

LEEDWALLET · DSCR LEAD POST

FIELD REFERENCE

The 35 fields LeedWallet posts to your endpoint for each lead: name, type, allowed values and format.

FIELDS	METHOD	BODY	VALUES
35	HTTP POST	application/json	JSON strings

1 OVERVIEW

How a lead gets from LeedWallet into your system, in order.

1 Provide your endpoint

Give LeedWallet the URL that will receive leads and any authentication header it requires. This is configured at onboarding.

2 Accept the post

Each lead arrives as one HTTP POST with a JSON body of 35 fields. Every value is a string. See section 2.

3 Map the fields

Match each field to your system using the tables in section 5. Convert numeric and yes/no values on your side.

4 Store the consent fields

Keep `tcpa_text`, `ip_address`, `user_agent`, `jornaya` and `trustedform_cert_url` with the lead record. See section 5.5.

5 Confirm receipt

Return a 2xx HTTP status. Use `transaction_id` to reject duplicates.

2 DELIVERY FORMAT

Transport and formatting rules that apply to every field in the post.

Transport	One HTTP POST per lead with a JSON body (<code>Content-Type: application/json</code>). Endpoint URL and any authentication headers are configured per buyer at onboarding.
Field presence	All 35 fields are present on every post. A field that does not apply to the lead is sent as an empty string, not <code>null</code> and not omitted.
Value types	Every value is sent as a JSON string, including numeric fields. Numbers contain no currency symbols or thousands separators. Yes/no fields contain the lowercase strings <code>yes</code> or <code>no</code> , not booleans.
Field names	Field names are case-sensitive. All are snake_case except <code>createdAt</code> .
Response	Return a 2xx HTTP status to confirm receipt.
Duplicate handling	<code>transaction_id</code> is unique per lead. Use it for duplicate checks.

3 FIELD TYPES

Type labels used in section 5, as defined by the LeedWallet delivery platform.

TYPE	MEANING
Text	Free-form string. Most are short; <code>user_agent</code> and <code>tcpa_text</code> can exceed several hundred characters.
Email	Email address, format-validated at submission.
Phone	10-digit US number.
State	Two-letter USPS abbreviation.
Postal code	Five-digit ZIP. Keep it as text so leading zeros survive.
IP address	IPv4 dotted quad, e.g. <code>203.0.113.42</code> . Store as text.
Numeric	Digits with an optional decimal point (<code>123</code> , <code>12.34</code>). No symbols or separators. Sent as a string.
List	One of the allowed values, spelled and cased as shown.

4 CONDITIONAL FIELDS

5 fields

Five fields carry a value only when another field has a specific value. Otherwise they arrive as an empty string. Fields not listed here are not tied to another field's value.

WHEN	THESE FIELDS ARE POPULATED	OTHERWISE
<code>purchase_refinance</code> is <code>purchase_buy</code>	<code>purchase_price</code> <code>has_psa</code>	Empty on <code>refinance_rate_term</code> and <code>refinance_cash_out</code> .
<code>has_hoa</code> is <code>yes</code>	<code>monthly_hoa</code>	Empty when <code>has_hoa</code> is <code>no</code> .
<code>existing_mortgage</code> is <code>one</code> or <code>two</code>	<code>remaining_mortgage_primary</code>	Empty when <code>existing_mortgage</code> is <code>none</code> .
<code>existing_mortgage</code> is <code>two</code>	<code>remaining_mortgage_secondary</code>	Empty when <code>existing_mortgage</code> is <code>none</code> or <code>one</code> .

5.1 BORROWER CONTACT

8 fields

Borrower name and contact details.

FIELD	TYPE & FORMAT	DESCRIPTION
first_name	Text EXAMPLE: Jordan	Borrower's first name.
last_name	Text EXAMPLE: Alvarez	Borrower's last name.
email	Email EXAMPLE: jordan.alvarez@example.com	Borrower's email address. Format-validated at submission.
mobile	Phone EXAMPLE: (561) 555-0142	Borrower's mobile number, 10-digit US. Remove formatting if your system stores digits only.
address	Text EXAMPLE: 1420 NW 8th Ave	Street address as entered on the form.
city	Text EXAMPLE: Fort Lauderdale	City as entered on the form.
state	State EXAMPLE: FL	Two-letter USPS abbreviation (CA, NY, FL).
zip_code	Postal code EXAMPLE: 33311	Five-digit ZIP. Store as text to preserve leading zeros.

5.2 LOAN REQUEST

7 fields

Transaction type, amounts, credit band and timing.

FIELD	TYPE & FORMAT	DESCRIPTION
purchase_refinance	List purchase_buy refinance_rate_term refinance_cash_out	Transaction type. Determines which purchase- and refinance-specific fields carry a value.
loan_amount	Numeric EXAMPLE: 288750	Requested loan amount in USD. Digits only, no currency symbol or commas.
purchase_price	Numeric EXAMPLE: 385000	Contract price on a purchase. Empty on refinances.
as_is_value	Numeric EXAMPLE: 390000	Borrower's estimate of the property's current as-is value.
has_psa	List yes no	Whether a purchase and sale agreement is already signed. Purchases only.
expected_closing_date	Text EXAMPLE: 10/15/2026	Target closing date as entered by the borrower. Free text, not a normalized date.
credit_score	List Excellent (800-850) Very Good (740-799) Good (670-739) Fair (580-669) Poor (300-579)	Credit band as reported by the borrower. Delivered leads are Good (670+) or better; Fair and Poor are listed for schema completeness.

