

# Loss Mitigation Training Resources

This document lists all loss mitigation training resources available to you from Freddie Mac Learning.

Access the following resources by clicking their titles.

## COVID-19 Relief

### Reference Tools

[Servicing for COVID-19 Related Hardships Reference Guide](#)

Outlines temporary measures to help you assist borrowers if their ability to make timely mortgage payments has been negatively affected as a result of COVID-19.

## Workout Prospector®

### Reference Tools

[Workout Prospector Users' Guide](#)

Provides guidance and detailed information on how to enter data into Workout Prospector, analyze the model, and transmit it to Freddie Mac.

### Tutorials

[Workout Prospector: Court Mandated Modifications](#)

Explains how to enter data on the Court Mandated Modification screen and submit to Freddie Mac for approval.

## Resolve®

### Reference Tools

[Resolve® Retention Request Validation Error Messages Quick Reference](#)

Identifies Resolve Retention Request validation error messages generated from the submission of a Resolve® request. This reference tool provides users a quick way to view feedback messages, including possible causes and next steps. Use this reference to update the source record and resubmit requests, as applicable.

[Resolve® Liquidation Request Validation Error Messages Quick Reference](#)

This liquidation (i.e., short sale) request reference tool provides Resolve users with a quick way to view detailed and actionable feedback messages, including possible causes and next steps. Filter as needed to narrow your view.

### [Resolve® Deed-in-Lieu of Foreclosure Data Validation and Eligibility Error Messages](#)

This reference tool provides Resolve users with a quick way to view detailed actionable feedback messages, including possible causes and next steps.

### [Resolve® Charge-off Request Validation Error Messages](#)

This reference tool provides users with a quick way to view detailed and actionable feedback messages, including possible causes and next steps. Filter as needed to narrow your view.

### [Resolve® Error Messages Quick Reference Guide](#)

This quick reference provides instructions and resolution steps for the most common error message returned following a workout request submission.

## Webinars

### [Resolve®: Manage Retention API Workout Requests](#)

Freddie Mac's API technology saves Servicers valuable processing time, allowing you to submit workout requests directly from your loss mitigation or servicing system. Servicers will learn how to stay updated on the latest Resolve API technology via the Developer Portal. You will understand Resolve decisions, key data points, and feedback messages that are delivered to your loss mitigation or servicing system. Servicers will learn how to monitor the status and update workout requests through a comprehensive dashboard via Resolve's user interface (UI).

### [Resolve®: Submit and Manage Charge-Off Requests](#)

Learn how easy it is to submit and manage Charge-Off Requests in Resolve. With minimal data requirements and easy document upload capabilities, decisioning is quicker than ever.

### [Resolve®: Submit and Manage Deed-in-Lieu of Foreclosure Requests](#)

Effectively submit and manage deed-in-lieu requests in Resolve including Freddie Mac *Single Family Seller/Servicer Guide* eligibility transactions and those that require an exception review from Freddie Mac. Learn the end-to-end process from submission to settlement.

### [Resolve®: Submit and Manage Flex Modification Requests](#)

Servicers will learn how to submit, track, and manage Flex Modification requests. This tool provides a centralized location and comprehensive view of submissions, near real-time decisions, actionable feedback messages, dashboards, default, and status reporting to track towards timely resolution of workout solutions.

### [Resolve®: Submit and Manage Payment Deferral Requests](#)

Servicers will learn how to submit, track, and manage Payment Deferral requests. This tool provides a centralized location and comprehensive view of submissions, near real-time decisions, actionable feedback messages, dashboards, default, and status reporting to track towards timely resolution of workout solutions.

### [Resolve®: Submit and Manage Short Sale Workout Requests](#)

Servicers will learn how to submit, track, and manage short sales workout requests in Resolve. This tool provides a centralized location and comprehensive view of default activities such as submissions, near real-time decisions, responses, dashboards, default, and status reporting to track towards timely resolution of workout solutions.

## Tutorials

### [Resolve®: Create a Workout Request File](#)

In this video, learn how to access the loan file template to prepare a file for upload. Use the Metadata tab to easily filter to determine required & conditionally required data fields. The Enumerations tab provides descriptions & valid values for drop-down menu options.

### [Resolve®: Submit Approved Workouts for Settlement](#)

In this video, learn how Servicers will submit a modification workout approval request via the Resolve User Interface following a successful trial period. Next, learn how to submit an approved workout for settlement.

