

Loan Delivery Enhancements

Quick Guide for Loan Delivery Enhancements

January 26, 2026

This Loan Delivery Enhancements guide provides access to this year's previous, current, and upcoming Loan Delivery updates in an easy-to-read format all in one document.

Looking for business rules updates? Review the LD Edit Change Effective Date column on the Edits_LD tab in the [Business Rules Dictionary](#) for business rule updates.



Just Released

Effective Date	Impacted Area	Description
Jan 1, 2026	2026 Loan Limits	<p>Details on the 2026 general and high-cost area loan limits and updated resources are available on the loan limits page.</p> <p>The conforming loan limits for 2026 have increased and apply to loans delivered to Fannie Mae in 2026 (even if originated prior to 1/1/2026). Refer to Lender Letter LL-2025-04 for specific requirements.</p>
Jan 26, 2026	MBS Pools "Correction Pending" enhancements	Enhancements have been introduced to help ensure timely resolution of MBS Pools in "Correction Pending" status. Pools with this status will now appear in the "Pools with Exceptions" section on the Loan Delivery home page, and an automated reminder email will be sent one business day prior to settlement.
Jan 26, 2026	Edit Updates	<p>See the LD Edit Change Effective Date column in the Loan Delivery Business Rules for a listing of effective edit updates including:</p> <ul style="list-style-type: none">• 5 warning edits to validate UAD 3.6 data, property data, CPM, and Buydown• 5 edits moving from warning to fatal to validate MI, CLTV, Escrow, and DU compare



On the Horizon

Effective Date	Impacted Area	Description
Feb 23, 2026	Edit Updates	<p>See the LD Edit Change Effective Date column in the Loan Delivery Business Rules for a listing of effective edit updates including:</p> <ul style="list-style-type: none">• 3 new warning edits to validate MBS Pool and construction to perm• 3 fatal edits to validate UCD flood premium data points, buydown, and service unavailable

Effective Date	Impacted Area	Description
Mar 23, 2026	Edit Updates	See the LD Edit Change Effective Date column in the Loan Delivery Business Rules for a listing of effective edit updates including: <ul style="list-style-type: none">5 fatal edits to validate property data, CPM, MBS Pool, Address, and Appraisal



In Case You Missed It

To view Loan Delivery enhancements and features from 2025, visit <https://singlefamily.fanniemae.com/media/document/pdf/2025-loan-delivery-release-notes-printable-version>