

APPENDIX I

Listing Field Reference

Complete Field Documentation by Section — All 15 Instrument Categories

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This appendix is the complete listing field reference for the DCXchange.net Seller Listing Form. Every field presented to a seller during listing creation is documented here by form section. Fields are sourced directly from the production demonstration form. Auto-calculated fields are highlighted in green throughout this document and in the platform. Required fields are marked with an asterisk. Conditional fields are noted with the trigger condition that activates them.

The field set rendered for any given listing is determined by the instrument type selected from the instrument type dropdown. The Patent Pending Configurable Instrument Schema Engine reads the field definitions for the selected instrument type and renders only the applicable sections. A seller creating a Tax Lien Certificate listing sees different instrument-specific fields than a seller creating a Performing Mortgage Note listing, while all sellers see the universal sections: Account Information, Listing Information, Property Information, Sale Method, Fractional Listing, and Seller Certifications.

FIELD DISPLAY LOGIC

Universal sections (Account, Listing Information, Property Information, Sale Method, Fractional Listing, Certifications) appear for every instrument type. Instrument-specific sections appear only when the matching instrument category is selected. Within instrument-specific sections, some fields are further conditional on the values entered in other fields — for example, Balloon Amount and Balloon Due Date appear only when Balloon Payment = Yes. All conditional logic is executed client-side in real time as the seller completes the form.

COLOR CODING IN THE PLATFORM

White background fields: standard data entry. Green-tinted fields: auto-calculated values derived from other fields — read-only, update automatically. Gray-tinted fields: read-only data pre-populated from the seller's verified account record. Yellow-highlighted fields: auction warning notice. Blue-bordered: instrument type selector.

SECTION 1 — COMPLETE INSTRUMENT TYPE TAXONOMY

The following tables document all 15 instrument categories and all instrument types available in the seller listing form dropdown. Selecting any instrument type triggers the Schema Engine conditional field display for that category.

I	CATEGORY I — Promissory Notes and Mortgage Instruments
1	First Position Mortgage Note
2	Second Position Mortgage Note
3	Third Position / Junior Lien Note
4	Performing Mortgage Note
5	Non-Performing Note (NPN)
6	Re-Performing Note (RPN)
7	Sub-Performing Note
8	Hard Money Loan Note

9	Private Money Loan Note
10	Bridge Loan Note
11	Construction Loan Note
12	Balloon Note
13	Interest-Only Note
14	Adjustable Rate Mortgage Note (ARM)
15	Fixed Rate Mortgage Note
16	Reverse Mortgage Note (HECM)
17	Partial Note Purchase
18	Participation Note
19	Shared Appreciation Mortgage Note (SAM)

II	CATEGORY II — Trust Deed Instruments
1	First Position Trust Deed
2	Second Position Trust Deed
3	All-Inclusive Trust Deed (AITD)
4	Deed of Trust with Assignment of Rents
5	Seller-Carried Trust Deed

III	CATEGORY III — Seller Financing Instruments
1	Seller Carryback Note
2	Owner-Financed Promissory Note
3	Purchase Money Mortgage Note

IV	CATEGORY IV — Land Contracts and Installment Sale
1	Land Contract (Contract for Deed)
2	Contract for Deed
3	Installment Sale Contract

V	CATEGORY V — Wraparound and Creative Financing
1	Wraparound Mortgage Note
2	Subject-To Agreement
3	Mortgage Assumption Agreement
4	All-Inclusive Deed of Trust (AITD)

VI	CATEGORY VI — Lease-Related Contracts
1	Lease-Option Agreement
2	Lease-Purchase Agreement
3	Sandwich Lease Interest
4	Master Lease Agreement
5	Triple Net (NNN) Lease Income Stream
6	Ground Lease Interest

VII	CATEGORY VII — Wholesale and Assignment Contracts
1	Wholesale Assignment Contract
2	Equitable Interest Assignment
3	Double Close Contract Package

VIII	CATEGORY VIII — Timeshare and Vacation Ownership
1	Deeded Timeshare
2	Leasehold Timeshare
3	Right-to-Use (RTU) Timeshare Contract
4	Points-Based Timeshare Contract
5	Timeshare Purchase Money Note

