Bulk LMI
Data Template

File Format Info & Requirements

07 October 2015

Document purpose

This document provides an overview of the QBE Bulk LMI data template which is used to load data into our system for processing.

Unless agreed with QBE LMI prior, all requests for securitisation must be provided in accordance with our data template. To discuss an alternative data template please contact Adam Darling, Senior Manager LMI Product & Capital Markets on adam.darling@qbe.com or on +61 2 9231 7890.

Terminology

Term	Definition
Business Rules	Sets out the rules that are applied to the data. This includes the conditions for generating data exceptions (errors) e.g. where a provided value is outside of the expected range.
Data Category	The values that exist for a particular field.
Data Type	Specifies the type of data required for the field. Possible data types are: ▪ String – text string up to a maximum of n characters. ▪ Decimal(n) – a positive or negative numeric value up to n decimal places. ▪ Number – a positive or negative whole number value or zero ▪ Date – a date value in the format dd/mm/yyyy. ▪ Boolean – a true or false value.
Field Definition	Provides a more detailed description of the field.
Field Name	The descriptive name of the field.
Mandatory Mapping	Indicates if a field is required. Possible values are: ▪ Yes – a valid value must be provided for the field. ▪ No – the field is optional and a null value can be provided. ▪ Conditional – a valid value must be provided, depending on the presence or absence of other related fields.
Group	A collection of all loans for the borrower. This includes loans which the borrower has which are not being securitised as part of the proposed loan pool.
Loan	An individual loan that the borrower has.

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File format requirements

Data field definitions and requirements

The data elements described below are consistent across both data formats.

The flat file data collection template repeats the information detailed under Customer Information and Security Information. Duplicated fields are identified in the data collection template with a number after the field name, such as FIRST_NAME1 and FIRST_NAME2. The field definitions below are for field names only and apply equally to the 'duplicated' fields unless advised otherwise (i.e. rules specified for FIRST_NAME apply equally to FIRST_NAME1, FIRST_NAME2... etc).

Customer Information

This contains borrower details.

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Identifier Fields					
Link ID	A non-unique identifier to enable QBE LMI to identify borrowers who have more than one loan in the pool e.g. cross collateralised against the same security.	Yes	N/A	String	[Error]: Required field must have a valid value.
Customer ID	A unique identifier for each borrower in the file	Yes	N/A	String	[Error]: Required field must have a valid value.
Data Fields					
Borrower Type	The type of borrower. Available Data Categories: ▪ P = Person ▪ C = Company	Yes	N/A	String	[Error]: Required field must be one of the category values listed.
Entity Name	The name of the Company.	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'C' then Entity Name is mandatory.
Entity Type	The type of Company. Available Data Categories: ▪ P/L = Pty. Ltd. ▪ Ltd = Limited ▪ INC = Incorporated ▪ Other = Other	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'C' then Entity Type is mandatory.
ABN	The Australian Business Number of the Company.	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'C' then either 'ABN' or 'ACN' is mandatory.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
					[Error]: Value provided must be a valid ABN.
ACN	The Australian Company Number of the Company	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'C' then either 'ABN' or 'ACN' is mandatory. [Error]: Value provided must be a valid ACN.
Building Name	The building name associated with the persons address.	Conditional	N/A	String	[Condition]: If Borrower Type = 'P' then the current address of the person is required. [Condition]: Provide Building Name if it forms part of the persons address.
Unit Number	The unit number associated with the persons address.	Conditional	N/A	String	[Condition]: If Borrower Type = 'P' then the current address of the person is required. [Condition]: Provide Unit Number if it forms part of the persons address.
Street Number	The street number associated with the persons address	Conditional	N/A	String	[Condition]: If Borrower Type = 'P' then the current address of the person is required. [Condition]: Provide Street Number if it forms part of the persons address.
Street Name	The street name associated with the persons address.	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'P' then field is mandatory.
Street Type	The street type associated with the persons address.	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'P' then field is mandatory.
Suburb	The suburb associated with the persons address.	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'P' then field is mandatory.
State	The state associated with the persons address. Available Data Categories: ▪ QLD ▪ NSW ▪ ACT ▪ VIC ▪ TAS ▪ SA ▪ NT	Conditional	N/A	String	[Condition][Error]: If Borrower Type = 'P' then field is mandatory and must be one of the category values listed.

