

EarlyCheck Enhancements

Overview of EarlyCheck Enhancements

December 31, 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.

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 ULDD Phase 5 Implementation Considerations for details.	ULDD – MISMO 3.0	
Jan 27, 2025	Edit Updates	7.6.22	2 DU compare edits moving from “warning to fatal” to “fatal” to validate monthly income	ULDD – MISMO 3.0	<ul style="list-style-type: none"> • 2 edits with severity change from “warning to fatal” to fatal
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"> • 1 new edit with severity Warning to Fatal
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"> • 2 new edits with severity warning
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.	ULDD – MISMO 3.0	<ul style="list-style-type: none"> • New File Validation Error



			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.		
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 ULDD Phase 5 Implementation Considerations 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">• 6 new edits with severity Warning• 5 new edits with severity warning to fatal• 1 new edit with severity fatal
March 1, 2025	Edit Update	7.6.23	1 HomeReady VLIP LLPA credit edit moving from “warning to fatal” to “fatal”	ULDD- MISMO 3.0	<ul style="list-style-type: none">• 1 edit with severity change from “warning to fatal” to fatal
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 ULDD Phase 5 Implementation Considerations for details.	ULDD – MISMO 3.0	
March 24, 2025	Edit Updates	7.6.24	1 new warning edit to validate appraisal	ULDD- MISMO 3.0	<ul style="list-style-type: none">• 2 new appraisal edits



			<p>1 new “warning to fatal” edit to validate appraisal</p> <p>1 edit moving to fatal to validate appraisal</p> <p>1 new file validation rule to prevent submitting NPI data in non-NPI fields</p>		<ul style="list-style-type: none"> • 1 appraisal edit with severity change from “warning to fatal” to fatal • 1 new file validation
Apr 21, 2025	ULI Data Validation		<p>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 fatal effective April 21, 2025. See ULDD Phase 5 Implementation Considerations for details.</p>	ULDD – MISMO 3.0	<ul style="list-style-type: none"> • 4 edits moving to Fatal
Apr 21, 2025	Hybrid Appraisal		<p>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 Value Acceptance and Property Data Fact Sheet for more details.</p>	ULDD – MISMO 3.0	
April 21, 2025	Edit Update	7.6.25	<p>5 edits related to appraisal and universal loan identifier (ULI) moving from Warning to Fatal to Fatal</p> <p>11 new Warning edits to validate appraisal, eNote, Value Acceptance, and HomeStyle Renovation eligibility</p> <p>7 new Warning to Fatal edits to validate legal entity and income</p>	ULDD- MISMO 3.0	<ul style="list-style-type: none"> • 5 edits moving from Warning to Fatal to Fatal • 11 new edits with severity Warning • 7 new edits with severity Warning to Fatal
May 18, 2025	AMI Updates	7.6.26	<p>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</p>		



			(LLPA) waiver. See the Area Median Incomes 2025 Selling Notice for more details.		
May 19, 2025	Edit Updates	7.6.26	<p>3 new edits with severity “Warning to fatal” to validate Appraisal and value acceptance</p> <p>32 edits moving from Warning to “Warning to fatal” to implement ULDD phase 5</p> <p>22 edits moving from Warning to “Warning to fatal” to validate MI, address, CPM Property data, eMortgage, appraisal, legal entity and value acceptance</p>	ULDD – MISMO 3.0	<ul style="list-style-type: none"> • 3 new edits with severity “warning to fatal” • 54 Edits with severity “warning to fatal”
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 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 ULDD Phase 5 Implementation Considerations for details.	ULDD - MISMO 3.0 / ULAD - MISMO 3.4	
Jun 23, 2025	Edit Updates	7.6.27	<p>9 edits moving from “warning to fatal” to fatal to validate legal entity, eMortgage, CPM data</p> <p>2 new edits with severity warning to validate appraisal and CPM data</p> <p>1 new edit with severity “warning to fatal” to validate borrower intent to occupy as part ULDD phase 5 update</p>	ULDD – MISMO 3.0	<ul style="list-style-type: none"> • 9 edits with severity change from Warning to Fatal to Fatal • 2 new edits with severity warning • 1 new edit with severity warning to fatal
July 28,2025	ULDD Phase 5		<ul style="list-style-type: none"> • All loans with an Application Received Date on/after March 3, 2025, must meet ULDD Phase 5 requirements. • Edits enforcing the ULDD Phase 5 data collection requirements will transition to fatal on July 28, 2025, for loans with an 	ULDD- MISMO 3.0	



