Fannie Mae

EarlyCheck Enhancements

Overview of EarlyCheck Enhancements

November 10, 2026

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
November 10,2026	ULDD 5.3.0 Update		The EarlyCheck UI now allows for multiple telephone numbers and email addresses for all Borrower(s). For each Borrower, up to 6 contacts may be entered: a maximum of 3 telephone numbers and 3 email addresses. The new data points are Email Address, Telephone Number, Role Type and Preference Indicator. These data points are optional. Please refer to the ULDD Phase 5.3.0 Specification (Appendix D) (Excel) and the ULDD Phase 5.3.0 Announcement	ULDD	
October 26,2026	Edit Updates	2026.10	4 edits moving to fatal for underwriting and Property-Project Type	ULDD-MISMO 3.0	4 edits with severity adjusted to fatal
October 26,2026	Edit Updates	2026.10	1 new warning edit to validate occupancy type	ULAD-MISMO 3.4	1 new edit with severity warning
October 23, 2026	Cipher Retirement		Maintain and protect the confidentiality and integrity of your connections to Fannie Mae systems and help ensure uninterrupted access after our upcoming Transport Layer Security (TLS) update. By October 23, 2026, you must confirm that all connections to Fannie Mae common lender validation (CLVE) and production		

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			environments are using current support encryption ciphers. See Technology Requirements | Fannie Mae for details.		

On the Horizon

Effective Date	Impacted Area	Version	Description	File Type	Impact
November 23,2026	Edit Updates	2026.11	3 new edits to validate CPM property data	ULDD-MISMO 3.0	3 new edits with severity warning

In Case You Missed It

To view EarlyCheck enhancements and features from 2025, visit https://singlefamily.fanniemae.com/media/document/pdf/earlycheck-release-notes-2025

Effective Date	Impacted Area	Version	Description	File Type	Impact
September 2, 2026	Edit Updates	2026.09.1	2 new fatal edits to validate loan program Native American Conventional Lending Initiative (NACLI)	ULDD-MISMO 3.0	2 new edits with severity fatal
September 21, 2026	Edit Updates	2026.09.1	7 edits moving to fatal for DTI, Lender, Income and Property-Project Type 1 new fatal edit to validate RefiNow	ULDD – MISMO 3.0	5 edits with severity adjusted to fatal 1 new edit with severity fatal

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September 21, 2026	Edit Updates	2026.09.1	3 edits moving to fatal for DTI	ULAD–MISMO 3.4	3 edits with severity adjusted to fatal
September 10, 2026	Vantage Score 4.0 updates	2026.09	EarlyCheck has been updated to review loans containing VantageScore® 4.0 for all casefiles underwritten through Desktop Underwriter® (DU®) Version 12.1. For details on how to submit loans please see VantageScore 4.0 Delivery Job Aid and review the EarlyCheck Edit Messages for applicable edit updates. Refer to Lender Letter 2026-06 for more information.	ULDD-MISMO 3.0	4 new edits with severity Fatal
August 3, 2026	Edit Updates	2026.08	1 edit moving to fatal for Property-Project Type	ULDD – MISMO 3.0	1 edit with severity adjusted to fatal
August 5, 2026	Edit Updates	2026.08	1 new warning to fatal edit to validate Property-Project Type 1 new fatal edit to validate SFC eligibility	ULDD-MISMO 3.0	1 new edit with severity warning to fatal 1 new edit with severity fatal
August 24, 2026	Edit Updates	2026.08	1 new fatal edit to validate First Payment Date 2 new warning to fatal edits to validate Deed Restrictions 2 edits moving to fatal for Income and Property-Project Type 4 edits moving to warning to fatal for underwriting and Property-Project Type	ULDD – MISMO 3.0	1 new edit with severity fatal 2 new edits with severity warning to fatal 2 edits with severity adjusted to fatal 4 edits with severity adjusted to warning to fatal
July 20, 2026	Edit Updates	2026.07	6 edits moving to fatal for Property Data and Property-Project Type 2 edits moving to warning to fatal for Lender 4 new warning edits related to Property-Project Type and Underwriting	ULDD – MISMO 3.0	6 edits with severity adjusted to fatal 2 edits with severity adjusted to warning to fatal 4 new edits with severity warning
June 29, 2026	Edit Updates	2026.06	5 edits moving to fatal for ARM, appraisal, LTV/CLTV, and project type. 2 edits moving to warning to fatal for DTI 1 new warning to fatal edit related to DTI	ULDD – MISMO 3.0	5 edits with severity adjusted to fatal 2 edits with severity adjusted to warning to fatal 1 new edit with severity warning to fatal 2 new edits with severity warning

