

# EarlyCheck Enhancements

## Overview of EarlyCheck Enhancements

July 28, 2025

This EarlyCheck™ Enhancements overview provides access to this year’s previous, current, and upcoming EarlyCheck updates 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. Log in credentials for EarlyCheck or Fannie Mae Connect are required to access this document.

### Just Released



Effective Date	Impacted Area	Version	Description	File Type	Impact
July 28,2025	ULDD Phase 5		<ul style="list-style-type: none"> <li>All loans with an Application Received Date on/after March 3, 2025, must meet ULDD Phase 5 requirements.</li> <li>Edits enforcing the ULDD Phase 5 data collection requirements will transition to fatal on July 28, 2025, for loans with an application received date on/after March 3, 2025.</li> </ul> <p>For more information, see the <a href="#">ULDD Phase 5 Implementation Considerations</a> &amp; the <a href="#">ULDD Phase 5 Resources Document</a>, both of which can be found on <a href="#">ULDD Website</a>.</p>	ULDD-MISMO 3.0	
July 28, 2025	Edit Updates	7.6.28	<p>32 ULDD Phase 5 edits moving from “warning to fatal” to fatal</p> <p>1 new ULDD Phase 5 edit with severity fatal to validate MI</p> <p>16 edits moving from “warning to fatal” to fatal and 1 edit moving to warning to fatal to validate Appraisal,</p>	ULDD – MISMO 3.0	<p>32 ULDD Phase 5 edits with severity change to fatal</p> <p>1 new ULDD Phase 5 edit with severity fatal</p> <p>16 edits with severity change to fatal</p>



			Value acceptance, Property data CPM and First-time home buyer  4 new edits with severity warning to fatal and 1 new edit with severity fatal to validate interest rate, CPM data and loan program		1 edit with severity change to warning to fatal  4 new edits with severity warning to fatal  1 new edit with severity fatal
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On the Horizon

Effective Date	Impacted Area	Version	Description	File Type	Impact
August 25,2025	Edit Updates	7.6.29	38 new edits with severity warning to validate CPM delivery restrictions  7 edits moving to fatal to validate CPM and Appraisal	ULDD-MISMO 3.0	38 new edits with severity warning  7 edits with severity change to fatal
September 22, 2025	Edit Updates	7.6.30	4 edits moving to fatal to validate Appraisal, and MERS MIN	ULDD-MISMO 3.0	4 edits wit severity fatal

In Case You Missed It



Effective Date	Impacted Area	Version	Description	File Type	Impact
Jan 27, 2025	ULDD Phase 5		ULDD Phase 5 Implementation Considerations have been updated for Wire Instruction Reference Identifier and Deed Restriction, please see <a href="#">ULDD Phase 5 Implementation Considerations</a> for details.	ULDD – MISMO 3.0	
Jan 27, 2025	Edit Updates	7.6.22	2 DU compare edits moving form “warning to fatal” to “fatal” to validate monthly income	ULDD – MISMO 3.0	<ul style="list-style-type: none"><li>• 2 edits with severity change from “warning to fatal” to fatal</li></ul>
Jan 27, 2025	Edit Updates	7.6.22	1 new edit related to Loan Program	ULDD- MISMO 3.0	<ul style="list-style-type: none"><li>• 1 new edit with severity Warning to Fatal</li></ul>
Jan 27, 2025	Edit Updates	7.6.22	1 new edit related to LTV-CLTV 1 new edit related to Interest Rate	ULDD- MISMO 3.0	<ul style="list-style-type: none"><li>• 2 new edits with severity warning</li></ul>
Jan 27, 2025	File Validation Update	7.6.22	When a lender submits a batch file to EarlyCheck that has duplicate Seller Loan Numbers (SellerLoanIdentifier), EarlyCheck will not process those loans and a fatal validation error ER3540 will fire. Lenders must update the Seller Loan Number (SellerLoanIdentifier) with a unique value and re-import the loan file. The new file validation will only apply to MISMO 3.0 submissions.	ULDD – MISMO 3.0	<ul style="list-style-type: none"><li>• New File Validation Error</li></ul>
Feb 24, 2025	ULI Data Validation	7.6.23	Effective February 24, 2025, EarlyCheck will introduce new edits 2821, 2855, 2856, and 2857 to support the delivery of the Universal Loan Identifier (ULI) when applicable. See <a href="#">ULDD Phase 5 Implementation Considerations</a> for details.	ULDD – MISMO 3.0	
Feb 24, 2025	Edit Updates	7.6.23	11 new edits to validate ULI (see above for details), borrower mailing address, and hybrid appraisal, CLTV 1 new fatal edit to prevent submitting NPI data in the Credit Report ID field	ULDD – MISMO 3.0	<ul style="list-style-type: none"><li>• 6 new edits with severity Warning</li><li>• 5 new edits with severity warning to fatal</li><li>• 1 new edit with severity fatal</li></ul>