IX	CATEGORY IX — Lien Instruments
1	Property Tax Lien Certificate
2	Tax Lien Certificate Portfolio
3	Over-the-Counter Tax Lien (OTC)
4	Tax Deed
5	Redeemable Tax Deed
6	Special Assessment Lien
7	PACE Lien
8	Municipal Lien Certificate
9	IRS Federal Tax Lien
10	General Contractor Mechanic's Lien
11	Subcontractor Mechanic's Lien
12	Materialman's Lien
13	Judgment Lien on Real Property
14	HOA Lien
15	Condominium Association Lien
16	Water and Sewer Lien

X	CATEGORY X — UCC-1 Financing Statement Instruments
1	UCC-1 Fixture Filing
2	UCC-1 on Cooperative Apartment Shares
3	UCC-1 on Manufactured Home
4	Mezzanine Loan Note with UCC-1 Pledge

XI	CATEGORY XI — Post-Foreclosure and Distressed
1	Deficiency Judgment Note
2	Unsecured Post-Foreclosure Note
3	Charged-Off Mortgage Note
4	Short Sale Deficiency Note
5	Sheriff's Certificate of Sale

6	Statutory Redemption Right
7	Surplus Funds Claim
8	Post-Sale Redemption Agreement

XII	CATEGORY XII — Portfolio and Tape Instruments
1	Performing Loan Portfolio (PL Tape)
2	Non-Performing Loan Portfolio (NPL Tape)
3	Re-Performing Loan Portfolio (RPL Tape)
4	Mixed / Scratch and Dent Portfolio
5	Commercial Loan Portfolio
6	Second Lien Portfolio
7	REO Portfolio
8	Tax Lien Certificate Portfolio
9	Mechanic's Lien Portfolio

XIII	CATEGORY XIII — Bare Land and Specialty Property Notes
1	Bare Land Note (Raw Acreage)
2	Residential Lot Note
3	Commercial Land Note
4	Entitled Land Note
5	Agricultural Land Note
6	Timber Land Note
7	Mineral Rights Note
8	Subdivision Development Note
9	Mobile Home Note with Land

XIV	CATEGORY XIV — Commercial and Specialty RE Notes
1	Commercial Mortgage Note
2	Multifamily Note
3	Hotel and Hospitality Note
4	Self-Storage Facility Note
5	SBA Loan Note (Real Estate Secured)
6	Mezzanine Loan Note
7	Preferred Equity Agreement

XV	CATEGORY XV — Divorce, Estate, and Trust Instruments
1	Divorce Decree Equalization Note
2	Divorce Buyout Mortgage Note
3	Divorce Lien on Real Property
4	Marital Home Sale Proceeds Note
5	Estate-Held Mortgage Note
6	Inherited Seller-Financed Note
7	Probate-Ordered Note Sale

8	Heir-Owned Fractional Interest in Note
9	Revocable Living Trust Held Note
10	Irrevocable Trust Seller-Financed Note
11	Land Trust Beneficial Interest Note
12	Charitable Remainder Trust Note
13	Special Needs Trust Real Property Note

SECTION 2 — ACCOUNT INFORMATION SECTION

The Account Information section appears at the top of every listing form. All fields are read-only, pre-populated from the seller's verified account record. No seller data entry is required or permitted in this section. Account data is pulled from the database at form load and displayed for seller confirmation.

Field Label	Input Type	Notes / Options	Conditional
Account Number	Read-Only	Platform-assigned. Format: DCX-YYYY-NNNNN. Pre-populated from verified account.	—
Account Tier	Read-Only	Free / Standard / Professional / Enterprise. Pre-populated from subscription record.	—
Verified Seller	Read-Only	VERIFIED status displayed in green. Pre-populated from verification record.	—
Ownership Status	Read-Only	Individual or Entity. Pre-populated from account registration.	—
Entity Name	Read-Only	Pre-populated from verified account. Displayed if Ownership Status = Entity.	—
Entity Type	Read-Only	LLC, Corporation, Trust, Partnership, etc. Pre-populated from account.	—
Phone	Read-Only	Pre-populated from account profile.	—
Email	Read-Only	Pre-populated from account profile.	—
Mailing Address	Read-Only	Pre-populated from account profile.	—

SECTION 3 — LISTING INFORMATION SECTION

The Listing Information section captures the core classification and marketing fields for the listing. It appears immediately after the instrument type selector. The instrument type dropdown is the Schema Engine trigger — selecting an instrument type renders the appropriate instrument-specific section at the bottom of the form.

