Resolve® Error Messages

Overview

This quick reference guide provides instructions and resolution steps to follow when an error message is returned following a submission in Resolve via the user interface (UI) or an application programming interface (API). The overview and resolution steps, if applicable, is for the most common error messages. Refer to the Resolve Training page and the Developer Portal (API) for additional documents that include error message verbiage, possible causes, and resolution steps.

In general, resolving error messages may require updating or resubmitting a request or submitting a request for exception review (i.e., a Freddie Mac analyst decisions the request).

Submitting an Exception Review Request

When submitting an exception review request to address or fix an error message, you can use either the UI or API:

- UI Steps:
  - Set the 'exception review indicator' (e.g. column G of the Retention Template) to 'Y' (yes) or;
  - Submit for exception review via the Workout Details page by clicking the Exception Review Request action button.

- API Steps:
  - Set the *'exception review request indicator' (Retention API: JSON field name-'exceptionReviewRequestindicator') to 'Y' (yes). *Note: To submit an exception review request via the Resolve Retention API, for example, Servicers must use the Version 2 Schema.*

In addition, submit your explanation, recommendation, and rationale in the appropriate Comments field:
  - UI Comment field Locations
    - Workout Comments field (column H) in the file submission
    - 'Comments field' on the Workout Details page.
  - API Location:
    - JSON Field Name 'workoutCommentsText' (i.e., 'Workout Comments').

Resolve Messages

Q1: **I received a fatal message. What does this mean?**

A: Fatal messages are ineligibility warnings. Per the ***Single-family Seller/Servicer Guide*** (Guide), Servicers should consider submitting an exception review to Freddie Mac when a fatal message is returned. Refer to Submitting an Exception Review Request.

Q2: **I received a fatal message "Borrower does not meet Imminent Default Qualifications [LM000124]." What does this mean?**

A: Imminent Default Evaluation Business Rules (per Guide Section 9206.7) are requirements that a borrower must meet to be considered in imminent default. To be considered in imminent default, the borrower must meet all requirements under Business Rule 1 and the requirements for either Business Rule 2 or Business Rule 3 of Guide Section 9206.7. Please validate the due date of last paid installment (DDLPI) to ensure that your records match Freddie Mac's records.

Q3: **I received a fatal message showing "Borrower Response Package is required when loan is less than 90 days delinquent [LM000121]." What does this mean?**

A: A Borrower Response Package (BRP) is required if a loan is less than 90 days delinquent (per Guide Section 9206.5). Please include the BRP Received Date in the appropriate field in either the UI or via API:

- UI: 'Borrower Response Package Received Date' (column R) of the Resolve Retention template.

- Retention API: JSON field name- 'borrowerResponsePackageReceivedDate' (i.e., 'Borrower Response Package Received Date')

- Refer to Submitting an Exception Review Request

Q4: **I received the following fatal message: "Income information is required when loan is less than 90 days delinquent [LM000120]." What does this mean?**

A: For mortgages that are less than 90 days delinquent, streamline eligibility is excluded and income information is required to evaluate for a Flex Modification® (per Guide Section 9605.5). Please validate that the loan is less than 90 days delinquent. Once validated, enter the 'Borrower Gross Monthly Income' amount in the appropriate field in either the UI or via API .

- UI: 'Borrower Gross Monthly Income Amount' (column O) of the Resolve Retention template.

- Retention API: JSON field name- 'currentincomeMonthlyTotalAmount' (i.e. 'Borrower Gross Monthly Income')

- Refer to Submitting an Exception Review Request

Q5: **I received a fatal message "Loan defaulted within 12 months of the prior Flex Modification and was not brought current and continues to be delinquent [LM000105]." What does this mean?**

A: Per Guide Section 9206.6, borrowers are generally not eligible for a Flex Modification if the mortgage became 60 or more days delinquent within 12 months of the modification effective date and the borrower has not brought the mortgage current following the delinquency If the Servicer believes, based on the borrower's individual circumstances, that the borrower should be considered for a Flex Modification, the Servicer is encouraged to submit an exception review request to Freddie Mac (per Guide Section 9206.6). Submissions must include the 'Exception Review Request Indicator'. Please include additional details for the workout in the 'Workout Comments' field. Refer to Submitting an Exception Review Request

