

# What's New in XML V. 3

*Annual Conference*

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PARTNERSHIP • KNOWLEDGE • RESULTS

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# History Lesson!

- In MISMO v. 2, the following changes were made:
  - Move to being Process area focused in Origination, Servicing, Credit, MI, PRIA, etc.
  - Built a set of stand alone transactions.
  - Added Request/Response for Origination, Credit, PRIA.
  - Most structures were still unique to the individual transactions. For example, there were 14 variations of PROPERTY.



# Why Version 3?

- XML Schema vs. DTD
  - Namespaces
  - Data Typing
- Opportunity to 'Clean Up' Errors
  - Remove Deprecated data points
- Reconcile Differences in Version 2.x Workgroup Transactions



# Why Version 3?

- Protect personally identifiable information
- Better representation of many-to-many relationships
- Support multiple languages & currency
- Increase adoption of SMART Docs™

# Version 3.0 Features

- Common Logical Data Dictionary
  - Expanded from v. 2.x
  - Includes single & consistent repository for all data, containers, attributes, relationships (Arc Roles)
  - Available from MISMO

# Version 3.0 Features

- Common Reference Model Including:
  - All data, containers, attributes, relationships from LDD
  - Messaging concepts of Request / Response
  - Embedded files, images, SMART Doc, PRIA\_DOCUMENT
  - Resolved differences between process areas on structure
    - Single representation of PROPERTY, NAME, ADDRESS

# Version 3.0 Features

- Reference Model Published as a W3C compliant XML schema
  - Name spaces, data types, constraints, etc.
  - Full support of available schema tools
- More extensive usage of pointing relationships
  - One to one relationships via containment
  - One: Many, Many-to-Many via pointing using Xlink



# Version 3.0 Features

- Document Classification (2.1.1.7, 2.4.1.2)
  - Allows for common structure of Recordable documents, Multi-title Documents, and Supporting documents

# Version 3.0 Features

- Recording Jurisdiction Identifier (2.1.3.4)
  - Uses the PRIA-published document *Recording Jurisdiction Identifiers*
  - [www.pria.us](http://www.pria.us) → Resource Library → Business Processes and Procedures

# Version 3.0 Features

- Request / Response Types
  - Allows for common structure on the type of request to or response from the recording jurisdiction.
  - Request types: Recording Request, Status Update, Fee Quote, Record Corrected Document.
  - Response Types: Received, Recorded, Rejected, Fee Quote.
  - iGuide references: 2.1.1.4, 2.1.3.4, 5.4, 2.1.2.5.

# Version 3.0 Features

- Duplicate Prevention (5.3)
  - Special consideration has been given to help overcome incidental duplicate submissions of documents for recording.
  - Allows for a recording request and response to include both an identifier from the submitter and recording jurisdiction.

# Version 3.0 Features

- Duplicate Prevention (5.4)
  - Offers the option to request to record documents previously submitted and rejected that have been corrected.
  - Offers the option to request to re-record documents to correct previously recorded documents that have erroneous information.

# Version 3.0 Features

- Recording Endorsement (2.1.4.7)
  - Contains the recording information, fees, and exemptions returned by the recording jurisdiction.

# Version 3.0 Features

- Related Document Indicator (5.7)
  - In version 2.4, the PRIA\_REQUEST element contains the \_RelatedDocumentsIndicator attribute.
  - In version 3, the PRIA\_REQUEST\_DETAIL element contains the PRIARequestRelatedDocumentsIndicator element.

# Version 3.0 Features

- Digital Signatures (3.1)
  - Utilizes the MISMO - published *Digital Signature Implementation Guide* that covers the concepts of creating XML digital signatures for MISMO Reference Model XML schema content.
  - <http://www.mismo.org/Guidelines/ImplementationGuidelines.htm> → Version 3\_X\_Implementation Guides\*.

\* A user name and password is required to download documents from the MISMO website. It is free to sign up.



# Version 3.0 Features

- Errors (2.1.5.8) & Rejections (2.1.5.7)
  - Distinction between a recording jurisdiction's reason for rejecting a document and a system processing error.
  - Set in different Xpaths.
  - Both errors and rejections can be set at the request level or at the individual document level.

# Key Takeaways

- Version 3.x is radically different from version 2.x.
- Mortgage and Title industry already ahead of us
- In order to support v.3.x, software changes are required - tell your technology staff!!!
- After this conference, we will begin the process to obtain formal adoption.
- XML Workgroup working session is Wed. 9-10am.

# Thank You!

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