Freddie Mac
SINGLE-FAMILY

Resolve®

PUBLIC

November 16, 2026 Release Notes

Resolve® Release Notes provide updates on enhancements that help streamline servicing workflows, improve compliance and enhance operational efficiency across mortgage relief and default management activities.

The following are updates we've introduced to the Resolve user interface (UI) and application programing interfaces (APIs).

NOTE: We're transitioning toward an event-based, near-real-time default reporting model with Resolve, which is available today, November 16, 2026; however, all default reporting must be submitted through Resolve by **September 27, 2027.** Additional functionalities will be available through the Resolve UI on March 29, 2027.

User Interface (UI)*

Retention

With this release:

- The stand-alone Forbearance Extension option was retired on October 1, 2026, as such this option via the Submissions menu and the Upload Forbearance Extensions Submissions pages have been retired. As a reminder, Servicers can submit forbearance extension requests using the forbearance request via UI or API.
- The custom mod (CSTMBK) template was updated to include Bankruptcy Cramdown scheduled data.
- Resolve was updated to send default action codes 35 (Bankruptcy Cramdown scheduled) and 38 (Appeal of Loan Modification) to Electronic Default Reporting (EDR) on the Servicers' behalf.
- Resolve was updated to trigger a new fatal rule when a disaster workout is submitted with the same disaster date that previously had a successful disaster workout.
- Resolve was updated to trigger a new fatal error when an active bankruptcy is being reported on the loan.

**Access Resolve from Freddie Mac Gateway. For new UI users, request access from your Access Manager administrator.*

Application Programming Interface (API)

Resolve APIs provide greater flexibility, efficiency and transparency because users can connect directly to Freddie Mac without leaving their existing default management platform. Log in the Developer Portal for detailed information on the Resolve APIs.

Default Event Reporting

We introduced two new APIs, **Resolve Default Event Reporting** and **Resolve Default Event Status**. These new APIs allow Servicers to report default-related events in near-real-time as well as obtain near-real-time insights into the status of default events, instead of relying on the retrospective, point-in-time reporting done through EDR.

These new APIs offer the following capabilities:

- Allows Servicers and technology providers to send default events data through the API, or a non-API file transfer*
- Allows Servicers and technology providers to receive responses for reporting done through the API or a non-API file transfer*
- Triggers business rules, data validations for the default events data reported via the API and or non-API file transfer*
- Allows Servicers and technology providers to obtain outstanding loan-level default events data via the Default Event Reporting Status API

* *A **non-API business-to-business file transfer option** is available as a solution for those who are unable to integrate with the Default Event Reporting. This option is suitable for batch processing for large volumes of data. Contact your Freddie Mac representative for more details on this option.*

Retention V3 API

We updated the Retention V3 API to trigger the following:

- A new fatal rule when a disaster workout is submitted with the same disaster date that previously had a successful disaster workout
- A new warning when Forbearance and Repayment request is submitted in Resolve on loans with active bankruptcy
- Error message LM00251 only when a Repayment Plan is submitted with the same Start Date and End Date as a previously failed Repayment Plan. Cancellations were removed. LM000251 remains a fatal error.

Workout Option API

- A new fatal rule is triggered when a disaster workout is submitted with the same disaster date that previously had a successful disaster workout.

Retention V2

- Retention V2 has been retired and will no longer be available for API processing.

Additional Resources:

- Resolve Webpage
- Resolve FAQs
- Resolve Online Help
- Resolve Training
- Insights article on event-based default reporting
- Developer Portal