Q6: **I received a fatal message "Loan had a previous Payment Deferral [LM000044]." What does this mean?**

A: Borrowers are eligible for payment deferrals if their mortgages are at least 60 days delinquent but less than or equal to 180 days delinquent at the time of evaluation (Guide Bulletin 2023-8). Loans that have received a previous payment deferral may not be eligible for additional deferment if the number of allowable months has been exceeded (Guide Section 9203.21) or if the borrower has received multiple payment deferrals but has subsequently fallen delinquent. If the Servicer believes, based on the borrower's individual circumstances, that the borrower should be considered for a payment deferral, the Servicer is encouraged to submit an exception review request to Freddie Mac (Guide Section 9206.6). Submissions must include the 'Exception Review Request Indicator'. Please include additional workout details for in the 'Workout Comments' field. Refer to Submitting an Exception Review Request.

Q7: **I received a fatal message for a Flex Modification "Loan has been modified three or more times [LM000002]." What does this mean?**

A: Loans may only be modified **a maximum of 3 times** (Guide Section 9206.6). For further modification requests, and if the Servicer believes that the borrower should be considered for a Flex Modification, the Servicer is encouraged to submit an exception review request to Freddie Mac. Submissions must include the 'Exception Review Request Indicator'. Please include additional details for the workout in the 'Workout Comments' field. Refer to Submitting an Exception Review Request.

Q8: **I received a fatal message for a Flex Modification "Modification results in P&I Increase [LM000018]." What does this mean?**

A: Please review the delinquency of the loan. If the principal and interest (P&I) increase is justifiable given the requirements in Guide Section 9206.10 submit for an Exception Review.
- Submissions must include the 'Exception Review Request Indicator'. Please include additional details for the workout in the 'Workout Comments' field.
- Additional items to consider –
  - Is the hardship resolved? (Retention UI Template: 'Hardship Resolved' (column AS) / API-JSON field name: 'hardshipResolved')?
  - Were all forms of 'Borrower Gross Monthly Income' included with the submission? (Retention UI Template: 'Borrower Gross Monthly Income' (column O) / API JSON field name: 'currentincomeMonthlyTotalAmount') included within the submission.
  - Can the borrower support the proposed payment? (Retention UI Template: 'Ability to Make the Contractual Payment' (column AT) / API-JSON Field Name 'ableToMakeContractualPayment' (i.e. 'Able to Make Contractual Payment)
- Refer to Submitting an Exception Review Request

Q9: **I received a fatal message for a Flex Modification "Requested trial plan is less than three months [LM000031]." What does this mean?**

A: Please review the requested Trial Period Plan dates in Columns AK for "Requested Trial Period Start Date" and AL for "Requested Trial Period End Date." Ensure that the trial dates begin on the correct date in accordance with Guide Section 9206.11.

- o UI Retention Template field names:
  - Requested Trial Period Start Date (column AK)
  - Requested Trial Period End Date (column AL)

- o Retention API field names:
  - Trial Period Start Date: JSON field name- 'modificationTrialPlanEffectiveDate'
  - Trial Period End Date: JSON field name- 'modificationTrialPlanEndDate'

Q10: **I received a fatal message "Hardship reason National Emergency is not applicable for Flex Modification [LM000125]." What does this mean?**

A: Please verify that the Workout Program Type is chosen with the option of 'FLXCVD" (Covid Flex Modification) instead of "FLX" (Flex Modification) in the appropriate field. The workout options available to the borrower are dependent on the reason for default.

- UI field name: 'Workout Program Type' (column D)
- Retention API JSON Field Name: 'workoutProgramType' (i.e. 'Workout Program Type')

Q11: **I received a fatal message "Loan does not meet delinquency eligibility [LM000046]." What does this mean?**

A: Please review the delinquency eligibility requirements for the specific workout option that you are submitting (Payment deferrals or Flex Modifications).

Q12: **I received a fatal message "Unable to determine Imminent Default because Gross Income is missing [LM000133]." What does this mean?**

A: Please ensure that 'Borrower Gross Monthly Income', 'Co-Borrower Gross Monthly Income', and 'Monthly Gross Rental Income' fields include the requested values, if applicable, for the workout type. This is necessary if a loan is a primary residence and is less than 3 months delinquent at the time of evaluation.

