

# EarlyCheck Release Notes – 2022 Archive

## Overview of EarlyCheck Enhancements

January 23, 2023

This EarlyCheck™ Enhancements guide provides access to EarlyCheck updates from 2022 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
January 24	Edit Updates	7.3.1	Existing edits are related to Home Equity Line of Credit (HELOC), Sales Price, Unit Data, Monthly Expense, Underwriting, Loan Amount, and DU Compare.  New edits are related to Property Data.	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>1 edit transitioning from Informational to Warning</li> <li>2 edits transitioning from Warning to Warning-to-Fatal</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>2 new edits with a severity of Warning</li> <li>3 edits transitioning from Informational to Warning</li> <li>4 edits transitioning from Warning to Warning-to-Fatal</li> </ul>



Effective Date	Impacted Area	Version	Description	File Type	Impact
					<ul style="list-style-type: none"> <li>2 edits transitioning from Warning-to-Fatal to Fatal</li> </ul>
February 21	Edit Updates	7.4	<p>Existing edits changing severity are related to HELOC, Unit Data, Compare Mismatch, DU Compare, Underwriting, Loan Amount, Appraisal, and Sales Price.</p> <p>New edits are related to Consistency, Appraisal, Loan Program, and MI.</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>1 edit changing from Informational to Warning</li> <li>1 edit changing from Warning to Warning-to-Fatal</li> <li>2 edits changing from Warning-to-Fatal to Fatal</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>8 new edits with a severity of Warning</li> <li>6 edits changing from Informational to Warning</li> <li>3 edits changing from Warning to Warning-to-Fatal</li> <li>3 new edits with a severity of Fatal</li> <li>5 edits changing from Warning-to-Fatal to Fatal</li> </ul>
March 21	Edit Updates		Existing edits changing severity are related to Unit Data, Mortgage Type, Flood Hazard, Compare Mismatch, Borrower, and Loan Amount.	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> <li>2 edits with a text change</li> <li>2 new edits with a severity of Warning</li> </ul>



Effective Date	Impacted Area	Version	Description	File Type	Impact
			New edits are related to Loan Program, Appraisal, Address, and Closing Data.		<ul style="list-style-type: none"> <li>3 edits changing from Warning to Warning-to-Fatal</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>5 new edits with a severity of Warning</li> <li>8 edits changing from Warning to Warning-to-Fatal</li> <li>1 new edit with a severity of Warning-to-Fatal</li> <li>3 new edits with a severity of Fatal</li> <li>3 edits changing from Warning-to-Fatal to Fatal</li> </ul>
April 25	Edit Updates	7.5	<p>New edits are related to Address, Appraisal, Closing Data, Commitment, Consistency, Credit Score, Loan Program, Mortgage Insurance (MI), and Property Data.</p> <p>Edits related to Certification, Closing Data, Commitment, Compare Mismatch, Credit Score, Desktop Underwriter® (DU®) Compare, Flood Hazard, Loan Program, Mortgage Type, and Unit Data are changing severity.</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>3 new edits with a severity of Warning</li> <li>3 edits changing from Warning-to-Fatal to Fatal</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>28 new edits with a severity of Warning</li> <li>1 new edit with a severity of Warning-to-Fatal</li> <li>2 new edits with a severity of Fatal</li> </ul>
May 23	Edit Updates	7.5.1	New edits are related to Borrower and Property Data.	1003, MISMO AUS 2.3.1,	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>



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			Existing edits changing severity are related to Credit Score and MI.	MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit changing from Warning-to-Fatal to Fatal</li> <li>1 new edit with a severity of Warning</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>2 edits changing from Warning-to-Fatal to Fatal</li> <li>2 new edits with a severity of Warning</li> </ul>
June 27	Edit Updates	7.5.2	<p>New edits are related to Borrower, Appraisal, and Property Data.</p> <p>Existing edits changing severity are related to Appraisal, Mortgage Insurance (MI), and Loan Program</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>5 new edits with a severity of Warning</li> <li>9 edits changing from Warning to Warning-to-Fatal</li> <li>2 edits changing from Warning-to-Fatal to Fatal</li> </ul>
July 11	Application Enhancements		<p>An enhanced version of EarlyCheck™, with a redesigned web-based user interface (UI), is available to enable lenders to identify and resolve potential errors and streamline loan submissions more efficiently.</p> <p>Our phased rollout approach kicked off on July 11, 2022, when all customers will be offered access to enhanced EarlyCheck via a new user interface (UI). Use <a href="#">this link</a></p>	ULAD-MISMO 3.4 ULDD-MISMO 3.0	



