

Background

The Quandis Data Services Platform (QDS) MERS interface allows a seamless integration with MERS (Mortgage Electronic Registration Services) Xml web services. The (DSP) provides an interface for MERS: Registration, Transfer and Inquiry. Registration and Transfer will be completed under Phase II and released June 2009. The inquiry module allows direct Xml inquiry into MERS based on: MIN (MERS Identification Number), SSN or TIN and property address. Depending on the search type, the following parameters must be specified:

Search Type	Type	Required Parameters
MIN (MERS Identification Number)	Text	MIN Value
SSN	Number (9 digits)	Social Security Number or Tax Identification Number
Property Address	Text	Address, City, State and Postal code of subject Property
AddressMatching	boolean	optional

An optional parameter can be supplied to indicate address matching should be performed. Address matching will compare the address returned by each inquiry result to the input property address and filter out a given result if it does not match. For more information on the matching algorithm, please contact info@quandis.com.

Prerequisites

In order to consume MERS Search data via Quandis' Data Services Platform, you must have:

- An account with the Quandis Data Services Platform (services.quandis.com)
- A dedicated Xml account with MERS

Data Mapping - Inquiry

QBO Table	QBO Column	MERS Data Element
LoanTransaction	LoanTransaction	MERS_MINNumber
LoanTransaction	Status	MINStatusType
LoanTransaction	FinanceLoanAmount	OriginalLoanAmount
LoanTransaction	FinanceRecordingDate	MERSRegistrationDate
LoanTransaction	RecordingDate	NoteDate
LoanTransaction	Source	MERS (Static)
LoanTransaction	FinanceLender	ServicerOrganizationName
LoanTransaction	SecondLender	SubservicerOrganizationName
LoanTransaction	VestingDescription	Address Information
Organization	Organization	ServicerOrganizationName
Organization	Organization	SubservicerOrganizationName
Message	Message	_Name (In case of error code)
Message	Status	_Condition
Message	BodyText	_Code, _Description

How to Order in QBO

As will all data products ordered via QBO, the ordering process can range from manual to fully automated. Automated ordering is accomplished via the QBO Workflow module, and is beyond the scope of this document.

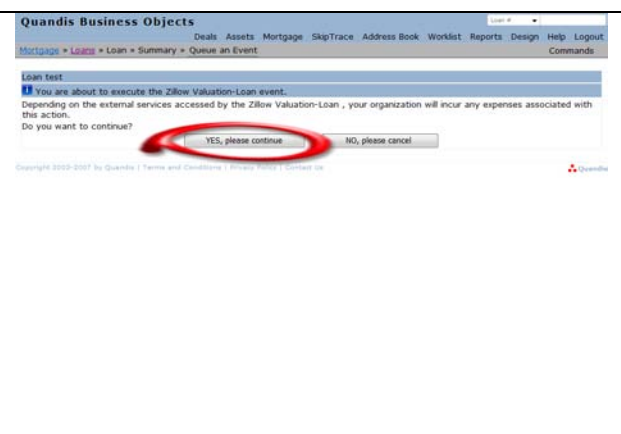
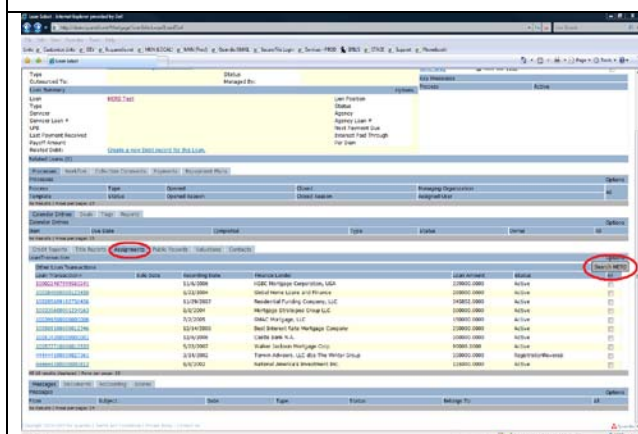
Ordering Manually

