LEEDWALLET · HELOC LEAD POST

FIELD REFERENCE

The 31 fields LeedWallet posts to your endpoint for each HELOC lead: name, type, allowed values and format.

FIELDS	METHOD	BODY	VALUES
31	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 HELOC leads and any authentication header it requires. This is configured at onboarding, separately from any DSCR delivery.

2 **Accept the post**
Each lead arrives as one HTTP POST with a JSON body of 31 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, and the coded list values, on your side.

4 **Store the consent fields**
Keep `tcpa_text`, `ip_address`, `user_agent`, `jornaya` and `trustedFormCertUrl` with the lead record. See section 5.6.

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 (`Content-Type: application/json`). Endpoint URL and any authentication headers are configured per buyer at onboarding.
Field presence	All 31 fields are present on every post. A field that does not apply to the lead is sent as an empty string, not `null` 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 `yes` or `no`, not booleans. Some list values are codes, such as `sole_owner` and `full_time`; map them to your own labels.
Field names	Field names are case-sensitive. All are snake_case except `trustedFormCertUrl`.
Timestamp	The HELOC post carries no submission timestamp. Record the time you receive it.
Response	Return a 2xx HTTP status to confirm receipt.
Duplicate handling	`transaction_id` 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; `user_agent` and `tcpa_text` 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. `203.0.113.42`. Store as text.
Numeric	Digits with an optional decimal point (`123`, `12.34`). No symbols or separators. Sent as a string.
List	One of the allowed values, spelled and cased as shown.

4 CONDITIONAL FIELDS

2 fields

Two fields carry a value only when `existing_mortgage` 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
`existing_mortgage` is `one` or `two`	`remaining_mortgage_primary`	Empty when `existing_mortgage` is `none`.
`existing_mortgage` is `two`	`remaining_mortgage_secondary`	Empty when `existing_mortgage` is `none` or `one`.

5.1 BORROWER CONTACT

9 fields

Borrower name, contact details and the property address.

FIELD	TYPE & FORMAT	DESCRIPTION
`first_name`	**Text** EXAMPLE: Dana	Borrower's first name.
`last_name`	**Text** EXAMPLE: Whitfield	Borrower's last name.
`email`	**Email** EXAMPLE: dana.whitfield@example.com	Borrower's email address. Format-validated at submission.
`mobile`	**Phone** EXAMPLE: (614) 555-0187	Borrower's mobile number, 10-digit US. Remove formatting if your system stores digits only.
`date_of_birth`	**Text** EXAMPLE: 04/18/1971	Borrower's date of birth as entered, MM/DD/YYYY. May be empty.
`address`	**Text** EXAMPLE: 2217 Linden Ave	Street address of the property as entered on the form.
`city`	**Text** EXAMPLE: Columbus	City as entered on the form.
`state`	**State** EXAMPLE: OH	Two-letter USPS abbreviation (CA, NY, FL).
`zip_code`	**Postal code** EXAMPLE: 43209	Five-digit ZIP. Store as text to preserve leading zeros.

5.2 LOAN REQUEST

3 fields

Line amount, what the funds are for, and the credit band.

FIELD	TYPE & FORMAT	DESCRIPTION
`loan_amount`	**Numeric** EXAMPLE: 75000	Requested line amount in USD. Digits only, no currency symbol or commas.
`loan_reason`	**List** Home improvement Pay off debt Buying another property Life Event / Unexpected Bills Business expenses	What the borrower plans to use the funds for.
`credit_score`	**List** Excellent (720+) Good (680-719) Fair (640-679) Poor (639 and below)	Credit band as reported by the borrower, not a credit pull. Delivered leads are Fair (640+) or better; Poor is listed for schema completeness. These bands differ from the DSCR bands.

5.3 PROPERTY

5 fields

The home the line would be secured by.

FIELD	TYPE & FORMAT	DESCRIPTION

`property_use`	**List**
	`Primary`
	`Secondary`
	`Investment`
		How the borrower uses the property.

