



Fannie Mae®

Enhanced EarlyCheck User Guide

April 2022



Table of Contents

EarlyCheck Overview	3
Importing and Checking a Loan File for Potential Issues	3
Sign On and Log Out	4
Sign On	4
Logout	4
Importing and Viewing EarlyCheck Results.....	5
ULAD MISMO 3.4 Files	5
ULAD EarlyCheck Loan Level Results.....	6
ULDD MISMO 3.0 File.....	13
ULDD EarlyCheck Summary Results	14
ULDD EarlyCheck Loan Level Results	15
Upload Error	22
Searching for a Loan File Previously Imported into EarlyCheck.....	24
XML and HTML Downloading	25
Printing.....	25

EarlyCheck Overview

Importing and Checking a Loan File for Potential Issues

EarlyCheck assists you in identifying and correcting potential loan delivery eligibility and/or data integrity issues anytime during the loan process—underwriting, pre-closing, post-closing, prior to funding correspondent loans, and/or before shipping the loan for sale to Fannie Mae. The application is intended to help lenders identify potential problems *prior* to loan delivery.

This job aid describes how to import and check a loan file for potential issues. EarlyCheck supports single loan file submissions of the ULAD MISMO 3.4 file formats (also known as “origination files”) and supports single loan file or batch of loans file submissions of the ULDD-MISMO 3.0 file format (also known as a “delivery file”).

Note: *In order to import loan files in EarlyCheck you must have access to EarlyCheck. For instructions on gaining access to EarlyCheck, refer to the [New User](#) icon on the [EarlyCheck webpage](#). For information on exporting a file from your loan origination system (LOS), refer to the instructions provided in your LOS.*

Sign On and Log Out

Sign On

1. Click link to access EarlyCheck <https://accessearlycheck.fanniemae.com/>
2. Enter your **Username** in Username field.
3. Enter your **Password** in Password field.
4. Click **Sign On**.

Fannie Mae

Sign On

USERNAME
q0465d * REQUIRED

PASSWORD
..... * REQUIRED

Sign On

[Need help with unlocking your user ID or resetting your password?](#)

Logout

1. Click the **Arrow** in upper right of the screen.
2. Click **Logout**.



Importing and Viewing EarlyCheck Results

ULAD MISMO 3.4 Files

If you are uploading Uniform Loan Application Dataset (ULAD) files follow the steps below:

1. Select the appropriate **Institution Name** from the Institution Name (Institution ID/Seller Number) dropdown list.

Note: If your Institution Name is not available in the dropdown box you may use any that is available or contact your Fannie Mae representative to have it added.

2. Select the **ULAD** radio button.

Note: You have the option to add Casefile ID if it is not included in the import file.

3. Click **+Choose** and select appropriate ULAD file.

Result: The ULAD file will appear in the box below the **Choose** and **Upload** buttons.

4. Click **Upload**.

Welcome to EarlyCheck™
Upload loan data to view eligibility findings.

📁 Upload Loan Data

1. Institution Name (Institution ID/Seller Number) *

2012_01_EC2_0_01 (708961/--) ▼

2. Select file type *

ULAD

ULDD

3. Casefile ID (Optional to compare an input ULAD file with an existing casefile)

4. Select file for upload *

+ Choose📁 Upload

📄 ULAD DU Match SSN Match Unit 1 AF.xml	51.9 KB
Cancel	

Note: Click **Cancel** to delete the attached file.

ULAD EarlyCheck Loan Level Results

Upload Search Submissions

EarlyCheck Loan Level Results

Summary of Findings

1 Edit Summary

Number of Fatafs	8	Number of Warning-to-Fatafs	0
Number of Warnings	6		

2 Submission Summary

Validation ID	31095	Lender Loan Number	ULADUSSNMatchUnit1
Borrower	Alice Firstimer	Submitted By	[REDACTED]
Submission Date/Time	02/03/2022 02:56 PM ET	Institution ID or Seller Servicer Number	[REDACTED]
Provided Seller Number	[REDACTED]	Institution or Seller Name	[REDACTED]

3 Eligibility 8 Fatal Messages

Fatal Messages

- D08** A DU comparison could not be performed for the provided Casefile ID (-) because the loan casefile was never created, was never underwritten, or is archived..
- 34** The debt-to-income ratio calculated for this conventional, manually underwritten loan (97) is greater than the maximum allowable debt-to-income ratio.
- 167** The ARM index margin must be greater than zero and less than or equal to 20 for ARM loans.
- 600** Taxpayer ID (Social Security No.) is invalid for borrower (Alice Firstimer). First three digits of 000, 666, and 900-999 are not allowed.
- 801** The ethnicity was not provided for this borrower (Alice Firstimer), but will be required if this loan is delivered to Fannie Mae.
- 860** Mortgages with a calculated DTI of greater than 65% are not allowed.
- 6033** The loan's calculated or provided LTV (130) exceeds the maximum LTV of 105 for non-Refi Plus loans.
- 7373** Amortization type of -- is not allowed under the Housing Finance Agency Manual Underwriting variance when the loan is a LimitedCashOutRefinance secured by a ---unit --.

Warning Messages

- A06** The provided appraised value (-) does not match the value (-) on the appraisal submitted to UCDP.
- A19** The occupancy type on the appraisal submitted to UCDP indicates tenant occupied or tenant market rent; therefore, the provided property usage type should be Investment.
- D501** The appraised value (-) should not be less than the loan amount (213000.00) (including any financed MI), unless this is a Refi Plus loan.
- 591** According to the Social Security Administration (SSA), based on the approximate issuance date of the SSN and the borrower's date of birth, the SSN submitted for this borrower (Amy America) appears to have been issued prior to the borrower's date of birth. The SSN accuracy must be confirmed, and if incorrect, it must be updated. If the SSN is determined to be correct, it must be validated directly with the SSA (direct validation by a third party is acceptable), and the loan must be delivered with SFC 162. If the SSN cannot be validated with the SSA, the loan is not eligible for delivery to Fannie Mae.
- 1160** The LTV (130) in the provided loan data exceeds the allowable maximum LTV of 97% for loans delivered to Fannie Mae.
- 5000** It appears that an Individual Taxpayer Identification Number (ITIN) has been submitted as the SSN for this borrower (Alice Firstimer). Borrowers with a valid ITIN must be either a United States citizen or a lawful permanent or non-permanent resident of the United States in order for this loan to be eligible for delivery to Fannie Mae. An ITIN by itself does not prove or disprove that a borrower is a lawful resident.

