Resources to determine scores for your loans and pools

Fannie Mae®

Fannie Mae provides lenders with resources throughout the process to help score pipelines and capture any market-based incentives for auctioning pools and/or originating loans to the borrowers and communities that the Mission Index is intended to support.*Lenders are encouraged to use the Mission Score API, EarlyCheck™ and or Loan Delivery to score their pipelines. Loan-level mission scores may be used solely to facilitate securitization of the applicable mortgages into Fannie Mae Single-Family Social MBS.

Technology	Best used in which stage (s)	How a lender can use it	Key lender benefit for this option	Other considerations
Mission Score API Learn more ›	Determining best execution for/pooling pipeline loans (but can be used at any point in the life cycle)	API returns an overall score along with the dimension scores based on approx. 15 input fields	Flexible tool designed to be integrated into a lender's existing best execution process or adapted for use in a sandbox environment	Provides scoring on high-level dimensions as well as underlying granular attributes. Scoring is point in time based on the data provided.
Loan-level Mission Score Dashboard Learn more ›	Determining best execution for active casefiles and pooling closed loans	Access report on FM Connect with preliminary loan-level scoring for loans where lender is the DU seller	Preliminary scoring calculated using DU application inputs, so no need for additional inputs	Scoring is preliminary and is not available for closed loans purchased from correspondents. Report is updated daily.
EarlyCheck™ Learn more ›	At any point in the loan lifecycle, only ULDD file types are evaluated for loan-level mission score	After loans are submitted in EarlyCheck, observational edits will indicate loan mission score	Ability to determine mission scores on loans at any point in the loan life cycle	Scoring is based on the data provided at the point in time the loan is submitted to EarlyCheck.
Loan Delivery Learn more ›	When loans are ready for submission to Fannie Mae, ULDD file type accepted	Within the Loan Delivery application: 1. Loan level mission score available in the loan-level data CSV 2. Pool Level Mission Criteria Share and Mission Density Score available on the Pool statistics tab	Scoring is based on closed loan data. Once the pool is closed, the score is final and provides insight on scores that will be published	The scores displayed in Loan Delivery are based on the delivery data of a close loan. Final scores are calculated when the pool is closed and all data is final.
Desktop Underwriter Learn more ›	Early in the origination process	Message will show preliminary loan-level score	Provides visibility early in the origination process	Scoring is preliminary, will not be provided when DU cannot determine the properties census tract, and may not be 100% accurate for 2-4 unit and investment properties.

For more information on the Mission Index, visit the website.