

EarlyCheck Implementation Overview

Redesigned URLA and MISMO Version 3.4

June 30, 2020

This implementation guide is intended to provide high level information and key points for the implementation of the redesigned Uniform Residential Loan Application (URLA) as it relates to EarlyCheck™.

Preparing for EarlyCheck MISMO® V3.4

EarlyCheck via Direct Integration and the User Interface will accept the new loan application submission file based on the Desktop Underwriter® (DU®) Specification MISMO® Version 3.4 (DU Spec) per the [revised implementation timeline for the redesigned URLA](#). Below is a summary of key information to help lenders during their implementation:

- EarlyCheck will accept single-loan submissions of the new loan application submission file (DU Spec MISMO v3.4) and will produce the same loan-level results that are supported for the current loan application submission file (1003 v3.2 or MISMO v2.3.1).
- EarlyCheck will continue to accept single-loan submissions of the current loan application submission file (1003 v3.2 or MISMO v2.3.1) until the retirement date of March 1, 2022.
- EarlyCheck will continue to accept single-loan and batch submissions of the loan delivery XML file format (ULDD/MISMO 3.0).

Edit Differences in MISMO V3.4 Submissions

For certain edit messages, lenders may notice some differences in EarlyCheck results between the current and new loan application submission files. Certain existing edit messages will not apply to the new loan application submission file. In addition, certain existing edit messages that only apply to the loan delivery file will apply to the new loan application submission file. [View](#) new and retired messages supporting the MISMO V3.4 file.

- Approximately 28- existing edit messages will not be supported for the new loan application submission file.

Loan Application File Type	MISMO 3.4	Origination Files
MISMO V3.4	04	28

NOTE: Lenders with access to EarlyCheck can view the complete set of edit messages available on the [EarlyCheck page](#). As new edit messages supporting loan delivery are introduced in EarlyCheck, this file may be updated for all submission file types as applicable (including the new loan application submission file). New edit messages are introduced in the [EarlyCheck release notes](#).



EarlyCheck MISMO V3.4 Production Implementation Timeline

Limited Production August 1 – December 31, 2020

EarlyCheck via Direct Integration and the User Interface will follow the same controlled access to accept the new loan application submission file, based on the published limited production early entry requirements. For approved lenders, access will be granted in EarlyCheck by portfolio ID. Please work with your account manager to confirm all active EarlyCheck institution IDs.

Open Production – January 1 – February 28, 2021

During the open production period, **ALL** lenders will have the ability to begin using the new loan application submission file in EarlyCheck. Lenders should work with their technology service providers to determine their transition timeline and go-live production dates.

EarlyCheck User Interface (UI) File Import

To import a new loan application submission file using the [EarlyCheck UI](#), users will select “1003/MISMO 2.3.1 (Origination File)” on the **Import and Check Loan** page in EarlyCheck.

Select the loan file you would like to import and check.

Filename No file chosen

File Type 1003/MISMO 2.3.1 (Origination File) ULDD-MISMO 3.0 (Delivery File) in XML, ZIP or GZIP format

The EarlyCheck UI will continue to accept import of all allowable file types until the retirement of the 1003 v3.2 flat file and MISMO AUS v2.3.1 in November 2021.

EarlyCheck Direct Integration (System-to-System)

On **Feb 1, 2019**, EarlyCheck via Direct Integration was updated in the Fannie Mae integration test environment to accept the new loan application submission file, allowing direct-integrated lenders and technology solution providers to complete development and testing prior to the production release.

For more information on the redesigned Form 1003, visit the [URLA page](#). For integration-related information, visit the [Technology Integration page](#). Review the [Authorized LOS Integration Vendor list](#) and the current list of [vendors approved to support the new loan application submission file based on the DU Spec](#). Please contact the vendor directly for more information and to understand their production release timeline. If your vendor is not listed yet, they may be in the implementation process.