LN_1107_AMT_B	NUMBER(10,2)	HUD-1	Line 1107 Amount - From Borrower	Optional		No other-field validations exist
288	LN_1107_AMT_S	NUMBER(10,2)	HUD-1	Line 1107 Amount - From Seller	Optional		No other-field validations exist
289	LN_1107_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1107 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
290	LN_1108_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
291	LN_1108_DESC	VARCHAR2(100)	HUD-1	Line 1108 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1108_AMT)
292	LN_1108_AMT_B	NUMBER(10,2)	HUD-1	Line 1108 Amount - From Borrower	Optional		No other-field validations exist
293	LN_1108_AMT_S	NUMBER(10,2)	HUD-1	Line 1108 Amount - From Seller	Optional		No other-field validations exist
294	LN_1108_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1108 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
295	LN_1109_TXT	VARCHAR2(100)	HUD-1	Line 1109 Amount -Lender Coverage	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1109_AMT)
296	LN_1109_AMT_B	NUMBER(10,2)	HUD-1	Line 1109 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
297	LN_1109_AMT_S	NUMBER(10,2)	HUD-1	Line 1109 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
298	LN_1109_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1109 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
299	LN_1110_TXT	VARCHAR2(100)	HUD-1	Line 1110 Amount -Owner's Coverage	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1110_AMT_S or LN_1110_AMT_B)

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
300	LN_1110_AMT_B	NUMBER(10,2)	HUD-1	Line 1110 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
301	LN_1110_AMT_S	NUMBER(10,2)	HUD-1	Line 1110 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
302	LN_1110_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1110 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
303	LN_1111_TXT	VARCHAR2(100)	HUD-1	Dynamic Text For Line 1111	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
304	LN_1111_AMT_B	NUMBER(10,2)	HUD-1	Line 1111 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
305	LN_1111_AMT_S	NUMBER(10,2)	HUD-1	Line 1111 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
306	LN_1111_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1111 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
307	LN_1112_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text for 1112	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
308	LN_1112_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1112 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
309	LN_1112_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1112 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
310	LN_1112_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1112 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
311	LN_1113_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1113	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
312	LN_1113_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1113 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
313	LN_1113_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1113 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
314	LN_1113_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1113 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
315	LN_1114_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1114	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
316	LN_1114_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1114 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
317	LN_1114_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1114 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
318	LN_1114_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1114 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
319	LN_1115_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1115	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
320	LN_1115_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1115 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
321	LN_1115_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1115 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
322	LN_1115_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1115 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
323	LN_1116_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1116	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
324	LN_1116_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1116 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
325	LN_1116_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1116 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
326	LN_1116_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1116 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
327	LN_1117_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1117	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
328	LN_1117_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1117 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
329	LN_1117_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1117 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
330	LN_1117_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1117 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
331	LN_1201_TXT	VARCHAR2(100)	HUD-1	Government Recording	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
332	LN_1201_AMT_B	NUMBER(10,2)	HUD-1	Line 1201 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
333	LN_1201_AMT_S	NUMBER(10,2)	HUD-1	Line 1201 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
334	LN_1201_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1201 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
335	LN_1202_DEED_AMT	NUMBER(10,2)	HUD-1	Deed Amount	Optional	If present, must be positive number	No other-field validations exist
336	LN_1202_MORTGAGE_AMT	NUMBER(10,2)	HUD-1	Mortgage Amount	Optional	If present, must be positive number	No other-field validations exist
337	LN_1202_REL_AMT	NUMBER(10,2)	HUD-1	Release Amount	Optional	If present, must be positive number	No other-field validations exist
338	LN_1202_AMT_B	NUMBER(10,2)	HUD-1	Line 1202 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
339	LN_1202_AMT_S	NUMBER(10,2)	HUD-1	Line 1202 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
340	LN_1202_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1202 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
341	LN_1203_AMT_B	NUMBER(10,2)	HUD-1	Line 1203 Amount - From Borrower	Optional	If present, must be nonnegative number	No other-field validations exist
342	LN_1203_AMT_S	NUMBER(10,2)	HUD-1	Line 1203 Amount - From Seller	Optional		No other-field validations exist
343	LN_1203_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1203 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
344	LN_1204_DEED_AMT	NUMBER(10,2)	HUD-1	Deed Amount	Optional	If present, must be positive number	No other-field validations exist
345	LN_1204_MORTGAGE_AMT	NUMBER(10,2)	HUD-1	Mortgage Amount	Optional	If present, must be positive number	No other-field validations exist
346	LN_1204_AMT_B	NUMBER(10,2)	HUD-1	Line 1204 Amount - From Borrower	Optional		No other-field validations exist
347	LN_1204_AMT_S	NUMBER(10,2)	HUD-1	Line 1204 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
348	LN_1204_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1204 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
349	LN_1205_DEED_AMT	NUMBER(10,2)	HUD-1	Deed Amount	Optional	If present, must be positive number	No other-field validations exist
350	LN_1205_MORTGAGE_AMT	NUMBER(10,2)	HUD-1	Mortgage Amount	Optional	If present, must be positive number	No other-field validations exist
351	LN_1205_AMT_B	NUMBER(10,2)	HUD-1	Line 1205 Amount - From Borrower	Optional		No other-field validations exist
352	LN_1205_AMT_S	NUMBER(10,2)	HUD-1	Line 1205 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
353	LN_1205_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1205 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
354	LN_1206_TXT		HUD-1	Line 1206 -	Optional	No field-only validations other than basic type validation exist	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
355	LN_1206_AMT_B	NUMBER(10,2)	HUD-1	Line 1206 - Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
356	LN_1206_AMT_S	NUMBER(10,2)	HUD-1	Line 1206 - Amount - Amount From Seller	Optional	If present, must be positive number	No other-field validations exist
357	LN_1206_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1206 - Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
358	LN_1301_AMT_B	NUMBER(10,2)	HUD-1	Line 1301 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
359	LN_1301_AMT_S	NUMBER(10,2)	HUD-1	Line 1301 Amount - From Seller	Optional		No other-field validations exist
360	LN_1301_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1301 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
361	LN_1302_AMT_B	NUMBER(10,2)	HUD-1	Line 1302 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
362	LN_1302_AMT_S	NUMBER(10,2)	HUD-1	Line 1302 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
363	LN_1302_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_1302_AMT_S or LN_1302_AMT_S)
364	LN_1302_TXT	VARCHAR2(100)	HUD-1	Dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1302_AMT_S or LN_1302_AMT_S)
365	LN_1302_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1302 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
366	LN_1303_AMT_B	NUMBER(10,2)	HUD-1	Line 1303 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
367	LN_1303_AMT_S	NUMBER(10,2)	HUD-1	Line 1303 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
368	LN_1303_TXT	VARCHAR2(100)	HUD-1	Dynamic Text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1303_AMT_S or LN_1303_AMT_S)
369	LN_1303_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_1303_AMT_S or LN_1303_AMT_S)
370	LN_1303_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1303 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
371	LN_1304_TXT	VARCHAR2(100)	HUD-1	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
372	LN_1304_AMT_B	NUMBER(10,2)	HUD-1	Line 1304 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
373	LN_1304_AMT_S	NUMBER(10,2)	HUD-1	Line 1304 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
374	LN_1304_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1304 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
375	LN_1305_TXT	VARCHAR2(15)	HUD-1	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
376	LN_1305_AMT_B	NUMBER(10,2)	HUD-1	Line 1305 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
377	LN_1305_AMT_S	NUMBER(10,2)	HUD-1	Line 1305 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
378	LN_1305_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1305 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
379	LN_1306_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic To Name	Optional	No field-only validations other than basic type validation exist	No other-field validations exist

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RSPC Related Documents

HUDC Tag

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					CPTS/Contractor's System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
380	LN_1306_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1306 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
381	LN_1306_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1306 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
382	LN_1306_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1306 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
383	LN_1307_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
384	LN_1307_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1307 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
385	LN_1307_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1307 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
386	LN_1307_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1307 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
387	LN_1308_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
388	LN_1308_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1308 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
389	LN_1308_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1308 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
390	LN_1308_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1308 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
391	LN_1309_TXT	VARCHAR2(15)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
392	LN_1309_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1309 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
393	LN_1309_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1309 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
394	LN_1309_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1309 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
395	LN_1310_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic To Name	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
396	LN_1310_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1310 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
397	LN_1310_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1310 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
398	LN_1310_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1310 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
399	LN_1311_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
400	LN_1311_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1311 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
401	LN_1311_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1311 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
402	LN_1311_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1311 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
403	LN_1312_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
404	LN_1312_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1312 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
405	LN_1312_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1312 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
406	LN_1312_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1312 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

Attachment A
RSPC Related Documents

HUDC Tag

This transaction would contain information on cash HUD sales.

Must be null* Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.

Sequence	Column Name	Type	Source	Description	CPTS/Contractor's System Business Rules		
					Optional/Required/Null. Reject HUD if fails	Cash validations for the field only. Reject HUD if fails	Cash Validations involving other fields. Reject HUD if fails
407	LN_1313_TXT	VARCHAR2(15)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
408	LN_1313_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1313 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
409	LN_1313_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1313 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
410	LN_1313_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1313 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
411	LN_1314_TXT	VARCHAR2(15)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
412	LN_1314_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1314 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
413	LN_1314_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1314 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
414	LN_1314_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1314 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
415	LN_1400_AMT_B	NUMBER(10,2)	HUD-1	Line 1400 Amount - Total Settlement charges from Borrower	Required	Must be positive number	matches LN_703_AMT_B + LN_704_AMT_B + LN_801_AMT_B + LN_802_AMT_B + LN_803_AMT_B + LN_804_AMT_B + LN_805_AMT_B + LN_806_AMT_B + LN_807_AMT_B + LN_808_AMT_B + LN_809_AMT_B + LN_810_AMT_B + LN_811_AMT_B + LN_901_AMT_B + LN_902_AMT_B + LN_903_AMT_B + LN_904_
416	LN_1400_AMT_S	NUMBER(10,2)	HUD-1	Line 1400 Amount - Total settlement charges from Seller	Required	Must be positive number	matches LN_703_AMT_S + LN_704_AMT_S + LN_801_AMT_S + LN_802_AMT_S + LN_803_AMT_S + LN_804_AMT_S + LN_805_AMT_S + LN_806_AMT_S + LN_807_AMT_S + LN_808_AMT_S + LN_809_AMT_S + LN_810_AMT_S + LN_811_AMT_S + LN_901_ST_DT + LN_901_AMT_S + LN_902_AMT_S + LN_903_

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
1	VARecordId	VARCHAR2(20)	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management. Only has a value if resubmitting a previously rejected HUD	Optional	Must be a VARecordId that was previously sent to contractor in a HUD reject record	No other-field validations exist
2	contractorFileId	VARCHAR2(20)	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
3	contractorRecordId	VARCHAR2(20)	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
4	HUDTagDate	DATE	TRANSACTION MANAGEMENT ONLY	Not a business field. Used for transaction management.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
5	VA_LIN	VARCHAR2(12)	CUSTOM	VBA 12-digit loan number, should be only numbers	Required	only numbers; fixed width	matches CPTS LIN
6	LOAN_TYPE	VARCHAR2(50)	HUD-1	FHA,FmHA,Conv.Unins.,VA,Conv.Ins.	Optional		No other-field validations exist. CPTS will store as type vendee regardless how completed.
7	FILE_NUMBER	VARCHAR2(25)	HUD-1	File Number	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
8	LOAN_NBR	VARCHAR2(12)	HUD-1	contractor loan number	Required	No field-only validations other than basic type validation exist	No other-field validations exist
9	MORTG_INS_CSE_NUM	VARCHAR2(20)	HUD-1	Vendee loan number. Not applicable for cash sales. Currently used for Vendee LIN on actual HUD form.	Required	No field-only validations other than basic type validation exist	No other-field validations exist
10	BORROWER_FIRST_NAME	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
11	BORROWER_LAST_NAME	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	matches OI:BuyerLastName
12	BORROWER_ADDRESS	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
13	LENDER_NM	VARCHAR2(100)	HUD-1	Lenders Name, required, expect VA for vendee loans	Required	Must be "Department of Veterans Affairs"	No other-field validations exist
14	LENDER_ADDRS_ONE_TXT	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
15	LENDER_ADDRS_TWO_TXT	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
16	PROPERTY_ADDRESS	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
17	SETTLMNT_AGENT_NM	VARCHAR2(100)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
18	SETTLMNT_DT	DATE	HUD-1		Required	No future date	No other-field validations exist
19	SETTLMNT_PLACE	VARCHAR2(250)	HUD-1		Required	No field-only validations other than basic type validation exist	No other-field validations exist
20	LN_101_AMT	NUMBER(10,2)	HUD-1	Line 101 Amount - Contract Sales Price	Required	Must be positive number	No other-field validations exist
21	LN_102_AMT	NUMBER(10,2)	HUD-1	Line 102 Amount - Personal Property	Optional	If present, must be nonnegative number	No other-field validations exist
22	LN_103_AMT	NUMBER(10,2)	HUD-1	Line 103 Amount - Settlement Charges to Borrower	Required	Must be nonnegative number	matches LN_1400_AMT_B

Attachment A
RSPC Related Documents

HUDV Tag

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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
23	LN_104_AMT	NUMBER(10,2)	HUD-1	Line 104 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
24	LN_104_TXT	VARCHAR2(100)	HUD-1	Line 104 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_104_AMT)
25	LN_105_AMT	NUMBER(10,2)	HUD-1	Line 105 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
26	LN_105_TXT	VARCHAR2(100)	HUD-1	Line 105 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_105_AMT)
27	LN_106_AMT	NUMBER(10,2)	HUD-1	Line 106 Amount - City Town Taxes	Optional	If present, must be nonnegative number	No other-field validations exist
28	LN_106_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_106_AMT)
29	LN_106_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_106_AMT); must be > LN_106_ST_DT
30	LN_107_AMT	NUMBER(10,2)	HUD-1	Line 107 Amount - County Taxes	Optional	If present, must be nonnegative number	No other-field validations exist
31	LN_107_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_107_AMT)
32	LN_107_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_107_AMT); must be > LN_107_ST_DT
33	LN_108_AMT	NUMBER(10,2)	HUD-1	Line 108 Amount - Assessments	Optional	If present, must be nonnegative number	No other-field validations exist
34	LN_108_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_108_AMT)
35	LN_108_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_108_AMT); must be > LN_108_ST_DT
36	LN_109_AMT	NUMBER(10,2)	HUD-1	Line 109 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
37	LN_109_TXT	VARCHAR2(100)	HUD-1	Line 109 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_109_AMT)
38	LN_110_AMT	NUMBER(10,2)	HUD-1	Line 110 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
39	LN_110_TXT	VARCHAR2(100)	HUD-1	Line 110 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_110_AMT)
40	LN_111_AMT	NUMBER(10,2)	HUD-1	Line 111 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
41	LN_111_TXT	VARCHAR2(100)	HUD-1	Line 111 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_111_AMT)
42	LN_112_AMT	NUMBER(10,2)	HUD-1	Line 112 Amount	Optional	If present, must be nonnegative number	No other-field validations exist
43	LN_112_TXT	VARCHAR2(100)	HUD-1	Line 112 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_112_AMT)
44	LN_120_AMT	NUMBER(10,2)	HUD-1	Line 120 Amount - Gross Amount Due From Borrower	Required	Must be positive number	No other-field validations exist
45	LN_201_AMT	NUMBER(10,2)	HUD-1	Line 201 Amount - Deposit or earnest money	Optional	If present, must be positive number	No other-field validations exist
46	LN_202_AMT	NUMBER(10,2)	HUD-1	Line 202 Amount - Principal amount of new loan. Must equal line 506.	Required	Must be positive number	matches LN_506_AMT; matches <= LN_101_AMT