EarlyCheck Loan Level Results screen (per loan)

1	Edit Summary	Displays an overall breakdown of the edits returned by EarlyCheck, including number of Fatal edits, Warning-to-Fatal edits, and Warnings.
2	Submission Summary	<p>Displays loan's Validation ID, the date and time the loan file was submitted to EarlyCheck, and other information.</p> <p>Note: The Validation ID is a system generated numeric ID assigned to each EarlyCheck loan submission. If a loan is submitted to EarlyCheck more than once, a new Validation ID is created for each loan submission.</p> <p>Note: If load time exceeds the set timeout period the following message will appear, "Your request is being processed. This may take a moment. You may return to the results list under Search Submissions page and continue working while you are waiting for processing to complete."</p>
3	Eligibility (All possible eligibility message types are listed)	<p>Displays eligibility messages.</p> <ul style="list-style-type: none"> • 🔴 Number of Fatal Messages – Fannie Mae will not accept this loan due to the lack of specific data. This loan will need to be corrected before it will be accepted by Fannie Mae. • 🟡 Number of Warning-to-Fatal Messages – Fannie Mae will accept this loan at the present time but sometime in the future this loan will not be accepted by Fannie Mae at which time the loan will need to be corrected before it will be accepted by Fannie Mae.

- **⚠ Number of Warnings Messages** – Fannie Mae will **accept** this loan but there is some data that should be provided.
- **🗨 Observation Messages** - Displays information that may be useful for lenders at the time of delivery.

Note: If there are loans with fatal edits, correct those loans per Eligibility Fatal Messages and resubmit. You cannot edit loan data in EarlyCheck. If needed, make changes to loan data in the loan origination system (LOS) used to generate the loan file and import and check the loan file within EarlyCheck again.

Loan Data

4

Loan Summary

Lender Loan Number	ULADDUSSNMatchUnit1	Note Rate	8.040 %
Mortgage Type	Conventional	Amortization Term	360
Total Loan Amount	\$213,000.00	Amortization Type	Adjustable Rate
Base Loan Amount	\$210,000.00	Loan Purpose	Construction
Sales Price	--	Refinance Purpose	LimitedCashOut
Appraised Value	\$165,000.00	Number of Units	1
Property Occupancy Type	PrimaryResidence	First-Time Homebuyer Loan	Yes
Standardized Property Address		Submitted Property Address	

5

Borrower Information

Primary Borrower	Alice Firstimer
Secondary Borrower	Amy America

6

LTV and DTI Values

Calculated LTV	130.00 %	Provided LTV	--
Calculated CLTV	144.00 %	Provided CLTV	--
Calculated Debt-to-Income Ratio	97 %	Provided Monthly Debt	--
Calculated Monthly Debt Expense	\$1,793.86	Provided Monthly Income	--
Calculated Monthly Income	\$1,850.00		

7

Special Feature Codes

Special Feature Code	Special Feature Code Description	Provided/Derived
007	LIMITED CASH AND NO CASH OUT	Derived

4	Loan Summary	Displays general loan data information.
5	Borrower Information	Displays general borrower information.
6	Loan-to-Value (LTV) and Debt-to-Income (DTI) Values	Displays general LTV and DTI value information.
7	Special Feature Codes (SFCs)	Displays applicable SFCs.

APPRAISAL COMPARE RESULTS

8

Appraisal Summary

Appraisal Doc File ID	11014C345H	UCDP Lender ID	--
Appraisal Number	1	Appraiser Name	[REDACTED]
UCDP Appraisal Status	Successful	Appraiser License Number	[REDACTED]
UCDP Last Submission Date/Time	11/04/2019 11:41 AM ET		
UCDP Standardized Property Address	[REDACTED]	UCDP Submitted Property Address	[REDACTED]

9

Appraisal Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values from the appraisal associated with the provided Appraisal Doc File ID in UCDP (Appraisal/Calculated Value). The values in the Severity column indicate the severity of any Appraisal Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance, or key data is missing.

Data Field	Input/Calculated Value	Appraisal/Calculated Value	Severity
Appraised Value	165000	162000	Warning
Appraisal Form Type	--	Uniform Residential Appraisal Report	Within Tolerance
Appraisal Effective Date	--	2019-10-31	Within Tolerance
LTV	130	132	Within Tolerance
LTV Range	125.01% to 150.00%	125.01% to 150.00%	Within Tolerance
Number of Units	1	1	Within Tolerance
Property Street Address	1234 CRESTVIEW AVE	[REDACTED]	--
Property City	[REDACTED]	[REDACTED]	--
Property State	[REDACTED]	[REDACTED]	Within Tolerance
Property Zip	[REDACTED]	[REDACTED]	--

8	Appraisal Summary	Displays key information about the appraisal, such as appraisal Doc File ID, appraisal number (i.e., the appraisal selected for comparison if multiple appraisals are associated with the appraisal Doc File Id in Uniform Collateral Data Portal (UCDP), appraisal submission status from UCDP, UCDP last submission date and time, appraiser information, and property address.
9	Appraisal Comparison Snapshot	Displays a table that compares key data values submitted to or calculated by EarlyCheck with the corresponding values from the appraisal associated with the submitted Doc File ID in UCDP. The table includes a column indicating the severity of any appraisal comparison edits issued for the submitted or calculated values. A severity of 'Within Tolerance' indicates the compared values match or are within an allowable tolerance. If the values do not match or are outside the allowable tolerance, the severity of the edit will be displayed. All appraisal comparison edits are Informational.