			<p>application received date on/after March 3, 2025.</p> <p>For more information, see the ULDD Phase 5 Implementation Considerations & the ULDD Phase 5 Resources Document, both of which can be found on ULDD Website.</p>		
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, Value acceptance, Property data CPM and First-time home buyer</p> <p>4 new edits with severity warning to fatal and 1 new edit with severity fatal to validate interest rate, CPM data and loan program</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> <p>1 edit with severity change to warning to fatal</p> <p>4 new edits with severity warning to fatal</p> <p>1 new edit with severity fatal</p>
August 25, 2025	Edit Updates	7.6.29	<p>38 new edits with severity warning to validate CPM delivery restrictions</p> <p>2 edits moving to fatal to validate CPM</p> <p>2 ULDD Phase 5 edits moving to fatal to validate appraisal</p> <p>1 new edit with severity warning to fatal to validate appraisal</p>	ULDD- MISMO 3.0	<p>38 new edits with severity warning</p> <p>2 edits with severity change to fatal</p> <p>2 edits with severity change to fatal</p> <p>1 new edit with severity warning to fatal</p>
August 25, 2025	Edit Updates	7.6.29	2 edits moving to fatal to validate appraisal	ULAD – MISMO 3.4	2 edits with severity change to fatal
September 3, 2025	Edit Updates	7.6.30	2 edits updated to validate CPM	ULDD- MISMO 3.0	2 edit feedback messages updated



September 8, 2025	UAD 3.6 Updates	7.6.30	17 new edits with severity warning to validate UAD 3.6 appraisal data 7 edits updated to validate UAD 3.6 appraisal data	ULDD- MISMO 3.0	17 new edits with severity warning 7 edit feedback messages updated
September 8, 2025	UAD 3.6 Updates	7.6.30	16 new edits with severity warning to validate UAD 3.6 appraisal data 6 edits updated to validate UAD 3.6 appraisal data	ULAD – MISMO 3.4	16 new edits with severity warning 6 edit feedback messages updated
September 22, 2025	Edit Updates	7.6.30	6 edits moving to fatal to validate Appraisal, CPM, MERS MIN, InterestRate and ARM 5 edits moving to warning to fatal to validate First Time Homebuyer, CPM, Appraisal, ARM 1 new edit with severity fatal to validate data calculation service 2 new edits with severity warning to fatal to validate appraisal 1 edit updated to validate UAD 3.6 appraisal	ULDD- MISMO 3.0	6 edits with severity change to fatal 5 edits with severity change to warning to fatal 1 new edit with severity fatal 2 new edits with severity warning to fatal 1 edit feedback message updated
September 22, 2025	Edit Updates	7.6.30	1 edit moving to fatal to validate Appraisal 2 edits moving to warning to fatal to validate First Time Homebuyer 1 edit updated to validate UAD 3.6 appraisal	ULAD- MISMO 3.4	1 edit with severity change to fatal 2 edits with severity change to warning to fatal 1 edit feedback message updated
October 27, 2025	Edit Updates	7.6.31	6 new edits related to DU Compare, Property Data, & Community Lending 1 edit updated to validate ARM cap down percent 7 edits moving to fatal to validate Appraisal, FTHB, & CPM	ULDD- MISMO 3.0	1 new edit with severity fatal 5 new edits with severity Warning to Fatal 1 feedback message updated 7 edits moving to fatal



October 27, 2025	Edit Updates	7.6.31	2 new edits related to Community Lending & DU Compare 2 edits moving to fatal to validate FTHB	ULAD-MISMO 3.4	1 new edit with severity fatal 1 new edit with severity Warning to Fatal 2 edits moving to fatal
November 17, 2025	Edit Updates	7.6.32	7 edits with feedback message updates per Selling Guide Announcement (SEL-2025-09)	ULDD-MISMO 3.0	7 edit feedback messages updated
November 24, 2025	Edit Updates	7.6.32	1 edit moving to fatal to validate ARM plan 4 new edits related to MI, Escrow, Counseling, & Credit Score	ULDD-MISMO 3.0	1 edit moving to fatal 2 new edits with severity warning to fatal 1 new edit with severity warning 1 new edit with severity fatal
December 15, 2025	Edit Updates	7.6.33	5 edits moving to fatal to validate Property Data & DU Compare 34 new edits related to Credit Score, Property Data, Loan Purpose, Amortization, First Time Homebuyer, Community Lending, Property-Project Type, Underwriting, Loan Program, LTV-CLTV, DTI, & Borrower	ULDD-MISMO 3.0	5 edits with severity change from “warning to fatal” to fatal 34 new edits with severity fatal
December 15, 2025	Edit Updates	7.6.33	1 edit moving to fatal to validate DU compare	ULAD-MISMO 3.4	1 edit with severity change from “warning to fatal” to fatal
December 31, 2025	Loan Limits		Details on the 2026 general and high-cost area loan limits and updated resources are available on the loan limits page . The new loan limit for the contiguous U.S. and Puerto Rico is \$832,750, a 3.26% increase over the 2025 limit.		