

December 8, 2025 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)

Adding Forbearance and Repayment Plans to the Dashboard

The Resolve dashboard has been enhanced to allow you to view and monitor the status of your Forbearance and Disaster Forbearance and Repayment Plan submissions. Now, all relief options/workouts are available on the dashboard.

Note: The dashboard is limited to displaying only the status and other key data points for forbearance and repayment plan requests submitted via the application programming interface (API).

Expense Data Update for Flex Modifications and Payment Deferrals

To streamline the process of entering data, Resolve has been updated so that you can edit expense data at the Information Requested status.

Application Programming Interface (API)

The following updates are applicable to the **Retention API v3** only. For additional details, visit the [Freddie Mac Developer Portal](#).

Servicer-Provided Data Returned via API Response

Data provided (legal fees, borrower contribution, etc.) will be returned in the the API response to eliminate the manual processes around letter generation.

Reason for Extenuating Circumstances Requirement

The Reason for Extenuating Circumstances field must be completed when the Hardship Reason Type is “Other” to help provide faster and more accurate decisioning on exception requests. This also helps reduce inquiries from Freddie Mac.

Reason for Cancellation Requirement

The Reason for Cancellation field must be completed when Cancellation Reason Type is “Other.” This helps reduce inquiries you receive from Freddie Mac.

New Informational Message with Consumer Credit Report Disclaimer

A new informational message with a consumer credit report disclaimer is included in the evaluation response in Retention API version 3 for all available workout products to provide additional clarity around outputs from Resolve.



New Forbearance and Repayment Plan Submissions

Forbearance and repayment plan terms can be submitted via the API.

Note: The dashboard is limited to displaying only the status and other key data points for forbearance and repayment plan requests submitted via the API.

Automating Exception Decisioning for Forbearance Agreements and Repayment Plans

Forbearance agreements and repayment plan submissions for exception decisioning have been automated. For forbearance agreements, this includes extension requests. You'll be able to request an exception review for any forbearance agreement or repayment plan that receives an ineligible response. You'll also be able to request an exception review for ineligible forbearance and repayment plans.

Improved Reporting with EDR for Forbearance Agreements and Repayment Plans

Resolve will automatically send default action code "09" related to forbearance and default action code "12" related to repayment plans to Electronic Default Reporting (EDR) after 4:59 p.m. ET on the third business day of the month following the event for the forbearance and repayment plan requested in Resolve. This reduces the work you need to do since Resolve will complete the corresponding default reporting on a given loan and helps improve consistency in reporting.

Servicer Contact Information for Retention Workouts

You'll be able to submit contact information on forbearance agreements and repayment plans to receive email notifications for status changes.

Automatic Forbearance Ended and Repayment Plan Status Updates

Resolve will automatically update the forbearance status to "Forbearance Ended" and the repayment status to "Repayment Plan Completed" or "Repayment Plan Failed" for applicable loans after 4:59 p.m. ET on the third business day of the month following the forbearance end date or the repayment end date or when the monthly payment is due.

To receive email notifications about status updates, you'll need to provide contact information at the time of the forbearance or repayment plan submission.

New Cancel Capability for Approved Forbearance Agreements and Repayment Plans

You can now cancel in-progress approved forbearance agreements and repayment plans by 4:59 p.m. on the third business day of the month following the event. This helps you independently move on to the next option in the workout hierarchy or foreclosure.

Identify Proactively Solicited Flex Modification and Payment Deferral Offers

Identifying proactively solicited Freddie Mac Flex Modification® and payment deferral offers helps you distinguish between a case where you have Quality Right Party Contact (QRPC) versus cases where you do not. This allows for faster and more accurate decisioning on exception requests, improved performance metrics and helps reduce inquiries from Freddie Mac.

Improved Flexibility for Editing Delinquent Interest

To help increase the accuracy of calculated workout terms earlier in the evaluation process, you can edit delinquent interest at the time of Draft Request and Trial Period Approval Request to overcome differences (i.e., \$0.01 differences).

**New Data Elements**

For flex modifications and payment deferrals, new data elements have been added in the API response for Pre-Workout Non-Interest-Bearing Amount and Published Modification Interest Rate.

For payment deferrals only, new data elements have been added in the API response for Prior Deferred Payment Count, Current Deferred Payment Count and Number of Payment to Be Collected Before Settlement.

These new data elements eliminate the need to calculate the values independently and any manual processes around letter generation.

New E-Sign Indicator

A new indicator will notify you which workouts were executed via e-sign and will help you analyze e-sign usage to potentially reduce costs around workout document execution.

Retain Exception-Approved Decisioning

From trial approval through workout settlement, retain the exception-approved decision post modification of the non-interest-bearing unpaid principal balance and/or remaining term. This helps reduce unnecessary submissions and exception volume and mitigates the risk of an incorrect non-interest-bearing unpaid principal balance or remaining term being recorded.