### [Resolve®: Submitting Ineligible Workout Requests for Exception Review](#)

This 2-minute video walks through the steps to submit and track requests: providing near real-time rules-based decisions to track towards timely resolution of workout solutions.

### [Resolve®: Ready, Set, Resolve!](#)

This interactive tutorial provides Servicers with benefits and options to adopt Resolve technology via application programming interface (API) or direct user interface (UI) along with the steps to get started.

### [Resolve®: Requesting a Forbearance Extension](#)

Learn about the policy on requesting a forbearance extension and how to submit a request through Resolve.

### [Resolve®: Workout Request Submissions](#)

This 2-minute video reviews how to download a file template to create your file, and the quick steps to upload and submit your workout requests. Download an error report to view highlighted data points with applicable error messages.

## Modifications

### Reference Tools

#### [Freddie Mac Flex Modification: Reference Guide](#)

Outlines Freddie Mac Flex Modification eligibility requirements, how to evaluate and solicit a borrower, how to determine the estimated and final modification terms, and more.

#### [Freddie Mac Flex Modification Settlement Checklist](#)

Identifies the activities you must perform to settle a Freddie Mac Flex Modification.

#### [Settlement Status Codes: Reference Guide](#)

Identifies each loss mitigation settlement status code, what it means, and how to resolve it.

### Webinars

#### [Flex Modification](#)

Details the Flex Modification program requirements, including eligibility, documentation requirements, the streamlined path, and term calculations.

### Tutorials

#### [Resolve®: Submitting Ineligible Workout Requests for Exception Review](#)

This 2-minute video walks through the steps to submit and track requests: providing near real-time rules-based decisions to track towards timely resolution of workout solutions.

#### [Resolve®: Workout Request Submissions](#)

This 2-minute video reviews how to download a file template to create your file, and the quick steps to upload and submit your workout requests. Download an error report to view highlighted data points with applicable error messages.



# Freddie Mac Short Sales, Deeds-in-Lieu of Foreclosure & Charge-Offs

## Reference Tools

### [Borrower Contributions for Standard Short Sales and Standard Deeds-in-Lieu of Foreclosure Tool](#)

Outlines Freddie Mac's requirements for requesting cash contributions from borrowers for Freddie Mac Standard Short Sales and Standard Deeds-in-Lieu of Foreclosure.

### [Charge-off Settlement Checklist](#)

Identifies the information you must provide to Freddie Mac in your charge-off settlement package, where to send the package, and additional settlement activities you must perform.

### [Freddie Mac Standard Deed-in-Lieu of Foreclosure Settlement Checklist](#)

Identifies the information you must provide to Freddie Mac in your deed-in-lieu of foreclosure settlement package, where to send the package, and additional settlement activities you must perform.

### [Settlement Status Codes: Reference Guide](#)

Identifies each loss mitigation settlement status code, what it means, and how to resolve it.

## Webinars

### [Loss Mitigation: Liquidations](#)

Details the requirements for short sales and deeds-in-lieu of foreclosure including eligibility, closing, and tracking for these options.

# Relief Options

## Reference Tools

### [Forbearance Plan](#)

Highlights Freddie Mac's requirements for establishing and reporting forbearance plans.

### [Partial Reinstatements for Mortgages in Foreclosure](#)

Outlines Freddie Mac's requirements for establishing and reporting partial reinstatements and their corresponding repayment plans.

### [Repayment Plans](#)

Explains Freddie Mac's requirements for establishing and reporting repayment plans as standalone relief options for loans that are not in foreclosure.

# Borrower Solicitation and Response

## Reference Tools

### [Communicating with Borrowers: Collections and Loss Mitigation](#)

Provides collectors with information that supports communication with borrowers during the collection and loss mitigation process.

### [Quality Right Party Contact and Borrower Solicitation](#)

Outlines Freddie Mac's requirements for quality right party contact, borrower solicitation, and collections, and provides detailed information on the Borrower Solicitation Package.

## Webinars

### [Borrower Response Package: Documentation and Communication Requirements](#)

This webinar introduces borrower response and documentation requirements necessary to evaluate a delinquent borrower for foreclosure alternatives.

## Expense Reimbursement

### Reference Tools

#### [Avoid Errors when Submitting Tax and Insurance Expenses](#)

Provides information and illustrative examples on how to avoid common errors when submitting taxes and insurance-related expenses in PAID (Payments Automated Intelligent Dynamic).