Step 1:

- Navigate to a loan
- Click on Assignments tab
- Click on the Assignments Options menu
- Select "MERS Search" menu option

Step 2:

- Click on the "YES, please continue" button
- Search will execute



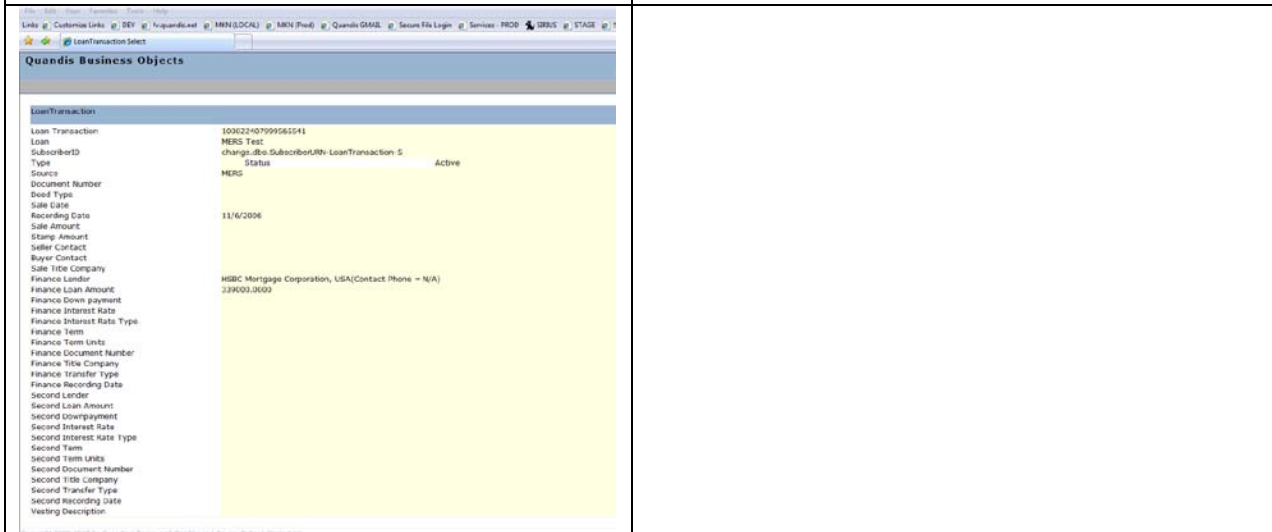
How to View Results in QBO

Step 1:

- View the summary results in the list of all Professional Licenses associated with a loan.

Step 2:

Click on the Professional License link from the listing page to view and individual Professional License.



Quandis Business Objects	
LoanTransaction	
Loan Transaction	1002240799561541
Loan	MERS Test
SubcontractID	chang:SB:SubcontractID: LoanTransaction 5
Type	Status Active
Source	MERS
Document Number	
Docid Type	
Sale Date	
Recording Date	11/6/2006
Sale Amount	
Stamp Amount	
Seller Contact	
Buyer Contact	
Sale Title Company	
Finance Lender	HDBC Mortgage Corporation, USA>Contact Phone - N/A
Finance Loan Amount	239003.0000
Finance Down payment	
Finance Interest Rate	
Finance Interest Rate Type	
Finance Term	
Finance Term Limit	
Finance Document Number	
Finance Title Company	
Finance Transfer Type	
Finance Recording Date	
Second Lender	
Second Loan Amount	
Second Downpayment	
Second Interest Rate	
Second Interest Rate Type	
Second Term	
Second Term Limit	
Second Document Number	
Second Title Company	
Second Transfer Type	
Second Recording Date	
Vesting Description	

How to Configure Ordering in QBO

To configure QBO to order MERS Search from Quandis' DSP, there are two options:

- Setup (seed data) script can be executed that will create the required components to access the interface: Report, Report Query, and Event (including Xslt). Note that the skin command, event permissions, event service and a credential to access QDS must be created manually. Please contact support@quandis.com for the MERS setup script. The location of the script is at the "Additional Information" section of this document.
- To configure manually, see next page.

