

EarlyCheck Enhancements – 2019 Archive

Quick Guide for EarlyCheck Enhancements

December 9, 2019

This EarlyCheck Enhancements guide provides access to EarlyCheck updates from 2019 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.

In Case You Missed It

Effective Date	Impacted Area	Version	Description	File Type	Impact
December 9	Edit Updates	6.1.2	Edits changing severity are related to ARMs.	1003 and MISMO AUS 2.3.1	<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 edits changing severity from Warning-to-Fatal to Fatal
November 18	Edit Updates	6.1.1	Edits changing severity are related to entities and ARMs.	1003 and MISMO AUS 2.3.1	<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 2 new edits with a severity of Warning 2 edits changing severity from Warning to Warning-to-Fatal 5 edits changing severity from Warning-to-Fatal to Fatal
October 21	Edit Updates	6.1	New edits are related to eMortgages, Credit Eligibility, and data consistency.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 5 new edits with a severity of Warning 2 edits changing severity to Warning



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					<ul style="list-style-type: none"> 2 edits changing severity from Warning-to-Fatal to Fatal 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 13 new edits with a severity of Warning 2 new edits with a severity of Fatal 5 edits changing severity to Warning 3 edits changing severity from Fatal to Warning 5 edits changing severity from Warning to Warning-to-Fatal 2 edits changing severity from Warning-to-Fatal to Fatal 1 edit with a text change
August 19	Edit Updates	6.0.2	Edits changing severity are related to Flood Insurance, Lien Type, and data consistency.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 1 new edit with a severity of Warning 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 4 new edits with a severity of Warning 2 edits with severity changing from Warning-to-Fatal to Fatal 1 edit with a text change
July 22	Edit Updates	6.0.1	Edits changing severity are related to Unit Data, eMortgage, Term, Community Lending, and Credit Score.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 1 edit with severity changing from Warning-to-Fatal to Fatal 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 7 edits with severity changing from Warning-to-Fatal to Fatal 1 edit with a text change
June 22	Edit Updates	6.0	New edits updates are introduced related to data validation and data consistency. Edits changing severity are related to ARM, Mortgage Insurance (MI), Interest Rate, and Group Homes.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 2 new edits with a severity of Warning 1 edit severity changing from Warning to Warning-to-Fatal 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 new edit with a severity of Fatal 15 new edits with a severity of Warning



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					<ul style="list-style-type: none"> 12 edit severity changing from Warning to Warning-to-Fatal 6 edits with severity changing Warning-to-Fatal to Fatal 2 edits with text changes
May 20	Edit Updates	5.8.2	Uniform Loan Delivery Dataset (ULDD) Phase 3 edits updated to Fatal to align with severity changes in Loan Delivery	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 6 edits with severity changing from Warning-to-Fatal to Fatal 1 edit with a text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 new edit with a severity of Warning 5 edits with severity changing from Warning to Warning-to-Fatal 42 edits with severity changing from Warning-to-Fatal to Fatal 1 edit with a text change
April 20	Edit Updates	5.8.1	Updates included new edits for eMortgages, property address, borrower age and credit score; edit message text changes; and severity changes. (The severity changes included updating all Uniform Loan Delivery Dataset (ULDD) Phase 3 edits to Warning-to-Fatal.)	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 6 new edits with a severity of Warning 6 edits with severity changing from Warning to Warning-to-Fatal 3 edits with text changes 1 edit deactivation
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 16 new edits with severity of Warning 48 edits with severity changing from Warning to Warning-to-Fatal 2 edits with severity changing from Warning-to-Fatal to Fatal 6 edits with text changes 6 edit deactivations
February 23	Edit Updates	5.8	Updates include new edits for condo project type, credit score and MI; and edit severity changes.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 1 edit message text change



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				ULDD-MISMO 3.0	<ul style="list-style-type: none">• 11 new edits with severity of Warning• 7 new edits with severity of Fatal• 7 edits with severity changing from Warning-to-Fatal to Fatal• 9 edits with severity changing from Warning to Fatal• 1 edit with text change• 2 edit deactivations
January 1	Edit Updates	5.7.1	Updates include high LTV refinance option, eMortgage and ARM, and edit message text changes.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none">• 21 edits with severity changing from Warning to Fatal• 1 edit message text change
				ULDD-MISMO 3.0	<ul style="list-style-type: none">• 7 edits with severity changing from Warning to Warning-to-Fatal• 90 edits with severity changing from Warning to Fatal• 3 edits with text changes