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			2 new warning edits related to SMP and Buydown 2 new warning to fatal edits related to income 2 new fatal edits related to Loan Program and Credit Score Existing fatal edits 1205, 1208, 1211, 1215, 1218, and 1228 moving to Warning for Value Acceptance only in April. These edits will turn fatal for Value acceptance on June 29.		2 new edits with severity warning to fatal 2 new edits with severity fatal
June 29, 2026	Edit Updates	2026.06	2 edits moving to warning to fatal for DTI 1 new warning to fatal edit related to DTI	ULDD – MISMO 3.4	2 edits with severity adjusted to warning to fatal 1 new edit with severity warning to fatal
May 18, 2026	Edit Updates	2026.05	3 edits moving to fatal for appraisal and community lending 7 edits moving to warning to fatal for PropertyData	ULDD – MISMO 3.0	3 edits with severity adjusted to fatal 7 edits with severity adjusted to warning to fatal
May 18, 2026	Edit Updates	2026.05	2 edits moving to warning for FTHB	ULDD – MISMO 3.4	2 edits with severity adjusted to warning
April 20, 2026	Edit Updates	2026.04	4 new Warning to Fatal edits related to ARM and Property-ProjectType 8 new Warning edits related to PropertyData and Property-ProjectType 2 edits moving from Warning to Fatal to Fatal 3 new edits related to CommunityLending, LoanProgram, and Credit Score 1 edit moving from Warning to Warning to Fatal related to LTV - CLTV	ULDD – MISMO 3.0	4 new edits with severity warning to fatal 8 new edits with severity warning 2 edits with severity adjusted to fatal 3 new edit with severity fatal 1 edit with severity adjusted to warning to fatal
April 20, 2026	Edit Updates	2026.04	2 edits moving from Warning to Fatal to Fatal	ULAD – MISMO 3.4	2 edits with severity adjusted to fatal
April 20, 2026	EarlyCheck New Warning	2026.04	As of April 20, 2026, a new warning File Validation WN4465 has been added for MISMO 3.0. If the Seller ID is		

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	FSV Description		not equal to exactly 5 or 9 numeric characters, the loan level provided Seller Number will be replaced with a valid Seller Number. This change will affect customers who have been delivering a 6-digit Institution ID as the Seller ID for MISMO 3.0 files.		
April 20, 2026	New EarlyCheck Report: See More, Act Sooner	2026.04	EarlyCheck activity just got easier to track and analyze. The EarlyCheck Executive Summary Report delivers a six-month view of your submissions, with summary and detailed insights updated daily. Beginning April 27, access the report in Fannie Mae Connect™ to monitor activity and spot trends. With clearer visibility into your data, you can act sooner and make more informed decisions.		
April 17, 2026	Edit Updates	2026.04	Existing fatal edits 1205, 1208, 1211, 1215, 1218, and 1228 moving to Warning for Value Acceptance only. These edits will turn fatal for Value acceptance on June 22 1 edit moving to Warning for Property Data Collection (PDC) validation 1 edit moving to Warning to Fatal for Property Data Collection (PDC) validation	ULDD – MISMO 3.0	6 edits with severity temporarily adjusted from fatal to warning for VA only 1 edit with severity adjusted to warning 1 edit with severity adjusted to warning to fatal
March 23, 2026	Edit Updates	2026.03	41 new fatal edits for loan program Homestyle® Refresh data validations, see Selling Guide Announcement (SEL-2025-10) for details. 4 edits moving from Warning to Fatal to Fatal 1 edit moving from Warning to Fatal 2 new Warning to Fatal edits related to CommunityLending 1 new fatal edit related to Appraisal	ULDD – MISMO 3.0	41 new edits with severity fatal 5 edits with severity adjusted to fatal 2 new edits with severity warning to fatal 1 new edit with severity fatal
March 23, 2026	Edit Updates	2026.03	1 edit moving from Warning to Warning to Fatal	ULAD –	1 edit with severity adjusted to fatal

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			1 new warning edit related to Appraisal 1 edit updated to include MISMO 3.4	MISMO 3.4	1 new edit with severity warning 1 edit with file type MISMO 3.4 added
March 23, 2026	UAD 3.6 Job Aid	2026.03	UAD Job Aid link associated with February release notes: https://singlefamily.fanniemae.com/media/document/pdf/earlycheck-uad-job-aid		
March 6, 2026	ULDD File Size	2026.03	As of March 6, 2026, EarlyCheck has been updated to increase the allowable ULDD file size upload from 3MBs to 150 MBs. Lenders will be able to process EarlyCheck validations with any batch files submitted at or under 150MB.	ULDD – MISMO 3.0	Increased file size from 3MBs to 150MBs
February 23, 2026	Edit Updates	2026.02	2 new edits related to Construction-CtoP 1 edit moving from Warning to Fatal to Fatal 3 edits moving from warning to warning to fatal	ULDD – MISMO 3.0	2 new edits with severity warning 1 edit with severity adjusted to fatal 3 edits with severity adjusted to warning to fatal
February 23, 2026	Edit Updates	2026.02	3 edits moving from warning to warning to fatal	ULAD – MISMO 3.4	3 edits with severity adjusted to warning to fatal
February 23, 2026	UAD 3.6 Update	2026.02	Fannie Mae has updated the appraisal dataset to align it with current mortgage industry data standards (MISMO® v3.6) and replace the GSE appraisal forms with a single data-driven, flexible, and dynamic appraisal report for any residential property type. Starting January 26, 2026, all lenders can begin submitting appraisals in the UAD 3.6 format to the Uniform Collateral Data Portal (UCDP). Please reference the UAD and Forms Redesign Timeline for additional details. The EarlyCheck UAD 3.6 Job aid will be published soon.		
January 26, 2026	Edit Updates	7.6.34	2 edits moving to fatal related to MI and Escrow 6 new edits related to LTV-CLTV, PropertyData-CPM, Buydown, PropertyData, & Property-Project Type 2 new edits related to UAD 3.6	ULDD-MISMO 3.0	2 edits with severity adjusted to fatal 3 new edits with severity fatal 4 new edits with severity warning to fatal

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			1 new edit related to Closing Data		2 new edits with severity warning
January 26, 2026	Edit Updates	7.6.34	2 new edits related to UAD 3.6 1 new edit related to ClosingData	ULAD-MISMO 3.4	1 new edit with severity warning to fatal 2 new edits with severity warning
January 23, 2026	Edit Updates	7.6.34	1 new edit related to LTV-CLTV	ULDD-MISMO 3.0 ULAD-MISMO 3.4	1 new edit with severity fatal

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