How to Order via Microsoft .NET (C#)

To consume the Quandis Data Services Platform data from C#, perform the following:

- Request a user name and password for stage.quandis.com
 - Email support@quandis.com
- Start a new project in Visual Studio
- Add a web reference to the DSP URL:
 - <https://stage.quandis.com/Service/Exchange/ServiceOrderService.asmx?WSDL>

From there, the following code sample will consume the MERS Search service:

```
using System;
using System.Collections.Generic;
using System.Text;
using System.Net;
using System.Xml;
namespace QBO.DSP.Integration
{
    class Program
    {
        static void Main(string[] args)
        {
            qbo.DSP.ServiceOrderService serviceOrder =
                new qbo.DSP.ServiceOrderService();
            NetworkCredential nc = new NetworkCredential("Username", " Password");
            //Set web service credentials to newly created NetworkCredential
            serviceOrder.Credentials = nc;
            try
            {
                //Obtain Xml file to send
                XmlDocument request = new XmlDocument();
                //In your application, build this XML from your property data
                request.Load("c:\\MERS.Request.xml");

                //Submit the request to DSP
                qbo.DSP.EventResult result = serviceOrder.SubmitOrder(request);

                if (result.Success)
                {
                    string saveFile = "c:\\ MERS.Result.xml";
                    XmlDocument resultData = new XmlDocument();
                    resultData.LoadXml(result.ResultXml);
                    resultData.Save(saveFile);
                    Console.WriteLine("Success; saved to " + saveFile + ".");
                }
                else
                {
                    throw new Exception("DSP failure: " + result.Message);
                }
            }
            catch (Exception err)
            {
                throw new Exception("Error connecting to Quandis DSP", err);
            }
            finally
            {
                serviceOrder.Dispose();
            }
        }
    }
}
```

```
}  
  }  
}
```

Sample Request – Single Order

```
<ServiceOrderCollection>  
  <ServiceOrderItem>  
    <ServiceOrderTemplateSubscriberID>services.quandis.com-ServiceOrderTemplate-  
MERSOperation</ServiceOrderTemplateSubscriberID>  
    <ProductType>Inquiry</ProductType>  
    <SourceObject>Loan</SourceObject>  
    <SourceObjectID>172</SourceObjectID>  
    <RequestXml>  
      <MERSInquiry>  
        <!--Can be SSN, MIN, Property-->  
        <SearchType>SSN</SearchType>  
        <USSSN>111111112</USSSN>  
        <Address>112 Via Magnolia</Address>  
        <City>Rancho Santa Margarita</City>  
        <State>CA</State>  
        <PostalCode>92688</PostalCode>  
        <AddressMatching>>false</AddressMatching>  
      </MERSInquiry>  
    </RequestXml>  
  </ServiceOrderItem>  
</ServiceOrderCollection>
```

