

Resolve APIs

API Suite Overview

Resolve APIs maximize efficiencies for Servicers by delivering real-time workout decisions, terms, calculations and other supplemental data needed to manage defaults and more.

Why Resolve APIs?

- Maintain your existing loss mitigation experience
- Lessen risk with rules-based decisions and calculations
- Enable your staff with real-time workout decisions
- Save costs and time associated with less manual work
- Scale and speed up end-to-end case management through automation
- Improve the customer experience with less documentation

Resolve APIs	How does each API work?	Products	Use Cases
Workout Options API	<p>Servicer submits a single request for a set of loans. The API returns a response of all possible workout outcomes including eligibility, actionable messages, calculations, pre- and post-workout terms, error and validation messages.</p> <p>Once workout options have been determined with the borrower, submit the applicable API request using the Resolve Retention or Resolve Liquidation API for trial period approval, workout approval and settlement as applicable.</p>	<p>Available Now</p> <p>Payment Deferral, Flex Modification (includes COVID-19 and Disaster)</p> <p>Available Later</p> <p>Repayment, Short Sale, Deed-in-lieu</p> <p>Workout options will be returned in the loss mitigation hierarchy</p>	<p>Get a fast initial assessment of eligibility for workout options for borrowers in need of mortgage relief.</p> <p>Use to trigger solicitation efforts and enable staff during real-time borrower interactions.</p> <p>Share the small payload and pursue exception requests for ineligible responses right away.</p>
Retention API	<p>Servicer submits a request for a set of loans for home retention workout options. Request types include draft, trial period approval, workout approval, settlement, and cancellation as applicable.</p> <p>The API returns a response of possible outcomes for each loan including eligibility, actionable messages, calculations, pre- and post-workout terms, error and validation messages.</p>	<p>Available Now</p> <p>Payment Deferral, Flex Modification (includes COVID-19 and Disaster)</p> <p>Available Later</p> <p>Repayment</p> <p>Ability to submit exception requests for ineligible loans.</p>	<p>Significantly speed up the home retention process.</p>
Liquidation API	<p>Servicer submits a request for a set of loans for liquidation workout options. Request types include workout approval, settlement, and cancellation as applicable. The API returns a response of possible outcomes for each loan including eligibility, actionable messages, error and validation messages. The API also includes the ability to submit exception requests for ineligible responses.</p>	<p>Available Now</p> <p>Short Sale (including exception requests)</p> <p>Available Later</p> <p>Deed-in-lieu</p>	<p>Significantly speed up the liquidation process.</p> <p>Automatically order a minimum net proceed value (if not available) with your request.</p>
Valuation and Pricing API	<p>Servicer submits a single request for a set of loans for minimum net proceed (MNP) values. The API returns values, supporting data and error messaging (if applicable).</p>	<p>Available Now</p> <p>MNP values</p> <p>Available Later</p> <p>Credit bid value</p>	<p>Reduce turn time and bypass going into the Real Estate Valuation and Pricing tool for values.</p>

Features

- Single or bulk requests
- Single Synchronous calls
- JSON Payload
- Light-weight REST web service

Fast Facts

- Use APIs together or stand alone
- APIs return clear, concise, and actionable messages
- APIs have different call types (i.e. trial period approval, workout approval, settlement, cancellation)
- Data is also available in the Resolve user interface