Field Label	Input Type	Notes / Options	Conditional
Instrument Type *	Dropdown	15 categories, 150+ instrument types. Selecting type triggers Schema Engine conditional field display.	—
Listing Title *	Text Input	Descriptive title. Placeholder text updates to reflect selected instrument type.	—
Performance Status	Dropdown	Performing / Non-Performing / Re-Performing / Sub-Performing / Not Applicable.	—
Lien Position	Dropdown	First Position / Second Position / Third Position / Junior Lien / Not Applicable.	—

Counterparty Preference	Dropdown	All Verified Buyers / Individual Investors Only / Small Funds Only / Institutional Buyers Only.	—
Brief Description	Text Area	Open narrative field. Seller describes instrument highlights and key information for buyers.	—
Listing Duration	Read-Only	Auto-populated by tier. Free=60 days, Standard=90, Professional=120, Enterprise=Unlimited.	—
Listing Expiration Date	Auto-Calculated	Auto-calculated from activation date plus tier-determined duration. Green-tinted field.	—

SECTION 4 — PROPERTY INFORMATION SECTION

The Property Information section documents the collateral property underlying the instrument. It appears on all listings. The ZIP Code field triggers a client-side ZIP-to-state lookup that auto-populates the State dropdown and turns it green — confirming the auto-populated value visually. The Estimated Current Value field feeds the LTV auto-calculation in the instrument detail section.

Field Label	Input Type	Notes / Options	Conditional
Property Address *	Text Input	Street address of collateral property.	—
City *	Text Input		—
ZIP Code *	Text Input	Triggers ZIP-to-state auto-lookup on blur. State field auto-populates and turns green.	—
State *	Dropdown	All 50 states plus DC. Auto-populated by ZIP lookup. All state abbreviations.	—
County	Text Input	County name of collateral property.	—
Parcel Number / APN	Text Input	Assessor Parcel Number. Optional.	—
Property Type	Dropdown	Single Family Residential / Multifamily 2-4 Units / Multifamily 5+ Units / Commercial Office / Commercial Retail / Commercial Industrial / Mixed Use / Raw Land / Agricultural / Mobile Home with Land / Self Storage / Hotel-Hospitality / Other.	—
Occupancy Status	Dropdown	Owner Occupied / Non-Owner Occupied / Vacant / Unknown.	—
Property Condition	Dropdown	Excellent / Good / Fair / Poor / Unknown.	—
Year Built	Numeric	Range 1800–2026.	—
Estimated Current Value	Text Input	Currency. Triggers LTV auto-calculation with Current Principal Balance.	—
Valuation Source	Dropdown	Seller Estimate / AVM / Appraisal / Broker Price Opinion / Unknown.	—

SECTION 5 — SALE METHOD SECTION

The Sale Method section presents three color-coded cards: Fixed Price (navy border), Auction (green border), Make Offer (amber border). Selecting a card activates its specific field set. Only one sale method may be selected per listing.

Fixed Price Sale Method Fields

Field Label	Input Type	Notes / Options	Conditional
Asking Price *	Text Input	Currency. Seller's listed price.	—
Negotiable	Dropdown	No / Yes.	—

Auction Sale Method Fields

Auction listings carry a warning notice: all auction parameters are locked at submission and cannot be modified once the first qualifying bid has been received. The auction badge displays DRAFT until both Start Date and Duration are set, then displays SCHEDULED.

Field Label	Input Type	Notes / Options	Conditional
Auction Start Date *	Date Picker	Triggers auction end date auto-calculation.	—
Auction Duration *	Dropdown	3 / 5 / 7 / 10 / 14 / 21 / 30 Days. Triggers auction end date auto-calculation.	—
Auction End Date	Auto-Calculated	Auto-calculated: Start Date + Duration. Green-tinted. Immutable once first bid received.	—
Reserve Amount	Text Input	Currency. Optional minimum acceptable bid.	—
No Reserve	Dropdown	No — Reserve Set / Yes — No Reserve.	—
Auction Type	Dropdown	Open Ascending Bid / Sealed Bid.	—
Min Bid Increment *	Text Input	Currency. Minimum amount each subsequent bid must exceed the current leading bid.	—
Auto-Extend if Late Bid	Dropdown	No / Yes. If Yes, extension interval field activates.	—
Extension Interval	Dropdown	2 Minutes / 5 Minutes / 10 Minutes.	<i>Auto-Extend = Yes</i>
Bidder Registration Deadline	Date Picker	Date by which buyer must complete auction access registration to bid.	—
Qualification Required	Dropdown	Verified Buyer Member / Professional Buyer / Institutional Only.	—
Auction Visibility	Dropdown	Public to All Verified Buyers / Invitation Only.	—