10

UCDP and Collateral Underwriter Findings

^ FNM1000

Message Category	Collateral Underwriter Findings	Message ID	FNM1000
Form Section	N/A	Form Field Name	N/A
Property Affected	Appraisal	Severity	Warning
Override Decision Date/Time			
Override Request Reason			
Override Decision Reason			
Full Message Description	The Collateral Underwriter Risk Score is 2.7 on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.		

^ FNM0632

Message Category	Collateral Underwriter Findings	Message ID	FNM0632
Form Section	N/A	Form Field Name	N/A
Property Affected	Comparable 4	Severity	Warning
Override Decision Date/Time			
Override Request Reason			
Override Decision Reason			
Full Message Description	Market data indicates that a positive time adjustment may be warranted for comparable #4, but no adjustment has been made by appraiser.		

10	Uniform Collateral Data Portal (UCDP) and Collateral Underwriter® (CU®) Findings	Displays a table that lists the UCDP and CU hard stop and findings messages issued for the appraisal associated with the submitted Doc File ID. The messages displayed in this section are the same messages displayed in the Fannie Mae Submission Summary Report (SSR) for the associated appraisal.
----	--	--

Note: For information on UCDP and Collateral Underwriter messages, including eLearning courses and FAQs, please refer to the [Collateral Underwriter®](#) and [Uniform Collateral Data Portal \(UCDP\)](#) web pages on the Fannie Mae business portal.

11

DU COMPARE RESULTS

DU Summary

DU Casefile ID	2003546804	Recommendation	Approve/Eligible
Latest Submission Number	1	DU Institution ID	715127
Latest Submission Date/Time	03/22/2022 10:12 AM ET	DU Institution Name	FANNIE MAE
DU Version	UW_11.00		

11

Desktop Underwriter® (DU®) Compare Results

The DU Compare, compares key data from the imported loan file with the latest submission of the loan casefile in DU.

Note: This feature exists for conventional DU loans only.

To obtain DU Compare results, the following are required:

- A valid DU Casefile ID must be provided when the loan file is imported.
- A borrower's SSN from the imported loan file must match the primary borrower's SSN in DU.
- The imported loan file and the DU loan casefile must be conventional loans.
- The DU loan casefile must have valid underwriting findings (i.e., not Preliminary Findings and not an Out-of-Scope underwriting recommendation).

You may compare your loan data to a DU loan casefile submitted by another institution if the DU Casefile ID *and* the borrower's SSN in the provided loan data matches the data in the DU Casefile.

The DU Summary portion includes key summary information about the latest submission to DU, including the DU Underwriting Recommendation, the latest submission number, the time and date of the latest submission, and the DU version used for underwriting.

DU Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values associated with the provided Desktop Underwriter (DU) or Automated Property Service (APS) Casefile ID (DU Value or APS Value). The values in the Severity column indicate the severity of any DU/APS Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance.

Data Field	Input/Calculated Value	DU Value	Severity
Amortization Type	Fixed	Fixed	Within Tolerance
Amortization/Maturity Term	360	360	Within Tolerance
Balloon Indicator	N	N	Within Tolerance
Interest Only Indicator	N	N	Within Tolerance
Loan Purpose	Purchase	Purchase	Within Tolerance
Refinance Purpose	--	--	Within Tolerance
Occupancy	PrimaryResidence	PrimaryResidence	Within Tolerance
LTV	95	95	Within Tolerance

12

DU Comparison Snapshot

The DU Comparison Snapshot provides a side-by-side comparison of the key data elements from the imported loan file versus the case file in DU, as well as the severity of any data discrepancy. The list is sorted by severity so that you can easily pinpoint the discrepancies that need to be addressed.

Below is a description of the possible severity levels:

- **Fatal:** Unless the discrepancy is corrected, the loan cannot be delivered to Fannie Mae.
- **Warning-to-Fatal:** Although currently a Warning edit at delivery, the severity is slated to change to Fatal in the near future.
- **Warning:** Although the loan can be delivered to Fannie Mae, the discrepancy should be corrected prior to delivery, unless a variance or waiver is being applied.
- **Within Tolerance:** The data element in the imported loan file and the loan casefile in DU is the same or match within acceptable tolerances.

13 UNIFORM CLOSING DATASET COMPARE RESULTS

UCD Summary

CaseFile ID	1994765065	Submission Status	Successful
UCD Last Submission Date/Time	01/23/2019 10:56 AM ET		
UCD Standardized Property Address	28-F218 BURBANK, CA 91502	UCD Submitted Property Address	28-F218 Burbank, CA 91502

UCD Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values in the Uniform Closing Dataset collection solution associated with the provided Casefile ID. The values in the Severity column indicate the severity of any UCD Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance, or key data is missing.

Data Field	Input/Calculated Value	UCD Value	Severity
Appraised Value	340000.00	240000.0	Warning
Loan (Note) Amount	300750.00	211000.0	Informational
Loan Purpose Type	Purchase	Refinance	Warning
Original Note Rate	4.250	7.75	Within Tolerance
Standardized Property City	BURBANK	BURBANK	--
Standardized Property State	CA	CA	Within Tolerance
Standardized Property Street Address	10655 BIRCH ST	28-F218	--
Standardized Property ZIP	91502	91502	--

13

The Uniform Closing Dataset (UCD) Compare Results

The Uniform Closing Dataset (UCD) Compare Results section displays when a UCD match is performed on the submitted casefile ID. The section includes two categories of information:

- The **UCD Summary** lists key information about the UCD such as casefile ID, UCD submission status, UCD last update date/time, and property address.
- The **UCD Comparison Snapshot** displays a table that compares key data values submitted to/calculated by EarlyCheck with the corresponding values from the UCD. The table includes a column indicating the severity of any UCD comparison edits issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match or are within an allowable tolerance. If the values do not match or are outside the allowable tolerance, the severity of the edit will be displayed.

ULDD MISMO 3.0 File

If you are uploading Uniform Loan Delivery Dataset (ULDD) files follow the steps below:

1. Select the appropriate **Institution Name** from the Institution Name (Institution ID/Seller Number) dropdown list.

Note: If your Institution Name is not available in the dropdown box you may use any that is available or contact your Fannie Mae representative to have it added.

