



# ALTA Registry MISMO Mapping Guide

Version 1.0

Prepared for the ALTA Registry By

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## **Purpose**

The purpose of this guide is to explain the parts of the MISMO Mapping documentation and provide necessary background knowledge needed for implementation.

## **About the ALTA Registry**

Owned and operated by the American Land Title Association, the ALTA Registry is a searchable database of title insurers and settlement providers that is available for lenders. It allows lenders or other interested parties access to confirmed information on title and settlement agents and underwriters they work with. The database is updated nightly.

Currently, lenders can either search using a web tool, [www.altaidregistry.org](http://www.altaidregistry.org), or download the entire registry as an Excel spreadsheet, XML file or JSON via an API.

## **About MISMO**

MISMO® is the standards development body for the mortgage industry. MISMO developed a common language for exchanging information for the mortgage finance industry. Today, MISMO standards are accepted and deployed by every type of entity involved in creating mortgages, and they are required by most regulators, housing agencies and the GSEs that participate in the industry. MISMO stands for Mortgage Industry Standards Maintenance Organization.

MISMO standards are grounded in an open process to develop, promote and maintain voluntary consensus-based standards that allow participants in the mortgage industry such as mortgage lenders, investors in real estate and mortgages, servicers, industry vendors, borrowers and other parties to exchange information and more securely, efficiently and economically.

MISMO standards have been developed over the years by volunteers from across the real estate transaction industry. Historically, MISMO has developed standards for data exchange using the Extensible Markup Language (XML) format. These standards have been widely adopted by lenders to comply with reporting requirements from the Government Sponsored Enterprises (GSEs), such as the Uniform Closing Dataset (UCD) and the Uniform Loan Delivery Dataset (ULDD).

More recently, MISMO has expanded its standards beyond XML to include things such as Closing Instruction templates, and standards for Remote Online Notarization. MISMO is also exploring providing its standards in the JavaScript Object Notation (JSON) format. Companies from throughout the loan and settlement lifecycle have expressed a desire for standard ways of creating Application Programming Interfaces (APIs) and trading partner integrations in a lightweight format that is still aligned with the broader MISMO standards.

MISMO is expected to release an API Toolkit for JSON in the second half of 2020.

## **ALTA Registry for MISMO**

The set of fields required to represent and communicate information about settlement agents and underwriters aligns well with MISMO. The MISMO model already contains fields for things such as name, address, and contact information. MISMO also provides fields and data structures specific to title and closing.

A few new data fields and structures are needed in MISMO to fully capture the necessary information for the ALTA Registry. These have been mapped using the Extension capabilities within the most recent MISMO release (3.5) and will be submitted to MISMO as a candidate for direct inclusion in the next release (3.6).

## **Benefits of a MISMO-Compliant ALTA Registry**

Some ways that lender clients may benefit from a MISMO-Compliant ALTA Registry include:

- The ability to request and receive information from the ALTA Registry in a format they are already using
- Result records for agents and underwriters align with data structures used in other parts of the lending lifecycle, reducing implementation costs and effort
- Providing an API in a common format to allow automatic queries of the ALTA Registry at key points in the settlement process

## **MISMO Mapping Documentation**

The provided documentation shows a field-by-field mapping of the ALTA Registry to the MISMO 3.5 Reference Model.

A Mapping spreadsheet and sample data file are provided for both the existing XML format and the JSON format of the soon-to-be-released MISMO API Toolkit.

### **XML**

#### **ALTARegistry.xsd**

This file contains the necessary Extensions to MISMO for the ALTA Registry.

#### **ALTA Registry MISMO XML Mapping.xlsx**

This spreadsheet shows how each field in the ALTA Registry maps to MISMO XML.

#### **ALTA Registry XML Sample.xml**

This is a sample XML MISMO file containing ALTA Registry information.

### **JSON**

### **YAML**

This folder provides YAML files for essential MISMO data structures (commonly called containers), as well as Extension YAML files for the ALTA Registry (names beginning with "ALTARegistry"). These files are useful in building APIs with common tools.

#### **ALTA Registry MISMO JSON Mapping.xlsx**

This spreadsheet shows how each field in the ALTA Registry maps to MISMO JSON.

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**ALTA Registry JSON Sample.json**

This is a sample JSON MISMO file containing ALTA Registry information.

**Helpful Resources**

MISMO Home Page	<a href="http://www.mismo.org/">http://www.mismo.org/</a>
MISMO Version 3 General Information Guide	<a href="http://www.mismo.org/x188073.xml">http://www.mismo.org/x188073.xml</a>
ALTA Registry	<a href="https://www.altaidregistry.org">https://www.altaidregistry.org</a>