Make Offer Sale Method Fields

Field Label	Input Type	Notes / Options	Conditional
Asking Price *	Text Input	Currency. Seller's listed price. Buyers may offer below.	—
Minimum Acceptable Offer	Text Input	Currency. Optional floor. Not disclosed to buyers.	—
Offer Deadline Date	Date Picker	Date after which no new offers are accepted.	—
Seller Will Counter	Dropdown	Yes / No / Case by Case.	—

SECTION 6 — FRACTIONAL LISTING SECTION

The Fractional Listing section appears on all listings. When Fractional Listing is set to Yes, six additional fields activate. Fractional listing designation is available to sellers at Professional and Enterprise subscription tiers. The section allows sellers to divide any instrument into defined fractional units for sale to multiple buyers, with seller-configurable award mode and offer expiry.

Field Label	Input Type	Notes / Options	Conditional
Fractional Listing	Dropdown	No / Yes. Activates fractional listing fields. Professional and Enterprise tier.	—
Total Units	Numeric	Number of equal fractional units the instrument is divided into.	<i>Fractional = Yes</i>
Unit Price (Asking)	Text Input	Currency. Asking price per fractional unit.	<i>Fractional = Yes</i>
Total Asking Price	Auto-Calculated	Auto-calculated: Total Units × Unit Price. Green-tinted.	<i>Fractional = Yes</i>
Minimum Units Per Purchase	Numeric	Minimum number of units a buyer must offer to acquire in a single offer.	<i>Fractional = Yes</i>
Award Mode	Dropdown	Manual Selection (seller reviews all offers and selects) / Auto First Come First Served (earliest timestamp wins automatically).	<i>Fractional = Yes</i>
Offer Expiry Hours	Numeric	Hours before an unanswered offer is automatically released. Default 72. Range 24–120. Seller-configurable.	<i>Fractional = Yes</i>

FRACTIONAL AWARD WORKFLOW

When Award Mode is set to Manual Selection, the seller reviews all pending fractional offers in their portfolio dashboard — seeing buyer tier, units requested, offer amount, and offer timestamp — and selects which offers to accept. The seller may award all units to one buyer, split across multiple buyers in any combination, or partially award and leave remaining units available. When Award Mode is set to Auto First Come First Served, the platform automatically awards units to offers in timestamp order until all units are allocated or an offer cannot be filled. Buyers receive real-time notification of award or outbid status.

OFFER EXPIRY ARCHITECTURE

Fractional offers that receive no seller action expire automatically after the Offer Expiry Hours window. Expired offers release their reserved units back to available status on the listing. This prevents listings from being partially locked indefinitely by unanswered offers. The platform-default expiry is 72 hours. Sellers may configure a shorter window (minimum 24 hours) or longer window (maximum 120 hours) at listing creation.

SECTION 7 — INSTRUMENT-SPECIFIC DETAIL SECTIONS

The following tables document the instrument-specific fields rendered for each category grouping. Categories I through V — Promissory Notes, Trust Deeds, Seller Financing, Land Contracts, and Wraparound Instruments — share a common instrument detail section because their field requirements are substantially identical. Each remaining category has a dedicated section.

Categories I–V — Notes, Trust Deeds, Seller Financing, Land Contracts, Wraparound

This section renders for any instrument in Categories I, II, III, IV, or V. The section header updates to reflect the selected instrument type name. All fields below are available for all instruments in these five categories. Some fields within this section are further conditional on values entered in other fields.

