

April 25, 2026 Release Notes

Resolve® Release Notes provide updates on enhancements to help you streamline the way you work and reach resolution for mortgage relief and managing default activities.

User Interface (UI)

New Banners on Servicer-Facing Pages

- Adds informational banners to Servicer-facing pages for Flex Modifications, Payment Deferral, Custom Modifications, Bankruptcy Cramdown, deed-in-lieu (DIL), Charge Off, Foreclosure Sales Reporting, Forbearance Extension and FHA/VA/RHS loan modifications.

Retention UI

Disaster Flex Modification

- Mortgage must have been current or less than 60 days delinquent when the Eligible Disaster occurred.
- The mortgage must be at least 90 days delinquent as of the evaluation date.

Forbearance Request

*** Servicers must report all repayment plans and forbearance agreements through Resolve either through the API or UI by October 1, 2026.**

- Enables users to initiate and submit new forbearance requests, including approval, extension and cancellation, using a new template.
- Provides flexibility to extend existing forbearance plans, even if they were not originally submitted via Resolve.
- Allows forbearance requests in increments of up to three months, to ensure all submissions are compliant with program guidelines.
- Captures Servicer contact details on forbearance and repayment requests, enabling users to receive automated updates whenever the status of these request changes.

Foreclosure Workflow Enhancements

- Enhanced Foreclosure Portfolio page functionality to support search by Subservicer name, display Subservicer name in the data grid and in the export excel.
- Enables Servicers to add comments throughout the foreclosure process to improve transparency and tracking.

Foreclosure Sale Reporting

- Introduced new warning at the time of submission on Foreclosure Sale Reporting Third Party Sales when Net Sale Proceeds are less than Gross Sale Prices to prevent reporting errors.
- Trigger new fatal error at the time of settlement on Foreclosure Sale Reporting Third Party Sales when Net Sale Proceeds are less than Gross Sale Prices to ensure accurate settlement.



Repayment Request and Cancellation via UI

* Servicers must report all repayment plans and forbearance agreements through Resolve either through the API or UI by October 1, 2026.

- Provides the ability to initiate or cancel repayment requests directly through the UI using a new template.

Forbearance and Repayment Plan

- Enables capturing Servicer contact details on forbearance and repayment requests, allowing users to receive automated email notifications as request statutes change.

Flex Modification and Payment Deferral

- Updates the Flex Modifications and Payment Deferral upload template, to ensure Servicers using the UI are aligned with the latest template and able to provide additional optional or conditional information needed for workout evaluations.
- Enables identification of solicitation activities on Flex Modifications and Payment Deferrals, providing additional information on workout submissions to support more informed workout decisioning and reporting.
- Capture E-sign information from the Servicer at the settlement stage of the workout, providing additional data to enhance transparency and specificity.
- Allows Servicers to edit delinquent interest amounts on Flex Modifications during draft and trial approval requests to address penny discrepancies.

Retain Exception-Approved Non-Interest Bearing Unpaid Principal Balance (UPB)

- Retains terms approved at Trial Period Approval (TPAD), such as non-interest bearing UPB and remaining term in months, throughout the entire lifecycle of the Flex Modification, including the Workout Approval Request (WAReq) stage.
- Reduces the need to resubmit workouts for exception review when transitioning from TPAD to Workout Approved (WAD) if terms were updated during the Trial Period Approval Request (TPAReq).

New Data Elements on Workout Detail Page

- For Flex Modifications and Payment Deferrals, new data elements have been added for Pre-Workout Non-Interest Bearing Amount, principal and interest (P&I) Payment Difference Ratio and Published Modification Interest Rate.
- The following fields have been added on Workout Details page: Prior Deferred Payment Count, Current Deferred Payment Count and Number of Payment To Be Collected Before Settlement for Payment Deferral workouts.
- Provides additional data to enhance transparency and specificity, with enabled calculations that have been properly mapped.

Reason for Cancellation Update

- When "Other" is entered as the cancellation reason, a description will be required, improving Freddie Mac's ability to determine why workouts are being cancelled and to ensure eligibility integrity for future evaluations.

New Settlement Rules to Eliminate UPB Mismatch

- Triggers new settlement rules for Flex Modifications, Payment Deferrals and Custom Modifications to prevent UPB mismatches caused by investor reporting errors, minimizing processing delays.



Liquidation UI

Short Sale and DIL Settlement Exception Decisioning

- Enables the processing of short sale and DIL settlement exception decisions directly within Resolve, streamlining workflow and eliminating manual reconciliation.
- Provides additional functionality to receive interim statuses. For example: “In Review or Info Requested” during exception decisioning workflow process. New informational message included in support of this enhancement.

Automated Minimum Net Proceeds (MNP) Order Placement for Short Sales and DIL

- Resolve will automatically place a new MNP order via Real Estate Valuation and Pricing (REVP) for short sales and DIL transactions when a previous MNP order is in cancellation status, supporting timely and accurate order management.

Application Programming Interface (API)

Workout Options API

Disaster Flex Modification

- Mortgage must have been current or less than 60 days delinquent when the disaster occurred.
- The mortgage must be at least 90 days delinquent as of the evaluation date.

Retention V2 API

Disaster Flex Modification

- The mortgage must have been current or less than 60 days delinquent when the disaster occurred.
- The mortgage must be at least 90 days delinquent as of the evaluation date.

New Settlement Rules on Flex Modifications, Disaster Flex Modifications, Payment Deferrals and Disaster Payment Deferrals

- Triggers new fatal error regarding settlement errors caused by mismatched UPBs.
- Prevents cancellations and resubmissions of Flex Modification settlements.
- Minimize processing delays.

Retention V3 API

*Servicers must adopt Retention V3 no later than October 1, 2026.

Disaster Flex Modification

- The mortgage must have been current or less than 60 days delinquent when the disaster occurred.
- The mortgage must be at least 90 days delinquent as of the evaluation date.

New Forbearance Submissions

- Servicers can submit forbearances for a term of one to three months at a time.
- Triggers a fatal error if an initial and/or extension request exceeds three months.



New Settlement Rules on Flex Modifications, Disaster Flex Modifications, Payment Deferrals and Disaster Payment Deferrals

- Triggers new fatal error regarding settlement errors caused by mismatched UPBs.
- Prevents cancellations and resubmissions of Flex Modification settlements.
- Minimize processing delays.

Forbearance Extension Request

- Servicers can now request forbearance extensions via V3 for cases initiated outside of Resolve.
- Enables ongoing forbearances needing extensions are accurately tracked.

Forbearance End Date Past Warning Rule

- Enhances the quality of submitted data and provides improved tracking capabilities.

Exception Review Status Notification for Repayment Plan Cancellation

- Triggers the appropriate error message when a user attempts to cancel a Repayment Plan in Exception Decisioning.
- Provides clarification of the necessary data points required for complete submission.

Liquidation API

Short Sale Settlement Exception Processing

- Provides additional functionality to receive interim statuses. For example: *"In Review or Info Requested"* during exception decisioning workflow process. New informational message included in support of this enhancement.

Automated MNP for Short Sales

- Resolve automatically places MNP order for Short Sales in case the prior order is cancelled.
- Increases efficiency, streamlines the process and reduces manual errors through automation.

Note: Beginning October 1, 2026, Servicers must report all repayment plans and forbearance agreements through Resolve either through the API or UI as announced in *Single-Family Servicer Guide Bulletin 2026-2*. However, Servicers that are operationally ready to do so may submit repayment plans and forbearance agreements through the Resolve API or UI before October 1, 2026.