5.3 SUBJECT PROPERTY & CASH FLOW

8 fields

Property details and the income and expense inputs for the DSCR calculation.

FIELD	TYPE & FORMAT	DESCRIPTION
property_use	List Investment Property Owner Occupied	How the borrower will use the property.
property_type	List Single Family Residence Multi Family (2-4) Multi Family (5+) Condo Townhouse Manufactured Modular Commercial Property	Property type as selected on the form.
short_term_rental	List yes no	Whether the property will be operated as a short-term rental.
monthly_rent	Numeric EXAMPLE: 3100	Current or projected gross monthly rent. Income input for the DSCR calculation.
annual_tax	Numeric EXAMPLE: 5200	Annual property taxes in USD.
annual_insurance	Numeric EXAMPLE: 2400	Annual hazard insurance premium in USD.
has_hoa	List yes no	Whether the property carries HOA dues.
monthly_hoa	Numeric EXAMPLE: 250	Monthly HOA dues in USD. Empty when has_hoa is no.

5.4 EXISTING FINANCING & EXPERIENCE

5 fields

Existing liens on the property and borrower experience.

FIELD	TYPE & FORMAT	DESCRIPTION
first_time_investor	List yes no	Whether this is the borrower's first investment property.
existing_mortgage	List none one two	Number of mortgages currently on the property.
remaining_mortgage_primary	Numeric EXAMPLE: 212000	Balance on the first mortgage in USD. Empty when existing_mortgage is none.
remaining_mortgage_secondary	Numeric EXAMPLE: 45000	Balance on the second mortgage in USD. Empty unless existing_mortgage is two.
owned_property_more_than_6_months	List yes no	Whether the borrower has held title for more than six months (seasoning).

Consent records and identifiers for the lead.

FIELD	TYPE & FORMAT	DESCRIPTION
tcpa_text	Text EXAMPLE: By clicking Submit, I agree to receive calls and text messages from LeedWallet and up to three lending partners at the number provided, including via automated dialing technology. Consent is not a condition of purchase.	The exact consent language the borrower agreed to at submission. Store with the lead record.
ip_address	IP address EXAMPLE: 203.0.113.42	Borrower's IP address at submission.
user_agent	Text EXAMPLE: Mozilla/5.0 (iPhone; CPU iPhone OS 17_5 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/17.5 Mobile/15E148 Safari/604.1	Browser user-agent string captured at submission.
jornaya	Text EXAMPLE: 3f2a9c1e-7b4d-4e8a-9f01-2c6d5b8a1e47	Jornaya LeadiD token for independent consent verification.
trustedform_cert_url	Text EXAMPLE: https://cert.trustedform.com/6f1c0a9e2b7d4c3a8e5f1b2d9c0a7e6f4d3b2a10	TrustedForm certificate URL. Retain it in your TrustedForm account promptly; unclaimed certificates expire.
createdAt	Text EXAMPLE: 2026-09-04 14:32:07	Submission timestamp, delivered as a string. Note the camelCase name; all other fields are snake_case.
transaction_id	Text EXAMPLE: 8c41f2e7-9a3b-4d6e-b5c0-72f1a9e3d4b8	LeedWallet's unique ID for the lead. Use it for duplicate checks and when referencing the lead with LeedWallet.

Example values only: a purchase with no existing mortgage and no HOA, so the conditional fields that do not apply are empty.

```
{
  "first_name": "Jordan",
  "last_name": "Alvarez",
  "email": "jordan.alvarez@example.com",
  "address": "1420 NW 8th Ave",
  "city": "Fort Lauderdale",
  "state": "FL",
  "zip_code": "33311",
  "ip_address": "203.0.113.42",
  "user_agent": "Mozilla/5.0 (iPhone; CPU iPhone OS 17_5 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/17.5 Mobile/15E148 Safari/604.1",
  "tcpa_text": "By clicking Submit, I agree to receive calls and text messages from LeedWallet and up to three lending partners at the number provided, including via automated dialing technology. Consent is not a condition of purchase.",
  "purchase_refinance": "purchase_buy",
  "credit_score": "Very Good (740-799)",
  "property_use": "Investment Property",
  "property_type": "Single Family Residence",
  "has_psa": "yes",
  "expected_closing_date": "10/15/2026",
  "purchase_price": "385000",
  "as_is_value": "390000",
  "loan_amount": "288750",
  "short_term_rental": "no",
  "first_time_investor": "no",
  "existing_mortgage": "none",
  "remaining_mortgage_primary": "",
  "remaining_mortgage_secondary": "",
  "owned_property_more_than_6_months": "no",
  "annual_tax": "5200",
  "annual_insurance": "2400",
  "monthly_rent": "3100",
  "has_hoa": "no",
  "monthly_hoa": "",
  "mobile": "(561) 555-0142",
  "createdAt": "2026-09-04 14:32:07",
  "jornaya": "3f2a9c1e-7b4d-4e8a-9f01-2c6d5b8a1e47",
  "transaction_id": "8c41f2e7-9a3b-4d6e-b5c0-72f1a9e3d4b8",
  "trustedform_cert_url": "https://cert.trustedform.com/6f1c0a9e2b7d4c3a8e5f1b2d9c0a7e6f4d3b2a10"
}
```

The borrower, property, tokens and consent text above are placeholders and do not describe a real lead.