Fannie Mae

Loan Delivery Enhancements

Quick Guide for Loan Delivery Enhancements

September 21, 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
Sep 21, 2026	User Interface (UI) Enhancements	Loan Delivery is updating the **Property Type** section of the DU Compare tab to provide a more consistent loan-level data experience. • The **Property Type** section will now display all Desktop Underwriter® (DU®) property details, including **Construction Method Type, Project Structure Type / GSEPropertyTypeCode, PUD Indicator,** and **Attachment Type** when available. • **Project Structure Type** will now always display in the following fixed format: **Project Structure Type / GSEPropertyTypeCode**. For any DU property value in the **Property Type** section that is absent or null, Loan Delivery will display the configured placeholder (**-**) instead
Sep 21, 2026	Loan Details Page Enhancement	Resolving Loan Delivery edits is now faster and more intuitive. When reviewing edits on the Loan Detail page, users can select a hyperlink within an edit message and be taken directly to the associated field requiring attention. This enhancement reduces the time spent searching for impacted data fields and helps users correct delivery issues more efficiently.
Sep 21, 2026	Settlement Error	This release introduces a new As Soon as Pooled® Sale (ASAP Sale) Hold status to support Early Funding settlement workflows and expands self-service capabilities when settlement issues occur. When a pool moves to Settlement Error, eligible pools and loans will automatically unlock, allowing users to make required updates and corrections more quickly. Additional controls have been added to help reduce settlement processing issues by ensuring updates are completed in the proper sequence and preventing actions that could result in inconsistent settlement activity. These enhancements provide greater visibility into settlement exceptions, improve the self-service resolution experience, and help users address settlement issues more efficiently. For additional information, refer to the Settlement Error Job Aid.
Sep 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:

Effective Date	Impacted Area	Description
		September 2: • 2 edits moving to fatal for Loan Program (Native American Conventional Lending Initiative) September 21: • 8 edits moving to fatal for DTI, Income, Lender, Property-ProjectType, and RefiNow
Sep 9, 2026	VantageScore 4.0 Update	Loan Delivery has been updated to accept loans containing VantageScore® 4.0 for all casefiles underwritten through Desktop Underwriter® (DU®) Version 12.1. For details on how to submit loans please see VantageScore 4.0 Delivery Job Aid and review the Loan Delivery Business Rules for applicable edit updates. Refer to Lender Letter 2026-06 for more information.

On the Horizon

Effective Date	Impacted Area	Description
Oct 23, 2026	Cipher retirement	Maintain and protect the confidentiality and integrity of your connections to Fannie Mae systems and help ensure uninterrupted access after our upcoming Transport Layer Security (TLS) update. By October 23, 2026, you must confirm that all connections to Fannie Mae common lender validation (CLVE) and production environments are using current support encryption ciphers. See Technology Requirements | Fannie Mae for details.
Oct 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: • 5 new informational edits to validate Property Data, Property Data-CPM • 11 edits moving to fatal to validate Loan Program, Property-Project Type, Property Data, and Underwriting
Oct 2026	Wire Instructions Enhancement	***Faster, simpler wiring instructions: a digital experience*** Reduce manual effort and strengthen oversight when managing wiring instructions. On October 2, the Seller's Designation of Wire Transfer Instructions (Form 482) and Certificate of Authority, Incumbency, and Specimen Signatures (Form 360) PDFs will retire. Lenders will transition to a self-service digital experience that allows authorized users to create, update, and deactivate payee codes using the new Form 482 application. See what's coming

Effective Date	Impacted Area	Description
Nov 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: • 6 edits moving to warning to validate Property Data, Property Data-CPM

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: • 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	See the LD Edit Change Effective Date column in the Loan Delivery Business Rules for a listing of effective edit updates including: • 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	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.
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:

Effective Date	Impacted Area	Description
		• 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	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.
Apr 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: April 17 • 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. April 20 • 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 • 5 fatal edits to validate Green mortgages
Apr 20, 2026	Stay Ahead of Settlement Delays	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.
May 18, 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: • 4 edits moving to fatal for appraisal, buydown, and community lending
Jun 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:

Effective Date	Impacted Area	Description
		Jun 1, 2026 • 2 MBS pool edits moving from informational to warning Jun 29, 2026 • 6 edits for buydown, custody, DTI, and income moving from informational to warning • 7 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.
Jul 20, 2026	ASAP Sale	Loan Delivery now supports submission of the Expected Fund Date for As Soon as Pooled® Sale (ASAP Sale) deliveries using ULDD Sort ID 686.6, LenderPoolTargetFundingDate. When a date is submitted, Loan Delivery will confirm that the loan is being delivered into an ASAP Sale pool and that the date is a business day on or before the pool delivery date.
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: • 8 new warning edits to validate total mortgaged properties, project type, and ASAP Sale • 3 edits moving from informational to warning to validate HomeStyle Renovation loans and custody
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: August 3 • 1 edit moving to fatal for Property-Project Type August 5 • 1 new warning edit to validate Property-Project Type • 1 new fatal edit to validate SFC eligibility August 24 • 1 new informational edit to validate Property Data - CPM • 2 edits moving to warning to validate Deed Restrictions • 8 fatal edits for Income, Payment due dates, Pool, Property-Project Type