2. Select the **ULDD** radio button.

Note: You have the option to add Casefile ID if it is not included in the import file.

3. Click **+Choose** and select appropriate ULDD file.

Result: The ULDD file will appear in the box below the **+Choose** and **Upload** buttons.

4. Click **Upload**.

Welcome to EarlyCheck™

Upload loan data to view eligibility findings.

Upload Loan Data

1. Institution Name (Institution ID/Seller Number) *

2012_01_EC2_0_01 (708961/--)▼

2. Select file type *

ULAD

ULDD

3. Casefile ID (Optional to compare an input ULAD file with an existing casefile)

4. Select file for upload *

[+ Choose](#)[Upload](#)

 ULDD-Test Case DUSSN Match.xml24.408 KB

[Cancel](#)

Note: Click **Cancel** to delete the attached file.

Upload Search Submissions
Download XML Download HTML

EarlyCheck Summary Results

1

Submission Information

Batch ID	26921	Total # of Loans Checked	1
Submitted By	q0465dxu	# of Loans with Highest Severity of FataIs	1
Institution ID or Seller Servicer Number	708961	# of Loans with Highest Severity of Warning-to-FataIs	0
Institution or Seller Name	2012_01_EC2_0_01	# of Loans with Highest Severity of Warnings	3
Submission Date/Time	02/03/2022 04:12 PM ET		

2

Submission Results

Showing 1 to 1 of 1 entry

Validation ID	CaseFile ID	Lender Loan Number	Eligibility
31096	2003009525	ULDD-TC1-v1	!
31097	2003009525	ULDD-TC1-v1	✓
31098	2003009525	ULDD-TC1-v1	✓

EarlyCheck Loan Level Results screen (per batch of loans)		
1	Submission Information	<p>Displays high level EarlyCheck results.</p> <ul style="list-style-type: none"> # of Loans with Highest Severity of FataIs – Displays the number of loans that Fannie Mae will not accept due to the lack of specific data. These loans will need to be corrected before they will be accepted by Fannie Mae. # of Loans with Highest Severity of Warning-to-FataIs - Fannie Mae will accept these loans at the present time but sometime in the future these loans will not be accepted by Fannie Mae at which time the loans will need to be corrected before they will be accepted. # of Loans with Highest Severity of Warnings - Fannie Mae will accept these loans but there is some data that should be provided. Observation Messages - Displays information that may be useful for lenders at the time of delivery. The Submission Summary portion includes the loan’s Batch ID, the date and time the delivery file was submitted to EarlyCheck, the version of EarlyCheck used to check the loan file, as well as who submitted the file.
2	Submission Results	<p>Displays all the loans, listed under the Validation ID field, in the batch and the eligibility of each loan to be accepted ✓ or rejected ! by Fannie Mae.</p> <p>Note: The Batch ID is a system generated numeric ID assigned to each submission of the ULDD-MISMO 3.0 file, regardless of how many loans are included in the import file. Even if the ULDD-MISMO 3.0 file contains a single loan, the system will assign to it a Batch ID. If the import file contains more than one loan, each loan in the batch will be assigned the same Batch ID; therefore, each loan submitted via the ULDD-MISMO 3.0 file type will be assigned a Batch ID and a Validation ID.</p> <p>Note: If load time exceeds the set timeout period the following message will appear, “Your request is being processed. This may take a moment. You may return to the results list under Search Submissions page and continue working while you are waiting for processing to complete.”</p>

5. Click each listed **Validation ID number**.

Upload Search Submissions

EarlyCheck Loan Level Results

Summary of Findings

1

Edit Summary

Number of Fatafs	0	Number of Warning-to-Fatafs	0
Number of Warnings	5		

2

Submission Summary

Validation ID	31097	Lender Loan Number	[REDACTED]
Borrower	[REDACTED]	Submitted By	[REDACTED]
Submission Date/Time	02/03/2022 04:12 PM ET	Institution ID or Seller Servicer Number	[REDACTED]
Provided Seller Number	100650002	Institution or Seller Name	2012_01_EC2_0_01

Delivery Eligibility

3

Eligibility

Warning Messages

- A06** The provided appraised value (-) does not match the value (-) on the appraisal submitted to UCDR.
- 473** This loan shows the signs of a principal curtailment because the provided Current UPB (-) is less than the Calculated Current UPB (114073.57) by more than .03%. Confirm the accuracy of this data prior to delivering the loan to Fannie Mae.
- 2596** The Price Lock Date cannot be more than 2 years in the past.
- 2814** Calculated Current LTV is less than or equal to 80% indicating Mortgage Insurance Coverage may not be required. Please verify the provided MI % Coverage of (-).
- 5000** It appears that an Individual Taxpayer Identification Number (ITIN) has been submitted as the SSN for this borrower (Mary Homeowner). Borrowers with a valid ITIN must be either a United States citizen or a lawful permanent or non-permanent resident of the United States in order for this loan to be eligible for delivery to Fannie Mae. An ITIN by itself does not prove or disprove that a borrower is a lawful resident.

EarlyCheck Loan Level Results screen (per loan)		
1	Edit Summary	Displays EarlyCheck results.
2	Submission Summary	Displays high level submission borrower and seller information.
3	Eligibility (All possible eligibility message types are listed)	Displays eligibility messages. <ul style="list-style-type: none"> • 1 <u>Number of Fatal Messages</u> – Fannie Mae will not accept this loan due to the lack of specific data. This loan will need to be corrected before it will be accepted by Fannie Mae. • A <u>Number of Warning-to-Fatal Messages</u> – Fannie Mae will accept this loan at the present time but sometime in the future this loan will not be accepted by Fannie Mae at which time the loan will need to be corrected before it will be accepted by Fannie Mae. • A <u>Number of Warning Messages</u> – Fannie Mae will accept this loan but there is some data that should be provided. • 🗨️ <u>Observation Messages</u> – Displays information that may be useful for lenders at the time of delivery.