Field Label	Input Type	Notes / Options	Conditional
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Unpaid Principal Balance (UPB)	Text Input	Currency. Current outstanding principal balance.	—
Original Loan Amount	Text Input	Currency. Loan amount at origination.	—
Original Purchase Price	Text Input	Currency. Property purchase price at time of origination.	—
Down Payment Received	Text Input	Currency. Down payment collected at origination.	—
Interest Rate %	Text Input	Decimal. E.g., 7.500.	—
Interest Type	Dropdown	Fixed / Adjustable / Interest-Only / Other.	—
Loan Type	Dropdown	Fixed Rate / ARM / Interest-Only / Balloon / Other.	—
Term Length (months)	Numeric	Total note term in months. E.g., 360 = 30 years.	—
Payment Amount	Text Input	Currency. Scheduled periodic payment amount.	—
Payment Frequency	Dropdown	Monthly / Quarterly / Annually / Irregular.	—
First Payment Date	Date Picker	Date of first scheduled payment.	—
Origination Date	Date Picker	Date note was originated.	—
Maturity Date	Date Picker	Date note is scheduled to mature.	—
Governing Law State	Dropdown	State whose law governs the note. Major states listed.	—
Current Principal Balance	Text Input	Currency. Triggers LTV auto-calculation with Estimated Current Value.	—
Current LTV %	Auto-Calculated	Auto-calculated: Current Principal Balance ÷ Estimated Current Value × 100. Green-tinted.	—
Remaining Term (months)	Auto-Calculated	Auto-calculated from origination date and term length. Green-tinted.	—
Current Payment Amount	Text Input	Currency. Current required payment (may differ from original if modified).	—
Last Payment Date	Date Picker	Date most recent payment was received.	—
Next Payment Due Date	Date Picker	Date next payment is scheduled.	—
Number of Payments Made	Numeric	Count of payments received to date.	—
Late Payments Last 12 Months	Numeric	Count of late payments in trailing 12-month period. Range 0–12.	—
Payment Status	Dropdown	Current / Delinquent / In Default / Unknown.	—
Balloon Payment	Dropdown	No / Yes. Activates Balloon Amount and Balloon Due Date fields.	—
Balloon Amount	Text Input	Currency. Balloon payment amount.	<i>Balloon = Yes</i>
Balloon Due Date	Date Picker	Date balloon payment is due.	<i>Balloon = Yes</i>
Any Defaults	Dropdown	No / Yes. Activates Default Description field.	—
Default Description	Text Area	Narrative description of default situation.	<i>Any Defaults = Yes</i>

Original Borrower Credit Score	Dropdown	Below 580 / 580-619 / 620-659 / 660-699 / 700-739 / 740+ / Unknown.	—
Recorded	Dropdown	Yes / No. Activates Recording County and Recording Number fields.	—
Recording County	Text Input	County where instrument is recorded.	<i>Recorded = Yes</i>
Recording Number	Text Input	Document recording number.	<i>Recorded = Yes</i>
Servicer Name	Text Input	Optional. Name of loan servicer if third-party serviced.	—
Serviced By	Dropdown	Self-Serviced / Third-Party Servicer.	—
Sale Type	Dropdown	Full Assignment / Partial Purchase / Percentage Interest. Activates Partial Purchase Details.	—
Partial Purchase Details	Text Area	Terms of partial or percentage purchase.	<i>Sale Type ≠ Full Assignment</i>
Taxes Escrowed	Dropdown	Yes / No.	—
Insurance Escrowed	Dropdown	Yes / No.	—
Annual Property Taxes	Text Input	Currency. Annual property tax obligation.	—
Taxes Current	Dropdown	Yes / No.	—
Insurance in Force	Dropdown	Yes / No.	—
Existing Senior Liens	Dropdown	No / Yes. Activates Senior Lien Description field.	—
Senior Lien Description	Text Area	Description of existing senior liens.	<i>Existing Senior Liens = Yes</i>
Title Status	Dropdown	Clear / Encumbered / Unknown.	—
Title Insurance Available	Dropdown	Yes / No.	—
Deed Type	Dropdown	Warranty Deed / Quitclaim Deed / Other.	—
In Default	Dropdown	No / Yes. Contributes to Legal Issues Description trigger.	—
Notice of Default Filed	Dropdown	No / Yes. Contributes to Legal Issues Description trigger.	—
Foreclosure Started	Dropdown	No / Yes. Contributes to Legal Issues Description trigger.	—
Bankruptcy Involved	Dropdown	No / Yes. Contributes to Legal Issues Description trigger.	—
Legal Issues Description	Text Area	Activated if any of: In Default, NOD Filed, Foreclosure Started, or Bankruptcy Involved = Yes.	<i>Any legal flag = Yes</i>
Authorization to Sell *	Dropdown	Yes — I have authority to sell / No.	—

