EarlyCheck Integration Impact Memo
EarlyCheck Version 5.6

April 23, 2018

During the weekend of June 23, 2018, Fannie Mae will implement EarlyCheck™ Version 5.6 as described in the EarlyCheck Version 5.6 Release Notes. This release includes updates to the HTML and XML loan-level results files, new, modified, and deactivated loan-level edit messages, and updates to support new data points in the ULDD file. The changes in this release apply to EarlyCheck submissions via direct integration and the EarlyCheck user interface. Please review this memo in addition to the Release Notes to ensure that your integrated system(s) will be prepared.

Changes to EarlyCheck Loan-Level Results

EarlyCheck Version 5.6 will make updates to the XML and HTML loan-level results files as described below.

XML Loan-Level Results File Changes

A new Uniform Closing Dataset (UCD) Comparison section will be added to the XML loan-level results file - File Type 132. This section will be available if a match is found in UCD for the Casefile ID submitted to EarlyCheck in a ULDD-MISMO 3.0, 1003 v3.2, or MISMO AUS v.2.3.1 file. The section will contain details about the submission to UCD, as well as data comparing the UCD file against the file submitted to EarlyCheck.

For more details on the structure of this new section, please contact Release Support to request the updated XML Content Document.

HTML Loan-Level Results File Changes

As outlined in the Release Notes, some sections of the HTML loan-level results file will be reordered to move the EarlyCheck Edits section closer to the top of the results. In addition, a new Uniform Collateral Dataset (UCD) section will be added to the loan-level results. This will be available when a match is found in UCD for the Casefile ID submitted to EarlyCheck.

How will this affect my integrated system?

Integrated systems that parse the EarlyCheck XML loan-level results files may require updates to utilize the data in the new UCD Comparison section.

New, Modified and Deactivated Edit Messages

EarlyCheck Version 5.6 will add new messages, modify several existing messages, and deactivate messages that are no longer needed. A summary of the planned edit changes is noted below.

EarlyCheck Version 5.6 Edit Message Updates					
1003 v3.2/MISMO AUS v2.3.1			ULDD-MISMO v3.0		
New	Modified	Deactivated	New	Modified	Deactivated
1	14	3	9	33	7

New Edit Categories

EarlyCheck 5.6 will introduce the following new edit categories in the Loan Level XML Results:

- Closing Data
- High LTV Refi
- Variance

How will this affect my integrated system?

Integrated systems that parse the EarlyCheck XML summary and/or loan-level results files may require updates to support edit modifications and the new edit categories.

The EarlyCheck edit messages spreadsheet will be updated for this release and will be available to registered EarlyCheck users on the EarlyCheck page in mid-May 2018.

Support for New ULDD Data Points

As noted in the ULDD Phase 3 announcement issued January 30, 2018, ULDD Phase 3 data will be required as of May 20, 2019 for loan applications received on or after January 1, 2019. In support of this mandate, EarlyCheck Version 5.6 will accept the following ULDD Phase 3 data points and will validate the data to ensure it is in the correct format. Edits related to these data points will be introduced in a future release of EarlyCheck.

Sort ID	MISMO Data Point Name
151	ClosingCostContributionAmount
152	ClosingCostFundsType
153	ClosingCostFundsTypeOtherDescription
154	ClosingCostSourceType
155	ClosingCostSourceTypeOtherDescription
172	DownPaymentAmount
173	DownPaymentSourceType
174	DownPaymentSourceTypeOtherDescription
175	DownPaymentType
176	DownPaymentTypeOtherDescription
247	CreditScoreImpairmentType
249	LoanLevelCreditScoreSelectionMethodType
250	LoanLevelCreditScoreSelectionMethodTypeOtherDescription
354	ConvertibleStatusType
403	ServicerLoanIdentifier

How will this affect my integrated system?

Integrated systems that submit the ULDD-MISMO v3.0 file may choose to include these data points in their submissions to EarlyCheck. These will not be required until May 20, 2019.

EarlyCheck Release Testing

Integration partners may begin testing these changes approximately 30 days prior to the release in the Fannie Mae Integration environment. Integration News email subscribers will be notified when the release is available for testing.

For more information about this EarlyCheck Integration Impact Memo, contact Release Support. For more information about EarlyCheck, visit the EarlyCheck page or contact your Fannie Mae representative.