

EarlyCheck Enhancements

Overview of EarlyCheck Enhancements

January 27, 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
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 form “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	ULDD – MISMO 3.0	<ul style="list-style-type: none"> New File Validation Error



			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.		
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On the Horizon



Effective Date	Impacted Area	Version	Description	File Type	Impact
Feb 24, 2025	ULI Data Validation	7.6.23	Effective February 24, 2025, EarlyCheck will introduce new warning 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	6 edits new warning edits to validate ULI (see above for details) and borrower mailing address	ULDD – MISMO 3.0	<ul style="list-style-type: none"> 6 new edits with severity Warning
March 24, 2025	Edit Updates	7.6.24	4 new edits to validate eNote and HomeStyle Renovation eligibility. 1 edit moving from warning to fatal to validate HomeReady VLIP LLPA credit	ULDD- MISMO 3.0	<ul style="list-style-type: none"> 4 new edits with severity Warning 1 edit with severity change from “warning to fatal” to fatal

◀◀ In Case You Missed It

To view Loan Delivery enhancements and features from 2024, visit [EarlyCheck | Fannie Mae](#)