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
	▪ WA				
Postcode	Postcode of the persons address.	Conditional	N/A	Number	[Condition][Error]: If Borrower Type = 'P' then field is mandatory.
First Name	First name of the person. If the borrower type is Company, provide details of the primary guarantor.	Yes	N/A	String	[Error]: Required field must have a valid value. [Error]: Alpha characters only.
Middle Name	Middle name of the person. If the borrower type is Company, provide details of the primary guarantor.	No	N/A	String	N/A
Surname	Surname of the person. If the borrower type is Company, provide details of the primary guarantor.	Yes	N/A	String	[Error]: Required field must have a valid value. [Error]: Alpha Characters only. [Error]: Spaces hyphens and apostrophies allowed but not consecutive.
Gender	Gender of the person. If the borrower type is Company, provide details of the primary guarantor. Available Data Categories: ▪ F = Female ▪ M = Male ▪ U = Unknown	Yes	U	String	[Error]: Required field must be one of the category values listed.
Date of Birth	Persons date of birth. If the borrower type is Company, provide details of the primary guarantor.	Yes	N/A	Date	[Error]: Required field must have a valid value. [Error]: Date must be < current date
Drivers Licence Nr	Drivers licence number of the person. If the borrower type is Company, provide details of the primary guarantor.	No	N/A	String	N/A
Occupation	Occupation of the person. If the borrower type is Company, provide details of the primary guarantor.	No	N/A	String	N/A
Debt to Income Ratio	Calculated as a [Total Monthly Debt] / [Net Monthly Income].	No	N/A	Decimal(2)	N/A

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Loan Information

This contains information about each loan to be securitised for the borrower. Each loan (and associated securities) to be included in the loan pool must be provided as a separate line in the data collection template.

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Identifier Fields					
Link ID	A non-unique identifier to enable QBE LMI to identify borrowers who have more than one loan in the pool e.g. cross collateralised against the same security.	Yes	N/A	String	[Error]: Required field must have a valid value.
Your Loan Ref	A unique identifier which is used by you, that QBE LMI can quote to allow you to easily identify the loan.	Yes	N/A	String	[Error]: Required field must have a valid value.
Data Fields					
Cash Flow Cover Flag	Indicator advising if cash flow cover is required. Available Data Categories: ▪ True = Cash flow is required ▪ False = Cash flow is not required	Yes	False	Boolean	[Error]: Required field must be one of the category values listed.
Low Doc Flag	Indicates whether the loan is a full documentation or low documentation loan. Available Data Categories: ▪ True = Low Doc ▪ False = Full Doc	Yes	True	Boolean	[Error]: Required field must be one of the category values listed.
Additional Loan Flag	Indicator advising if the loan is an additional loan or not. Available Data Categories: ▪ True = loan is an additional loan ▪ False = loan is NOT and additional loan	Yes	True	Boolean	[Error]: Required field must be one of the category values listed.
Sched Date	The scheduled date that has been used to	Yes	N/A	Date	[Error]: Required field must have a valid value.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
	calculate the 'group' and 'loan' scheduled balances.				[Error]: Date must be < current date
Group Sched Bal	The balance of all related loans for the borrower as at the scheduled date 'Sch Date' assuming that all minimum payment commitments are met.	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Group Sched LVR	The expected LVR percentage for all related loans for the borrower as at the scheduled date 'Sch Date'. 85% should be provided as 85.00	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Group Total Valuation Amt	The total of all securities provided against all loans for the borrower. This includes loans the borrower has which are not being securitised as part of this loan pool.	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Group Total Security Count	A count of all securities provided against all loans for the borrower. This includes loans the borrower has which are not being securitised as part of this loan pool.	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Group Latest Disbursed Date	The date of the latest loan disbursement against any loan for the borrower. This includes loans the borrower has which are not being securitised as part of this loan pool.	Yes	N/A	Date	[Error]: Required field must have a valid value. [Error]: Date must be < current date.
Loan First Disbursed Date	The date that the loan funds where first provided to the borrower. If there has been a variation on the loan, use the earliest effective date.	Yes	N/A	Date	[Error]: Required field must have a valid value. [Error]: Date must be < current date.
Loan Latest Variation Date	The date of the latest variation to this loan, which resulted in additional funding being provided to the borrower. If no variation exists use the first disbursement date.	Yes	N/A	Date	[Error]: Required field must have a valid value. [Error]: Date must be < current date [Error]: Date can not be < 'Loan First Disbursed Date'