Category VI — Lease-Related Contracts

Field Label	Input Type	Notes / Options	Conditional
Lease Start Date	Date Picker		—
Lease End Date	Date Picker		—

Lease Term Years	Auto-Calculated	Auto-calculated from start and end dates. Green-tinted.	—
Monthly / Base Rent	Text Input	Currency.	—
Tenant Type	Dropdown	Commercial / Residential / Mixed.	—
Rent Escalation Clause	Dropdown	Yes / No.	—
Sublease Permitted	Dropdown	Yes / No.	—
Option Purchase Price	Text Input	Currency. Applicable if lease includes purchase option.	—
Option Expiration Date	Date Picker	Expiration of purchase option.	—
NNN Tenant Credit Rating	Text Input	Investment Grade / Non-Rated / etc. Applicable for triple net lease instruments.	—

Category VII — Wholesale and Assignment Contracts

The Estimated Profit Spread field auto-calculates from ARV minus Contract Purchase Price minus Estimated Repair Cost. All three input fields trigger the calculation on blur.

Field Label	Input Type	Notes / Options	Conditional
Contract Purchase Price *	Text Input	Currency. Price in underlying purchase contract. Triggers spread auto-calculation.	—
Assignment Fee Being Asked *	Text Input	Currency. Assignment fee the wholesaler is asking.	—
Contract Expiration Date *	Date Picker	Date underlying purchase contract expires.	—
Estimated ARV (After Repair Value)	Text Input	Currency. Triggers spread auto-calculation.	—
Estimated Repair Cost	Text Input	Currency. Triggers spread auto-calculation.	—
Estimated Profit Spread	Auto-Calculated	Auto-calculated: ARV minus Contract Price minus Repair Cost. Green-tinted.	—
Property Condition	Dropdown	Excellent / Good / Fair / Poor / Unknown.	—
Earnest Money Deposited	Text Input	Currency. Amount of earnest money held.	—
Assignment Clause Confirmed *	Dropdown	Yes / No. Confirms contract permits assignment.	—
Motivated Seller	Dropdown	Yes / No.	—
Photos Available	Dropdown	Yes / No.	—

Category VIII — Timeshare and Vacation Ownership

Field Label	Input Type	Notes / Options	Conditional
Resort Name *	Text Input	Name of resort or vacation ownership property.	—
Resort Location	Text Input	City, State or Country.	—
Week Number or Season	Dropdown	Red / Peak / White / Standard / Blue / Off-Peak / Floating / Points-Based.	—

Unit Size	Dropdown	Studio / 1 Bedroom / 2 Bedroom / 3 Bedroom / 4 Bedroom.	—
Annual Maintenance Fee	Text Input	Currency. Annual HOA or maintenance fee obligation.	—
Maintenance Fees Current	Dropdown	Yes / No.	—
Points Value	Numeric	Number of points. Applicable if points-based ownership.	—
Exchange Affiliation	Dropdown	RCI / Interval International / None / Other.	—

Category IX — Lien Instruments

This section renders for all instrument types in Category IX including tax lien certificates, mechanic's liens, judgment liens, HOA liens, PACE liens, and municipal lien certificates. Applicable fields vary by lien type — for example, Statutory Interest Rate and Property Tax Year are most relevant to tax lien instruments.

Field Label	Input Type	Notes / Options	Conditional
Lien Amount *	Text Input	Currency. Total lien amount.	—
Date Lien Recorded	Date Picker		—
Recording County and State	Text Input	County and state where lien is recorded.	—
Lien Type Detail	Dropdown	Property Tax / Mechanic-Contractor / HOA / Judgment / PACE / Municipal / IRS Federal / Water-Sewer / Other.	—
Lien Status	Dropdown	Active / Redemption Period / Contested / Foreclosure Initiated / Satisfied-Released.	—
Redemption Deadline Date	Date Picker	Date by which property owner may redeem the lien.	—
Interest Rate on Lien %	Text Input	Decimal. Contractual interest rate on lien.	—
Statutory Interest Rate %	Text Input	Decimal. State-mandated interest rate for tax lien instruments.	—
Property Tax Year	Numeric	Tax year the lien covers.	—
Property Owner Name	Text Input	Optional. Name of property owner against whom lien is recorded.	—

Category X — UCC-1 Financing Statement Instruments

Co-op Unit Address and Manufactured Home HUD Label are instrument-specific fields applicable only to their respective instrument types within Category X.