- UI fields: 'Borrower Gross Monthly Income' (column O), 'Co-Borrower Gross Monthly Income' (column P), and 'Monthly Gross Rental Income' (column Q).
- Retention API JSON Field Names:
  - o 'currentincomeMonthlyTotalAmount' (i.e., 'Borrower Gross Monthly Income')
  - o 'currentincomeMonthlyTotalAmount' (i.e., 'Co-Borrower Gross Monthly Income')
  - o 'grossRentalIncomeBorrowerRealEstateAssetRentalIncomeGrossAmount' (i.e., 'Monthly Gross Rental Income')

Q13: **I received a fatal message "Unable to determine Imminent Default since Borrower Response Package Date is missing [LM000130]." What does this mean?**

A: Please ensure that Borrower Response Package Received Date indicates the date that the BRP
        is received. This is necessary if a loan is a Primary Residence and is less than 3 months
        delinquent at the time of evaluation.

- UI field: 'Borrower Response Package Received Date' (column R)

- Retention API field: 'borrowerResponsePackageReceivedDate' (i.e., 'Borrower Response
  Package Received Date')

**Q14:   I received a fatal message showing "Unable to determine Imminent Default since Credit
Score Value is missing [LM000132]." What does this mean?**

A: Please ensure that 'Borrower FICO Score', 'Borrower FICO Date', 'Co-Borrower FICO Score',
        and 'Co-Borrower FICO Date' indicate the requested values, if applicable, for the workout type.
        This is necessary if a loan is a primary residence and is less than 3 months delinquent at the time
        of evaluation.

- UI fields: 'Borrower FICO Date' (column K), 'Borrower FICO Date' (column L), 'Co-Borrower
  FICO Score' (column M), 'Co-Borrower FICO Date' (column N)

- Retention API JSON Field Names:

  o   'creditScoreValue' (i.e., 'Borrower FICO Score')

  o   'creditScoreDate' (i.e., 'Borrower FICO Date')

  o   'creditScoreValue' (i.e., 'Co-Borrower FICO Score')

  o   'creditScoreDate' (i.e., 'Co-Borrower FICO Date')

**Q15.   I received a fatal message showing "Loan does not meet delinquency eligibility
[LM000046]." What does this mean?**

A: Workout options have different eligibility requirements. Payment deferrals require a borrower to be
        at least 60 days but less than or equal to 180 days delinquent to qualify (Guide Section 9203.18).
        For Flex Modifications, borrowers less than 60 days delinquent may be eligible for Flex
        Modifications, provided they are able to pass imminent default as part of their evaluation.(Guide
        Section 9206.5). If the loan doesn't meet these requirements but the Servicer believes that the
        solution is necessary, you may submit for exception review.

**Q16: In addition to required and conditionally required data, what are the most common fields
(API/UI) that should be included for an Exception Review submission?**

Column Letter	Data Point	Information Required
G	Exception Review Request Indicator	Selecting "Y" will flag the loan to be reviewed by a Loss Mitigation Specialist.
H	Workout Comments Text	Provide the reason for the exception request as it relates to the ineligible

		message received. **250 CHARACTER LIMITATION.**
I	Hardship Reason Type	Provide the hardship reason(s).
J	Reason for Extenuating Circumstances	Provide reason when 'other' is selected as the hardship reason.
O	Borrower Gross Monthly Income	Provide value.
P	Co-Borrower Gross Monthly Income	Provide value.
Q	Monthly Gross Rental Income	Provide rental income for properties other than the subject property.
R	Borrower Response Package received Date	Provide value in MM/DD/YYYY or MM-DD-YYYY formatting.

Required for Workout Options API Submissions:

Column Letter	Data Point	Information Required
AR	Willing to Retain Property?	Does the borrower wish to keep the property? (Yes or No)
AS	Hardship Resolved	Has the borrower's hardship been resolved? (Yes or No)
AT	Able to Make Contractual Payment	Does the borrower have the ability to make the increased P&I payment?

Q17: What if I have additional questions?

A: Please contact your loss mitigation representative at NPL_Inquiries@freddiemac.com or contact the Customer Support Contact Center 1(800-FREDDIE).

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