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
47	LN_203_AMT	NUMBER(10,2)	HUD-1	Line 203 Amount - Existing loan taken subject to	Optional	If present, must be positive number	No other-field validations exist
48	LN_204_AMT	NUMBER(10,2)	HUD-1	Line 204 Amount	Optional	If present, must be positive number	No other-field validations exist
49	LN_204_TXT	VARCHAR2(100)	HUD-1	Line 204 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_204_AMT)
50	LN_205_AMT	NUMBER(10,2)	HUD-1	Line 205 Amount	Optional	If present, must be positive number	No other-field validations exist
51	LN_205_TXT	VARCHAR2(100)	HUD-1	Line 205 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_205_AMT)
52	LN_206_AMT	NUMBER(10,2)	HUD-1	Line 206 Amount	Optional	If present, must be positive number	No other-field validations exist
53	LN_206_TXT	VARCHAR2(100)	HUD-1	Line 206 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_206_AMT)
54	LN_207_AMT	NUMBER(10,2)	HUD-1	Line 207 Amount	Optional	If present, must be positive number	No other-field validations exist
55	LN_207_TXT	VARCHAR2(100)	HUD-1	Line 207 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_207_AMT)
56	LN_208_AMT	NUMBER(10,2)	HUD-1	Line 208 Amount	Optional	If present, must be positive number	No other-field validations exist
57	LN_208_TXT	VARCHAR2(100)	HUD-1	Line 208 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_208_AMT)
58	LN_209_AMT	NUMBER(10,2)	HUD-1	Line 209 Amount	Optional	Must be positive number	matches <= 0.06 * MIN(LN_202_AMT, LN_101_AMT); matches LN_406_AMT_SC + LN_407_AMT_SC + LN_408_AMT_SC + LN_409_AMT_SC + LN_410_AMT_SC + LN_411_AMT_SC + LN_412_AMT_SC + LN_803_AMT_SC + LN_810_AMT_SC + LN_901_AMT_SC + LN_903_AMT_SC + LN_904_AMT_SC + LN_905_A
59	LN_209_TXT	VARCHAR2(100)	HUD-1	Line 209 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_209_AMT) Seller Concessions
60	LN_210_AMT	NUMBER(10,2)	HUD-1	Line 210 Amount - City Taxes	Optional	If present, must be positive number	No other-field validations exist
61	LN_210_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_210_AMT)
62	LN_210_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_210_AMT); must be > LN_210_ST_DT
63	LN_211_AMT	NUMBER(10,2)	HUD-1	Line 211 Amount - County Taxes	Optional	If present, must be positive number	No other-field validations exist
64	LN_211_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_211_AMT)
65	LN_211_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_211_AMT); must be > LN_211_ST_DT

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
66	LN_212_AMT	NUMBER(10,2)	HUD-1	Line 212 Amount - Assessments	Optional	If present, must be positive number	No other-field validations exist
67	LN_212_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_212_AMT)
68	LN_212_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_212_AMT); must be > LN_212_ST_DT
69	LN_213_AMT	NUMBER(10,2)	HUD-1	Line 213 Amount	Optional	If present, must be positive number	No other-field validations exist
70	LN_213_TXT	VARCHAR2(100)	HUD-1	Line 213 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_213_AMT)
71	LN_214_AMT	NUMBER(10,2)	HUD-1	Line 214 Amount	Optional	If present, must be positive number	No other-field validations exist
72	LN_214_TXT	VARCHAR2(100)	HUD-1	Line 214 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_214_AMT)
73	LN_215_AMT	NUMBER(10,2)	HUD-1	Line 215 Amount	Optional	If present, must be positive number	No other-field validations exist
74	LN_215_TXT	VARCHAR2(100)	HUD-1	Line 215 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_215_AMT)
75	LN_216_AMT	NUMBER(10,2)	HUD-1	Line 216 Amount	Optional	If present, must be positive number	No other-field validations exist
76	LN_216_TXT	VARCHAR2(100)	HUD-1	Line 216 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_216_AMT)
77	LN_217_AMT	NUMBER(10,2)	HUD-1	Line 217 Amount	Optional	If present, must be positive number	No other-field validations exist
78	LN_217_TXT	VARCHAR2(100)	HUD-1	Line 217 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_217_AMT)
79	LN_218_AMT	NUMBER(10,2)	HUD-1	Line 218 Amount	Optional	If present, must be positive number	No other-field validations exist
80	LN_218_TXT	VARCHAR2(100)	HUD-1	Line 218 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_218_AMT)
81	LN_219_AMT	NUMBER(10,2)	HUD-1	Line 219 Amount	Optional	If present, must be positive number	No other-field validations exist
82	LN_219_TXT	VARCHAR2(100)	HUD-1	Line 219 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_219_AMT)
83	LN_220_AMT	NUMBER(10,2)	HUD-1	Line 220 Amount - Total Paid By/For Borrower	Required	Must be positive number	No other-field validations exist
84	LN_301_AMT	NUMBER(10,2)	HUD-1	Gross Amount due from Borrower	Required	Must be positive number	matches LN_120_AMT
85	LN_302_AMT	NUMBER(10,2)	HUD-1	Less amount paid by/for borrower	Required	Must be positive number	matches LN_220_AMT
86	LN_303_AMT	NUMBER(10,2)	HUD-1	Line 303 Amount - Cash From/To Borrower	Required	No field-only validations other than basic type validation exist	No other-field validations exist
87	LN_303_WHO	VARCHAR2(1)	HUD-1	Line 303 Amount - Specify From or To Borrower (F,T)	Required except if LN_120_AMT less LN_220_AMT = zero, optional.	Choice of (T,F)	required if exists (LN_303_AMT)
88	LN_401_AMT	NUMBER(10,2)	HUD-1	Line 401 Amount - Contract Sales Price	Required	Must be positive number	matches LN_101_AMT; matches Ol:SalePrice
89	LN_402_AMT	NUMBER(10,2)	HUD-1	Line 402 Amount - Personal Property	Optional	If present, must be nonnegative number	No other-field validations exist
90	LN_403_AMT	NUMBER(10,2)	HUD-1	Line 403 Amount	Optional	If present, must be nonnegative number	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
91	LN_403_TXT	VARCHAR2(100)	HUD-1	Line 403 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_403_AMT)
92	LN_404_AMT	NUMBER(10,2)	HUD-1	Line 404 Amount, Funds Due Lender, Required, zero positive are allowed, not negative (Only funds paid by the borrower for funding fee, initial escrow or prepaid interest)	Optional	If present, must be nonnegative number; must equal LN_810_AMT_B + LN_901_AMT_B + LN_1001_AMT_SC	required if (LN_810_AMT_B + LN_901_AMT_B + LN_1001_AMT_SC) > (LN_901_AMT_SC + LN_1001_AMT_SC)
93	LN_404_TXT	VARCHAR2(100)	HUD-1	Line 404 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_404_AMT)
94	LN_405_AMT	NUMBER(10,2)	HUD-1	Line 405 Amount	Optional	If present, must be positive number	No other-field validations exist
95	LN_405_TXT	VARCHAR2(100)	HUD-1	Line 405 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_405_AMT)
96	LN_406_AMT	NUMBER(10,2)	HUD-1	Line 406 Amount - City Taxes	Optional	If present, must be positive number	No other-field validations exist
97	LN_406_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_406_AMT)
98	LN_406_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_406_AMT); must be > LN_406_ST_DT
99	LN_406_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 406 Amount - City Taxes - Amt included as Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
100	LN_407_AMT	NUMBER(10,2)	HUD-1	Line 407 Amount - County Taxes	Optional	If present, must be positive number	No other-field validations exist
101	LN_407_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_407_AMT)
102	LN_407_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_407_AMT); must be > LN_407_ST_DT
103	LN_407_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 407 Amount - County Taxes - Amt included as Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
104	LN_408_AMT	NUMBER(10,2)	HUD-1	Line 408 Amount - Homeowners Asssoc.	Optional	If present, must be positive number	No other-field validations exist
105	LN_408_ST_DT	DATE	HUD-1	Line 408 Amount - Homeowners Asssoc.	Optional	No field-only validations other than basic type validation exist	required if exists (LN_408_AMT)
106	LN_408_EN_DT	DATE	HUD-1	Line 408 Amount - Homeowners Asssoc.	Optional	No field-only validations other than basic type validation exist	required if exists (LN_408_AMT); must be > LN_408_ST_DT
107	LN_408_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 408 Amount - Homeowners Assoc - Amt included as Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
108	LN_409_AMT	NUMBER(10,2)	HUD-1	Line 409 Amount	Optional	If present, must be positive number	No other-field validations exist
109	LN_409_TXT	VARCHAR2(100)	HUD-1	Line 409 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_409_AMT)
110	LN_409_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 408 Amount - Amt included as Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
111	LN_410_AMT	NUMBER(10,2)	HUD-1	Line 410 Amount	Optional	If present, must be positive number	No other-field validations exist
112	LN_410_TXT	VARCHAR2(100)	HUD-1	Line 410 dynamic text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
113	LN_410_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 410 Amount - Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
114	LN_411_AMT	NUMBER(10,2)	HUD-1	Line 411 Amount	Optional	If present, must be positive number	No other-field validations exist
115	LN_411_TXT	VARCHAR2(100)	HUD-1	Line 411 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_411_AMT)
116	LN_411_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 411 Amount - Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
117	LN_412_AMT	NUMBER(10,2)	HUD-1	Line 412 Amount	Optional	If present, must be positive number	No other-field validations exist
118	LN_412_TXT	VARCHAR2(100)	HUD-1	Line 412 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_412_AMT)
119	LN_412_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 412 Amount - Seller Concession	Optional	If present, must be nonnegative number	No other-field validations exist
120	LN_420_AMT	NUMBER(10,2)	HUD-1	Line 420 Amount - Gross Amount Due To Seller	Required	If present, must be positive number	matches LN_401_AMT + LN_402_AMT + LN_403_AMT + LN_404_AMT + LN_405_AMT + LN_406_AMT + LN_407_AMT + LN_408_AMT + LN_409_AMT + LN_410_AMT + LN_411_AMT + LN_412_AMT
121	LN_501_AMT	NUMBER(10,2)	HUD-1	Line 501 Amount - Excess Deposit	Optional	If present, must be positive number	No other-field validations exist
122	LN_502_AMT	NUMBER(10,2)	HUD-1	Line 502 Amount - Settlement Charges To Seller	Required	If present, must be positive number	matches LN_1400_AMT_S
123	LN_503_AMT	NUMBER(10,2)	HUD-1	Line 503 Amount - Existing Loan Taken Subject To	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
124	LN_504_AMT	NUMBER(10,2)	HUD-1	Line 504 Amount - Payoff of First Mortgage Loan	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
125	LN_505_AMT	NUMBER(10,2)	HUD-1	Line 505 Amount - Payoff of second mortgage Loan	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
126	LN_506_AMT	NUMBER(10,2)	HUD-1	Line 506 Amount.	Required	Must be positive number	matches LN_202_AMT
127	LN_506_TXT	VARCHAR2(100)	HUD-1	Line 506 seller financing (New vendee loan Amt)	Required	No field-only validations other than basic type validation exist	No other-field validations exist
128	LN_507_AMT	NUMBER(10,2)	HUD-1	Line 507 Amount	Optional	If present, must be positive number	No other-field validations exist
129	LN_507_TXT	VARCHAR2(100)	HUD-1	Line 507 (Deposit disb. As proceeds)	Optional	No field-only validations other than basic type validation exist	required if exists (LN_507_AMT)
130	LN_508_AMT	NUMBER(10,2)	HUD-1	Line 508 Amount	Optional	If present, must be positive number	No other-field validations exist
131	LN_508_TXT	VARCHAR2(100)	HUD-1	Line 508 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_508_AMT)

HUDV Tag

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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
132	LN_509_AMT	NUMBER(10,2)	HUD-1	Line 509 Amount (Total Seller Concessions)	Optional	If present, must be positive number	<= .06 * min(LN_101_AMT, LN_202_AMT); matches LN_406_AMT_SC + LN_407_AMT_SC + LN_408_AMT_SC + LN_409_AMT_SC + LN_410_AMT_SC + LN_411_AMT_SC + LN_412_AMT_SC + LN_803_AMT_SC + LN_810_AMT_SC + LN_901_AMT_SC + LN_903_AMT_SC + LN_904_AMT_SC + LN_905_AMT_SC + L
133	LN_509_TXT	VARCHAR2(100)	HUD-1	Line 509 dynamic text, Seller Concession	Optional	No field-only validations other than basic type validation exist	required if exists (LN_509_AMT)
134	LN_510_AMT	NUMBER(10,2)	HUD-1	Line 510 Amount - City Taxes	Optional	If present, must be positive number	No other-field validations exist
135	LN_510_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_510_AMT)
136	LN_510_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_510_AMT); must be > LN_510_ST_DT
137	LN_511_AMT	NUMBER(10,2)	HUD-1	Line 511 Amount - County Taxes	Optional	If present, must be positive number	No other-field validations exist
138	LN_511_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_511_AMT)
139	LN_511_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_511_AMT); must be > LN_511_ST_DT
140	LN_512_AMT	NUMBER(10,2)	HUD-1	Line 512 Amount - Homeowner Assoc	Optional	If present, must be positive number	No other-field validations exist
141	LN_512_ST_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_512_AMT)
142	LN_512_EN_DT	DATE	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_512_AMT); must be > LN_512_ST_DT
143	LN_513_AMT	NUMBER(10,2)	HUD-1	Line 513 Amount	Optional	If present, must be positive number	No other-field validations exist
144	LN_513_TXT	VARCHAR2(100)	HUD-1	Line 513 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_513_AMT)
145	LN_514_AMT	NUMBER(10,2)	HUD-1	Line 514 Amount	Optional	If present, must be positive number	No other-field validations exist
146	LN_514_TXT	VARCHAR2(100)	HUD-1	Line 514 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_514_AMT)
147	LN_515_AMT	NUMBER(10,2)	HUD-1	Line 515 Amount	Optional	If present, must be positive number	No other-field validations exist
148	LN_515_TXT	VARCHAR2(100)	HUD-1	Line 515 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_515_AMT)