Field Label	Input Type	Notes / Options	Conditional
UCC Filing State	Dropdown	State where UCC-1 is filed. Major states listed.	—
UCC Filing Number	Text Input	Official filing number from state UCC registry.	—
Collateral Description	Text Area	Description of collateral secured by UCC-1 filing.	—
Co-op Unit Address	Text Input	Address of cooperative apartment unit. Applicable for co-op share instruments.	—

Manufactured Home HUD Label	Text Input	HUD certification label number. Applicable for manufactured home instruments.	—
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Category XI — Post-Foreclosure and Distressed Instruments

This section also renders in combination with the Category I–V base section for deficiency judgment notes and charged-off mortgage notes that retain a note instrument structure.

Field Label	Input Type	Notes / Options	Conditional
Deficiency Amount	Text Input	Currency. Amount of deficiency after foreclosure sale.	—
Foreclosure Sale Date	Date Picker	Date of foreclosure or sheriff's sale.	—
Redemption Period Expiration	Date Picker	Date by which borrower may exercise statutory redemption.	—
Surplus Funds Amount	Text Input	Currency. Surplus proceeds from foreclosure sale above debt balance.	—
Post-FC Note Secured	Dropdown	Yes — Secured / No — Unsecured.	—
Charged-Off Date	Date Picker	Date note was charged off by original lender.	—
Original Lender Name	Text Input	Name of original lending institution.	—

Category XII — Portfolio and Tape Instruments

The Performance Mix Validator is a real-time display element, not a stored field. It shows the running sum of Performing, Non-Performing, and Re-Performing percentages and turns green when the total equals exactly 100%.

Field Label	Input Type	Notes / Options	Conditional
Number of Loans *	Numeric	Total count of loans in portfolio or tape. Triggers Average Loan Balance auto-calculation.	—
Total UPB *	Text Input	Currency. Total unpaid principal balance across all instruments. Triggers average balance auto-calculation.	—
Average Loan Balance	Auto-Calculated	Auto-calculated: Total UPB ÷ Number of Loans. Green-tinted.	—
WAC — Weighted Average Coupon %	Text Input	Decimal. Weighted average interest rate across portfolio.	—
WAM — Weighted Average Maturity (months)	Numeric	Weighted average remaining term in months.	—
Average LTV %	Text Input	Decimal. Portfolio-level average loan-to-value ratio.	—
% Performing	Numeric	Range 0–100. Triggers performance mix validation.	—
% Non-Performing	Numeric	Range 0–100. Triggers performance mix validation.	—
% Re-Performing	Numeric	Range 0–100. Triggers performance mix validation. All three must total 100%.	—

Performance Mix Validator	Auto-Calculated	Displays running total of performance percentages. Green at 100%, red at any other total. Not a stored field.	—
Geographic Distribution	Text Area	States represented and approximate portfolio percentage in each.	—
Property Types in Portfolio	Text Area	Description of property type mix across the portfolio.	—
Tape Available for Download	Dropdown	Yes / No. Indicates whether a loan-level tape file is available in the due diligence package.	—
Data Room Access Available	Dropdown	Yes / No. Indicates whether a secure data room is available for qualified buyers.	—
Collateral Description	Text Area	Narrative description of overall collateral composition.	—

Category XIII — Bare Land and Specialty Property Notes

This section renders in combination with the Category I–V base note section for land notes. The land-specific fields below document the physical characteristics of the land collateral.

Field Label	Input Type	Notes / Options	Conditional
Acreage	Numeric	Decimal to 4 places. Total acreage of subject property.	—
Zoning Classification	Text Input	R-1, A-1, C-2, etc.	—
Entitlement Status	Dropdown	Raw-Unentitled / Entitled / Permitted / Shovel-Ready.	—
Mineral Rights Included	Dropdown	Yes / No.	—
Timber Value Estimate	Text Input	Currency. Applicable for timber land instruments.	—
Water Rights	Dropdown	Yes / No.	—
Agricultural Use	Dropdown	Crop / Pasture / Mixed / Not Applicable.	—

Category XIV — Commercial and Specialty RE Notes

DSCR auto-calculates from NOI divided by Annual Debt Service on blur of either input field. SBA fields (SBA Guarantee %, SBA Loan Program) are applicable for SBA loan instruments. Hotel fields (RevPAR, Brand Affiliation) are applicable for hotel and hospitality notes. Preferred Equity Return Hurdle is applicable for preferred equity instruments.