Sample Response

```
<ImportCollection ServiceOrderID="160803" xmlns:qbo="http://services.quandis.com/MERS/"  
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">  
  <LoanTransactionCollection>  
    <LoanTransactionItem>  
      <LoanTransaction>100285609182736456</LoanTransaction>  
      <LoanID>5</LoanID>  
      <Status>Active</Status>  
      <FinanceLoanAmount>345852</FinanceLoanAmount>  
      <RecordingDate>2007-11-29</RecordingDate>  
      <Source>MERS</Source>  
      <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-  
Residential Funding Company, LLC</FinanceLenderSubscriberID>  
      <SecondLenderSubscriberID>services.quandis.com-MERS-Organization-  
America's Servicing Company</SecondLenderSubscriberID>
```

```
<VestingDescription>8181 SLOP TROUGH LANE , MERIDIAN, ID,
836461508</VestingDescription>
<SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100285609182736456</SubscriberID>
</LoanTransactionItem>
<LoanTransactionItem>
  <LoanTransaction>100577710000010533</LoanTransaction>
  <LoanID>5</LoanID>
  <Status>Active</Status>
  <FinanceLoanAmount>90000</FinanceLoanAmount>
  <RecordingDate>2007-05-22</RecordingDate>
  <Source>MERS</Source>
  <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-Walker
Jackson Mortgage Corp.</FinanceLenderSubscriberID>
  <VestingDescription>123 MAIN STREET , TAMPA, FL,
22222</VestingDescription>
  <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100577710000010533</SubscriberID>
  </LoanTransactionItem>
  <LoanTransactionItem>
    <LoanTransaction>100509100000012346</LoanTransaction>
    <LoanID>5</LoanID>
    <Status>Active</Status>
    <FinanceLoanAmount>250000</FinanceLoanAmount>
    <RecordingDate>2006-12-14</RecordingDate>
    <Source>MERS</Source>
    <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-Best
Interest Rate Mortgage Company</FinanceLenderSubscriberID>
  <VestingDescription>1111 MOCKINGBIRD STR , PHILADEILPHIA, PA,
19145</VestingDescription>
  <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100509100000012346</SubscriberID>
  </LoanTransactionItem>
  <LoanTransactionItem>
    <LoanTransaction>100514300000000001</LoanTransaction>
    <LoanID>5</LoanID>
    <Status>Active</Status>
    <FinanceLoanAmount>100000</FinanceLoanAmount>
    <RecordingDate>2006-12-06</RecordingDate>
    <Source>MERS</Source>
    <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-Castle
Bank N.A.</FinanceLenderSubscriberID>
  <VestingDescription>123 MAIN ST , ANYWHERE, IL,
12345</VestingDescription>
  <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100514300000000001</SubscriberID>
  </LoanTransactionItem>
  <LoanTransactionItem>
    <LoanTransaction>100022407999565541</LoanTransaction>
    <LoanID>5</LoanID>
```

```
<Status>Active</Status>
<FinanceLoanAmount>339000</FinanceLoanAmount>
<RecordingDate>2006-11-06</RecordingDate>
<Source>MERS</Source>
<FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-HSBC
Mortgage Corporation, USA</FinanceLenderSubscriberID>
<VestingDescription>1725 LIBERTY ROAD , GOLD HILL, NC,
28071</VestingDescription>
<SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100022407999565541</SubscriberID>
</LoanTransactionItem>
<LoanTransactionItem>
  <LoanTransaction>100399500000000006</LoanTransaction>
  <LoanID>5</LoanID>
  <Status>Active</Status>
  <FinanceLoanAmount>150000</FinanceLoanAmount>
  <RecordingDate>2005-07-02</RecordingDate>
  <Source>MERS</Source>
  <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-GMAC
Mortgage, LLC</FinanceLenderSubscriberID>
  <VestingDescription>1234 SAMPLE RD , CHESTERFIELD, MO,
63005</VestingDescription>
  <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100399500000000006</SubscriberID>
  </LoanTransactionItem>
  <LoanTransactionItem>
    <LoanTransaction>100339600001234563</LoanTransaction>
    <LoanID>5</LoanID>
    <Status>Active</Status>
    <FinanceLoanAmount>100000</FinanceLoanAmount>
    <RecordingDate>2004-08-08</RecordingDate>
    <Source>MERS</Source>
    <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-
Mortgage Strategies Group LLC</FinanceLenderSubscriberID>
    <VestingDescription>10471 MATEO CT , BOCA RATON, FL,
33498</VestingDescription>
    <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100339600001234563</SubscriberID>
    </LoanTransactionItem>
    <LoanTransactionItem>
      <LoanTransaction>100284000000123450</LoanTransaction>
      <LoanID>5</LoanID>
      <Status>Active</Status>
      <FinanceLoanAmount>200000</FinanceLoanAmount>
      <RecordingDate>2004-01-22</RecordingDate>
      <Source>MERS</Source>
      <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-Global