Loan Data

4

Loan Summary

Lender Loan Number	[REDACTED]	Note Rate	4.500 %
Mortgage Type	Conventional	Amortization Term	360
Total Loan Amount	\$127,000.00	Amortization Type	Fixed Rate
Base Loan Amount	\$126,000.00	Loan Purpose	Purchase
Sales Price	\$150,000.00	Refinance Purpose	--
Appraised Value	\$165,000.00	Number of Units	1
Property Occupancy Type	PrimaryResidence	First-Time Homebuyer Loan	Yes
Standardized Property Address	[REDACTED]	Submitted Property Address	[REDACTED]

5

Borrower Information

Primary Borrower	[REDACTED]
------------------	------------

6

LTV and DTI Values

Calculated LTV	85.00 %	Provided LTV	85.00 %
Calculated CLTV	--	Provided CLTV	85.00 %
Calculated Debt-to-Income Ratio	32 %	Provided Monthly Debt	\$1,071.00
Calculated Monthly Debt Expense	\$1,071.00	Provided Monthly Income	\$3,350.00
Calculated Monthly Income	\$3,350.00		

7

Special Feature Codes

Special Feature Code	Special Feature Code Description	Provided/Derived
014	2/2 SIGNIFICANT BUYDOWNS	Provided
180	NOT IN SFHA W/O FLOOD INS	Derived
281	FINANCED MI	Provided
508	--	Derived
900	HOMEREADEY	Provided

4	Loan Summary	Displays general loan data information.
5	Borrower Information	Displays general borrower information.
6	LTV and DTI Values	Displays general LTV and DTI value information.
7	Special Feature Codes (SFCs)	Displays applicable SFCs.

APPRAISAL COMPARE RESULTS

8

Appraisal Summary

Appraisal Doc File ID	11014C345H	UCDP Lender ID	--
Appraisal Number	1	Appraiser Name	[REDACTED]
UCDP Appraisal Status	Successful	Appraiser License Number	[REDACTED]
UCDP Last Submission Date/Time	11/04/2019 11:41 AM ET		
UCDP Standardized Property Address	[REDACTED]	UCDP Submitted Property Address	[REDACTED]

9

Appraisal Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values from the appraisal associated with the provided Appraisal Doc File ID in UCDP (Appraisal/Calculated Value). The values in the Severity column indicate the severity of any Appraisal Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance, or key data is missing.

Data Field	Input/Calculated Value	Appraisal/Calculated Value	Severity
Appraised Value	165000	162000	Warning
Appraisal Form Type	Uniform Residential Appraisal Report	Uniform Residential Appraisal Report	Within Tolerance
Appraisal Effective Date	2022-06-01	2019-10-31	Within Tolerance
LTV	85	85	Within Tolerance
LTV Range	80.01% to 85.00%	80.01% to 85.00%	Within Tolerance
Number of Units	1	1	Within Tolerance
Property Street Address	1234 CRESTVIEW AVE	[REDACTED]	--
Property City	[REDACTED]	[REDACTED]	--
Property State	[REDACTED]	[REDACTED]	Within Tolerance
Property Zip	[REDACTED]	[REDACTED]	--

8	Appraisal Summary	Displays key information about the appraisal, such as appraisal Doc File ID, appraisal number (i.e., the appraisal selected for comparison if multiple appraisals are associated with the appraisal Doc File Id in Uniform Collateral Data Portal (UCDP)), appraisal submission status from UCDP, UCDP last submission date and time, appraiser information, and property address.
9	Appraisal Comparison Snapshot	Displays a table that compares key data values submitted to or calculated by EarlyCheck with the corresponding values from the appraisal associated with the submitted Doc File ID in UCDP. The table includes a column indicating the severity of any appraisal comparison edits issued for the submitted or calculated values. A severity of 'Within Tolerance' indicates the compared values match or are within an allowable tolerance. If the values do not match or are outside the allowable tolerance, the severity of the edit will be displayed. All appraisal comparison edits are Informational.

10

UCDP and Collateral Underwriter Findings

^ FNM1000

Message Category	Collateral Underwriter Findings	Message ID	FNM1000
Form Section	N/A	Form Field Name	N/A
Property Affected	Appraisal	Severity	Warning
Override Decision Date/Time			
Override Request Reason			
Override Decision Reason			
Full Message Description	The Collateral Underwriter Risk Score is 2.7 on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.		

^ FNM0632

Message Category	Collateral Underwriter Findings	Message ID	FNM0632
Form Section	N/A	Form Field Name	N/A
Property Affected	Comparable 4	Severity	Warning
Override Decision Date/Time			
Override Request Reason			
Override Decision Reason			
Full Message Description	Market data indicates that a positive time adjustment may be warranted for comparable #4, but no adjustment has been made by appraiser.		

10	UCDP and Collateral Underwriter Findings	Displays a table that lists the UCDP and CU hard stop and findings messages issued for the appraisal associated with the submitted Doc File ID. The messages displayed in this section are the same messages displayed in the Fannie Mae Submission Summary Report (SSR) for the associated appraisal.
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11

DU COMPARE RESULTS

DU Summary

DU Casefile ID	2003546804	Recommendation	Approve/Eligible
Latest Submission Number	1	DU Institution ID	715127
Latest Submission Date/Time	03/22/2022 10:12 AM ET	DU Institution Name	FANNIE MAE
DU Version	UW_11.00		

11

Desktop
Underwriter®
(DU®) Compare
Results

A feature of EarlyCheck is DU Compare, which compares key data from the imported loan file with the latest submission of the loan casefile in DU.

Note: This feature exists for conventional DU loans only.

To obtain DU Compare results, the following are required:

- A valid DU Casefile ID must be provided when the loan file is imported.
- A borrower's SSN from the imported loan file must match the primary borrower's SSN in DU.
- The imported loan file and the DU loan casefile must be conventional loans.
- The DU loan casefile must have valid underwriting findings (i.e., not Preliminary Findings and not an Out-of-Scope underwriting recommendation).

You may compare your loan data to a DU loan casefile submitted by another institution if the DU Casefile ID *and* the borrower's SSN in the provided loan data matches the data in the DU Casefile.

