

EarlyCheck Release Notes

Overview of EarlyCheck Enhancements

September 26, 2022

This EarlyCheck Enhancements overview provides access to this year’s previous, current, and upcoming EarlyCheck updates in an easy-to-read format all in one document.

For a complete list of the edit messages, view the EarlyCheck Edit Messages document in the Edit Messages section of the [EarlyCheck page](#) 30 days prior to each update.



Just Released

Effective Date	Impacted Area	Version	Description	File Type	Impact
September 26 UPDATED	Edit Updates	7.5.5	New edits related to Area Median Income (AMI). Existing edits changing severity are related to Loan Program.	ULAD-MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 3 new edits with a severity of Warning 7 edits changing from Warning-to-Fatal to Fatal



On the Horizon

Effective Date	Impacted Area	Version	Description	File Type	Impact
October 31 NEW	Edit Updates	7.5.6	New edits related to Area Median Income (AMI), Loan Purpose and Property Data. Existing edits changing severity are related to AMI and Mortgage Insurance (MI).	ULAD-MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 4 new edits with a severity of Warning 1 new edit with a severity of Warning-to-Fatal 4 edits changing from Warning to Warning-to-Fatal
November 21 NEW	Edit Updates	7.5.7	New edit related to Property Data. Existing edits changing severity are related to AMI and Mortgage Insurance (MI).	ULAD-MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 1 new edit with a severity of Warning 5 edits changing from Warning-to-Fatal to Fatal



◀◀ In Case You Missed It

Effective Date	Impacted Area	Version	Description	File Type	Impact
January 24	Edit Updates	7.3.1	Existing edits are related to Home Equity Line of Credit (HELOC), Sales Price, Unit Data, Monthly Expense, Underwriting, Loan Amount, and DU Compare. New edits are related to Property Data.	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change 1 edit transitioning from Informational to Warning 2 edits transitioning from Warning to Warning-to-Fatal
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 2 new edits with a severity of Warning 3 edits transitioning from Informational to Warning 4 edits transitioning from Warning to Warning-to-Fatal 2 edits transitioning from Warning-to-Fatal to Fatal
February 21	Edit Updates	7.4	Existing edits changing severity are related to HELOC, Unit Data, Compare Mismatch, DU Compare, Underwriting, Loan Amount, Appraisal, and Sales Price.	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change



Effective Date	Impacted Area	Version	Description	File Type	Impact
			New edits are related to Consistency, Appraisal, Loan Program, and MI.		<ul style="list-style-type: none">• 1 edit changing from Informational to Warning• 1 edit changing from Warning to Warning-to-Fatal• 2 edits changing from Warning-to-Fatal to Fatal
				ULDD-MISMO 3.0	<ul style="list-style-type: none">• 1 edit with a text change• 8 new edits with a severity of Warning• 6 edits changing from Informational to Warning• 3 edits changing from Warning to Warning-to-Fatal• 3 new edits with a severity of Fatal• 5 edits changing from Warning-to-Fatal to Fatal
March 21	Edit Updates		Existing edits changing severity are related to Unit Data, Mortgage Type, Flood Hazard, Compare Mismatch, Borrower, and Loan Amount. New edits are related to Loan Program, Appraisal, Address, and Closing Data.	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none">• 2 edits with a text change• 2 new edits with a severity of Warning• 3 edits changing from Warning to Warning-to-Fatal



Effective Date	Impacted Area	Version	Description	File Type	Impact
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 5 new edits with a severity of Warning 8 edits changing from Warning to Warning-to-Fatal 1 new edit with a severity of Warning-to-Fatal 3 new edits with a severity of Fatal 3 edits changing from Warning-to-Fatal to Fatal
April 25	Edit Updates	7.5	New edits are related to Address, Appraisal, Closing Data, Commitment, Consistency, Credit Score, Loan Program, Mortgage Insurance (MI), and Property Data.	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change 3 new edits with a severity of Warning 3 edits changing from Warning-to-Fatal to Fatal
			Edits related to Certification, Closing Data, Commitment, Compare Mismatch, Credit Score, Desktop Underwriter® (DU®) Compare, Flood Hazard, Loan Program, Mortgage Type, and Unit Data are changing severity.	ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 28 new edits with a severity of Warning 1 new edit with a severity of Warning-to-Fatal 2 new edits with a severity of Fatal
May 23	Edit Updates	7.5.1	<p>New edits are related to Borrower and Property Data.</p> <p>Existing edits changing severity are related to Credit Score and MI.</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change 1 edit changing from Warning-to-Fatal to Fatal 1 new edit with a severity of Warning



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				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 2 edits changing from Warning-to-Fatal to Fatal 2 new edits with a severity of Warning
June 27	Edit Updates	7.5.2	<p>New edits are related to Borrower, Appraisal, and Property Data.</p> <p>Existing edits changing severity are related to Appraisal, Mortgage Insurance (MI), and Loan Program</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 5 new edits with a severity of Warning 9 edits changing from Warning to Warning-to-Fatal 2 edits changing from Warning-to-Fatal to Fatal
July 11	Application Enhancements		<p>An enhanced version of EarlyCheck™, with a redesigned web-based user interface (UI), is available to enable lenders to identify and resolve potential errors and streamline loan submissions more efficiently.</p> <p>Our phased rollout approach kicked off on July 11, 2022, when all customers will be offered access to enhanced EarlyCheck via a new user interface (UI). Use this link (https://earlycheck.fanniemae.com/) to access the new UI. Visit EarlyCheck Fannie Mae for supporting resources.</p>	ULAD-MISMO 3.4 ULDD-MISMO 3.0	



Effective Date	Impacted Area	Version	Description	File Type	Impact
July 25	Edit Updates	7.5.3	<p>New edits are related to Loan Program, and Property Data.</p> <p>Existing edits changing severity are related to Appraisal and Application</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 9 new edits with a severity of Warning 2 edits changing from Warning-to-Fatal to Fatal
August 8	Application Enhancements		<p>An enhanced version of EarlyCheck™ is available. Enhancements will enable lenders to identify and resolve potential errors and streamline loan submissions more efficiently.</p> <p>Rollout of the new version:</p> <ul style="list-style-type: none"> July 11, 2022, the redesigned web-based user interface is available to all customers. <p>August 8, 2022, all customers integrated through an LOS will be automatically routed to the new solution.</p>	ULAD-MISMO 3.4 ULDD-MISMO 3.0	
August 22	Edit Updates	7.5.4	<p>New edits related to Mortgage Insurance (MI) and Income.</p> <p>Existing edits changing severity are related to Loan Program.</p>	ULAD-MISMO 3.4	<ul style="list-style-type: none"> 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 4 new edits with a severity of Warning 7 edits changing from Warning to Warning-to-Fatal



For information on EarlyCheck enhancements prior to January 2022, please refer to the Release Notes archive document available on the [EarlyCheck homepage](#).