Attachment A
RSPC Related Documents

HUDV Tag

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
149	LN_516_AMT	NUMBER(10,2)	HUD-1	Line 516 Amount	Optional	If present, must be positive number	No other-field validations exist
150	LN_516_TXT	VARCHAR2(100)	HUD-1	Line 516 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_516_AMT)
151	LN_517_AMT	NUMBER(10,2)	HUD-1	Line 517 Amount	Optional	If present, must be positive number	No other-field validations exist
152	LN_517_TXT	VARCHAR2(100)	HUD-1	Line 517 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_517_AMT)
153	LN_518_AMT	NUMBER(10,2)	HUD-1	Line 518 Amount	Optional	If present, must be positive number	No other-field validations exist
154	LN_518_TXT	VARCHAR2(100)	HUD-1	Line 518 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_518_AMT)
155	LN_519_AMT	NUMBER(10,2)	HUD-1	Line 519 Amount	Optional	If present, must be positive number	No other-field validations exist
156	LN_519_TXT	VARCHAR2(100)	HUD-1	Line 519 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_519_AMT)
157	LN_520_AMT	NUMBER(10,2)	HUD-1	Line 520 Amount - Total Reduction Amount Due To Seller.	Required	Must be positive number	matches LN_501_AMT+ LN_502_AMT + LN_503_AMT + LN_504_AMT + LN_505_AMT + LN_506_AMT + LN_507_AMT + LN_508_AMT + LN_509_AMT + LN_510_AMT + LN_511_AMT + LN_512_AMT + LN_513_AMT + LN_514_AMT + LN_515_AMT + LN_516_AMT + LN_517_AMT + LN_518_AMT + LN_519_AMT
158	LN_601_AMT	NUMBER(10,2)	HUD-1	Line 601 Amount - Gross Amount due to seller.	Required	Must be positive number	matches LN_420_AMT
159	LN_602_AMT	NUMBER(10,2)	HUD-1	Line 602 Amount - Less reductions in amt. Due seller	Required	Must be positive number	matches LN_520_AMT
160	LN_603_AMT	NUMBER(10,2)	HUD-1	Line 603 Amount - Cash From/To Seller	Required	Must be nonnegative number	matches CPTS Deposit amount
161	LN_603_WHO	VARCHAR2(1)	HUD-1	Line 603 Amount - Specify To or From Seller (T,F)	Required except if LN_420_AMT less LN_520_AMT = zero, optional.	Choice of (T,F)	No other-field validations exist
162	LN_700_AMT	NUMBER(10,2)	HUD-1	Total Sales broker amount	Optional	Must be positive number	No other-field validations exist
163	LN_701_AMT	NUMBER(10,2)	HUD-1	Line 701 Amount - Commission	Required	Must be positive number	No other-field validations exist
164	LN_701_DESC	VARCHAR2(100)	HUD-1	Line 701 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_701_AMT)
165	LN_702_AMT	NUMBER(10,2)	HUD-1	Line 702 Amount - Commission	Required	Must be nonnegative number	No other-field validations exist
166	LN_702_DESC	VARCHAR2(100)	HUD-1	Line 702 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_702_AMT)
167	LN_703_AMT_B	NUMBER(10,2)	HUD-1	Line 703 Amount - From Borrower	Optional	If present, must be nonnegative number	No other-field validations exist
168	LN_703_AMT_S	NUMBER(10,2)	HUD-1	Line 703 Amount - From Seller	Required	Must be positive number	No other-field validations exist
169	LN_704_TXT	VARCHAR2(100)	HUD-1	Line 704 dynamic text, contractor's system Fee	Required	No field-only validations other than basic type validation exist	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
170	LN_704_AMT_B	NUMBER(10,2)	HUD-1	Line 704 Amount - From Borrower	Optional	If present, must be nonnegative number	No other-field validations exist
171	LN_704_AMT_S	NUMBER(10,2)	HUD-1	Line 704 Amount - From Seller	Required	Must be positive number	No other-field validations exist
	LN_801_TXT	VARCHAR2(100)	HUD-1	Line 801 text	Optional		No other-field validations exist
172	LN_801_AMT	NUMBER(10,2)	HUD-1	Line 801 Amount - Contractor Vendee Processing Fee, Required for vendee, must be >0	Required	Must be positive number	No other-field validations exist
173	LN_801_AMT_B	NUMBER(10,2)	HUD-1	Line 801 Amount -S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
174	LN_801_AMT_S	NUMBER(10,2)	HUD-1	Line 801 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
175	LN_802_DESC	VARCHAR2(100)	HUD-1	Line 802 Desc - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
176	LN_802_PERCNT	NUMBER(10,2)	HUD-1	Percentage field for Loan Discount. 6.5% entered as 6.50 not .065	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
177	LN_802_AMT_B	NUMBER(10,2)	HUD-1	Line 802 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
178	LN_802_AMT_S	NUMBER(10,2)	HUD-1	Line 802 Amount - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
179	LN_803_DESC	VARCHAR2(100)	HUD-1	Line 803 dynamic To Name	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
180	LN_803_AMT_B	NUMBER(10,2)	HUD-1	Line 803 Amount - Contractor Vendee Processing Fee From Borrower, Required for vendee, must be >\$0 and for the full amount of the Fee	Required	Must be less than or equal enterprise set number (currently \$2,500); Must be a non-negative number	No other-field validations exist
181	LN_803_AMT_S	NUMBER(10,2)	HUD-1	Line 803 Amount - Contractor Vendee Processing Fee - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
182	LN_803_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 803 Amount - Contractor Vendee Processing Fee From Borrower, Amount included as part of Seller concession - optional	Optional	If present, must be nonnegative number	must be <= LN_803_AMT_B
183	LN_804_AMT_B	NUMBER(10,2)	HUD-1	Line 804 Amount - APPRAISAL FEE	Optional	If present, must be positive number	No other-field validations exist
184	LN_804_DESC	VARCHAR2(100)	HUD-1	Line 804 APPRAISAL FEE	Optional	No field-only validations other than basic type validation exist	required if exists (LN_804_AMT_B)
185	LN_804_AMT_S	NUMBER(10,2)	HUD-1	Line 804 Amount - APPRAISAL FEE	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
186	LN_805_AMT_B	NUMBER(10,2)	HUD-1	Line 805 Amount - Credit Report	Optional	If present, must be positive number	No other-field validations exist
187	LN_805_DESC	VARCHAR2(100)	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_805_AMT_B)
188	LN_805_AMT_S	NUMBER(10,2)	HUD-1	Line 805 Amount - Credit Report	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
189	LN_806_DESC	VARCHAR2(100)	HUD-1	Line 806 Tax Service	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
190	LN_806_AMT_B	NUMBER(10,2)	HUD-1	Line 806 Amount - Tax Service Fee	Optional	If present, must be positive number	No other-field validations exist
191	LN_806_AMT_S	NUMBER(10,2)	HUD-1	Line 806 Amount - Tax Service Fee	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
192	LN_807_TXT		HUD-1	Line 807 Flood Certification to (data is entered as to who certifies flood plain)	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
193	LN_807_AMT_B	NUMBER(10,2)	HUD-1	Line 807 Amount - Flood certification, Dynamic Text	Optional	If present, must be positive number	No other-field validations exist
194	LN_807_AMT_S	NUMBER(10,2)	HUD-1	Line 807 Amount - Flood Certification	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

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RSPC Related Documents

HUDV Tag

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CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
195	LN_808_TXT	VARCHAR2(100)	HUD-1	Line 808 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_808_AMT)
196	LN_808_AMT_B	NUMBER(10,2)	HUD-1	Line 808 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
197	LN_808_AMT_S	NUMBER(10,2)	HUD-1	Line 808 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
198	LN_809_TXT	VARCHAR2(100)	HUD-1	Line 809 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_809_AMT)
199	LN_809_AMT_B	NUMBER(10,2)	HUD-1	Line 809 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
200	LN_809_AMT_S	NUMBER(10,2)	HUD-1	Line 809 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
201	LN_810_TXT	VARCHAR2(100)	HUD-1	Line 810 dynamic text, VA Funding Fee	Optional	No field-only validations other than basic type validation exist	required if exists (LN_810_AMT)
202	LN_810_AMT_B	NUMBER(10,2)	HUD-1	Line 810 Amount - From Borrower, Required for vendee except disabled Veteran, must be 0 or positive (Should be for full amount of funding fee)	Optional	If present, must be nonnegative number	No other-field validations exist
203	LN_810_AMT_S	NUMBER(10,2)	HUD-1	Line 810 Amount - From Seller - S/B Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
204	LN_810_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 810 Amount - Amount of Seller Concession, may be 0 or positive	Optional	If present, must be nonnegative number	Must be <= LN_810_AMT_B
205	LN_811_TXT	VARCHAR2(100)	HUD-1	Line 811 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_811_AMT)
206	LN_811_AMT_B	NUMBER(10,2)	HUD-1	Line 811 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
207	LN_811_AMT_S	NUMBER(10,2)	HUD-1	Line 811 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
208	LN_901_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per day	Required	Must be positive number	No other-field validations exist
209	LN_901_ST_DT	DATE	HUD-1	Required for Vendee, no future dates	Required	No field-only validations other than basic type validation exist	required if exists (LN_901_AMT);
210	LN_901_EN_DT	DATE	HUD-1	Required for Vendee, must be future date	Required	No field-only validations other than basic type validation exist	required if exists (LN_901_AMT); must be > LN_901_ST_DT
211	LN_901_AMT_B	NUMBER(10,2)	HUD-1	Line 901 Amount - Interest From Borrower	Required	Must be positive number	No other-field validations exist
212	LN_901_AMT_S	NUMBER(10,2)	HUD-1	Line 901 Amount - Interest From Seller, Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
213	LN_901_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 901 Amount - Amt of Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_901_AMT_B
214	LN_902_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	If present, must be positive number	No other-field validations exist
215	LN_902_DESC	VARCHAR2(100)	HUD-1	Line 902 dynamic Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_902_MONTH)
216	LN_902_AMT_B	NUMBER(10,2)	HUD-1	Line 902 Amount - Mortgage Insurance Premium From Borrower	Optional	If present, must be positive number	No other-field validations exist
217	LN_902_AMT_S	NUMBER(10,2)	HUD-1	Line 902 Amount - Mortgage Insurance Premium From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
218	LN_903_YEARS	NUMBER(10,2)	HUD-1	Number of Months	Optional	If present, must be positive number	No other-field validations exist
219	LN_903_DESC	VARCHAR2(100)	HUD-1	Line 903 dynamic Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_903_YEARS)
220	LN_903_AMT_B	NUMBER(10,2)	HUD-1	Line 903 Amount - Hazard Insurance Premium From Borrower	Optional	If present, must be positive number	No other-field validations exist
221	LN_903_AMT_S	NUMBER(10,2)	HUD-1	Line 903 Amount - Hazard Insurance Premium From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
	LN_903_AMT_SC		HUD-1	Line 903 Amount - Hazard Ins Prem SC	Optional	If present, must be positive number	No other-field validations exist
222	LN_904_AMT_B	NUMBER(10,2)	HUD-1	Line 904 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
223	LN_904_TXT	VARCHAR2(100)	HUD-1	Line 904 dynamic text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_904_AMT_B)
224	LN_904_AMT_S	NUMBER(10,2)	HUD-1	Line 904 Amount - From Seller - Should be Blank	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
	LN_904_AMT_SC		HUD-1	Line 904 Amount SC	Optional	If present, must be positive number	No other-field validations exist
225	LN_905_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE		Optional	No field-only validations other than basic type validation exist	required if exists (LN_905_AMT)
226	LN_905_AMT	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 905 Amount	Optional	If present, must be positive number	No other-field validations exist
	LN_905_AMT_SC		HUD-1	Line 905 Amount SC	Optional	If present, must be positive number	No other-field validations exist
227	LN_1001_AMT_B	NUMBER(10,2)	HUD-1	Line 1001 Amount - Should be full amount of escrow.	Required	Must be nonnegative number	No other-field validations exist
228	LN_1001_AMT_S	NUMBER(10,2)	HUD-1	Line 1001 Amount - Hazard Insurance From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
229	LN_1001_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1001 Amount - Seller Concessions	Optional	If present, must be nonnegative	Must be <= LN_1001_AMT_B
230	LN_1002_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
231	LN_1002_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
232	LN_1002_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Homeowner's Insurance Amount.	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
233	LN_1002_AMT_B	NUMBER(10,2)	HUD-1	Line 1002 Amount - {Homeowner's Insurance on new HUD} Mortgage Insurance From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
234	LN_1002_AMT_S	NUMBER(10,2)	HUD-1	Line 1002 Amount - {Homeowner's Insurance on new HUD} Mortgage Insurance From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
235	LN_1003_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
236	LN_1003_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
237	LN_1003_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Mortgage Insurance	Optional	No field-only validations other than basic type validation exist	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
238	LN_1003_AMT_B	NUMBER(10,2)	HUD-1	Line 1003 Amount - {Mortgage Insurance on new HUD} City Taxes From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
239	LN_1003_AMT_S	NUMBER(10,2)	HUD-1	Line 1003 Amount - {Mortgage Insurance on new HUD} City Taxes From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
240	LN_1004_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
241	LN_1004_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
242	LN_1004_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Property Taxes	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
243	LN_1004_AMT_B	NUMBER(10,2)	HUD-1	Line 1004 Amount - County property Taxes From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
244	LN_1004_AMT_S	NUMBER(10,2)	HUD-1	Line 1004 Amount - County property Taxes From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
245	LN_1005_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
246	LN_1005_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
247	LN_1005_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Amount	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
248	LN_1005_AMT_B	NUMBER(10,2)	HUD-1	Line 1005 Amount - Annual Assessments From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
249	LN_1005_AMT_S	NUMBER(10,2)	HUD-1	Line 1005 Amount - Annual Assessments From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
250	LN_1006_TXT	VARCHAR2(100)	HUD-1	Line 1006 dynamic text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
251	LN_1006_MONTH	NUMBER(10,2)	HUD-1	Number of Months	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
252	LN_1006_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
253	LN_1006_AMT_TOTAL	NUMBER(10,2)	HUD-1	Total Amount	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
254	LN_1006_AMT_B	NUMBER(10,2)	HUD-1	Line 1006 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
255	LN_1006_AMT_S	NUMBER(10,2)	HUD-1	Line 1006 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
256	LN_1007_AMT	NUMBER(10,2)	HUD-1	Dollar Amount per month	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
257	LN_1007_AMT_B	NUMBER(10,2)	HUD-1	Line 1007 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
258	LN_1007_AMT_S	NUMBER(10,2)	HUD-1	Line 1007 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
259	LN_1101_DESC	VARCHAR2(100)	HUD-1	Line 1101 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1101_AMT)
260	LN_1101_AMT_B	NUMBER(10,2)	HUD-1	Line 1101 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
261	LN_1101_AMT_S	NUMBER(10,2)	HUD-1	Line 1101 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
262	LN_1101_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1101 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1101_AMT_B