March 1, 2025	Edit Update	7.6.23	1 HomeReady VLIP LLPA credit edit moving form “warning to fatal” to “fatal”	ULDD-MISMO 3.0	<ul style="list-style-type: none"><li>• 1 edit with severity change from “warning to fatal” to fatal</li></ul>
March 22, 2025	Hybrid Appraisal	7.6.24	Fannie Mae recently announced an expansion to the hybrid appraisal policy effective March 22, 2025. To support this announcement, EarlyCheck will introduce new edits and update existing edits to ensure hybrid appraisal eligibility. See Selling Guide Announcement (SEL-2025-01).	ULDD – MISMO 3.0	
March 24, 2025	Windows 11	7.6.24	The EarlyCheck User Interface (UI) is now compatible with Windows® 11 and remains compatible with Windows 10 and 8.1		
March 24, 2025	ULDD Phase 5 Updates	7.6.24	Documents for ULDD Phase 5 have been updated. Please refer to <a href="#">ULDD Phase 5 Implementation Considerations</a> for details.	ULDD – MISMO 3.0	
March 24, 2025	Edit Updates	7.6.24	<ul style="list-style-type: none"><li>1 new warning edit to validate appraisal</li><li>1 new “warning to fatal” edit to validate appraisal</li><li>1 edit moving to fatal to validate appraisal</li><li>1 new file validation rule to prevent submitting NPI data in non-NPI fields</li></ul>	ULDD-MISMO 3.0	<ul style="list-style-type: none"><li>• 2 new appraisal edits</li><li>• 1 appraisal edit with severity change from “warning to fatal” to fatal</li><li>• 1 new file validation</li></ul>
Apr 21, 2025	ULI Data Validation		On February 24, 2025, EarlyCheck introduced new warning edits 2821, 2855, 2856, and 2857 to support the delivery of the Universal Loan Identifier (ULI) when applicable. These edits apply to Sort ID 403.1 and are <b>fatal effective April 21, 2025</b> . See <a href="#">ULDD Phase 5 Implementation Considerations</a> for details.	ULDD – MISMO 3.0	<ul style="list-style-type: none"><li>• 4 edits moving to Fatal</li></ul>



Apr 21, 2025	Hybrid Appraisal		Fannie Mae recently announced an expansion to the hybrid appraisal policy effective March 22, 2025. To support this announcement, EarlyCheck will introduce new edits and update existing edits to ensure hybrid appraisal eligibility. See <a href="#">Value Acceptance and Property Data Fact Sheet</a> for more details.	ULDD – MISMO 3.0	
April 21, 2025	Edit Update	7.6.25	5 edits related to appraisal and universal loan identifier (ULI) moving from Warning to Fatal to Fatal 11 new Warning edits to validate appraisal, eNote, Value Acceptance, and HomeStyle Renovation eligibility 7 new Warning to Fatal edits to validate legal entity and income	ULDD- MISMO 3.0	<ul style="list-style-type: none"><li>• 5 edits moving from Warning to Fatal to Fatal</li><li>• 11 new edits with severity Warning</li><li>• 7 new edits with severity Warning to Fatal</li></ul>
May 18, 2025	AMI Updates	7.6.26	Area median incomes (AMIs) for 2025 will be implemented in Desktop Underwriter® (DU®) and HomeReady® application programming interfaces (APIs), Loan Delivery, and the Area Median Income Lookup Tool effective May 18. The AMIs will continue to be applied in DU based on the casefile create date while the Application Received Date provided in Loan Delivery will be used to determine which AMI limit to use when evaluating eligibility for the loan-level price adjustment (LLPA) waiver. See the <a href="#">Area Median Incomes 2025 Selling Notice</a> for more details.		
May 19, 2025	Edit Updates	7.6.26	3 new edits with severity “Warning to fatal” to validate Appraisal and value acceptance 32 edits moving from Warning to “Warning to fatal” to implement ULDD phase 5 22 edits moving from Warning to “Warning to fatal” to validate MI, address, CPM Property data, eMortgage, appraisal, legal entity and value acceptance	ULDD – MISMO 3.0	<ul style="list-style-type: none"><li>• 3 new edits with severity “warning to fatal”</li><li>• 54 Edits with severity “warning to fatal”</li></ul>
May 19, 2025	Address Unit Identifier		As part of ULDD Phase 5 implementation, we have two edits to validate the unit identifier for an address, D298	ULDD - MISMO 3.0	



			and 735. If you are receiving these edits, please remember, If the unit number is provided in AddressUnitIdentifier then it must also be included in the AddressLineText. Only provide the unit number, not the unit designator (APT, Unit, etc.), in AddressUnitIdentifier (Sort ID 553 and Sort ID 13). Please refer to <a href="#">ULDD Phase 5 Implementation Considerations</a> for details.	/ ULAD - MISMO 3.4	
Jun 23, 2025	Edit Updates	7.6.27	9 edits moving from “warning to fatal” to fatal to validate legal entity, eMortgage, CPM data 2 new edits with severity warning to validate appraisal and CPM data 1 new edit with severity “warning to fatal” to validate borrower intent to occupy as part ULDD phase 5 update	ULDD – MISMO 3.0	<ul style="list-style-type: none"><li>● 9 edits with severity change from Warning to Fatal to Fatal</li><li>● 2 new edits with severity warning</li><li>● 1 new edit with severity warning to fatal</li></ul>