

Loan Delivery Enhancements

Quick Guide for Loan Delivery Enhancements

May 18, 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
May 18, 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"> 4 edits moving to fatal for appraisal, buydown, and community lending



On the Horizon

Effective Date	Impacted Area	Description
Jun 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> <p>Jun 1, 2026</p> <ul style="list-style-type: none"> 2 MBS pool edits moving from informational to warning <p>Jun 29, 2026</p> <ul style="list-style-type: none"> 4 edits for custody, DTI, and income moving from informational to warning 8 edits moving to fatal for ARM, appraisal, LTV/CLTV, loan program, credit score, and project type. Existing fatal edits 1205, 1208, 1211, 1215, 1218, and 1228 moving to Warning for Value Acceptance only in April. These edits will turn fatal for Value acceptance on June 22.

Effective Date	Impacted Area	Description
Jul 20, 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"> 7 DU compare edits moving to fatal for property data
Aug 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: <p>Aug 3, 2026</p> <ul style="list-style-type: none"> 1 edit moving to fatal for project type <p>Aug 24, 2026</p> <ul style="list-style-type: none"> 6 edits moving to fatal for DTI, Income, and MBS Pool
Q3 2026	Wire Instructions Enhancement	<i>Faster, simpler wiring instructions: a digital experience</i> Manage whole loan wiring instructions with a more secure, self-service digital experience. Beginning Q3 2026, the digitized Seller’s Designation of Wire Transfer Instructions (Form 482) will let authorized users create, update, and deactivate whole loan wiring instructions without manual signatures. This replaces the PDF Form 482 and Certificate of Authority, Incumbency, and Specimen Signatures (Form 360). See what’s coming

In Case You Missed It

Effective Date	Impacted Area	Description
Jan 1, 2026	2026 Loan Limits	Details on the 2026 general and high-cost area loan limits and updated resources are available on the loan limits page . 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.
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	See the LD Edit Change Effective Date column in the Loan Delivery Business Rules for a listing of effective edit updates including:

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		<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
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 MRB indicator for MBS Pools and construction to permanent loans • 2 fatal edits to validate UCD flood premium data points and buydown
Mar 23, 2026	MBS Pool Deletion Process Update	<p>Lenders can now initiate pool deletion directly in Loan Delivery for Non-ASAP pools in eligible statuses and for ASAP pools in Open status. Close Ready/Reclose Ready will still require an unlock before taking action. ASAP pools in certain statuses, as well as pools that are Pending Settlement or Settled, will continue to be handled by Fannie Mae Acquisitions Operations, including settlement-day wire review/return as applicable. Please refer to the Pool Deletion Job Aid for more information.</p>
Mar 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 community lending and custody • 4 warning edits moving to fatal to validate property data, CPM, MRB indicator for MBS Pools, and Appraisal • 42 new fatal edits for loan program Homestyle® Refresh data validations, see Selling Guide Announcement (SEL-2025-10) for details.
Apr 1, 2026	MBS Pooling Update: More Flexibility for Month-End Delivery	<p>Managing month-end delivery just got more flexible. Effective today Fannie Mae has extended MBS pooling submission deadlines, with single issuer pools now due one business day later and Fannie Majors closing one business day closer to month end. Update your timelines and adjust your submission strategy accordingly. Visit the Loan Delivery page for complete submission and settlement details to help keep deliveries on track.</p>
Apr 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> <p>April 17</p> <ul style="list-style-type: none"> • 3 edits moving to warning for Property Data Collection (PDC) validation and Property Data • Existing fatal edits 1205, 1208, 1211, 1215, 1218, and 1228 moving to Warning for Value Acceptance only. These edits will turn fatal for Value acceptance on June 22. <p>April 20</p> <ul style="list-style-type: none"> • 1 new informational edit to validate that at least one Financial Institution Number is available in Loan Delivery • 13 new warning edits for buydown, property data, and ARM • 9 edits moving to fatal to validate loan program, credit score, and borrower information

Effective Date	Impacted Area	Description
		<ul style="list-style-type: none"> 5 fatal edits to validate Green mortgages
Apr 20, 2026	Stay Ahead of Settlement Delays	<p>MBS Settlement delays can be difficult to identify in time to take action, slowing progress and creating downstream impacts. Loan Delivery is introducing a new Settlement Hold status on the Pool Details page to provide clearer visibility into settlement readiness. In addition to the current email notification, this status flags MBS pools that require additional updates and will not settle on the selected date until resolved. Beginning April 20, 2026, review your status to identify and address any outstanding items. With earlier visibility into potential blockers, you can prevent delays and keep settlements on track.</p>