The **DU Summary** portion includes key summary information about the latest submission to DU, including the DU Underwriting Recommendation, the latest submission number, the time and date of the latest submission, and the DU version used for underwriting.

DU Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values associated with the provided Desktop Underwriter (DU) or Automated Property Service (APS) Casefile ID (DU Value or APS Value). The values in the Severity column indicate the severity of any DU/APS Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance.

Data Field	Input/Calculated Value	DU Value	Severity
Amortization Type	Fixed	Fixed	Within Tolerance
Amortization/Maturity Term	360	360	Within Tolerance
Balloon Indicator	N	N	Within Tolerance
Interest Only Indicator	N	N	Within Tolerance
Loan Purpose	Purchase	Purchase	Within Tolerance
Refinance Purpose	--	--	Within Tolerance
Occupancy	PrimaryResidence	PrimaryResidence	Within Tolerance
LTV	95	95	Within Tolerance

12

DU Comparison Snapshot

The DU Comparison Snapshot provides a side-by-side comparison of the key data elements from the imported loan file versus the case file in DU, as well as the severity of any data discrepancy. The list is sorted by severity so that you can easily pinpoint the discrepancies that need to be addressed.

Below is a description of the possible severity levels:

- **Fatal:** Unless the discrepancy is corrected, the loan cannot be delivered to Fannie Mae.
- **Warning-to-Fatal:** Although currently a Warning edit at delivery, the severity is slated to change to Fatal in the near future.
- **Warning:** Although the loan can be delivered to Fannie Mae, the discrepancy should be corrected prior to delivery, unless a variance or waiver is being applied.
- **Within Tolerance:** The data element in the imported loan file and the loan casefile in DU is the same or match within acceptable tolerances.

13 UNIFORM CLOSING DATASET COMPARE RESULTS

UCD Summary

CaseFile ID	1994765065	Submission Status	Successful
UCD Last Submission Date/Time	01/23/2019 10:56 AM ET		
UCD Standardized Property Address	28-F218 BURBANK, CA 91502	UCD Submitted Property Address	28-F218 Burbank, CA 91502

UCD Comparison Snapshot

The table below compares key data field values submitted to or calculated by EarlyCheck (Input/Calculated Value) with the corresponding values in the Uniform Closing Dataset collection solution associated with the provided Casefile ID. The values in the Severity column indicate the severity of any UCD Compare edits that were issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match, or are within an allowable tolerance, or key data is missing.

Data Field	Input/Calculated Value	UCD Value	Severity
Appraised Value	340000.00	240000.0	Warning
Loan (Note) Amount	300750.00	211000.0	Informational
Loan Purpose Type	Purchase	Refinance	Warning
Original Note Rate	4.250	7.75	Within Tolerance
Standardized Property City	BURBANK	BURBANK	--
Standardized Property State	CA	CA	Within Tolerance
Standardized Property Street Address	10655 BIRCH ST	28-F218	--
Standardized Property ZIP	91502	91502	--

13

The Uniform Closing Dataset (UCD) Compare Results

The Uniform Closing Dataset (UCD) Compare Results section displays when a UCD match is performed on the submitted casefile ID. The section includes two categories of information:

- The **UCD Summary** lists key information about the UCD such as casefile ID, UCD submission status, UCD last update date/time, and property address.
- The **UCD Comparison Snapshot** displays a table that compares key data values submitted to/calculated by EarlyCheck with the corresponding values from the UCD. The table includes a column indicating the severity of any UCD comparison edits issued for the submitted/calculated values. A severity of 'Within Tolerance' indicates the compared values match or are within an allowable tolerance. If the values do not match or are outside the allowable tolerance, the severity of the edit will be displayed.

Upload Error

If, after uploading files, an **Import Failed. Please click here for details** message appears, as shown in Example A below. Click the **click here** link. If after doing so, you receive a **Your Submission triggered the following schema errors:** message, as shown in Example B below, you may have attached the wrong file for the file type that was selected. For example, a ULAD file type was selected and a ULDD file was attached or vice versa. If so, click **Upload** in the upper left corner to return to the **Upload Loan Data** screen and select the appropriate file type.

Example A

Welcome to EarlyCheck™

Upload loan data to view eligibility findings.

Upload Loan Data

Import Failed. Please [click here](#) for details

- Institution Name (Institution ID/Seller Number) ***
- Select file type ***
 ULAD
 ULDD
- Casefile ID** (Optional to compare an input ULAD file with an existing casefile)
- Select file for upload ***

 ULDD-Test Case DUSSN Match.xml	24.408 KB	Cancel
--	-----------	------------------------

Note: Batch loan file submissions have a size limitation of 3MB.

Example B

Upload Search Submissions

EarlyCheck Loan Level Results

Summary of Findings

Edit Summary

Number of FataIs	0	Number of Warning-to-FataIs	0
Number of Warnings	0		

Submission Summary

Validation ID	31106	Lender Loan Number	--
Borrower	--	Submitted By	q0465dku
Submission Date/Time	02/03/2022 06:28 PM ET	Institution ID or Seller Servicer Number	708961
Provided Seller Number	--	Institution or Seller Name	2012_01_EC2_0_01