#### [PAID – Bulk Expense File Template](#)

Provides instructions on entering data for and settling third-party foreclosure sales in Workout Prospector.

## Webinars

### [PAID: Create and Track Expenses](#)

Focuses on creating expenses in the PAID system including expense entry, creating RPAs, and submitting expenses through the bulk upload function. After expenses are created, you'll learn how to track expenses in Loan Management.

### [PAID: Manage Expenses](#)

Focuses on managing expenses in the PAID system. You'll learn how to request payment, either individually per expense or in bulk, appeal curtailments or denials, and manage the Released expenses and Audit queues. You will also learn how to use the reports in the system to help with workflow management.

## Tutorials

### [PAID: Appeal](#)

Learn how to create an appeal for a denied or curtailed expense in the PAID system.

### [PAID: Audit](#)

In this video, you will learn how to review expenses selected for audit, attach documentation, and submit responses timely.

### [PAID: Sign Up and Access](#)

In this video, you will learn how to get access to PAID via Freddie Mac's Access Manager.

### [PAID: Introduction and Navigation](#)

In this video, you will be introduced to PAID and learn the basics of navigating the tool.

### [PAID: Bulk Upload](#)

In this video, you will learn how to create and submit a Bulk Upload Expense File in PAID.

#### [PAID: Create an Expense](#)

In this video, you will learn how to manual submit an expense using the expense builder.

#### [PAID: Add Supporting Documents](#)

Demonstrates all the places/methods in the PAID tool where documents can be attached.

#### [PAID: Loan Management](#)

This video provides an overview of Loan Management which is used to track and manage expenses once you have submitted them into PAID.

#### [PAID: Released Expenses](#)

This video provides an overview of the Released Expenses function in PAID.

#### [PAID: Request for Prior Approval \(RPA\)](#)

In this video, you will learn how to create, submit, and monitor the status of a Request for Prior Approval (RPA) Expense in PAID.

#### [PAID: RPA the Right Way](#)

This interactive tutorial will increase your understanding of and success with RPA submissions.

#### [PAID: Reconciling Payments Using eBill](#)

In this video, you will learn how to confirm and reconcile your PAID payments using eBill.

## General Loss Mitigation

### Reference Tools

#### [Hardship](#)

Outlines eligible hardships when evaluating a borrower for a workout option and certain relief options.

### Webinars

#### [Alternatives to Foreclosure Overview](#)

Describes the Freddie Mac Alternative to Foreclosure hierarchy and provides a brief overview of the various alternatives to foreclosure, including summaries of the eligibility requirements for each alternative.

### Tutorials

#### [Alternatives to Foreclosure Overview Tutorial](#)

Describes the Freddie Mac Alternative to Foreclosure hierarchy and provides a brief overview of the various alternatives to foreclosure including summaries of the eligibility requirements for each alternative.

#### [Imminent Default Evaluation Learning Clip](#)

Highlights the business rules for imminent default evaluation and how to document it in Workout Prospector.

# Servicer Performance Profile

## Reference Tools

### [Freddie Mac Servicer Success Scorecard Reference Guide](#)

Introduces and provides detailed information on the Freddie Mac Servicer Success Scorecard, ranking methodology, performance metrics, and more.

### [Manager Series Reports Reference Guide](#)

Information on how to access and understand the Manager Series Reports.

## Tutorials

### [Servicer Success Scorecard Tutorial](#)

Introduces Freddie Mac's Servicer Success Scorecard, a confidential report that details your servicing performance for Default Management and Investor Reporting. Learn how to navigate, read, and utilize the Scorecard to track and improve your servicing performance.

# Disaster Relief

## Reference Tools

### [Freddie Mac Disaster Relief Reference Guide](#)

Outlines Freddie Mac requirements for assisting borrowers whose mortgaged premises or places of employment are in an Eligible Disaster Area.

## Webinars

### [Disaster Relief Eligibility and Forbearance](#) *Offered as needed when disasters occur.*

This webinar reviews specific Freddie Mac delinquency-management policies for loans affected by an eligible disaster including the early activities that you must perform when a disaster strikes.

## Tutorials

### [EDR Reporting for Disaster Modifications](#)

Manage your EDR reporting for disaster modifications more effectively and learn the process for accurately reporting disaster modification activity including applicable codes, timeline, and key points.

For a catalog of all Freddie Mac Learning resources, visit:  
<https://sf.freddie.com/docs/pdf/fact-sheet/freddie-mac-learning-catalog.pdf>