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Loan Original Amt	The balance or approved limit (if line-of-credit) of the original loan at the first funding date.	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Loan Original LVR	The percentage LVR value for a loan at the first funding date. 85% should be provided as 85.00	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Loan Current Bal	The current balance of the loan as at the date the loan data was generated.	Yes	N/A	Decimal(2)	[Error]: Required field must be greater than 0.00
Loan Current LVR	The percentage LVR value of the loan as at the date the loan data was generated.	Yes	N/A	Decimal(2)	[Error]: Required field must be greater than 0.00
Loan Sched Bal	The scheduled balance of the loan identified by 'Account ID' or 'Loan ID' as at the scheduled date 'Sch Date' assuming that all minimum payment commitments are met.	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Loan Sched LVR	The expected LVR percentage for the loan identified by 'Account ID' or 'Loan ID' as at the scheduled date 'Sch Date'. 85% should be provided as 85.00	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Loan Mortgage Insurer	The name of the LMI provider (if relevant). Available Data Categories: ▪ HLIC/CoA ▪ Genworth ▪ PMI ▪ QBE LMI ▪ MGIC ▪ Vero ▪ SGIA ▪ MRM P/L ▪ Uninsured ▪ Captive ▪ Other Provider	No	N/A	String	[Error]: If a value is provided it must be one of the category values listed.
MI Policy Nr	The LMI policy number provided by the mortgage insurer.	Conditional	N/A	String	[Condition]: If 'Mortgage Insurer' = PMI or 'Mortgage Insurer' = QBE LMI then field is

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
					mandatory, otherwise the field can be left blank.
Loan Purpose	The purpose for which the loan was take out. Available Data Categories: ▪ Home Equity ▪ Refinance Equity Takeout ▪ Construction Loan ▪ Purchase Existing House ▪ Purchase New House ▪ Loan Refinance ▪ Vacant Land ▪ Debt Consolidation ▪ Business Loan ▪ Home Improvements ▪ Consumer Loan ▪ Invest (other than property) ▪ Hobby Farm ▪ Line of Credit ▪ Purchase Existing Unit ▪ Purchase New Unit ▪ Purchase Existing Townhouse ▪ Purchase New Townhouse ▪ Savings Plan ▪ Buy Serviced Apartment ▪ Bridging Loan < 6 months ▪ Bridging Loan 6 – 12 months ▪ Other purpose	Yes	Refinance Equity Takeout	String	[Error]: Required field must be one of the category values listed.
Channel	The distribution channel that the loan was originated from. Available Data Categories: ▪ Branch ▪ Broker	Yes	Branch	String	[Error]: Required field must be one of the category values listed.
Mortgage Mgr	The name of the mortgage manager for the loan.	Conditional	N/A	String	[Condition]: If 'Channel' = Broker then one of 'Mortgage

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
					Mgr' or 'Mortgage Broker' is mandatory
Mortgage Broker	The name of the mortgage broker the loan was originated through.	Conditional	N/A	String	[Condition]: If 'Channel' = Broker then one of 'Mortgage Mgr' or 'Mortgage Broker' is mandatory
Remain Term Months	The duration (in months) between the date the loan pool was generated and the Maturity Date.	Yes	N/A	Number	[Error]: Required field must have a valid value.
Maturity Date	The final maturity date of the loan.	Yes	N/A	Date	[Error]: Required field must have a valid value. [Error]: Date must be > current date.
Payment Method	The loan payment structure i.e. principal and interest or interest only. Available Data Categories: ▪ IO = Interest Only ▪ PI = Principal and Interest ▪ LO = Line of Credit ▪ OT = Other	No	PI	String	[Error]: If a value is provided it must be one of the category values listed.
IO Term Months	The interest only term (in months) between the loan funding date and the expiry of the interest only period.	Conditional	N/A	Number	[Condition]: If 'Payment Method' = IO then the field is mandatory.
Instalment Freq	The frequency at which the borrower is required to may repayments on the loan. Available Data Categories: ▪ 1 = Fortnightly ▪ 2 = Half Yearly ▪ 3 = Monthly ▪ 4 = Quarterly ▪ 5 = Weekly ▪ 6 = Yearly	Yes	3	String	[Error]: Required field must be one of the category values listed.
Instalment Amount	The scheduled payment amount required from the borrower at each payment due date.	Yes	N/A	Decimal(2)	[Error]: Required field must be greater than 0.00

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Mortgage Product	The name or identifier of the mortgage product associated with a loan.	Yes	N/A	String	[Error]: Required field must have a valid value.
Arrears 12	Flag indicating the status of the scheduled loan balance 12 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 11	Flag indicating the status of the scheduled loan balance 11 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 10	Flag indicating the status of the scheduled loan balance 10 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
	▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days				
Arrears 9	Flag indicating the status of the scheduled loan balance 9 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 8	Flag indicating the status of the scheduled loan balance 8 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 7	Flag indicating the status of the scheduled loan balance 7 months ago. Available Data Categories: ▪ . is paid in accordance with schedule	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
	▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days				
Arrears 6	Flag indicating the status of the scheduled loan balance 6 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 5	Flag indicating the status of the scheduled loan balance 5 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 4	Flag indicating the status of the scheduled loan balance 4 months ago.	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
	Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days				
Arrears 3	Flag indicating the status of the scheduled loan balance 3 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.
Arrears 2	Flag indicating the status of the scheduled loan balance 2 months ago. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Arrears 1	Flag indicating the status of the scheduled loan balance in the last month. Available Data Categories: ▪ . is paid in accordance with schedule ▪ < is in arrears by less then 30 days ▪ 3 is in arrears by >= 30 and < 60 days ▪ 6 is in arrears by >= 60 days and < 90 days ▪ 9 is in arrears by >= 90 days and < 120 days ▪ + is in arrears by >= 120 days	Yes	N/A	Number	[Error]: Required field must be one of the category values listed.