3 Your Submission has triggered the following schema errors:

- 02 cvc-pattern-valid: Value '3.0.0.263.12' is not facet-valid with respect to pattern '3\.[0-9]{1,3}\.[0-9]{1,3}\.[0-9]{1,3}\.[0-9]{1,3}' for type 'MISMOReferenceModelIdentifier'.
- 02 cvc-attribute-3: The value '3.0.0.263.12' of attribute 'MISMOReferenceModelIdentifier' on element 'MESSAGE' is not valid with respect to its type, 'MISMOReferenceModelIdentifier'.
- 02 cvc-pattern-valid: Value '2016-07-01T09:07:33' is not facet-valid with respect to pattern '[0-9]{4}-[0-9]{2}-[0-9]{2}T[0-9]{2}:[0-9]{2}:[0-9]{2}(\.[0-9]{1,9})?Z|[+-][0-9]{2}:[0-9]{2}' for type 'MISMODateTimeBase'.
- 02 cvc-complex-type-2.2: Element 'CreatedDateTime' must have no element [children], and the value must be valid.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'PROPERTIES'. One of '{http://www.mismo.org/residential/2009/schemas'-PLEGDED_ASSET, http://www.mismo.org/residential/2009/schemas'-SUBJECT_PROPERTY, http://www.mismo.org/residential/2009/schemas'-COLLATERAL_DETAIL, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'LoanAmortizationType'. One of '{http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'BUYDOWN_CONTRIBUTORS'. One of '{http://www.mismo.org/residential/2009/schemas'-BUYDOWN_FUNDS, http://www.mismo.org/residential/2009/schemas'-BUYDOWN_OCCURRENCES, http://www.mismo.org/residential/2009/schemas'-BUYDOWN_RULE, http://www.mismo.org/residential/2009/schemas'-BUYDOWN_SCHEDULES, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'ClosingCostContributionAmount'. One of '{http://www.mismo.org/residential/2009/schemas'-ClosingCostFundAmount, http://www.mismo.org/residential/2009/schemas'-FundsSourceType, http://www.mismo.org/residential/2009/schemas'-FundsType, http://www.mismo.org/residential/2009/schemas'-IntegratedDisclosureLineNumberValue, http://www.mismo.org/residential/2009/schemas'-IntegratedDisclosureSectionType, http://www.mismo.org/residential/2009/schemas'-IntegratedDisclosureSectionTypeOtherDescription, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'DownPaymentSourceType'. One of '{http://www.mismo.org/residential/2009/schemas'-DownPaymentOptionType, http://www.mismo.org/residential/2009/schemas'-DownPaymentOptionTypeOtherDescription, http://www.mismo.org/residential/2009/schemas'-FundsSourceType, http://www.mismo.org/residential/2009/schemas'-PropertySellerFundingIndicator, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'FORM_SPECIFIC_CONTENTS'. One of '{http://www.mismo.org/residential/2009/schemas'-DRAW, http://www.mismo.org/residential/2009/schemas'-ESCROW, http://www.mismo.org/residential/2009/schemas'-FEE_INFORMATION, http://www.mismo.org/residential/2009/schemas'-FORECLOSURES, http://www.mismo.org/residential/2009/schemas'-GOVERNMENT_LOAN, http://www.mismo.org/residential/2009/schemas'-HELLOC, http://www.mismo.org/residential/2009/schemas'-HIGH_COST_MORTGAGES, http://www.mismo.org/residential/2009/schemas'-HMDA_LOAN, http://www.mismo.org/residential/2009/schemas'-HOUSING_EXPENSES, http://www.mismo.org/residential/2009/schemas'-INSURANCE_CLAIMS, http://www.mismo.org/residential/2009/schemas'-INTEREST_CALCULATION, http://www.mismo.org/residential/2009/schemas'-INTEREST_ONLY, http://www.mismo.org/residential/2009/schemas'-INVESTOR_FEATURES, http://www.mismo.org/residential/2009/schemas'-INVESTOR_LOAN_INFORMATION, http://www.mismo.org/residential/2009/schemas'-LATE_CHARGE, http://www.mismo.org/residential/2009/schemas'-LOAN_COMMENTS, http://www.mismo.org/residential/2009/schemas'-LOAN_DETAIL, http://www.mismo.org/residential/2009/schemas'-LOAN_IDENTIFIER, http://www.mismo.org/residential/2009/schemas'-LOAN_LEVEL_CREDIT, http://www.mismo.org/residential/2009/schemas'-LOAN_PRODUCT, http://www.mismo.org/residential/2009/schemas'-LOAN_PROGRAMS, http://www.mismo.org/residential/2009/schemas'-LOAN_STATE, http://www.mismo.org/residential/2009/schemas'-LOAN_STATUSES, http://www.mismo.org/residential/2009/schemas'-LTV, http://www.mismo.org/residential/2009/schemas'-MATURITY, http://www.mismo.org/residential/2009/schemas'-MERG_REGISTRATIONS, http://www.mismo.org/residential/2009/schemas'-ML_DATA, http://www.mismo.org/residential/2009/schemas'-MODIFICATIONS, http://www.mismo.org/residential/2009/schemas'-MORTGAGE_SCORES, http://www.mismo.org/residential/2009/schemas'-NEGATIVE_AMORTIZATION, http://www.mismo.org/residential/2009/schemas'-OPTIONAL_PRODUCTS, http://www.mismo.org/residential/2009/schemas'-ORIGINATION_FUNDS, http://www.mismo.org/residential/2009/schemas'-ORIGINATION_SYSTEMS, http://www.mismo.org/residential/2009/schemas'-PAYMENT, http://www.mismo.org/residential/2009/schemas'-PREPAYMENT_PENALTY, http://www.mismo.org/residential/2009/schemas'-PURCHASE_CREDITS, http://www.mismo.org/residential/2009/schemas'-QUALIFICATION, http://www.mismo.org/residential/2009/schemas'-QUALIFIED_MORTGAGE, http://www.mismo.org/residential/2009/schemas'-REFINANCE, http://www.mismo.org/residential/2009/schemas'-REHABILITATION, http://www.mismo.org/residential/2009/schemas'-REVERSE_MORTGAGE, http://www.mismo.org/residential/2009/schemas'-SERVICING, http://www.mismo.org/residential/2009/schemas'-TERMS_OF_LOAN, http://www.mismo.org/residential/2009/schemas'-TREASURY_NPV, http://www.mismo.org/residential/2009/schemas'-UNDERWRITING, http://www.mismo.org/residential/2009/schemas'-WORKOUTS, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'HMDA_HOEPALoanStatusIndicator'. One of '{http://www.mismo.org/residential/2009/schemas'-HMDA_LOAN_DENIALS, http://www.mismo.org/residential/2009/schemas'-HMDA_LOAN_DETAIL, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.
- 02 cvc-complex-type-2.4.a: Invalid content was found starting with element 'BuydownTemporarySubsidyIndicator'. One of '{http://www.mismo.org/residential/2009/schemas'-BuydownTemporarySubsidyFundingIndicator, http://www.mismo.org/residential/2009/schemas'-CapitalizedFeesIndicator, http://www.mismo.org/residential/2009/schemas'-ClosingCostFinancedIndicator, http://www.mismo.org/residential/2009/schemas'-ClosingDisclosureWaitingPeriodWaivedIndicator, http://www.mismo.org/residential/2009/schemas'-CollateralPledgedToName, http://www.mismo.org/residential/2009/schemas'-ConcurrentOriginationIndicator, http://www.mismo.org/residential/2009/schemas'-ConcurrentOriginationIdentifier, http://www.mismo.org/residential/2009/schemas'-ConformingIndicator, http://www.mismo.org/residential/2009/schemas'-ConstructionLoanIndicator, http://www.mismo.org/residential/2009/schemas'-ConversionOfContractForDeedIndicator, http://www.mismo.org/residential/2009/schemas'-ConvertibleIndicator, http://www.mismo.org/residential/2009/schemas'-CreditEnhancementIndicator, http://www.mismo.org/residential/2009/schemas'-CreditorServicingOfLoanStatementType, http://www.mismo.org/residential/2009/schemas'-CreditorServicingOfLoanStatementTypeOtherDescription, http://www.mismo.org/residential/2009/schemas'-CurrentInterestRatePercent, http://www.mismo.org/residential/2009/schemas'-DeferredInterestBalanceAmount, http://www.mismo.org/residential/2009/schemas'-DemandFeatureIndicator, http://www.mismo.org/residential/2009/schemas'-EXTENSION}' is expected.

