

EarlyCheck Release Notes

Overview of EarlyCheck Enhancements

April 22, 2020

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.



Just Released

Effective Date	Impacted Area	Description
May 1 NEW	Loans in Forbearance due to COVID-19	<p>As announced in Lender Letter LL-2020-06, Selling Loans in Forbearance Due to COVID-19, loans in a forbearance plan due to a COVID-19 hardship will be eligible for sale to Fannie Mae if the loans comply with the requirements stated in the Lender Letter.</p> <p>EarlyCheck and business rules will support the temporary flexibilities allowing for loans in forbearance to be sold per the effective dates and requirements stated in the Lender Letter. Lenders will need to provide Special Feature Code (SFC) 919 in Loan Delivery to identify loans in forbearance. Review the Lender Letter and Loan Delivery Quick Reference Guide for additional information.</p>
March 31	COVID-19 Appraisal Flexibilities	<p>In response to the COVID-19 national emergency, Fannie Mae has introduced temporary flexibilities regarding our appraisal requirements, as announced in Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals.</p> <p>EarlyCheck and business rules will support the temporary flexibilities allowing for exterior-only inspection appraisals and desktop appraisals at the time the loan is sold to Fannie Mae.</p>



On the Horizon

Effective Date	Impacted Area	Version	Description	File Type	Impact
Important: As a result of the impacts related to COVID-19, some application releases may be delayed or postponed to ensure minimal impact to our lender partners.					
TBD	Edit Updates	6.3	Edits changing severity are related to address, project type mortgage insurance, and eligibility.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 1 edit with a text change 3 edits changing severity from Warning to Warning-to-Fatal 2 edits changing severity from Warning-to-Fatal to Fatal
				ULDD-MISMO 3.0	<ul style="list-style-type: none"> 1 edit with a text change 2 edits changing severity from Warning-to-Fatal to Fatal 8 edits changing severity from Warning-to-Fatal to Fatal
September 1	Import Feature	TBD	EarlyCheck will begin accepting the MISMO v3.4 loan application submission files using the redesigned URLA. For additional information, please refer to the official announcement on the URLA page . For integration-related information, visit the Technology Integration page .	ULAD – MISMO 3.4	<ul style="list-style-type: none"> Acceptance of MISMO v.3.4 File Format



In Case You Missed It

Effective Date	Impacted Area	Version	Description	File Type	Impact
January 27	Edit Updates	6.1.3	Edits changing severity are related to borrower identification, data validation, and mortgage insurance.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none"> 2 edits with a text change 8 edit changing severity from Warning to Warning-to-Fatal



Effective Date	Impacted Area	Version	Description	File Type	Impact
				ULDD-MISMO 3.0	<ul style="list-style-type: none">• 2 edits with a text change• 11 edits changing severity from Warning to Warning-to-Fatal• 4 edits changing severity from Warning-to-Fatal to Fatal
February 24	Edit Updates	6.2	Edits changing severity are related to borrower identification, data validation, and mortgage insurance. New edits are related to product eligibility, DTI, and data validation.	1003 and MISMO AUS 2.3.1	<ul style="list-style-type: none">• 1 edit with a text change• 1 new edit with a severity of Warning• 1 edit changing severity from Warning to Warning-to-Fatal• 8 edits changing severity from Warning-to-Fatal to Fatal
				ULDD-MISMO 3.0	<ul style="list-style-type: none">• 1 edit with a text change• 9 new edits with a severity of Warning• 1 edit changing severity from Warning to Warning-to-Fatal• 11 edits changing severity from Warning-to-Fatal to Fatal

For information on EarlyCheck enhancements prior to January 2020, please refer to the [Release Notes archive](#) document available on the EarlyCheck homepage.