

EarlyCheck Enhancements

Overview of EarlyCheck Enhancements

March 24, 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
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	<ul style="list-style-type: none"> 1 new warning edit to validate appraisal 1 new “warning to fatal” edit to validate appraisal 1 edit moving to fatal to validate appraisal 	ULDD- MISMO 3.0	<ul style="list-style-type: none"> 2 new appraisal edits 1 appraisal edit with severity change from “warning to fatal” to fatal



			1 new file validation rule to prevent submitting NPI data in non-NPI fields		<ul style="list-style-type: none">1 new file validation
--	--	--	-----------------------------------------------------------------------------	--	-----------------------------------------------------------------------

On the Horizon

Effective Date	Impacted Area	Version	Description	File Type	Impact
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 18 new warning edits to validate appraisal, eNote, legal entity, Value Acceptance, income, and HomeStyle Renovation eligibility	ULDD-MISMO 3.0	<ul style="list-style-type: none">5 edits moving from 'warning to fatal' to 'fatal'18 new edits with severity Warning
May 19, 2025	Edit Updates	7.6.26	21 warning edits to validate appraisal, Value Acceptance, and CPM delivery restrictions 3 edits moving from warning to fatal to validate appraisal, interest rate, and income	ULDD – MISMO 3.0	<ul style="list-style-type: none">21 new edits with severity warning3 edits with severity change from “warning to fatal” to 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 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 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">• New File Validation Error
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