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
263	LN_1102_AMT	NUMBER(10,2)	HUD-1		Optional	If present, must be nonnegative number	required if exists (LN_1102_AMT_S)
264	LN_1102_DESC	VARCHAR2(100)	HUD-1	Line 1102 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1102_AMT)
265	LN_1102_AMT_B	NUMBER(10,2)	HUD-1	Line 1102 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
266	LN_1102_AMT_S	NUMBER(10,2)	HUD-1	Line 1102 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
267	LN_1102_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1102 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
268	LN_1103_DESC	VARCHAR2(100)	HUD-1	Line 1103 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1103_AMT)
269	LN_1103_AMT_B	NUMBER(10,2)	HUD-1	Line 1103 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
270	LN_1103_AMT_S	NUMBER(10,2)	HUD-1	Line 1103 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
271	LN_1103_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1103 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1103_AMT_B
272	LN_1104_AMT	NUMBER(10,2)	HUD-1		Optional	If present, must be nonnegative number	No other-field validations exist
273	LN_1104_DESC	VARCHAR2(100)	HUD-1	Line 1104 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1104_AMT)
274	LN_1104_AMT_B	NUMBER(10,2)	HUD-1	Line 1104 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
275	LN_1104_AMT_S	NUMBER(10,2)	HUD-1	Line 1104 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
276	LN_1104_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1104 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
277	LN_1105_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
278	LN_1105_AMT_B	NUMBER(10,2)	HUD-1	Line 1105 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
279	LN_1105_AMT_S	NUMBER(10,2)	HUD-1	Line 1105 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
280	LN_1105_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1105 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
281	LN_1106_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
282	LN_1106_AMT_B	NUMBER(10,2)	HUD-1	Line 1106 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
283	LN_1106_AMT_S	NUMBER(10,2)	HUD-1	Line 1106 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
284	LN_1106_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1106 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
285	LN_1107_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
286	LN_1107_DESC	VARCHAR2(100)	HUD-1	Line 1107 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1107_AMT)
287	LN_1107_AMT_B	NUMBER(10,2)	HUD-1	Line 1107 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
288	LN_1107_AMT_S	NUMBER(10,2)	HUD-1	Line 1107 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
289	LN_1107_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1107 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
290	LN_1108_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	No other-field validations exist
291	LN_1108_DESC	VARCHAR2(100)	HUD-1	Line 1108 dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1108_AMT)
292	LN_1108_AMT_B	NUMBER(10,2)	HUD-1	Line 1108 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
293	LN_1108_AMT_S	NUMBER(10,2)	HUD-1	Line 1108 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
294	LN_1108_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1108 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
295	LN_1109_TXT	VARCHAR2(100)	HUD-1	Line 1109 Amount -Lender Coverage	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1109_AMT)
296	LN_1109_AMT_B	NUMBER(10,2)	HUD-1	Line 1109 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
297	LN_1109_AMT_S	NUMBER(10,2)	HUD-1	Line 1109 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
298	LN_1109_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1109 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1109_AMT_B
299	LN_1110_TXT	VARCHAR2(100)	HUD-1	Line 1110 Amount -Owner's Coverage	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1110_AMT_S or LN_1110_AMT_B)
300	LN_1110_AMT_B	NUMBER(10,2)	HUD-1	Line 1110 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
301	LN_1110_AMT_S	NUMBER(10,2)	HUD-1	Line 1110 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
302	LN_1110_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1110 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1110_AMT_B
303	LN_1111_TXT	VARCHAR2(100)	HUD-1	Dynamic Text For Line 1111	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
304	LN_1111_AMT_B	NUMBER(10,2)	HUD-1	Line 1111 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
305	LN_1111_AMT_S	NUMBER(10,2)	HUD-1	Line 1111 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
306	LN_1111_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1111 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1111_AMT_B
307	LN_1112_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text for 1112	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
308	LN_1112_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1112 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
309	LN_1112_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1112 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
310	LN_1112_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1112 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1112_AMT_B
311	LN_1113_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1113	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
312	LN_1113_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1113 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
313	LN_1113_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1113 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
314	LN_1113_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1113 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1113_AMT_B
315	LN_1114_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1114	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
316	LN_1114_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1114 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
317	LN_1114_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1114 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
318	LN_1114_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1114 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1114_AMT_B

Attachment A
RSPC Related Documents

HUDV Tag

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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
319	LN_1115_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1115	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
320	LN_1115_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1115 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
321	LN_1115_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1115 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
322	LN_1115_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1115 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1115_AMT_B
323	LN_1116_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1116	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
324	LN_1116_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1116 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
325	LN_1116_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1116 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
326	LN_1116_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1116 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1116_AMT_B
327	LN_1117_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text For Line 1117	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
328	LN_1117_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1117 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
329	LN_1117_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1117 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
330	LN_1117_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1117 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1117_AMT_B
331	LN_1201_TXT	VARCHAR2(100)	HUD-1	Government Recording	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
332	LN_1201_AMT_B	NUMBER(10,2)	HUD-1	Line 1201 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
333	LN_1201_AMT_S	NUMBER(10,2)	HUD-1	Line 1201 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
334	LN_1201_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1201 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1201_AMT_B
335	LN_1202_DEED_AMT	NUMBER(10,2)	HUD-1	Deed Amount	Optional	If present, must be positive number	No other-field validations exist
336	LN_1202_MORTGAGE_AMT	NUMBER(10,2)	HUD-1	Mortgage Amount	Optional	If present, must be positive number	No other-field validations exist
337	LN_1202_REL_AMT	NUMBER(10,2)	HUD-1	Release Amount	Optional	If present, must be positive number	No other-field validations exist
338	LN_1202_AMT_B	NUMBER(10,2)	HUD-1	Line 1202 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
339	LN_1202_AMT_S	NUMBER(10,2)	HUD-1	Line 1202 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
340	LN_1202_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1202 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
341	LN_1203_AMT_B	NUMBER(10,2)	HUD-1	Line 1203 Amount - From Borrower	Optional	If present, must be nonnegative number	No other-field validations exist
342	LN_1203_AMT_S	NUMBER(10,2)	HUD-1	Line 1203 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
343	LN_1203_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1203 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1203_AMT_B
344	LN_1204_DEED_AMT	NUMBER(10,2)	HUD-1	Deed Amount	Optional	If present, must be positive number	No other-field validations exist
345	LN_1204_MORTGAGE_AMT	NUMBER(10,2)	HUD-1	Mortgage Amount	Optional	If present, must be positive number	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
----------------------	--

					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
346	LN_1204_AMT_B	NUMBER(10,2)	HUD-1	Line 1204 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
347	LN_1204_AMT_S	NUMBER(10,2)	HUD-1	Line 1204 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
348	LN_1204_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1204 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
349	LN_1205_DEED_AMT	NUMBER(10,2)	HUD-1	Deed Amount	Optional	If present, must be positive	No other-field validations exist
350	LN_1205_MORTGAGE_AMT	NUMBER(10,2)	HUD-1	Mortgage Amount	Optional	If present, must be positive number	No other-field validations exist
351	LN_1205_AMT_B	NUMBER(10,2)	HUD-1	Line 1205 Amount - From Borrower	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
352	LN_1205_AMT_S	NUMBER(10,2)	HUD-1	Line 1205 Amount - From Seller	Optional	If present, must be positive	No other-field validations exist
353	LN_1205_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1205 Amount - Seller Concession	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
354	LN_1206_TXT		HUD-1	Line 1206 -	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
355	LN_1206_AMT_B	NUMBER(10,2)	HUD-1	Line 1206 - Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
356	LN_1206_AMT_S	NUMBER(10,2)	HUD-1	Line 1206 - Amount - Amount From Seller	Optional	If present, must be positive number	No other-field validations exist
357	LN_1206_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1206 - Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1206_AMT_B
358	LN_1301_AMT_B	NUMBER(10,2)	HUD-1	Line 1301 Amount - From Borrower	Optional	If present, must be positive	No other-field validations exist
359	LN_1301_AMT_S	NUMBER(10,2)	HUD-1	Line 1301 Amount - From Seller	Must be null*	Reject HUD in CPTS if fails	No other-field validations exist
360	LN_1301_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1301 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1301_AMT_B
361	LN_1302_AMT_B	NUMBER(10,2)	HUD-1	Line 1302 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
362	LN_1302_AMT_S	NUMBER(10,2)	HUD-1	Line 1302 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
363	LN_1302_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_1302_AMT_B or LN_1302_AMT_S)
364	LN_1302_TXT	VARCHAR2(100)	HUD-1	Dynamic To Name	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1302_AMT_B or LN_1302_AMT_S)
365	LN_1302_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1302 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1302_AMT_B
366	LN_1303_AMT_B	NUMBER(10,2)	HUD-1	Line 1303 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
367	LN_1303_AMT_S	NUMBER(10,2)	HUD-1	Line 1303 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
368	LN_1303_TXT	VARCHAR2(100)	HUD-1	Dynamic Text	Optional	No field-only validations other than basic type validation exist	required if exists (LN_1303_AMT_B or LN_1303_AMT_S)
369	LN_1303_AMT	NUMBER(10,2)	HUD-1		Optional	No field-only validations other than basic type validation exist	required if exists (LN_1303_AMT_B or LN_1303_AMT_S)
370	LN_1303_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1303 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1303_AMT_B
371	LN_1304_TXT	VARCHAR2(100)	HUD-1	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
372	LN_1304_AMT_B	NUMBER(10,2)	HUD-1	Line 1304 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
----------------------	--

CPTS/Contractor System Business Rules							
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
373	LN_1304_AMT_S	NUMBER(10,2)	HUD-1	Line 1304 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
374	LN_1304_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1304 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1304_AMT_B
375	LN_1305_TXT	VARCHAR2(15)	HUD-1	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
376	LN_1305_AMT_B	NUMBER(10,2)	HUD-1	Line 1305 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
377	LN_1305_AMT_S	NUMBER(10,2)	HUD-1	Line 1305 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
378	LN_1305_AMT_SC	NUMBER(10,2)	ADDENDUM	Line 1305 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1305_AMT_B
379	LN_1306_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic To Name	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
380	LN_1306_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1306 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
381	LN_1306_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1306 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
382	LN_1306_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1306 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1306_AMT_B
383	LN_1307_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
384	LN_1307_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1307 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
385	LN_1307_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1307 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
386	LN_1307_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1307 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1307_AMT_B
387	LN_1308_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
388	LN_1308_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1308 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
389	LN_1308_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1308 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
390	LN_1308_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1308 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1308_AMT_B
391	LN_1309_TXT	VARCHAR2(15)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
392	LN_1309_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1309 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
393	LN_1309_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1309 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
394	LN_1309_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1309 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1309_AMT_B
395	LN_1310_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic To Name	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
396	LN_1310_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1310 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist

Attachment A
RSPC Related Documents

HUDV Tag

This transaction would contain information on Vendee HUD sales.

Must be null*	Must be null indicates that the VA and contractor agreed that this field will not be used by closing agents in completing Vendee HUD-1. Therefore no data is expected or accepted in this field. However, if data is in contractor's system, it should be sent and then corrected.
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					CPTS/Contractor System Business Rules		
Sequence	Column Name	Type	Source	Description	Optional/Required/Null. Reject HUD if fails	Vendee validations for the field only. Reject HUD if fails	Vendee Validations involving other fields. Reject HUD if fails
397	LN_1310_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1310 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
398	LN_1310_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1310 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1310_AMT_B
399	LN_1311_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
400	LN_1311_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1311 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
401	LN_1311_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1311 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
402	LN_1311_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1311 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1311_AMT_B
403	LN_1312_TXT	VARCHAR2(100)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
404	LN_1312_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1312 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
405	LN_1312_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1312 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
406	LN_1312_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1312 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1312_AMT_B
407	LN_1313_TXT	VARCHAR2(15)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
408	LN_1313_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1313 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
409	LN_1313_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1313 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
410	LN_1313_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1313 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1313_AMT_B
411	LN_1314_TXT	VARCHAR2(15)	OPTIONAL EXTRA LINE	Dynamic Text	Optional	No field-only validations other than basic type validation exist	No other-field validations exist
412	LN_1314_AMT_B	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1314 Amount - From Borrower	Optional	If present, must be positive number	No other-field validations exist
413	LN_1314_AMT_SC	NUMBER(10,2)	ADDENDUM, OPTIONAL EXTRA LINE	Line 1314 Amount - Seller Concession	Optional	If present, must be nonnegative number	Must be <= LN_1314_AMT_B
414	LN_1314_AMT_S	NUMBER(10,2)	OPTIONAL EXTRA LINE	Line 1314 Amount - From Seller	Optional	If present, must be positive number	No other-field validations exist
415	LN_1400_AMT_B	NUMBER(10,2)	HUD-1	Line 1400 Amount - Total Settlement charges from Borrower	Required	Must be positive number	No other-field validations exist
416	LN_1400_AMT_S	NUMBER(10,2)	HUD-1	Line 1400 Amount - Total settlement charges from Seller	Required	Must be positive number	No other-field validations exist

OI Tag

```
< name="VARecordId" use="optional">
<documentation>This OI field is Optional. The description is "Not a business field. Used for transaction
management. Only has a value if resubmitting a previously rejected HUD." The field validations are
"Must be a VARecordId that was previously sent to Contractor in a OI reject record." The other validations
are: "No other-field validations exist." </xs:documentation>
```

```
<restriction base="xs:string">
<maxLength value="20"/>
<whiteSpace value="collapse"/>
</restriction>
```

=====

```
< name="ContractorFileId" type="string" use="required"/>
```

=====

```
< name="ContractorRecordId" type="string" use="required"/>
```

=====

```
< name="VALoanIdentifier" use="required">
```

```
<restriction base="xs:string">
<length value="12"/>
<whiteSpace value="collapse"/>
<pattern value="[d\.]+"/>
</restriction>
```

=====

```
< name="OfferNumber" use="required">
```

```
<restriction base="xs:string">
<maxLength value="15"/>
<whiteSpace value="collapse"/>
<minLength value="5"/>
</restriction>
```

=====

```
< name="OfferAcceptedDate" type="date" use="required"/>
```

=====

```
< name="ExpectedClosingDate" type="date" use="required"/>
```

=====

```
< name="OfferPrice" use="required">
```

```
<restriction base="xs:string">
<pattern value="[d\.]+"/>
</restriction>
```

=====

```
< name="BuyerFirstName" use="required">
```

```
<restriction base="xs:string">
<whiteSpace value="collapse"/>
```

OI Tag

```
<maxLength value="100"/>  
</restriction>
```

```
=====  
< name="BuyerLastName" use="required">  
<restriction base="xs:string">  
<whiteSpace value="collapse"/>  
<maxLength value="100"/>  
</restriction>
```

```
=====  
< name="BuyerName2" use="optional">  
<restriction base="xs:string">  
<maxLength value="100"/>  
</restriction>
```

```
=====  
< name="OfferStatus" type="OfferStatusType" use="required"/>
```

```
=====  
< name="OfferStatusDate" type="date" use="required"/>
```

```
=====  
< name="OfferComments" use="required">  
<restriction base="xs:string">  
<maxLength value="1000"/>  
<whiteSpace value="preserve"/>  
</restriction>
```

```
=====  
< name="OfferType" type="OfferTypeType" use="required"/>
```

```
=====  
< name="InitialListPrice" use="optional">  
<restriction base="xs:string">  
<pattern value="[d\.]*/>  
</restriction>
```

```
=====  
< name="InitialListDate" type="string" use="optional"/>
```

NP Tag

This transaction would contain information on properties that change status.

