Freddie Mac
Single-Family

Resolve API Playbook

Deliver value throughout default management

What's in the playbook?

- Overview
- Assessing Integration
- Use cases
- Demo
- Engagement Model
- Testimonials

What are Resolve APIs?

Resolve® is an integrated default management platform.
Resolve APIs provide a method to enable seamless integration to deliver instantaneous and rules-based workout decisions and supplemental data to Servicers.

WATCH
OVERVIEW

ⓘ An application programming interface (API) is a software intermediary that connects applications, so they can "talk to" each other. Integration is transparent to those who use those systems.

Assessing Integration with Resolve APIs

Integration is right for your organization if…

You're challenged with…

- Duplicate data entry and error resolution

- Process inefficiencies

- Delays in case management

You're looking to…

- Save costs and time associated with less manual work

- Scale and speed up end-to-end case management through automation

- Lessen risk with rules-based decisions and calculations

- Enable your staff with real-time workout decisions

- Maintain your existing loss mitigation experience

- Improve the customer experience with less documentation

You're ready to integrate if…

Your organization has…
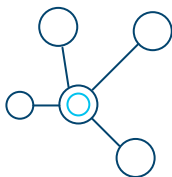
- Invested in digitizing the mortgage process

- Identified areas for improvement within the loss mitigation experience

- Staffed technical teams to support the integration journey (see page 7)

- Evaluated the API benefits against business needs, resources and priorities

Capabilities and Use Cases

Freddie Mac Servicers with proprietary systems or using a technology provider can leverage any of the Resolve APIs. You can implement one or more APIs depending on your business needs.

Resolve APIs	How does each API work?	Products	Use Cases
Resolve Workout Options API	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. 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.	**Available Now** Payment Deferral Flex Modification (includes COVID-19 and Disaster) **Available Later** *Repayment, Short Sale, Deed-in-lieu* *Workout options will be returned in loss mitigation hierarchy*	Get a fast initial assessment of eligibility for workout options for borrowers in need of mortgage relief. Engage in real-time borrower interactions. Use to trigger solicitation efforts or automate loss mitigation tasks. Pursue exception requests for ineligible responses right away.
Resolve Retention API	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. 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.	**Available Now** Payment Deferral Flex Modification (includes COVID-19 and Disaster) **Available Later** *Forbearance* *Repayment*	Significantly speed up home retention process.
Resolve Liquidation API	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.	**Available Now** Short Sale **Available Later** *Deed-in-lieu* *Third-Party Sale*	Significantly speed up liquidation process. Automatically order a minimum net proceed value (if not available) with your request.
Resolve Valuation and Pricing API	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).	**Available Now** MNP values **Available Later** *Credit bid value*	Reduce turn time and bypass going into the Real Estate Valuation and Pricing tool for values.

Evaluating APIs vs. User Interface

First, the APIs and user interface deliver the same functionality and value…

What to expect with the APIs and/or the user interface

Submission	Decisions	Risk Management
Single and bulk loans have about 50% less data inputs and less manual intervention.	Workout decisions (including exception requests) have clear and concise messages and are delivered real-time.	Decisions are rules-based driven by Single-Family Seller/Servicer Guide policies. A flexible design supports efficient policy and regulatory updates.

But, when compared to the user interface, **Resolve APIs** have supplementary benefits to consider:

	Access	Direct connection enables the data to integrate with either a Servicer's proprietary loss mitigation platform or software provider's platform.
	File prep	Infrequent updates to the schema and specs after initial integration set up.
	Quality control	Minimal data intervention leads to a more controlled process with less errors.
	Speed to market	Automated calls for data are the fastest approach to overall timely case management.

Freddie Mac
Single-Family

Scenarios

A few recommendations to common questions:

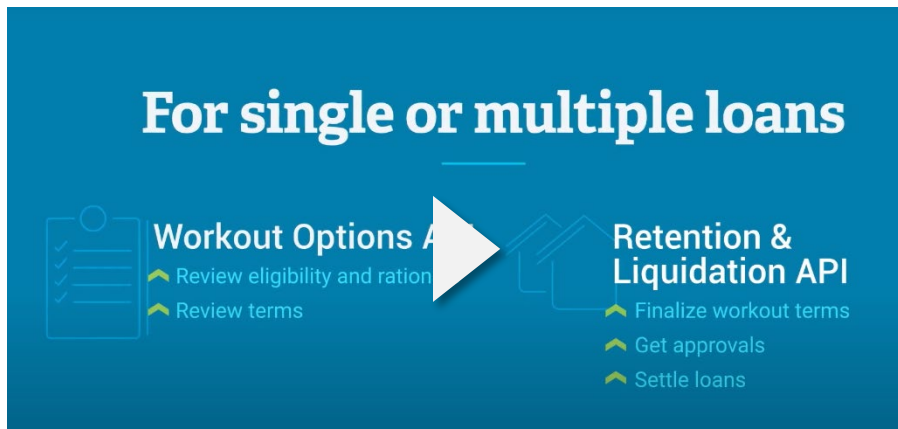| Servicer says…	Freddie Mac says…
1. **If I use Workout Prospector Bypass, should I use APIs or the user interface?**	You have the option to use either…or both. Each option provides the ability to do bulk submissions and processing. Review the above section on the unique value of APIs to assist with your decision.
2. **If my organization uses a software provider, who initiates the integration process?**	We're working with most technology providers that our Servicers use. We recommend you encourage your provider to explore API integration with us. You can also talk to your Freddie Mac account representative.
3. **Should I use one or all APIs?**	Optimize your integration by adopting the four Resolve APIs together – that's how it's intended. This becomes especially important when full capabilities become available.
4. **Why should I use the Workout Options API first?**	When using the Workout Options API first, you get an initial eligibility assessment for available workouts with the data you need for borrower engagements. You cut out steps (e.g., draft calls) and have additional flexibility to automate your case management processes. To settle all workout types, however, the Retention API and Liquidation API are required.

For single or multiple loans

Workout Options A...
- Review eligibility and ration...
- Review terms

Retention & Liquidation API
- Finalize workout terms
- Get approvals
- Settle loans

Demo

Get a view of the simplified Servicer experience when Resolve APIs are integrated into a loss mitigation workflow. See an example of this B2B connnectivity with one of our business partners.

Clarifire Connects to Resolve

Watch Video

> *"Our loss mitigation solution coupled with the Resolve API makes seamless servicing a reality by eliminating Servicer manual activities and reducing cycle times."*
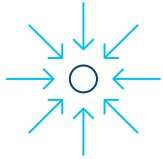> ***Clarifire***

Engagement Model and Timing

The process and timing for integrating with Resolve APIs is summarized as follows:

Discovery

Mutual understanding of scope, benefits, and end-to-end engagement model.
- Identify client/business partners' needs
- Presentation of opportunity, benefits and use cases
- Overview of integration model and timing
- Demo of Developer Portal and API simulations
- Determine commitment

Plan Development

Activities for development and testing API connectivity.
- Identify client/business partners' operational and technical landscape
- Review high-level requirements
- Share technical solution designs and interface specifications
- Establish timeline and work activities
- Set up adoption and feedback routines
- Report and monitor progress
- Review prototypes

Implementation and Cutover

Preparation and go-live activities for API production.
- Continue adoption and feedback check-ins
- Third-party agreements or terms of business, as applicable
- System integration testing and user acceptance testing
- Go-live authorization
- Change impact analysis

Post-Launch

Activities to ensure ongoing B2B integration and client satisfaction.
- Business performance monitoring
- Continue client/partner feedback loop
- Expand scope as appropriate (additional products/API solutions)

> "*The integration process for BackInTheBlack was relatively easy because one of Resolve's core design principles was to have the smallest request payload to minimize data the Servicer has to provide.*"
> ***BackInTheBlack***

Integration Timing

Timing depends on the client/partner priorities and ability to complete the engagement model.

> "It was a really good process, well planned out… we started planning in October/November 2020 and went to market in March 2021."
> **Fifth Third**

> "Cenlar started working with Freddie Mac in Q3 2020 on Resolve. It was a smooth transition with the testing process, and we went live pretty quickly in November 2020."
> **Cenlar**

Developer Portal

The Freddie Mac Developer Portal provides access to Freddie Mac API solutions, like Resolve APIs, and the information you'll need to integrate with our services. It's a key part of the integration process.

Use the portal to…

- Browse APIs and define integration scope
- Request user access and roles
- Access standardized documentation
- Create an app
- Build your integration

Who uses the Developer Portal?

- Business analysts/users, product managers
- Developers

Start the Integration Journey Today

Contact your account representative to begin discussions or request a consultation. If you're ready to explore APIs in the Developer Portal, visit the Getting Started with APIs web page.

Learn more about Resolve APIs.