Security Information

This contains information for each security listed against each loan. Where a security is cross collateralised against more than 1 loan in the pool, repeat the security details for each loan.

Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Identifier Fields					
Link ID	A non-unique identifier to enable QBE LMI to identify borrowers who have more than one loan in the pool e.g. cross collateralised against the same security.	Yes	N/A	String	[Error]: Required field must have a valid value.
Security ID	A unique identifier for each security.	Yes	N/A	String	[Error]: Required field must have a valid value.
Your Loan Ref	The loan reference number (identified by 'Your Loan Ref' in the Loan Information) which this security relates to.	Yes	N/A	String	[Error]: Required field must have a valid value. [Error]: The reference number provided must match a reference number in the 'Loan Information' sheet. [Condition]: This field is only required when a Relational file is being provided.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Data Fields					
Unit Number	The unit number associated with the properties (1 or more) used as security against the loan.	No	N/A	String	N/A
Building Name	The building name associated with the properties (1 or more) used as security against the loan.	No	N/A	String	N/A
Building Level	The building level associated with the properties (1 or more) used as security against the loan.	No	N/A	String	N/A
Allotment Number	The lot number associated with the properties (1 or more) used as security against the loan.	No	N/A	String	[Error]: Value provided must exclude the word 'LOT'.
Street Number	The street number associated with the properties (1 or more) used as security against the loan.	Yes	N/A	String	[Error]: Required field must have a valid value.
Street Name	The street name associated with the properties (1 or more) used as security against the loan.	Yes	N/A	String	[Error]: Required field must have a valid value.
Street Type	The street type associated with the properties (1 or more) used as security against the loan.	Yes	N/A	String	[Error]: Required field must have a valid value.
Suburb	The suburb associated with the properties (1 or more) used as security against the loan.	Yes	N/A	String	[Error]: Required field must have a valid value.
State	The state associated with the properties (1 or more) used as security against the loan. Available Data Categories: ▪ QLD ▪ NSW ▪ ACT	Yes	N/A	String	[Error]: Required field must be one of the category values listed.

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
	▪ VIC ▪ TAS ▪ SA ▪ NT ▪ WA				
Postcode	Postcode associated with the properties (1 or more) used as security against the loan.	Yes	N/A	Number	[Error]: Required field must have a valid value.
Property Type	The type of property that is used as security against the loan. Available Data Categories: ▪ 1 = Detached Dwelling ▪ 2 = Semi-detached dwelling ▪ 3 = Duplex ▪ 4 = Terrace ▪ 5 = Strata title home unit ▪ 6 = Townhouse ▪ 7 = Villa ▪ 8 = Dual occupancy ▪ 9 = Land ▪ 10 = Other	Yes	1	Number	[Error]: Required field must be one of the category values listed.
Inv or OO	An indicator showing if the property used as security against the loan is an investment property or owner occupancy. Available Data Categories: ▪ INV = Investment Property ▪ OO = Owner Occupancy	No	N/A	String	[Error]: If a value is provided it must be one of the category values listed.
Valuation Amount	Value of the properties (1 or more) used as security against the loan.	Yes	N/A	Decimal(2)	[Error]: Required field must have a valid value.
Valuation Date	The date that the valuation was obtained for the advised property Valuation Amount.	Yes	N/A	Date	[Error]: Required field must have a valid value. [Error]: Date must be < current date

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Field Name	Field Definition / Available Data Categories	Mandatory Mapping	Default Value	Data Type	Business Rules
Valuation Type	The type of valuation that was provided for the advised property Valuation Amount. Available Data Categories: ▪ Full = Full valuation conducted by a qualified valuer ▪ DV = Desktop valuation ▪ Kerb = Kerbside valuation ▪ COS = Contract of Sale ▪ CE = Customer Estimate	No	N/A	String	[Error]: If a value is provided it must be one of the category values listed.

Appendix 1 – Sample files

Samples of a flat file structure are available in XL format on request.

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