Item to be added to NP tag

Business Rules:

When properties are received from contractor or VALERI the status is changed to 0 (0-Not Assigned to SP).

The NP will be sent daily to contractor and it will include all properties in a 0 status.

Properties may be sent multiple times on multiple days on the NP tag until the status is changed to 1 (based on receipt of An event is entered each time the property is sent on the NP. May be mutiple events when LIN is included on the NP on Termination Date, Attorney Name, Phone and E-mail must be added to the Property Information screen under Loan Info.

Response to NP tag from contractor is the MC tag.

MC tag should be processed before the NP tag daily so that Boarded Records stage is changed to 1 and are no longer sent on the NP.

Termination Date is defined as Foreclosure Sale Date or Deed In Lieu Complete Date in VALERI

Tag	Position	Description	Length	Type	
NP	1	Tag 'NP'	2	AN	
	2	Loan Number (LIN)	12	AN	Required
	3	Property Address	100	AN	Required
	4	Property City	50	AN	Required
	5	Property County	50	AN	Required
	6	Property State Code	2	AN	Required
	7	Property ZIP	10	AN	Required
	8	Terminated Loan Interest Rate	8	N	Optional
	9	Termination Date	8	N	Required
	10	PM Net Value	10	N	Required
	11	Acquisition Amount	10	N	Required
	12	Servicer Loan Number	50	AN	Optional
	13	Servicer Name	50	AN	Required
	14	Servicer Address	110	AN	Optional
	15	Former Owner Name	100	AN	Optional
	16	Reconveyed Indicator (Y/N)	1	AN	Required
	17	Attorney_Name	100	AN	Optional
	18	Attorney_Phone	15	N	Optional
	19	Attorney_Email Address	100	AN	Optional
		NP Tag date			Required
		VARRecordId	20	AN	Required

MC Tag

This transaction would contain information on the acceptance of property by contractor

Item to be added to MC tag

Business Rules:

LIN must be in status 0.

When acknowledgement with Loaded to Equator Date is received from contractor the status LIN is changed to 1 (1-Assigned-Awaiting Analysis).

Loaded to Equator Date and REO Number in Equator must display on the Property Information Screen with the SP data

Notes:

Proposed fields to be added, Boarding Date to AS400 and Date MC file Was Created were deemed not necessary by the user team.

Tag	Position	Description	Length	Type	
MC	1	Tag 'MC'	2	AN	
	2	VA Loan Number	12	N	Required Must match an existing LIN
	3	Contractor Loan Number	50	AN	Required
	4	Loaded to Equator Date			Required May not be a future date; May not be prior to earliest NP tag for the most recent time the LIN status changed to 0
	5	REO Number in Equator			Required
		VARecordID	20	AN	Optional
		contractorFieldID	20	AN	Optional
		contractorRecordID	20	AN	Optional

PL Tag

1.1.1 Contractor2CPTS (Tag PL)

Purpose of Interface: Receive file daily from contractor extract, via FTP, that supplies a list of new terminated portfolio properties.

Internal/External Interface: External

Data Transfer: One way – contractor to CPTS

Transfer Method: FTP, decoded with PGP

Transfer Day and Time: M-F, CPTS polls for file every hour from 6:00am to 6:00pm

Job Scripts: “cpts_tasks.vba” invoked with “contractor2CPTS” parameter

Input File: contractor2cpts.txt

Import Mechanism: This job uses SQL Loader to import data into CPTS

- 1) Schedule the sqlloader job that will load the contractor2cpts.all file.
- 2) Schedule the contractor_LOAD procedure to run everyday after the sqlloader job.

Every Thursday, sometime between 6 a.m. and 6 p.m., contractor makes a file available to CPTS that contains the data for all portfolio loans that have defaulted and must now be managed through CPTS for final disposition. CPTS polls for this file every hour

The file layout for this data transfer is shown in the next table.

Table 1. Contractor2CPTS Data Transfer File Layout

Tag	Position	Description	Length	Type
PL	1	Tag 'PL'	2	AN
	2	Loan Number (LIN)	12	AN
	3	DATE-OF-LOAN	8	D
	4	NATIVE-AMER	3	AN
	5	AMT-VEND-SALE	10,2	N
	6	DATE-REFER-LIQ	8	D
*	7	DATE-TERMINATION	8	D
	8	ADDR-ONE	50	AN
	9	ADDR-TWO	50	AN
	10	ADDR-THREE	50	AN
	11	CITY	50	AN
	12	COUNTY	50	AN
	13	COUNTY CODE	3	N
	14	STATE CODE	2	N
	15	ZIP CODE	10	AN
*	16	CURRENT-OBLIGOR	100	AN
	17	DATE-TAX	8	D
	18	AMT-TAX-PAYMENT	10,2	N
	19	DATE-REDEMPT	8	D
	20	INVESTOR-REF-NUM	7	AN
	21	DATE-FIRST-PMT-DUE	8	D
	22	SERVICER-ID	6	AN
	23	INTERNAL-LOAN-NBR	50	AN
*	24	AS-IS-APPRAISED-VALUE	10	AN
	25	DATE-CONVEYED-TO-VA	8	D
	26	ACQUISITION-AMT	10,2	N

RI Tag

Contractor must submit estimates for repairs, using the RI transaction tag, and listing each repair with the proper category, shown in the table following the RI transaction type table. If the estimates exceed the limit for the geographic region, contractor will receive a notification from the VA on whether the over-limit estimate is approved or disapproved. It should not proceed with repairs on estimates that exceed the standard limit until it receives the VA's approved/disapproved decision. Repair categories (group code, item numebr) are furnished to contractor and also used for line item billing on the after sale invoice.

Tag	Position	Description	Length	Type
RI	1	Tag 'RI'	2	AN
	2	Loan Number (LIN)	12	AN
	3	Group Code	3	N
	4	Item Number	4	N
	5	Estimated Amount	10	N
	6	Comments	1000	AN

AI Tag

The after-sale invoice is the invoice transaction sent by contractor after a property is sold, withdrawn, or redeemed. The transaction tag for the invoice is AI.

Tag	Position	Description	Length	Type
AI	1	Tag 'AI'	2	AN
	2	Loan Number (LIN)	12	AN
	3	Vendor Invoice Number	10	N
	4	Note	1000	AN

IL Tag

This transaction would contain information detailed invoicing information

Tag	Position	Description	Length	Type
IL	1	Tag 'IL' – Invoice Detail	2	AN
	2	Sequence Number	5	N
	3	Vendor Invoice Number	10	N
	4	Group Code	3	N
	5	Item Number	4	N
	6	Description	1000	AN
	7	Service Performed Date (MMDDYYYY)	8	N
	8	Reported Amount	10	N
	9	Payee Name	255	AN
	10	Paid Date	8	N
	11	<p>Repair tracking number</p> <p>Note: This item is only applicable for Monthly Invoices. Need not be supplied for other invoices. This field is mandatory. The repair tracking number will be compared with the tracking number in the rental module. If the tracking number does not match and the service perform date in position 4 of this tag does not match the date repair was performed as reported on the SR Tag then the line item should be rejected. Also if reported amount position 5 does not match SR tag then reject line item. Notification should be sent to Ocwen for reason for reject.</p>		

TIN Tag

This transaction provides a summary back to contractor on invoice records submitted for processing.

Tag	Position	Description	Length	Type
TIN	1	Tag "TIN" – trailing invoice record	3	AN
	2	Count of AI+SI records in the file	10	N
	3	Count of IL records in the file	10	N
	4	Sum of Reported amounts of all IL records in the file	10	N

DE Tag

This transaction would contain information from paper check deposit ticket.

Table 1. CPTS Deposit Master

Tag	Position	Description	Length	Type
DE	1	Tag 'DE'	2	AN
	2	Deposit Number	50	AN
	3	Deposit Date	8	AN
	4	Deposit Amount	15	N

DD Tag

CPTS Deposit Detail

This transaction would details the items that comprise each DE record.

Table 2. CPTS Deposit Detail

Tag	Position	Description	Length	Type
DD	1	Tag 'DD'	2	AN
	2	Deposit Number	50	AN
	3	Loan Number (LIN) OR Billing Reference Number for collection code 16.	12	AN
	4	Receipt Date	8	AN
	5	Amount Collected	15	N
	6	Collection Code:	2	AN
		11 REDEMPTION PROCEEDS		
		12 RENT		
		13 INSURANCE LOSS PROCEEDS		
		14 MISCELLANEOUS		
		15 PROCEEDS OF SALE		
		16 Accounts Receivable		
		17 Property Expense		

CS Tag

This transactions would contain information on closing summary of Vendee's loans

Tag	Position	Field Name	Length	Type	Description	Comments
CS	1	Tag 'CS'	2	AN	Closing Summary	
	2	VA Loan Number	12	N		
	3	HZD_INS_NONSTD_POLICYTYPE				
	4	HZD_INS_COVERAGETYPE				
	5	HZD_INS_DISBURSEMENT_AMT				
	6	HZD_INS_NEXT_DUE_DT				
	7	HZD_INS_POLICY_NBR				
	8	HZD_INS_COMAPNY_CODE_ONE				
	9	HZD_INS_COMAPNY_CODE_TWO				
	10	HZD_INS_AGENT_CODE				
	11	HZD_INS_EXPRTN_DT				
	12	HZD_INS_DSBRSMNT_TERM				
	13	HZD_INS_COVERAGE_AMT				
	14	ESCROW_BALANCE_AMT				
	15	LOAN_MATURITY_DT				
	16	INTEREST_PAID_TO_DT				
	17	LOAN_AMT				
	18	DOWN_PMT_AMT				
	19	LOAN_TERM_MNTHS				
	20	INEREST_RATE_PCT				
	21	MNTHLY_P_I_AMT				
	22	MNTHLY_T_I_AMT				
	23	FIRST_PMT_DT				
	24	EQ_HZD_INS_NONSTD_POLTYPE				
	25	EQ_HZD_INS_COVERAGETYPE				
	26	EQ_HZD_INS_DISBURSEMENT_AMT				
	27	EQ_HZD_INS_NEXT_DUE_DT				
	28	EQ_HZD_INS_POLICY_NBR				
	29	EQ_HZD_INS_COMAPNY_CODE_ONE				
	30	EQ_HZD_INS_AGENT_CODE				
	31	EQ_HZD_INS_EXPRTN_DT				
	32	EQ_HZD_INS_DSBRSMNT_TERM				

CS Tag

This transactions would contain information on closing summary of Vendee's loans

Tag	Position	Field Name	Length	Type	Description	Comments
	33	EQ_HZD_INS_COVERAGE_AMT				
	34	WD_HZD_INS_NONSTD_POLICYTYPE				
	35	WD_HZD_INS_COVERAGETYPE				
	36	WD_HZD_INS_DISBURSEMENT_AMT				
	37	WD_HZD_INS_NEXT_DUE_DT				
	38	WD_HZD_INS_POLICY_NBR				
	39	WD_HZD_INS_COMAPNY_CODE_ONE				
	40	WD_HZD_INS_AGENT_CODE				
	41	WD_HZD_INS_EXPRTN_DT				
	42	WD_HZD_INS_DSBRSMT_TERM				
	43	WD_HZD_INS_COVERAGE_AMT				
	44	FL_HZD_INS_NONSTD_POLICYTYPE				
	45	FL_HZD_INS_COVERAGETYPE				
	46	FL_HZD_INS_DISBURSEMENT_AMT				
	47	FL_HZD_INS_NEXT_DUE_DT				
	48	FL_HZD_INS_POLICY_NBR				
	49	FL_HZD_INS_COMAPNY_CODE_ONE				
	50	FL_HZD_INS_AGENT_CODE				
	51	FL_HZD_INS_EXPRTN_DT				
	52	FL_HZD_INS_DSBRSMT_TERM				
	53	FL_HZD_INS_COVERAGE_AMT				
	54	VL_HZD_INS_NONSTD_POLICYTYPE				
	55	VL_HZD_INS_COVERAGETYPE				
	56	VL_HZD_INS_DISBURSEMENT_AMT				
	57	VL_HZD_INS_NEXT_DUE_DT				
	58	VL_HZD_INS_POLICY_NBR				
	59	VL_HZD_INS_COMAPNY_CODE_ONE				
	60	VL_HZD_INS_AGENT_CODE				
	61	VL_HZD_INS_EXPRTN_DT				
	62	VL_HZD_INS_DSBRSMT_TERM				
	63	VL_HZD_INS_COVERAGE_AMT				
	64	FR_HZD_INS_NONSTD_POLICYTYPE				

CS Tag

This transactions would contain information on closing summary of Vendee's loans

Tag	Position	Field Name	Length	Type	Description	Comments
	65	FR_HZD_INS_COVERAGETYPE				
	66	FR_HZD_INS_DISBURSEMENT_AMT				
	67	FR_HZD_INS_NEXT_DUE_DT				
	68	FR_HZD_INS_POLICY_NBR				
	69	FR_HZD_INS_COMAPNY_CODE_ONE				
	70	FR_HZD_INS_AGENT_CODE				
	71	FR_HZD_INS_EXPRTN_DT				
	72	FR_HZD_INS_DSBRSMT_TERM				
	73	FR_HZD_INS_COVERAGE_AMT				
	74	OT_HZD_INS_NONSTD_POLICYTYPE				
	75	OT_HZD_INS_COVERAGETYPE				
	76	OT_HZD_INS_DISBURSEMENT_AMT				
	77	OT_HZD_INS_NEXT_DUE_DT				
	78	OT_HZD_INS_POLICY_NBR				
	79	OT_HZD_INS_COMAPNY_CODE_ONE				
	80	OT_HZD_INS_AGENT_CODE				
	81	OT_HZD_INS_EXPRTN_DT				
	82	OT_HZD_INS_DSBRSMT_TERM				
	83	OT_HZD_INS_COVERAGE_AMT				
	84	PF_HZD_INS_NONSTD_POLICYTYPE				
	85	PF_HZD_INS_COVERAGETYPE				
	86	PF_HZD_INS_DISBURSEMENT_AMT				
	87	PF_HZD_INS_NEXT_DUE_DT				
	88	PF_HZD_INS_POLICY_NBR				
	89	PF_HZD_INS_COMAPNY_CODE_ONE				
	90	PF_HZD_INS_AGENT_CODE				
	91	PF_HZD_INS_EXPRTN_DT				
	92	PF_HZD_INS_DSBRSMT_TERM				
	93	PF_HZD_INS_COVERAGE_AMT				
	94	AG_HZD_INS_NONSTD_POLICYTYPE				
	95	AG_HZD_INS_COVERAGETYPE				