Field Label	Input Type	Notes / Options	Conditional
Net Operating Income (NOI)	Text Input	Currency. Annual NOI. Triggers DSCR auto-calculation.	—
Annual Debt Service	Text Input	Currency. Annual debt service obligation. Triggers DSCR auto-calculation.	—
DSCR	Auto-Calculated	Auto-calculated: $\text{NOI} \div \text{Annual Debt Service}$. Green-tinted. Debt Service Coverage Ratio.	—
Occupancy Rate %	Text Input	Decimal. Current occupancy rate of collateral property.	—

Number of Units	Numeric	Number of units, suites, or spaces in commercial property.	—
SBA Guarantee %	Text Input	Decimal. SBA guarantee percentage. Applicable for SBA loan instruments.	—
SBA Loan Program	Dropdown	7(a) / 504 / Other. Applicable for SBA loan instruments.	—
Hotel RevPAR	Text Input	Currency. Revenue Per Available Room. Applicable for hotel and hospitality instruments.	—
Hotel Brand Affiliation	Text Input	Brand name. Applicable for flagged hotel properties.	—
Preferred Equity Return Hurdle %	Text Input	Decimal. Preferred return threshold. Applicable for preferred equity instruments.	—

Category XV — Divorce, Estate, and Trust Instruments

The Instrument Origin dropdown determines which sub-fields are most relevant. Court Order or Decree Reference and Probate Court Name are relevant to court-ordered instruments. Trustee Name and Trust Type are relevant to trust-held instruments. Fractional Interest % is relevant to heir-owned fractional interests.

Field Label	Input Type	Notes / Options	Conditional
Instrument Origin *	Dropdown	Divorce-Marital Dissolution / Probate-Estate / Revocable Trust / Irrevocable Trust / Land Trust / Charitable Remainder Trust / Special Needs Trust / Inheritance-Heir.	—
Court Order or Decree Reference	Text Input	Case number or decree reference. Applicable for court-ordered instruments.	—
Trustee Name	Text Input	Name of trustee. Applicable for trust-held instruments.	—
Trust Type	Dropdown	Revocable / Irrevocable / Land Trust / Charitable Remainder Trust / Special Needs Trust.	—
Probate Court Name and State	Text Input	Court name and state. Applicable for probate instruments.	—
Fractional Interest %	Numeric	Decimal. Percentage of fractional ownership. Applicable for heir-owned fractional instruments.	—
Authorization Documentation	Dropdown	Letters Testamentary / Court Order / Trustee Authorization / Power of Attorney / Other.	—

SECTION 8 — SELLER CERTIFICATIONS SECTION

The Seller Certifications section appears at the bottom of every listing form regardless of instrument type. All four certification checkboxes are required. The listing cannot be submitted without all four certifications checked. The certification section background is displayed in yellow to draw seller attention to the legal nature of these representations.

Field Label	Input Type	Notes / Options	Conditional
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Ownership and Right to Sell Certification *	Checkbox	Seller certifies legal ownership and authority to sell or assign the instrument.	—
Accuracy Certification *	Checkbox	Seller certifies all information is true, accurate, and complete.	—
No Undisclosed Encumbrances Certification *	Checkbox	Seller certifies no undisclosed liens, claims, or encumbrances exist.	—
Due Diligence Cooperation Certification *	Checkbox	Seller agrees to provide documentation to qualified buyers during due diligence upon request.	—

SECTION 9 — STICKY ACTION BAR

A fixed action bar appears at the bottom of the browser window throughout the listing creation process. It contains four buttons accessible at all times without scrolling.

Button	Function
Print Preview	Opens the browser print dialog. Renders the form in print-optimized layout.
Save Draft	Saves current form state to browser localStorage. Toast notification confirms save. On next session load, a restore bar appears with Restore and Discard options.
Clear Form	Presents a confirmation modal before clearing all non-read-only fields. Cannot be undone. Read-only account fields are preserved.
Submit Listing	Validates required fields and certifications, then submits the listing to the platform database. On success, displays a modal with the assigned Listing ID (format: DCX-LST-YYYY-NNNNN) and submission timestamp.

Every Field. Every Category. Every Instrument. One Form. Patent Pending.

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