Home Loans and Finance</FinanceLenderSubscriberID>
      <VestingDescription>270 S. SVC RD , MELVILLE, NY,
11747</VestingDescription>
```

```
<SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
100284000000123450</SubscriberID>
</LoanTransactionItem>
<LoanTransactionItem>
  <LoanTransaction>444444190000000813</LoanTransaction>
  <LoanID>5</LoanID>
  <Status>Active</Status>
  <FinanceLoanAmount>125000</FinanceLoanAmount>
  <RecordingDate>2002-08-08</RecordingDate>
  <Source>MERS</Source>
  <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-
National America's Investment Inc.</FinanceLenderSubscriberID>
  <SecondLenderSubscriberID>services.quandis.com-MERS-Organization-WAMU
Jacksonville (HomeSide Lending)</SecondLenderSubscriberID>
  <VestingDescription>124 2 TESTING , JACKSONVILLE, FL,
32225</VestingDescription>
  <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
444444190000000813</SubscriberID>
  </LoanTransactionItem>
  <LoanTransactionItem>
    <LoanTransaction>444444100019827361</LoanTransaction>
    <LoanID>5</LoanID>
    <Status>RegistrationReversal</Status>
    <FinanceLoanAmount>350000</FinanceLoanAmount>
    <RecordingDate>2002-03-14</RecordingDate>
    <Source>MERS</Source>
    <FinanceLenderSubscriberID>services.quandis.com-MERS-Organization-Terwin
Advisors, LLC dba The Winter Group</FinanceLenderSubscriberID>
    <SecondLenderSubscriberID>services.quandis.com-MERS-Organization-
GreenPoint Mortgage Funding Inc.</SecondLenderSubscriberID>
    <VestingDescription>111 MAIN ST , COLUMBIA, SC,
29201</VestingDescription>
    <SubscriberID>services.quandis.com-LoanTransaction-Loan-5-
444444100019827361</SubscriberID>
    </LoanTransactionItem>
  </LoanTransactionCollection>
  <OrganizationCollection>
    <OrganizationItem>
      <Organization>Residential Funding Company, LLC</Organization>
      <OrganizationType>Servicer</OrganizationType>
      <SubscriberID>services.quandis.com-MERS-Organization-Residential Funding
Company, LLC</SubscriberID>
    </OrganizationItem>
    <OrganizationItem>
      <Organization>America's Servicing Company</Organization>
      <OrganizationType>Servicer</OrganizationType>
      <SubscriberID>services.quandis.com-MERS-Organization-America's Servicing
Company</SubscriberID>
    </OrganizationItem>
  </OrganizationItem>
```

```
<Organization>Walker Jackson Mortgage Corp.</Organization>
<OrganizationType>Servicer</OrganizationType>
<SubscriberID>services.quandis.com-MERS-Organization-Walker Jackson
Mortgage Corp.</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>Best Interest Rate Mortgage Company</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-Best Interest Rate
Mortgage Company</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>Castle Bank N.A.</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-Castle Bank
N.A.</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>HSBC Mortgage Corporation, USA</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-HSBC Mortgage
Corporation, USA</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>GMAC Mortgage, LLC</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-GMAC Mortgage,
LLC</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>Mortgage Strategies Group LLC</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-Mortgage Strategies
Group LLC</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>Global Home Loans and Finance</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-Global Home Loans
and Finance</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>National America's Investment Inc.</Organization>
  <OrganizationType>Servicer</OrganizationType>
  <SubscriberID>services.quandis.com-MERS-Organization-National America's
Investment Inc.</SubscriberID>
</OrganizationItem>
<OrganizationItem>
  <Organization>WAMU Jacksonville (HomeSide Lending)</Organization>
  <OrganizationType>Servicer</OrganizationType>
```

```

        <SubscriberID>services.quandis.com-MERS-Organization-WAMU Jacksonville
(HomeSide Lending)</SubscriberID>
    </OrganizationItem>
    <OrganizationItem>
        <Organization>Terwin Advisors, LLC dba The Winter Group</Organization>
        <OrganizationType>Servicer</OrganizationType>
        <SubscriberID>services.quandis.com-MERS-Organization-Terwin Advisors,
LLC dba The Winter Group</SubscriberID>
    </OrganizationItem>
    <OrganizationItem>
        <Organization>GreenPoint Mortgage Funding Inc.</Organization>
        <OrganizationType>Servicer</OrganizationType>
        <SubscriberID>services.quandis.com-MERS-Organization-GreenPoint Mortgage
Funding Inc.</SubscriberID>
    </OrganizationItem>
</OrganizationCollection>
</ImportCollection>