CS Tag

This transactions would contain information on closing summary of Vendee's loans

Tag	Position	Field Name	Length	Type	Description	Comments
	96	AG_HZD_INS_DISBURSEMENT_AMT				
	97	AG_HZD_INS_NEXT_DUE_DT				
	98	AG_HZD_INS_POLICY_NBR				
	99	AG_HZD_INS_COMAPNY_CODE_ONE				
	100	AG_HZD_INS_AGENT_CODE				
	101	AG_HZD_INS_EXPRTN_DT				
	102	AG_HZD_INS_DSBRSMT_TERM				
	103	AG_HZD_INS_COVERAGE_AMT				
	104	PL_HZD_INS_NONSTD_POLICYTYPE				
	105	PL_HZD_INS_COVERAGETYPE				
	106	PL_HZD_INS_DISBURSEMENT_AMT				
	107	PL_HZD_INS_NEXT_DUE_DT				
	108	PL_HZD_INS_POLICY_NBR				
	109	PL_HZD_INS_COMAPNY_CODE_ONE				
	110	PL_HZD_INS_AGENT_CODE				
	111	PL_HZD_INS_EXPRTN_DT				
	112	PL_HZD_INS_DSBRSMT_TERM				
	113	PL_HZD_INS_COVERAGE_AMT				
	114	SM_HZD_INS_NONSTD_POLICYTYPE				
	115	SM_HZD_INS_COVERAGETYPE				
	116	SM_HZD_INS_DISBURSEMENT_AMT				
	117	SM_HZD_INS_NEXT_DUE_DT				
	118	SM_HZD_INS_POLICY_NBR				
	119	SM_HZD_INS_COMAPNY_CODE_ONE				
	120	SM_HZD_INS_AGENT_CODE				
	121	SM_HZD_INS_EXPRTN_DT				
	122	SM_HZD_INS_DSBRSMT_TERM				
	123	SM_HZD_INS_COVERAGE_AMT				
	124	SF_HZD_INS_NONSTD_POLICYTYPE				
	125	SF_HZD_INS_COVERAGETYPE				
	126	SF_HZD_INS_DISBURSEMENT_AMT				

CS Tag

This transactions would contain information on closing summary of Vendee's loans

Tag	Position	Field Name	Length	Type	Description	Comments
	127	SF_HZD_INS_NEXT_DUE_DT				
	128	SF_HZD_INS_POLICY_NBR				
	129	SF_HZD_INS_COMAPNY_CODE_ONE				
	130	SF_HZD_INS_AGENT_CODE				
	131	SF_HZD_INS_EXPRTN_DT				
	132	SF_HZD_INS_DSBRSMT_TERM				
	133	SF_HZD_INS_COVERAGE_AMT				
	134	AP_HZD_INS_NONSTD_POLICYTYPE				
	135	AP_HZD_INS_COVERAGETYPE				
	136	AP_HZD_INS_DISBURSEMENT_AMT				
	137	AP_HZD_INS_NEXT_DUE_DT				
	138	AP_HZD_INS_POLICY_NBR				
	139	AP_HZD_INS_COMAPNY_CODE_ONE				
	140	AP_HZD_INS_AGENT_CODE				
	141	AP_HZD_INS_EXPRTN_DT				
	142	AP_HZD_INS_DSBRSMT_TERM				
	143	AP_HZD_INS_COVERAGE_AMT				

RE Tag

This transaction would contain information on Redemption date information on a given property.

Tag	Position	Description	Length	Type
RE	1	Tag 'RE'	2	AN
	2	VA Loan Number	12	N
	3	Redemption Status (Can the property be redeemed?) (Y/N)	1	AN
	4	Date Redemption Expires	8	N
	5	Estimated Date to be redeemed	8	N
	6	Property Redeemed (Y/N)	1	AN
	7	Date Property Redeemed	8	N
	8	Redemption Amount	10	N

SS Tag

This transaction would contain information on a property's special status, generally reserved for national housing emergencies as declared by government, where the asset is subject to special handling, e.g., rental. (See SR and US TAGS)

Tag	Position	Field Name	Length	Type	Description
SS	1	Tag 'SS'	2	AN	Special Status
	2	VA Loan Number	12	N	
	4	ACTIVE_REMOVE_IND			
	5	,ACTIVE_REMOVE_CD			
	6	,VA_EVENT_NBR ,PROPERTY_STAGE			
	7	,LEASE_START_DT			
	8	,LEASE_END_DT			
	9	,OCCUPANT_LAST_NAME			
	10	,OCCUPANT_FIRST_NAME			
	11	,OCCUPANT2_NAME			
	12	,OCCUPANT3_NAME			
	13	,OCCUPANT4_NAME			
	14	,OCCUPANT5_NAME			
	15	,OCCUPANT6_NAME			
	16	,MNTHLY_LEASE_AMT			
	17	,FEMA_NBR			
	18	,OCCUPANT_VETERAN_IND			
	19	,EVICTION_RSN_TXT			

SR Tag

This transaction would contain information on repairs made on a property in a special status. (See SS TAG)

Tag	Position	Field Name	Length	Type	Description
SR	1	Tag 'SR'	2	AN	Special Repairs
	2	VA Loan Number	12	N	
	4	,GROUP_CODE			
	5	,ITEM_NUMBER			
	6	,REPAIR_ID_NBR			
		,REPAIR_REQUEST_DT			
	7	,REPAIR_PFORMED_DT			
	8	,REPAIR_AMT			
	9	,NOTE_TXT			

US Tag

This transaction would contain information on a property that is used to house parties that are displaced because of government declared disaster or emergency. (See SS TAG)

Tag	Position	Description	Length	Type
US	1	Tag 'US'	2	AN
	2	VA Loan Number	12	AN
	3	Rent collected Y/N	1	AN
	4	Rent collected for: Month/Year Dec-05 Required if #3 = Y	7	
	5	Date rent collected Required if #3 = Y	8	
	6	Amount of rent collected Required if #3 = Y		
	7	Additional Fee Y/N	1	
	8	Date additional fee collected	8	
	9	Amount of additional fee	10,2	
	10	Reason for additional fee	250	
	11	Tenant eligibility status 1 = Eligibility ok 2 = Eligibility revoked		
	12	Comments Required if SS tag #6 = RP and US Tag #3 = N		

**DELINQUENT TAX INSTALLMENT/PROPERTY TAX SALE
REIMBURSEMENT SCHEDULE**

1. Delinquent Tax Installments identified by the Contractor through the 30th day after assignment.

VA will reimburse the Contractor for 100% of the tax base amount plus penalties and interest on all loans that have incurred delinquent tax installments.

2. Delinquent Tax Installments identified by the Contractor on or after the 31st day after assignment.

VA will reimburse the Contractor for 100% of the tax base amount plus penalties and interest on all loans from the period of the delinquency through the 30th day after assignment. The Contractor shall be liable for all additional penalties and interest accruing from the 31st day after assignment through the final date of delinquency resolution.

3. Property Tax Sale Redemptions identified by the Contractor through the 30th day after assignment.

VA will reimburse the Contractor for all monetary advances including, but not limited to, delinquent tax base amounts, penalties and interest, attorney fees, county recorder fees, redemption fees, and the settlement demand from the tax sale purchaser.

4. Property Tax Sale Redemptions identified by the Contractor on or after the 31st day after assignment.

VA will reimburse the Contractor for all monetary advances including, but not limited to, delinquent tax base amounts, penalties and interest, attorney fees, county recorder fees, redemption fees, and the settlement demand from the tax sale purchaser that have accrued through the 30th day after assignment. The Contractor shall be liable for all additional penalties and interest accruing from the 31st day after assignment through the final date of property redemption.

In those instances where a property tax sale would have been avoided had the Contractor identified the tax delinquency within the 30th day after assignment, VA's liability will be limited to the delinquent tax base amounts plus penalties and interest through the 30th day after assignment. The Contractor shall be liable for all other expenses incurred to redeem the property through the final date of property redemption. In the event the property cannot be recovered through litigation authorized by VA or the Department of Justice or through settlement with the tax sale purchaser, the Contractor's liability shall be the greater of the fair market value¹ or VA's investment² in the property. If an active loan exists, settlement

¹ The "fair market value" of the property will be determined by a new appraisal of the property. The appraisal will be ordered by VA as an "origination" appraisal – not a liquidation appraisal. In the event the appraiser is not able to gain interior access, the assumption will be made that the interior is in average condition. The appraisal fee will be paid by the servicer.

**DELINQUENT TAX INSTALLMENT/PROPERTY TAX SALE
REIMBURSEMENT SCHEDULE**

shall include the borrower's equity and reasonable moving costs, if applicable, or whatever settlement is negotiated with the mortgagor.

² "VA's investment" will consist of the greater of (a) the cost of the property acquisition in addition to any management and/or preservation expenses incurred by VA (this will NOT include the claim paid under the GI loan guaranty); or (b) the total outstanding loan indebtedness, plus all associated expenses advanced on the account.

Procedures for Servicing Low Balance/Matured Loans in the VA National Portfolio

Principal Balance Below \$5,000 / Positive Escrow Balance / Loan Delinquent

For various reasons, borrowers often cease making payments when their loan balance falls below a certain level. It is important that an effort to service the loan be made before escrow advances start accruing on the account, and before the maturity date is reached. Individual state laws and statutes of limitation regarding the effect of mortgage maturity dates on servicer's rights of collection would apply.

Principal Balance Below \$2,500 / Positive Escrow Balance / Loan Current

When a loan has an unpaid principal balance less than \$2,500, an immediate effort should then be made to personally contact the borrower to ask if he/she would prefer to pay off the loan. This is especially true if the escrow balance is positive and exceeds the outstanding principal. If the borrower is agreeable, escrow may be used to offset the remaining principal, and the loan satisfied. Borrowers may also wish to use their escrow balance plus personal funds to pay off the loan if there is not enough in escrow to pay off the loan.

Total Due Below \$5,000 / Loan Delinquent / Borrower Uncooperative

If a borrower has ceased making payments, the loan has matured, the borrower is unresponsive* to collection efforts, and the total amount to payoff the loan, (outstanding unpaid principal balance, escrow advances and fees due), does not exceed \$5,000, no further costs shall be incurred, and the balances should be written off using the Termination Without Foreclosure process. (*Prior to considering the borrower unresponsive, the servicer will make a reasonable number of attempts at personal contact.) If the total debt is less than \$3,500, the case may be written off via Termination Without foreclosure regardless of whether the loan has matured. [For cases to be written off via Termination Without Foreclosure, VA should execute a Satisfaction of Mortgage or Deed on behalf of the Secretary so that VA is fully relieved from future potential liability on the loan or the security for it.] If the security instrument for the loan is an Installment Contract, BAC should complete and record a Special Warranty Deed if legally permissible, so VA is relieved from future liability.

Principal Balance Below \$2,500 / Negative Escrow Balance / Loan Delinquent

In some cases the principal balance is \$2,500 or less, the loan may already be seriously delinquent and advances for taxes, insurance, property preservations and legal costs bring the total due on the account to \$10,000 or more. Under these circumstances, attempts for personal contact should continue. In the event no arrangements to reinstate are made, or the borrower is unresponsive, the loan should be referred for foreclosure. It is understood that some courts will delay action on cases with relatively small outstanding debt. In that case, mediation through the Court should be requested. VA does not wish cases to become dormant because the balance or total debt outstanding is minimal. In all delinquent cases, servicing action, including efforts at personal contact, must continue in accordance with FNMA standards. **September 2010**

Guidelines for Modifications to VA National Loans
Revised March 7, 2011

Issue	Requirement
Prior Approval	VA prior approval required for all modifications.
Loan Status	Loan should be delinquent or in danger of imminent default. The modification review may not delay foreclosure action. However, for well-qualified cases, the foreclosure sale may be postponed for no longer than two weeks to obtain financial data.
Property Value	No supporting appraisal or BPO required.
Property Occupancy	Owner-occupied only.
Trial Period	Not required. All modifications are permanent.
Unemployment Insurance, As Income	VA and FNMA allow it only as part of the nature of employment, such as seasonal work (e.g., construction worker routinely on UI during winter months).
Principle Deferment (Balloons)	May be approved.
Interest Rate	The new maximum interest rate on a modified loan may be no more than 50 basis points above the Freddie Mac Weekly Mortgage Market Survey Rate for 30-year fixed-rate conforming mortgages (U.S. Average), rounded to the nearest one-eighth of one percent (0.125%). The maximum rate is based on the executed date of the loan modification. Rate may be as low as 2%.
Term	Maximum of an additional 40 years.
Capitalization	Legal fees, late fees, foreclosure costs, unpaid principal, accrued interest, and deficits in the taxes and insurance impound accounts in the modified indebtedness, as well as advances required to preserve the lien position (e.g., homeowner association fees, special assessments, and water and sewer liens) may be capitalized.
Loan Amount	Up to the full payoff amount, at the Service Provider's discretion, unless prohibited by state law.

EXHIBIT F

Title packages are due within 60 days of the sale date, or other milestone, if the sale date is not considered the final foreclosure milestone. Exceptions are shown in the attached list:

State	Total Days Allowed
Alabama	90
California	120
Colorado	135
Connecticut	120
Delaware	90
Illinois	120
Indiana	120
Kansas	150
Kentucky	90
Maryland	120
Michigan	180
Minnesota	180
New Jersey	90
New Mexico	120
Ohio	120
Pennsylvania	120
Puerto Rico	90
South Carolina	90
South Dakota	180
Virginia	90
Wyoming	150

Veterans Benefits Administration
Department of Veterans Affairs
Washington, DC 20420

Circular 26-09-12
August 13, 2009

PROPERTY PRESERVATION REQUIREMENTS AND FEES

1. Purpose. This circular describes minimum requirements for the inspection of properties securing VA-guaranteed home loans and the maintenance, preservation, and repair of any properties found to be abandoned. Additionally, this circular contains a table of the maximum fees that will be reimbursed by VA for those services in a claim under the loan guaranty.

2. Background. In the past, VA Regional Loan Centers provided annual releases detailing the requirements for property preservation and tables of maximum reimbursable amounts for services in their areas of jurisdiction. With the transition to the VA Loan Electronic Reporting Interface (VALERI) environment and to a nationwide jurisdiction, this is no longer practical. Therefore, this circular is issued to provide nationwide guidance and a single property preservation fee schedule.

3. Exhibits. Exhibit A describes VA policy on property preservation and Exhibit B is a table listing the maximum amounts to be reimbursed by VA on a claim under the guaranty. VA will review these policies and amounts at least annually and issue new guidance as appropriate.

4. RESCISSIONS:

- a. Circular 26-08-9 is hereby rescinded.
- b. This circular is automatically rescinded January 1, 2012.

By Direction of the Under Secretary for Benefits

Mark Bologna, Director
Loan Guaranty Service

Distribution: CO: RPC 2024
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(LOCAL REPRODUCTION AUTHORIZED)

Circular 26-09-12
Exhibit A

August 13, 2009

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August 13, 2009

Circular 26-09-12
Exhibit A (cont.)

