

EarlyCheck Integration Impact Memo

EarlyCheck Uniform Loan Application Dataset (ULAD) MISMO 3.4

Dear Integration Partner:

Updated July 18, 2019

During the weekend of June 22, 2019, Fannie Mae will implement EarlyCheck™ Version 6.0. These updates will apply to loans submitted to both the production and integration environments of EarlyCheck via the User Interface and Direct Integration and may require changes to users' systems or processes.

Please review the following updates, in addition to the [Release Notes](#), to ensure that your integrated systems will be prepared to support this release.

July 18: This memo has been updated to reflect changes related to the recent announcement of the [Uniform Residential Loan Application \(URLA\) optional use period postponement](#). (Red text signifies content that has been updated or added.)

EarlyCheck Version 6.0 Integration Impact Memo Updates:

- MISMO® Version 3.4 File (Desktop Underwriter® [DU®] ULAD Specification)
- New EarlyCheck Production Validation Errors
- EarlyCheck Integration Test Environment – MISMO Version 3.4
- EarlyCheck Import Validation Errors
- Release Support

MISMO Version 3.4 File (DU ULAD Specification)

At the direction of the Federal Housing Finance Agency (FHFA), the optional use period for the redesigned Uniform Residential Loan Application (URLA) form and corresponding datasets will not begin on July 1, 2019 as previously scheduled. As a result, acceptance of the new DU loan application submission file (MISMO v3.4) to EarlyCheck in the Fannie Mae Production Environment has been deferred until a later date.

The production environment of EarlyCheck will be updated to accept the Desktop Underwriter® (DU®) Spec MISMO v3.4 origination file format. This is part of the industry-wide adoption of the new Uniform Loan Application Dataset (ULAD) (Form 1003). The optional use period will run from July 1, 2019 to January 31, 2020.

During this period, we will accept the following origination file transactions in EarlyCheck.

- MISMO v3.4
- 1003 v3.2 flat file
- MISMO v2.3.1

NOTE: *When importing MISMO 3.4 files in the EarlyCheck user interface, lenders will select the File Type of "1003/MISMO 2.3.1 (Origination File)". The EarlyCheck Integration environment currently accepts the DU Spec MISMO v3.4 origination file format.*

For more information on the redesigned Form 1003, visit the [URLA page](#). For integration-related information, visit the [Technology Integration page](#).



New and Modified Edits

EarlyCheck Version 6.0 will introduce new and modified edits to align with existing and upcoming Loan Delivery edit changes, including 7 that are changing from Warning-to-Fatal to Fatal. [The EarlyCheck Edit Messages list was published 30 days prior to the planned release date with detailed information regarding new Warning edits.](#)

For a current edit messages list and for additional EarlyCheck information, visit the [EarlyCheck page](#).

New EarlyCheck Production Validation Errors

The EarlyCheck Version 6.0 release was implemented in the Fannie Mae Production Environment on June 22, 2019, except for the MISMO Version 3.4 File (DU ULAD Specification) updates.

Effective with this release, EarlyCheck introduced new error messages in the Production environment related to the new loan application submission file (MISMO v3.4).

How will this affect my integrated system(s)

When attempting to import a new DU loan application submission file (MISMO v3.4) to EarlyCheck in the Fannie Mae Production Environment via Direct Integration and the User Interface, the submission file will fail import and an error will be returned in the EarlyCheck XML and HTML Loan-Level Results.

Integrated systems that parse the EarlyCheck Loan-Level XML Results may require updates to support the new errors.

Integrated systems that receive and display the EarlyCheck HTML results should not be affected.



Example of New EarlyCheck Validation Errors:

EARLYCHECKLOANLEVELRESULTS_XML		
Error Code	Error Location	Error Text
000	N/A	This loan application was submitted using the MISMO 3.4 format, which is not accepted at this time. The loan application must be resubmitted using the 1003 3.2 or MISMO 2.3.1 format.

EarlyCheck XML Loan-Level Results

<EarlyCheckResults>

<Errors>

<ErrorMessage ImportErrorResultCode="01" ErrorCode="000" ErrorLocation="N/A"

ErrorText="This loan application was submitted using the MISMO 3.4 format, which is not accepted at this time. The loan application must be resubmitted using the 1003 3.2 or MISMO 2.3.1 format."/>


</Errors>

EARLYCHECKLOANLEVELRESULTS_HTML

EarlyCheck Loan-Level Results

SUMMARY

Submission Summary

Validation ID	1995475745	Submitted By	w500test
Submission Date	06/18/2019 01:34 PM ET	Institution ID or Seller Servicer Number	
Institution or Seller Name	Fannie Mae Test Sample		

ERRORS

General Error: Unable to process results.

Error Code	Error Location	Error Message
000	N/A	This loan application was submitted using the MISMO 3.4 format, which is not accepted at this time. The loan application must be resubmitted using the 1003 3.2 or MISMO 2.3.1 format.





EarlyCheck User Interface

EarlyCheck Loan-Level Results

SUMMARY

Submission Summary

Validation ID	1412772649	Submitted By	
Submission Date	06/27/2019 09:51 PM ET	Institution ID or Seller Servicer Number	
Institution or Seller Name	Quality Assurance Lender		

ERRORS

General Error: Unable to process results.

Error Code	Error Location	Error Message
008	Segment	Input 1003 could not be parsed

EarlyCheck Integration Test Environment – MISMO Version 3.4

EarlyCheck began accepting the new loan application submission file (MISMO v3.4) via Direct Integration in the Integration Test Environment on February 1, 2019.

On June 22, 2019, EarlyCheck began accepting the new loan application submission file (MISMO v3.4) via the [User Interface](#) in the Integration Test Environment.