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			( <a href="https://earlycheck.fanniemae.com/">https://earlycheck.fanniemae.com/</a> ) to access the new UI. Visit <a href="#">EarlyCheck   Fannie Mae</a> for supporting resources.		
July 25	Edit Updates	7.5.3	<p>New edits are related to Loan Program, and Property Data.</p> <p>Existing edits changing severity are related to Appraisal and Application</p>	1003, MISMO AUS 2.3.1, MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>9 new edits with a severity of Warning</li> <li>2 edits changing from Warning-to-Fatal to Fatal</li> </ul>
August 8	Application Enhancements		<p>An enhanced version of EarlyCheck™ is available. Enhancements will enable lenders to identify and resolve potential errors and streamline loan submissions more efficiently.</p> <p>Rollout of the new version:</p> <ul style="list-style-type: none"> <li>July 11, 2022, the redesigned web-based user interface is available to all customers.</li> </ul> <p>August 8, 2022, all customers integrated through an LOS will be automatically routed to the new solution.</p>	ULAD-MISMO 3.4 ULDD-MISMO 3.0	
August 22	Edit Updates	7.5.4	<p>New edits related to Mortgage Insurance (MI) and Income.</p> <p>Existing edits changing severity are related to Loan Program.</p>	ULAD-MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>4 new edits with a severity of Warning</li> </ul>



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					<ul style="list-style-type: none"> <li>7 edits changing from Warning to Warning-to-Fatal</li> </ul>
September 26	Edit Updates	7.5.5	<p>New edits related to Area Median Income (AMI).</p> <p>Existing edits changing severity are related to Loan Program.</p>	ULAD-MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>3 new edits with a severity of Warning</li> <li>7 edits changing from Warning-to-Fatal to Fatal</li> </ul>
Reminder	ULDD Phase 4a Specification Release		<p>As a reminder, Fannie Mae did not include any new data points in our ULDD Phase 4a specification. The updates included clarifying implementation notes, two data point enumerations (valid values) updates, and conditionality updates. Please note the ULDD Phase 4a updates have already been implemented in the Loan Delivery and EarlyCheck applications and are effective now.</p> <p>For more information:</p> <p><a href="#">ULDD Phase 4a Announcement</a></p> <p><a href="#">ULDD Phase 4a specification Document</a></p>		
October 31	Edit Updates	7.5.6	<p>New edits related to Area Median Income (AMI), Assumability, Credit Score, Loan Purpose, Property Data, and SFC validations.</p> <p>Existing edits changing severity are related to AMI and Mortgage Insurance (MI).</p>	ULAD-MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>1 new edit with a severity of informational</li> <li>5 new edits with a severity of Warning</li> <li>2 new edits with a severity of Warning-to-Fatal</li> <li>4 new edits with a severity of Fatal</li> </ul>



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					<ul style="list-style-type: none"> <li>4 edits changing from Warning-to-Fatal to Fatal</li> </ul>
November 21	Edit Updates	7.5.7	Existing edits changing severity are related to Area Median Income (AMI) and Reference Data.	ULAD-MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> </ul>
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>1 edit changing from Informational to Warning</li> <li>2 edits changing from Warning-to-Fatal to Fatal</li> </ul>
December 12	Edit Updates	7.5.8	Existing edits changing severity are related to Area Median Income (AMI), Recast, and Reference Data.	ULAD-MISMO 3.4	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>1 new edit with a severity of Fatal</li> </ul>
			New edits are related to Recast, AMI, Property Data, Loan Program, and Underwriting	ULDD-MISMO 3.0	<ul style="list-style-type: none"> <li>1 edit with a text change</li> <li>1 new edit with a severity of Warning</li> <li>3 edits changing from Warning to Warning-to-Fatal</li> <li>1 new edit with a severity of Warning-to-Fatal</li> <li>1 edit changing from Warning-to-Fatal to Fatal</li> <li>6 new edits with a severity of Fatal</li> </ul>



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December 14	Edit Updates	7.5.8	Existing edit changing severity is related to Assumability.	ULDD-MISMO 3.0	<ul style="list-style-type: none"><li>1 edit changing from Warning-to-Fatal to Fatal</li></ul>

For information on EarlyCheck enhancements prior to January 2022, please refer to the Release Notes archive document available on the [EarlyCheck homepage](#).