`property_type`	**List**
	`Single Family`
	`Multi Family`
	`Townhouse`
	`Condo`
	`Manufactured or Mobile`
		Property type as selected on the form.

`estimated_property_value`	**Numeric** EXAMPLE: `420000`	Borrower's estimate of the property's current value in USD.

`ownership_type`	**List**
	`sole_owner`
	`joint_owner`
	`trust`
	`llc`
	`corporation`
		How title is held: by the borrower alone, jointly, or through a trust or entity.

`property_for_sale`	**List**
	`yes`
	`no`
		Whether the property is currently listed for sale.

5.4 EXISTING MORTGAGES

3 fields

Liens on the property today. With estimated_property_value they give you equity and CLTV.

FIELD	TYPE & FORMAT	DESCRIPTION

`existing_mortgage`	**List**
	`none`
	`one`
	`two`
		Number of mortgages currently on the property.

`remaining_mortgage_primary`	**Numeric** EXAMPLE: `185000`	Balance on the first mortgage in USD. Empty when existing_mortgage is none.
`remaining_mortgage_secondary`	**Numeric** EXAMPLE: `40000`	Balance on the second mortgage in USD. Empty unless existing_mortgage is two.

5.5 INCOME & BACKGROUND

5 fields

Income, employment and credit history as reported by the borrower.

FIELD	TYPE & FORMAT	DESCRIPTION
`annual_income`	**Numeric** EXAMPLE: 96000	Borrower's annual income in USD as reported.
`employment_status`	**List** full_time part_time self_employed retired unemployed	Borrower's employment status.
`proof_of_income`	**List** tax_returns bank_statements profit_loss assets not_sure	How the borrower would document income. May be empty.
`active_military`	**List** yes no	Whether the borrower is on active military duty.
`bankruptcy`	**List** yes no	Whether the borrower reports a bankruptcy.

5.6 CONSENT, COMPLIANCE & DELIVERY

6 fields

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.
`trustedFormCertUrl`	**Text** EXAMPLE: https://cert.trustedform.com/6f1c0a9e2b7d4c3a8e5f1b2d9c0a7e6f4d3b2a10	TrustedForm certificate URL. Note the camelCase name, which differs from the DSCR post. Retain it in your TrustedForm account promptly; unclaimed certificates expire.
`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.

SAMPLE POST

Example values only: one existing mortgage, so `remaining_mortgage_secondary` is empty.


```
{
  "first_name": "Dana",
  "last_name": "Whitfield",
  "email": "dana.whitfield@example.com",
  "mobile": "(614) 555-0187",
  "date_of_birth": "04/18/1971",
  "address": "2217 Linden Ave",
  "city": "Columbus",
  "state": "OH",
  "zip_code": "43209",
  "loan_amount": "75000",
  "loan_reason": "Home improvement",
  "credit_score": "Good (680-719)",
  "property_use": "Primary",
  "property_type": "Single Family",
  "estimated_property_value": "420000",
  "ownership_type": "joint_owner",
  "property_for_sale": "no",
  "existing_mortgage": "one",
  "remaining_mortgage_primary": "185000",
  "remaining_mortgage_secondary": "",
  "annual_income": "96000",
  "employment_status": "full_time",
  "proof_of_income": "tax_returns",
  "active_military": "no",
  "bankruptcy": "no",
  "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.",
  "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",
  "jornaya": "3f2a9c1e-7b4d-4e8a-9f01-2c6d5b8a1e47",
  "trustedFormCertUrl": "https://cert.trustedform.com/6f1c0a9e2b7d4c3a8e5f1b2d9c0a7e6f4d3b2a10",
  "transaction_id": "8c41f2e7-9a3b-4d6e-b5c0-72f1a9e3d4b8"
}
```


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

Questions: **info@leedwallet.com**

2026 © LeedWallet