```

Sample QBO Event Data Mapping

In order to implement the QBO Event Data Mapping, a custom report may sometimes need to be created. This depends on how the event is triggered within the QBO system and which QBO object the event is triggered from.

```

<xsl:stylesheet version="1.0" xmlns:qbo="http://services.quandis.com/"
xmlns:xsl="http://www.w3.org/1999/XSL/Transform"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
>
<xsl:output method="xml" indent="yes" omit-xml-declaration="yes"/>
<xsl:template match="*">
    <ServiceOrderCollection>
        <ServiceOrderItem>
            <ServiceOrderTemplateSubscriberID>services.quandis.com-
ServiceOrderTemplate-MERSOperation</ServiceOrderTemplateSubscriberID>
            <ProductType>Inquiry</ProductType>
            <SourceObject><xsl:value-of select="//Object"/></SourceObject>
            <SourceObjectID><xsl:value-of select="//ObjectID"/></SourceObjectID>
            <RequestXml>
                <MERSInquiry>
                    <xsl:choose>
                        <xsl:when test="count(//MERSLoanID) = 1 and
//MERSLoanID != ''">
                            <SearchType>MIN</SearchType>
                            <MINNumber>
                                <xsl:value-of select="//MERSLoanID"/>
                            </MINNumber>
                        </xsl:when>

```

```

        <xsl:when test="(count(//PrimaryBorrowerUSSSN) = 1 and
//PrimaryBorrowerUSSSN != '') or (count(//SecondaryBorrowerUSSSN) = 1 and
//SecondaryBorrowerUSSSN != '')">
            <SearchType>SSN</SearchType>
            <USSSN>
                <xsl:choose>
                    <xsl:when
test="count(//PrimaryBorrowerUSSSN) = 1 and //PrimaryBorrowerUSSSN != ''">
                        <xsl:value-of
select="//PrimaryBorrowerUSSSN"/>
                    </xsl:when>
                    <xsl:when
test="count(//SecondaryBorrowerUSSSN) = 1 and //SecondaryBorrowerUSSSN != ''">
                        <xsl:value-of
select="//SecondaryBorrowerUSSSN"/>
                    </xsl:when>
                </xsl:choose>
            </USSSN>
            <xsl:when>
                <xsl:otherwise>
                    <SearchType>Property</SearchType>
                </xsl:otherwise>
            </xsl:when>
        </xsl:choose>
        <AddressMatching>>false</AddressMatching>
        <Address><xsl:value-of select="//Address"/></Address>
        <City><xsl:value-of select="//City"/></City>
        <State><xsl:value-of select="//State"/></State>
        <PostalCode><xsl:value-of
select="//PostalCode"/></PostalCode>
    </MERSInquiry>
</RequestXml>
</ServiceOrderItem>
</ServiceOrderCollection>
</xsl:template>
</xsl:stylesheet>

```

Additional Information

MERS Setup Script Location (Source Vault):

core.quandis.com.2.0/qbo.Mortgage/qbo.Database.Mortgage/Create Scripts/Setup.Event.MERSSearch.xml

MERS Stored Procedure (Used by MERS Report):

core.quandis.com.2.0/qbo.Mortgage/qbo.Database.Mortgage/Default/Stored Procedures/dbo.rMERSData.sql