NOTE: When importing a new loan application submission file (MISMO v3.4) via the User Interface, select File Type: 1003/MISMO 2.3.1 (Origination File).

EarlyCheck Import Validation Errors

During the import process, EarlyCheck will validate the loan application submission file (MISMO v3.4) against the DU Spec (MISMO v3.4) data requirements, enforcing both structure and data values.

How will this affect my integrated system(s)

Integrated systems that support the new loan application submission file (MISMO v3.4) and parse the EarlyCheck Loan-Level XML Results may require updates to support these import errors.

A Warning import error will not prevent the loan application submission file from processing; however, all Warning import errors should be corrected prior to reimport.

A Fatal import error will terminate the import process. All Fatal import errors must be corrected prior to reimport.

Upon successful import, EarlyCheck will evaluate the loan application submission file (MISMO v3.4) against existing Fannie Mae business rules, and applicable edit messages will be returned in the XML and HTML Loan-Level Results via Direct Integration and the User Interface.

The following table contains a detailed list of EarlyCheck MISMO 3.4 import errors.

Error Code	Import Error Result Code	Severity	Import Error Text
ER1020	01	Import Fatal	"The file was not processed because the {XPATH} is missing value. Provide the missing data and re-import."
ER1040	01	Import Fatal	"The file was not processed because the {XPATH} is missing value. Provide the data and re-import."
ER3010	01	Import Fatal	"DEAL was not processed because {XPATH} is missing value. Provide the data and re-import."
ER3140	01	Import Fatal	"Lender Loan Number has an invalid value. DEAL was not processed because {XPATH} must have at least one non-blank alphanumeric character, and cannot contain a special



Error Code	Import Error Result Code	Severity	Import Error Text
			character or characters outside the ASCII 32-127 range. Correct the data and re-import."
ER3150	01	Import Fatal	"DEAL was not processed because {XPATH} cannot exceed {<MAX-Number>} alphanumeric characters. Correct the data and re-import."
ER3200	01	Import Fatal	"DEAL was not processed because {ELEMENT/CONDITION} cannot have more than one occurrence within {XPATH} container. Correct the data and re-import."
ER3201	01	Import Fatal	"DEAL was not processed because {ELEMENT/CONDITION} must have only one occurrence within {XPATH} container. Correct the data and re-import."
ER5040	01	Import Fatal	"Invalid or Duplicate value found : {0} : "),
ER5045	01	Import Fatal	" {XPATH} : Incomplete Relationship. Missing attribute(s). The attributes {ATTRIBUTE_NAME} are required."
ER5050	01	Import Fatal	"{XPATH} : The label for {ATTRIBUTE_NAME} attribute with value {ATTRBIUTE_VALUE} is not found "
WN3270	02	Import Warning	"Warning: {XPATH} contains a character outside the range of ASCII 32-127. Value set to null."
WN3280	02	Import Warning	"Warning: {XPATH} must be in the following format: {FORMAT}. Value set to null."
WN3285	02	Import Warning	"Warning: {XPATH} cannot be negative. Value set to null."
WN3295	02	Import Warning	"Warning: {XPATH} must be exactly 5 numeric digits or 9 numeric digits. Value set to null."
WN3300	02	Import Warning	"Warning: {XPATH} must be in the following format: {FORMAT}. Value set to null."
WN3310	02	Import Warning	"Warning: {XPATH} must be \"true\" or \"false\". Value set to null."
WN3320	02	Import Warning	"Warning: {XPATH} must be in the format of YYYY-MM-DD. Value set to null."
WN3330	02	Import Warning	"Warning: {XPATH} must be in the format of YYYY. Value set to null."
WN3380	02	Import Warning	"Warning: {XPATH} is populated with {VALUE} and the associated OtherDescription field is not populated. Value set to null."
WN3390	02	Import Warning	"Warning: {XPATH} is NOT populated with {VALUE} and the associated OtherDescription field is populated. OtherDescription field value set to null."

Release Support

The EarlyCheck Version 6.0 release was implemented in the Fannie Mae Integration Environment on June 22, 2019, including updates to support the MISMO Version 3.4 File (DU ULAD Specification).

If you have questions about the integration impact or if you require support specific to this release, contact [Integration Support](#). For more information about EarlyCheck, visit the [EarlyCheck page](#) or contact your Fannie Mae representative.



Related Resources	Description
DU Spec Implementation Guide MISMO V3.4	Assists lenders and technology solution providers in planning and implementing the new DU Spec. Designed to supplement the new DU Spec, the implementation guide provides an overview of the data architecture, including reference information about the allowable structures, sequence numbers, arc roles, and additional information about the conditionality and format of the new DU loan submission files. It also describes how to translate loan submission files from the Residential Loan Data 1003 Version 3.2 flat file and the MISMO Version 2.3.1 XML file formats to the DU Spec.
DU Specification MISMO V3.4 (DU Spec)	New Fannie Mae DU XML Data Requirements Specification
DU Spec MISMO v3.4 Test Cases	<p>The Test Case Suite contains a Test Case Matrix and business narratives describing the test scenarios.</p> <p>The 1003 and DTD folders contain legacy 1003 3.2 and MISMO 2.3.1 test cases to be used in comparison to the new DU loan application submission file (MISMO 3.4) XML test cases to help in understanding format differences.</p> <p>The XML folder contains MISMO v3.4 files based on the DU Spec and corresponding Form 1003s for Test Cases C01, C03, C07, and C09.</p> <p>Note: Currently there are no plans to add additional URLA forms.</p>
<ul style="list-style-type: none">• XIS Integration Guides• (DO, DU, Casefile Data Service, EarlyCheck)	Integration guides are available upon request. Please contact Integration Support or your Fannie Mae representative.