Searching for a Loan File Previously Imported into EarlyCheck

The EarlyCheck service assists you in identifying and correcting potential loan delivery eligibility and/or data integrity issues anytime during the loan process—underwriting, pre-closing, post-closing, prior to funding correspondent loans and/or before shipping the loan for sale to Fannie Mae. The service is intended to help lenders identify potential problems *prior* to loan delivery.

This job aid describes how to locate a loan file that has previously been imported into EarlyCheck. This allows you to view EarlyCheck results after the loan is initially imported and checked. For a description of the EarlyCheck Results, refer to the [Importing and Viewing EarlyCheck™ Results job aid](#).

1. Log in to the EarlyCheck™ application.
2. Click **Search Submissions** in upper left of the screen.



3. Select and enter appropriate information in the fields.

A screenshot of the 'Loan Search' form within the EarlyCheck application. The form is titled 'Loan Search' and is located below the navigation bar. It contains several input fields: a dropdown menu for 'Institution Name (Institution ID/Seller Number) *' (marked with a red circle 1), a date field for 'From Date *' (11/05/2021), and another date field for 'To Date *' (02/03/2022). Below these are five optional input fields (marked with a red circle 2): 'Validation ID' (Enter Validation ID), 'Batch ID' (Enter Batch ID), 'Casefile ID' (Enter Casefile ID), 'Lender Loan Number' (Enter Lender Loan Number), and 'Borrower Last Name' (Enter Borrower Last Name). There are 'Search' and 'Clear' buttons below the input fields. Below the form is a 'Search Results' section with a table header containing columns: File Name, Validation ID, Batch ID, Casefile ID, Lender Loan Number, Borrower, Submission Date Time, and Results. A 'Global Filter' and 'Reset Filter' button are also present in the results section.

Note: The number 1 fields are required. The number 2 fields are optional.

4. Click **Search**.

5. Click on the following hyperlinks to view the associated data:
 - a. **Validation ID** - to view EarlyCheck Loan Level Results screen.
 - b. **Batch ID** - to view EarlyCheck Summary Results screen.
 - c. **View Results** - to view EarlyCheck Summary Results screen.

The screenshot shows the 'Loan Search' interface. At the top, there are navigation tabs for 'Upload' and 'Search Submissions'. The search form includes the following fields:

- Institution Name (Institution ID/Seller Number)*:** A dropdown menu with the value '2012_01_EC2_0_01 (708961/-)'. A red asterisk indicates a required field.
- From Date*:** A date input field with the value '11/05/2021'.
- To Date*:** A date input field with the value '02/03/2022'.
- Validation ID:** An input field with the value '31096'.
- Batch ID:** An input field with the placeholder text 'Enter Batch ID'.
- Casefile ID:** An input field with the placeholder text 'Enter Casefile ID'.
- Lender Loan Number:** An input field with the placeholder text 'Enter Lender Loan Number'.
- Borrower Last Name:** An input field with the placeholder text 'Enter Borrower Last Name'.

Below the search form are two buttons: 'Search' and 'Clear'. The 'Search Results' section features a table with the following columns: File Name, Validation ID, Batch ID, Casefile ID, Lender Loan Number, Borrower, Submission Date Time, and Results. A 'Global Filter' and 'Reset Filter' button are located at the top right of the table. The table contains one row of data:

File Name	Validation ID	Batch ID	Casefile ID	Lender Loan Number	Borrower	Submission Date Time	Results
ULDD-Test Case DUSSEN Match.xml	31096	26921	2003009525	ULDD-TC1-v1	Homeowner	2/3/2022 4:12:07 PM	View Results

At the bottom left of the table, there is a pagination control showing '1' and a dropdown menu set to '10'.

XML and HTML Downloading

EarlyCheck allows you to download your Summary Results in XML or HTML formats, depending on which format suits your processes best.

From the **EarlyCheck Summary Results** screen, click the appropriate download button.

The screenshot shows the 'EarlyCheck Summary Results' screen. At the top, there are navigation tabs for 'Upload' and 'Search Submissions'. The main heading is 'EarlyCheck Summary Results'. In the top right corner, there are two buttons: 'Download XML' and 'Download HTML', both of which are highlighted with a red box. Below the heading, there is a section titled 'Submission Information'.

Printing

To print your enhanced EarlyCheck results, you can use any of your browser print options (i.e., **CTRL + Print** or **Right Click** and select **Print**).