Fannie Mae

EarlyCheck

Access Fannie Mae delivery edits earlier in your workflow.

EarlyCheck™ helps lenders identify and resolve potential eligibility, data quality, and delivery issues before loan delivery. By bringing Fannie Mae's delivery edits forward in the process, lenders may reduce defects, avoid last minute surprises, and improve loan quality with less rework.

Features and Benefits

Identify and resolve issues earlier

EarlyCheck helps lenders find potential data issues early in the loan process when they potentially can be remedied more effectively. Catching and correcting issues sooner increases certainty that a loan can be delivered to Fannie Mae and provides benefits to lenders, including:

- Fewer delivery stops and corresponding financial and operational impacts.
- Less manual error resolution during delivery.
- Reduced funding/pooling delays caused by delivery issues.

Use EarlyCheck at any point in your workflow

Lenders can run EarlyCheck at the process points that best support their operations, including underwriting, pre-closing, prior to funding correspondent loans, and throughout post-closing and secondary marketing activities.

Receive real-time, actionable results

EarlyCheck provides immediate results in a user-friendly report or data file (CSV, HTML, XML). Loan-level messages highlight issues that may need attention (failed edits), corresponding edit severities, and key data outputs, including calculated values and the standardized property address.

Gain a more holistic view of the loan

EarlyCheck compares submitted loan data against the most recent data in Desktop Underwriter® (DU®), the Uniform Collateral Data Portal® (UCDP®), including Collateral Underwriter® findings, and Uniform Closing Dataset (UCD) Collection Solution. This gives lenders a more comprehensive view of the loan across key data sources.

Access Options

Lenders have two options available to access EarlyCheck:

- **Direct Integration with a loan origination system (LOS) or secondary system:** This option enables you to submit a loan origination or delivery file and receive results, either in a viewable file result or as a data file, directly within your existing workflow.
- **Web-based user interface:** An easy to navigate, dynamic UI lets users import a loan origination or delivery file, run EarlyCheck edits, and review results instantly. Ideal for lenders that need flexible, on-demand access without building an integration.

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Supported File Types

EarlyCheck accepts single-loan submissions of the Uniform Loan Application Dataset (MISMO ULAD 3.4) file format as well as single-loan and batch submissions of the loan delivery XML file format for Uniform Loan Delivery Dataset (MISMO ULDD 3.0).

Types of Delivery Edits Included

EarlyCheck edits data against Fannie Mae business rules at the loan level. Edits will be evaluated based on the file type and data provided, and results may change as more information becomes available.

> *The chart below shows the differences in the edits between ULAD and ULDD file submissions due to the differences in the data available and the check at different points in the loan lifecycle.*

Categories	ULAD MISMO 3.4	ULDD MISMO 3.0
General Loan Data	☑	☑
Loan Closing Data	☒	☑
Borrower Data	☑	☑
Property Data	☑	☑
Property Data – Condo Project Manager	☒	☑
Product Eligibility	☑	☑
Loan Execution	☒	☒
Special Feature Codes (SFC)	☒	☑
Pricing	☒	☒
Desktop Underwriter (DU)	☑	☑
Uniform Collateral Data Portal (UCDP)	☑	☑
Uniform Closing Dataset (UCD)	☑	☑
Value Acceptance	☒	☑
Credit Score	☒	☑

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Getting Started

Getting started with EarlyCheck is easy:

1. In Technology Manager, your Corporate Administrator must set up EarlyCheck as an application for your organization and review and agree to terms and conditions. More information about Technology Manager can be found in this job aid.
2. Either your Corporate Administrator or User Administrator will grant access to authorized users. Ensure that the main user group and appropriate seller/servicer numbers are added to the EarlyCheck application in Technology Manager.
3. Determine if you want to use a third-party service provider (TSP) to generate your ULAD and/or ULDD files. A list of integrated vendors is available here.
4. Visit the EarlyCheck Learning Center.

For More Information

Contact your Fannie Mae account representative or visit the EarlyCheck webpage.

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