VA Property Preservation Guidelines

1. Introduction. This attachment sets forth the minimum requirements for the inspection and preservation of properties securing VA-guaranteed loans. If at any time local codes require more extensive protection than stated in this guide, holders should follow local code requirements. Failure to protect and preserve the security may result in adjustment of a guaranty claim payment by the amount the holder's failure increased VA's liability on the loan. For the sake of clarity, the terms "holder", "servicer", and "lender" may be considered interchangeable in this document.

2. Inspection Requirements. In accordance with Title 38, Code of Federal Regulations (CFR), Section 36.4850(i), loan holders are responsible for inspecting the property securing a VA-guaranteed loan immediately after becoming aware that its physical condition may be in jeopardy. Unless a loss mitigation option is in place, a property inspection is also required before the 60th day of delinquency or before commencing liquidation action, whichever is earlier, and at least monthly after liquidation proceedings have been started, except when it has been determined that the property is owner-occupied.

3. Inspections During Liquidation. VA regulations do not specifically require monthly inspections after the start of liquidation proceedings when the security property is owner-occupied. However, because of the potential for abandonment of the property during the liquidation proceedings, and the fact that other servicing activities may not result in direct contact with the borrower during this period and may not readily lead to discovery of abandonment, VA believes regular inspections (at least monthly) should be conducted during this time. Therefore, VA will allow regular inspections during liquidation proceedings to be included in the eligible indebtedness for claim computation purposes, even when the inspections confirm that the property remains owner-occupied.

4. Vacant or Abandoned. When a servicer receives advice that a property is vacant and unsecured, it shall make appropriate arrangements to protect the property from unnecessary deterioration due to vandalism or neglect. An inspection shall be immediately scheduled and completed to document the condition of the property, in order to verify if the occupants have abandoned the property. All circumstances should be considered when making the determination as to whether a property is vacant or abandoned. For example, the presence of a "for sale" sign at a vacant property usually means it has not been abandoned but remains under the care of the owner or the owner's real estate agent. The absence of personal property, the lack of yard maintenance, and changes to the owner's mailing address may indicate that a property has been abandoned. Loan holders are required to protect and preserve properties when they become abandoned and to report to VA under 38 CFR 36.4817(c)(10) via the "Occupancy Status Change" event in the VA Loan Electronic Reporting Interface (VALERI) application.

Circular 26-09-12
Exhibit A (cont.)

August 13, 2009

5. Interior Inspections. Following a determination that a property has been abandoned, a visual “exterior only” inspection may not reveal any emergency repairs or environmental/fire hazards, which, if not addressed at once, may pose damage to the property. Early detection of problems is critical to minimize loss in the event the property is acquired by the holder and possibly conveyed to VA. Therefore, subsequent inspection reports on abandoned properties must include completion of interior inspections.

6. Local Requirements. Holders must ensure compliance with all city, county, or other ordinances concerning property preservation. Most security instruments have a provision that permits the holder to take action to protect the property securing the loan, to advance any reasonable amount necessary and proper for the maintenance or repair of the security, and to add such an advance to the guaranteed indebtedness. The removal of hazardous materials, the correction of hazardous conditions, and the avoidance of liens are primary concerns. In order to avoid liens, whenever local codes require more extensive protection than stated in the VA guide, holders should follow local code requirements.

7. Risk for Loss or Damage. Under 38 CFR 36.4823, holders bear responsibility for any loss due to damage or destruction of the property or personal injury sustained in respect to such property from the date of acquisition by the holder to the date such risk is assumed by VA. Risk is assumed by VA on the day successful electronic acceptance of the “Transfer of Custody” event is indicated in the VALERI application. If the “Transfer of Custody” event is rejected, risk remains with the holder. Holders must file hazard insurance claims and obtain a settlement for covered losses. In accordance with 38 CFR 36.4829, insurance loss proceeds must be applied to reduce the total indebtedness if not used to restore the property.

8. Reimbursement. Subject to the maximum guaranty payable, VA reimburses holders via the claim under guaranty for property inspections and preservation costs incurred up to the date of loan termination, or the expiration of 210 days from the due date of the last paid installment plus the foreclosure timeframe for that state, whichever is earlier. All reimbursements are subject to the maximum allowable amounts, but actual expenses in excess of the maximum allowable amount may be appealed. It is not the intent of VA to attempt to regulate the amounts that servicers may pay for the services performed, but to standardize the reasonable maximum amount that VA reimburses for such services. If a servicer advances funds in excess of VA’s maximum allowable amount, the servicer will be paid only the maximum allowable amount on its claim. The servicer will have 30 days to submit an appeal with all relevant documentation to evidence the actual costs, date, and description of work and proof of its completion to justify exceeding the maximum allowable reimbursement.

August 13, 2009

Circular 26-09-12
Exhibit A (cont.)

9. Pre-Approvals. VA does not issue pre-approvals for any property preservation item. The holder is responsible for taking appropriate measures to protect and preserve the security for the loan. The decision as to what action to take to preserve and protect the property is the holder's decision, and it is independent of the amount that VA reimburses. If there are unusual circumstances that support an additional expense, the servicer may submit a claim appeal via the Servicer Web Portal.

10. Specific Preservation Requirements. In order to establish uniformity in the preservation of properties, VA is providing the following directions for specific activities: securing, debris removal, boarding, equipment repair or replacement, hazard abatement, utilities, winterization, and yard maintenance.

a. Securing. Properties must be secured to prevent unauthorized entry and to protect against weather-related damage. All windows and doors must be secured. Broken glass should be replaced, unless the opening is to be boarded. All exterior doors shall be secured. Do not install new locks on exterior doors unless entry will be required by the servicer prior to transfer of the property to VA (e.g., to allow entry for an appraiser or insurance adjuster or to perform winterization). Non-working locks should be replaced when necessary to secure the property. Lock changes are included in the maximum allowable amount for securing the property. Please note that fees for debris removal, boarding, equipment repair or replacement, hazard abatement, utilities, winterization, and yard maintenance are claimed separately from securing fees. When applicable, the holder is responsible for the following additional securing activities, which are claimed separately from the overall "securing" fee: re-securing the property; temporary roof repairs; securing in-ground swimming pools; securing above-ground swimming pools; securing hot tubs or spas; and maintenance of pools, spas, and hot tubs.

(1) Re-securing the property. Re-securing the property is reimbursable, provided the initial securing of the property has been violated (no longer effective). Although the re-securing fee maximum allowable amount is \$0.00, VA will review re-securing fees on appeal, at which time documentation to evidence the actual cost, date, and description of work completed must be submitted to justify re-securing the property.

(2) Temporary Roof Repairs. Roof damage left unattended exposes a property to deterioration, moisture accumulation, and mold growth. Repairs, such as tarping/patching/replacing loose shingles, should be made immediately upon discovery of roof damage. In all cases, the most cost-effective repair method should be used.

(3) Securing In-Ground Swimming Pools. Holders are required to comply with all local ordinances pertaining to swimming pools. In-ground pools (including any hot tub or spa that shares the same filtering system as the pool) must be secured but not drained. Pools (including

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the hot tub or spa that shares the pool filtering system), must be covered with material in such a way as to prevent an individual from accidentally falling into them. Fences must be secured to restrict access to the pool.

(4) Securing Above Ground Swimming Pools. If the property has an above ground pool in good condition (i.e., built-up with decking or other infrastructure that will support a pool cover) treat it as an in-ground pool. Above ground pools that are in poor condition, or that cannot be secured, should be removed.

(5) Securing Hot Tubs or Spas. Holders should drain and secure portable hot tubs and spas. If a hot tub or spa is outdoors, cover it in such a way as to prevent an individual from accidentally falling into it.

(6) Maintenance of Pools, Spas, and Hot Tubs. Holders must perform monthly maintenance and chemical treatment of operational pools and in-ground hot tubs or spas that are attached to the pool filtering system. Holders must comply with city, county, and other local ordinances regarding maintenance of non-operational swimming pools. This is a per occurrence charge.

b. Debris Removal. Generally, cleanup of the property or removal of debris will be the responsibility of VA, once custody of the property is transferred following a foreclosure sale or deed-in-lieu. However, holders are required to remove unhealthy or hazardous materials from the exterior and interior of properties prior to transferring custody of vacant properties and must adhere to the local municipal health and safety requirements regarding the proper disposal of said materials. For clarification, examples of health and safety hazards include, but are not limited to, highly flammable chemicals, decaying food or other organic matter, dead animals, broken glass or other sharp objects, and large quantities of paint or paint products. Holders are further required to check with the local municipality for health and safety hazard requirements. For all debris removal other than vehicle removal, reimbursement is provided per cubic yard of debris removed, up to the maximum allowable amount. The itemized invoice of work completed and waste management receipt must indicate the number of cubic yards removed.

c. Boarding. The boarding of windows and doors should only be done in those geographic areas where previous experience has shown vandalism and/or theft to be an ongoing problem, where local ordinances require boarding, if windows are broken, or where special conditions exist that make it necessary. Reimbursement for boarding expenses is provided on a "per opening" basis, up to the maximum allowable amount. For those properties where it has been determined by the loan holder that boarding is necessary and required, the itemized invoice of work completed and materials used must include the amount paid per window or door.

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The following requirements should be followed:

- (1) Windows: Secured with 1/2" plywood; per opening allowance is \$80.
- (2) Doors: Secured with 5/8" plywood; per opening allowance is \$150.
- (3) Other Openings: French doors and sliding door openings should be secured with 3/4" plywood; per opening allowance is \$200

d. Equipment Repair or Replacement. The holder must repair or install equipment required in maintaining utilities or properly winterizing a property, including sump pumps, water wells, and septic systems. Pumping water from the basement, if applicable, is also required as part of equipment repair or replacement costs.

e. Hazard Abatement. Hazard abatement (e.g., removing environmental hazards such as asbestos and radon) is not required, except to avoid the placement of a lien against the property by a local government. Although the hazard abatement maximum allowable amount is \$0.00, VA will review hazard abatement fees on appeal, at which time documentation to evidence the actual cost, date, and description of work completed will be submitted to justify hazard abatement on the property to avoid placement of a lien.

f. Utilities. Utilities should be turned off unless required to protect the property. This typically involves the maintenance of electrical service for homes to maintain operation of a sump pump, or the maintenance of heat at a minimum temperature of 55 degrees Fahrenheit in northern states to prevent freeze damage. For units that are attached to other units or dwellings, water services and utilities should remain on only if those systems are shared with other units. In some cases, it may be more cost-effective to maintain utility service rather than disconnect the service. For example, in some rural areas, large fees may be charged to re-connect water service. Holders should use proper judgment to determine the most cost-effective method of managing utilities when re-connection fees exist.

g. Winterization. Winterization includes disconnecting the water service and a thorough, complete draining of all plumbing and heating systems. The use of air pressure to clear the systems, or the adding of antifreeze to the systems are both acceptable, provided that freezing is prevented. Properties should only be winterized once per year. If the initial winterization has been violated (no longer effective) the property should be re-winterized. On the claim under guaranty, the servicer will claim re-winterization expenses as a winterization expense, and will enter a different date from the initial winterization expense. Utilities should be turned off except for those properties that require them to remain on due to local weather conditions, Homeowners' Association (HOA) requirements, safety concerns, or where large fees may be charged to reconnect service (as discussed in previous paragraph). When a sump pump is used to keep a basement or a crawl space dry, check to make sure the pump is operable and to ensure that the property has not been damaged by flooding.

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(1) Timing. Winterization is not required, nor will winterization be reimbursed for properties in Hawaii, Guam, Puerto Rico, or the U.S. Virgin Islands. In the jurisdictions where winterization is required, properties are to be winterized between October 1st and March 31st. However, winterizations are allowed during any month of the year in the following States: Alaska, Colorado, Connecticut, Idaho, Iowa, Illinois, Indiana, Massachusetts, Maine, Michigan, Minnesota, Montana, North Dakota, Nebraska, New Hampshire, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Vermont, Washington, Wisconsin, and Wyoming.

(2) Special Requirements. When applicable, the holder must comply with the following guidelines for winterizing properties with: dry heat; wet, radiant, or steam heat; reduced pressure zone valves; and pools, spas, and hot tubs.

(a) Dry Heat. The hot water heater and all domestic water supply and distribution piping should be thoroughly drained. All faucets and valves should remain open during the process and then closed after draining is completed. Adequate amounts of antifreeze are to be placed in all fixture traps, including toilet tanks and bowls.

(b) Wet, Radiant, or Steam Heat. In addition to the requirements for dry heat systems, the house boiler system should be thoroughly drained. All radiator vents should be opened during the process. Bleeder pins should not be removed from the radiators. Any radiant heat piping should be drained and blown dry with the use of air pressure and an adequate amount of antifreeze is to be placed in the radiant piping. Note that steam heat system winterization shall be classified as "radiant heat" in the holder's claim under guaranty.

(c) Reduced Pressure Zone (RPZ) Valves. An RPZ device is a type of backflow prevention device used to protect domestic water supplies from contamination. Holders should contact the local health departments and/or state and local agencies regarding any jurisdictional requirements for the installation and/or use of the RPZ device on all wet heat systems.

(d) Pools, Spas, and Hot Tubs. Supply lines should be winterized, but units should not be drained.

h. Yard Maintenance. When applicable, the following yard maintenance activities are the responsibility of the holder: grass cuts, shrub trimming, and snow removal.

(1) Grass Cuts. Lawn cutting (initial and subsequent cuts) includes mowing the lawn, weeding, edge-trimming, sweeping of all paved areas (e.g., sidewalks, driveways, patios), and removal of all lawn clippings, related cuttings, and incidental debris (e.g., newspapers, flyers, bottles). These services are included in the cost allowable for an initial cut and subsequent cut (re-cut). Holders should not order lawn maintenance if HOA dues cover the service.

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(a) Initial Grass Cut. Upon notice of vacancy, an initial grass cut should be performed. An initial grass cut is defined as the first cut for each calendar year prior to termination of the loan. Initial grass cuts may be completed when needed during any month of the year in the following States/territories: Alabama, Arizona, California, Florida, Georgia, Guam, Hawaii, Louisiana, Mississippi, Nevada, New Mexico, Puerto Rico, South Carolina, Virgin Islands, and Texas. Initial grass cuts are allowed from June 1 to September 30 in the State of Alaska. In all other States, initial grass cuts are allowed between April 1 and October 31.

(b) Grass Re-Cuts. After the initial cut, grass should typically be re-cut twice a month during the periods listed above for initial cuts in each area. However, depending on the level of rainfall in the area, one cut per month may be sufficient, while in other areas, more frequent lawn cuts may be needed.

(2) Shrub Trimming. Overgrown shrubs or tree branches that are hazardous or obstruct doorways, public walks, and driveways shall be trimmed or removed.

(3) Snow Removal. The holder should maintain a safe and accessible property throughout the winter season. Snow should be removed from the entry, walkway, porch, and driveway following a minimum three-inch accumulation. Holders must comply with local codes and ordinances governing the removal of snow and ice.

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Exhibit B

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MAXIMUM PROPERTY PRESERVATION ALLOWANCES

DESCRIPTION OF SERVICE [Exhibit A reference]	MAXIMUM ALLOWANCE (zero amount requires appeal)
Property Inspections	
Initial property inspection [2]	\$20
Monthly property inspection [2 & 3]	\$20
Securing	
Initial securing of the property [10.a]	\$200
Re-securing of property [10.a.(1)]	0
Temporary roof repairs [10.a.(2)]	\$400
Securing in-ground swimming pools [10.a.(3)]	\$1,050
Securing above-ground swimming pools [10.a.(4)]	\$400
Securing hot tubs or spas [10.a.(5)]	\$50
Maintenance of pools, spas, and hot tubs [10.a.(6)]	\$100
Debris Removal [10.b.]	
Amount paid per cubic yard	\$50
Max allowable for 1 unit	\$600
Max allowable for 2 units	\$750
Max allowable for 3 units	\$900
Max allowable for 4 units	\$1,050
Vehicle Removal	\$210
Boarding	
Windows with ½" plywood [10.c.(1)]	\$640
Doors with 5/8" plywood [10.c.(2)]	\$300
Other openings with ¾" plywood [10.c.(3)]	\$400
Equipment Repair or Replacement [10.d.]	
Sump pump repair	\$50
Sump pump installation	\$400
Pumping water from basement	\$1500
Water well (pump, tank, and lines)	\$90
Septic system maintenance	\$675
Hazard Abatement [10.e.]	
	0

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Exhibit B (cont.)

MAXIMUM PROPERTY PRESERVATION ALLOWANCES

DESCRIPTION OF SERVICE [Exhibit A reference]	MAXIMUM ALLOWANCE (zero amount requires appeal)
Utilities [10.f.]	
Electricity	\$900
Gas	\$900
Oil	\$1,800
Propane	\$1,800
Water and sewer	\$2,250
Winterization	
Dry heat – 1 unit [10.g.(2)(a)]	\$135
Dry heat – additional units	\$70
Wet heat – 1 unit [10.g.(2)(b)]	\$200
Wet heat – additional units	\$125
Radiant heat – 1unit [10.g.(2)(b)]	\$250
Radiant heat – additional units	\$125
Reduced Pressure Zone (RPZ) Valves [10.g.(2)(c)]	\$190
Pools, Spas, and Hot Tubs [10.g.(2)(d)]	\$400
Yard Maintenance	
Initial cut up to 5,000 s.f. [10.h.(1)(a)]	\$100
Initial cut 5,001 to 10,000 s.f. [10.h.(1)(a)]	\$125
Initial cut above 10,000 s.f. [10.h.(1)(a)]	\$150
Re-cut up to 5,000 s.f. [10.h.(1)(b)]	\$75
Re-cut 5,001 to 10,000 s.f. [10.h.(1)(b)]	\$85
Re-cut above 10,000 s.f. [10.h.(1)(b)]	\$105
Shrub Trimming [10.h.(2)]	\$40
Snow Removal [10.h.(3)]	\$60

NOTE: VA pays no more than the maximum amount listed above in the claim. Servicers will have 30 days to submit an appeal with all relevant documentation to evidence the actual costs, date and description of work, and proof of its completion, to justify exceeding the maximum allowable reimbursement.

CONVEYANCE OF VA'S INTERESTS

All deeds and assignments shall transfer VA's interests to the Trustee as follows:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
VENDEE MORTGAGE TRUST 20XX-X, C/O BAC HOME LOANS
SERVICING, LP, 1800 TAPO CANYON RD., SIMI VALLEY, CA 93063.

VA DOCUMENT AND FILE CUSTODIAN REQUIREMENTS

This document details the requirements for maintaining collateral documents (original loan instruments) and loan origination files (hard copy) related to loans in the Department of Veterans Affairs (VA) national portfolio. Section I pertains to custodial requirements for collateral documents, including receiving, acknowledging receipt, imaging, storage (safekeeping), and release on an as needed basis. Section II cites requirements for maintenance of loan origination files for both active loans and loans that have been paid in full, foreclosed, etc.

Section I – Collateral Documents

New Loans Originated/Acquired (Repurchased or Refunded) by VA

The Contractor shall receive, confirm receipt to the sender, log-in, and deposit the initial collateral documents and all subsequent trailing collateral documents with a certified Government Sponsored Entity or Government National Mortgage Association (GNMA) approved Custodian. The name of the proposed Custodian shall be submitted to VA with the Offeror's proposal. In addition, the Offeror's proposal shall include an itemized schedule of costs associated with the custodial responsibilities detailed in this document along with an indication as to which entity shall be performing each of the duties assigned herein, i.e., custodian or servicer, if different. VA will reimburse shipping expenses and document recording fees on an actual cost basis. (The term "Contractor" as used in this document describes the Contractor in a custodian capacity, with the understanding that the actual custodian may or may not be the same entity as the Contractor. In the event of two separate entities, all communications and invoicing will be between VA and the Contractor.)

The collateral documents will be provided to the Contractor independently of other files, and in a neat, consistent, and organized manner with each document clearly labeled with the 12-digit VA loan identification number (LIN). For each loan, the Contractor shall create a separate safekeeping file that shall contain all original collateral documents for that loan.

The documents for newly originated vendee loans shall be retained by the Contractor in accordance with all VA requirements. Documents for all other loan types will be shipped to the Contractor from one (1) of VA's eight (8) Regional Loan Centers (RLC) or the previously awarded VA Contractor, Bank of America. The Contractor shall obtain a "collect" account number from an overnight delivery service that will be used solely by VA (or its contractor) for the purpose of shipping documents on a collect basis to the Contractor. VA will reimburse shipping expenses charged to the account on the Contractor's monthly invoice.

Collateral documents shall include the following, as applicable:

Original note or original installment contract;

- a. Original mortgage or deed of trust (not applicable if installment contract);
- b. Original assignment(s) of mortgage, deed of trust, or installment contract (include copies if originals are not available);
- c. Original documents modifying the terms of the loan and all assignments (include copies if originals are not available) necessary to transfer interest in the modification documents;

VA DOCUMENT AND FILE CUSTODIAN REQUIREMENTS

- d. Title Policy purchased at vendee loan closing (if applicable); and
- e. Other loan instruments that may be applicable in certain scenarios or jurisdictions (e.g., adjournment, rider, power of attorney).

Imaging

The Contractor shall image all collateral documents and loan files, property inspections and photos, default correspondence, documents related to bankruptcy, foreclosure and loss mitigation. The Contractor shall utilize this information for loan servicing and providing electronic copies as required. The Contractor shall provide system connectivity for VA to access the Contractor's imaging system for the purpose of viewing and printing copies of images.

Log-out

The Contractor shall coordinate the release and shipment of collateral documents as required for loan servicing, loan termination, Vendee Mortgage Trust securitizations, or at VA's request.

Storage/Safekeeping

All documents shall be stored for safekeeping with a certified Custodian. Proof of Custodian certification shall be provided to VA with Offeror's proposal and on an annual basis. VA documents shall be held for safekeeping in a separate and distinct location and shall not be interfiled with those of any other investors.

Assignments

The Contractor shall prepare and execute all deeds, assignments, and all other applicable transfer documents for loans sold to Vendee Mortgage Trusts; forward the documents to the appropriate county for recording; follow-up with the recorder's office as needed; and ship the recorded deeds and assignments to the Trustee, currently Deutsche Bank. Exhibit A contains the language that shall be used in assigning VA's interests in the loans to the Trustee.

Templates of the required assignment documents for Deeds of Trust and Installment Contracts will be provided by VA, as will any future changes required to the document templates.

Loan Sales

Historically, VA has securitized eligible vendee loans and sold them to Trusts set up under the VA Vendee Mortgage Trust Program (VINNIE MAC). Generally, loan sales were conducted three (3) times each year (February, June, and September or October). Since 1988, 47 sales have been held averaging \$370.7 million and 6,019 loans for each sale. The Departmental authorization for financing the sale of acquired properties (resulting in vendee loans) was terminated in January 2003. In December 2003, the Veterans Benefits Act of 2003 was approved, requiring VA to sell between 50% and 85% of acquired properties with vendee loans. During this same period, VA contracted out its REO management and sales operations to the private sector. The last loan sale was held in April 2011 at which time 1,726 loans with scheduled principal balances totaling \$186,504,563 were sold. VA expects to issue two (2) to three (3) Vendee Mortgage Trusts each year. It should be noted that even though VA expects an

VA DOCUMENT AND FILE CUSTODIAN REQUIREMENTS

adequate flow of vendee loans to be generated to continue the Vendee Mortgage Trust securitization program, VA cannot guarantee that such vendee loan volume will materialize.

Loan Sale Instructions

VA will provide schedules and other instructional documents to the Contractor in advance of each loan sale. These documents will provide specific dates and other document preparation details unique to the upcoming sale. It is expressly agreed upon by VA and Contractor that changing specific details unique to each sale or other minor document processing or content changes will not require additional modification to the servicing contract between VA and the Contractor as long as such change does not significantly impact servicer. Expected changes would include dates, name of the Trust, and other minor administrative changes. A copy of the document processing instructions for VA's most recent loan sale is included in the due diligence document library. Some Exhibits included with that document reference a Trustee or Master Servicer for Vendee Mortgage Trusts. The current Trustee is Deutsche Bank National Trust Company and the current Master Servicer is Bank of America. The servicer will be expected to provide data, documents, files, etc., to the Trustee, Master Servicer, and other Contractors.

Endorsements

The Contractor shall endorse the Note or Installment Contract, as applicable, for all loans that are securitized into Vendee Mortgage Trusts. The endorsement and Contractor signature block shall appear as shown in Exhibits D and E. An allonge is acceptable provided it is legally sufficient in the jurisdiction in which it is being used.

Procurement

If expressly directed by VA to procure missing documents, the Contractor shall pass along all out-of-pocket procurement expenses. (Typical expenses may be approximately \$50 per document, but vary by jurisdiction). Actual expenses incurred shall be submitted to VA on the Contractor's monthly invoice.

Document Audit

The Contractor shall audit incoming documents on new originated loans and acquired (repurchased or refunded) loans. The Contractor shall audit each collateral document for legal sufficiency in its respective jurisdiction and for securitization purposes.

Document Corrections – New Vendee Loans

If it is determined, based on the audit, that a correction is required on a new vendee loan document, the Contractor shall refer the document to VA's property management Contractor (currently Bank of America) and request that the appropriate corrections be made. The Contractor shall conduct follow up until a recorded (if required) corrected document is received and shall notify VA of all instances wherein a collateral document needed correction(s).

VA DOCUMENT AND FILE CUSTODIAN REQUIREMENTS

Document Corrections – Existing Vendee Loans and All Other Loan Types

If it is determined, based on the audit, that a correction is required on a document for an existing vendee loan or any other loan type, the Contractor shall perform the required correction. The Contractor shall pass along all out-of pocket document correction expenses to VA. Actual expenses incurred shall be submitted to VA on the Contractor's monthly invoice.

Invoicing

On a semi-annual basis, VA will audit one (1) month of custodial activity. For that period, the Contractor shall then provide all detailed documentation to VA. If VA identifies significant performance/financial issues, detailed documentation for additional months (either previous or future) shall, upon VA's request, be provided by the Contractor for audit. Monthly detailed documentation shall continue to be provided until VA determines that any discrepancies have been corrected and no longer exist, that new procedures have been successfully implemented, and that any loss to the Government has been recovered.

Reporting

Receipt of Documents – New Originated/Acquired Loans

On a monthly basis, the Contractor shall provide VA with an electronic inventory report that details on a loan level basis each document received and each document expected but not yet received.

Procurement and Corrections

On loans for which action shall be taken by the Contractor to obtain either missing or corrected documents, a monthly report shall be provided that shall identify the last action taken and the date the action was taken.

Execution Authority

The authority for certain Contractor officers to execute and/or endorse original documents for loans held by VA is contained in 38 CFR 36.4345(e).

Exceptions

All VA NADLs and loans of any type under the jurisdiction of the Hawaii Regional Office shall be excluded from all processes described herein.

Closed Loans (Paid in full, foreclosed, etc.)

The Contractor shall store all remaining collateral documents for loans that have been paid in full or terminated, but are not yet scheduled for destruction. VA requests to retrieve closed loan collateral documents are extremely limited, estimated at possibly 10 per year, and generally will occur only if an imaged copy of the loan instrument does not exist or is not sufficient. The

VA DOCUMENT AND FILE CUSTODIAN REQUIREMENTS

Contractor shall destroy hard copy collateral documents on an occasional basis (once every three (3) – four (4) years) as directed by VA.

Section 2 – Loan Origination Files

New Loans Originated/Acquired (Repurchased or Refunded) by VA

The Contractor shall receive, confirm receipt to the sender, log in, and store the loan origination (hard copy) file for each active loan in VA's portfolio. Files shall be stored in a secure area and must be easily retrievable for servicing or at VA's request. Use of an approved Custodian, as is required with collateral documents, is not required.

Closed Loans (Paid in full, foreclosed, etc.)

The Contractor shall store all hard copy files for loans that have been paid in full or terminated, but are not yet scheduled for destruction. This shall include storage of closed loan files transferred from VA's previous Contractor that are not yet scheduled for destruction. VA requests to retrieve closed loan files are extremely limited, estimated at possibly 10 per year. The Contractor destroy hard copy files on an occasional basis (once every three (3) – four (4) years) as directed by VA

ENDORSEMENT AND SERVICER SIGNATURE BLOCK

“PAY TO THE ORDER OF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR VENDEE MORTGAGE TRUST 20XX-X, WITHOUT RECOURSE EXCEPT AS PROVIDED IN THE POOLING AND SERVICING AGREEMENT DATED AS OF (DATE OF POOLING AND SERVICING AGREEMENT).”

SECRETARY OF VETERANS AFFAIRS OF WASHINGTON, D.C.,

HIS SUCCESSORS OR ASSIGNS.

BY: _____

NAME: _____

TITLE: _____

PURSUANT TO A DELEGATION OF AUTHORITY CONTAINED IN 38 C.F.R. 36.4342(e).

DATE: (DATE OF LOAN SALE)

Note to Contractor: All documents signed by employees of Contractor who have been delegated authority under 38 CFR 36.4345(e) shall include the signer’s name and title typewritten or stamped (in printed letters) beneath the signature line.

Attachment A
RSPC Related Documents
BIDDING STRUCTURE

The Contractor shall utilize the signature block below:

SECRETARY OF VETERANS AFFAIRS OF WASHINGTON, D.C.,
HIS SUCCESSORS OR ASSIGNS.

BY: _____

NAME: _____

TITLE: _____

PURSUANT TO A DELEGATION OF AUTHORITY CONTAINED IN 38 C.F.R.
36.4342(e).

Note to Contractor: All documents signed by employees of Contractor who have been delegated authority under 38 CFR 36.4345(e) shall include the signer's name and title typewritten or stamped (in printed letters) beneath the signature line