

ResolveSM

As part of [Reimagine Servicing](#)[®], we're transforming loss mitigation with Resolve – our new end-to-end default management tool that uses automation and seamless integration to deliver rapid, rules-based workout decisions to Servicers.

You can connect to Resolve capabilities as we build toward the full suite of functionality. Resolve will offer B2B integration as well as direct access through a user interface. This document outlines how you can get started by integrating through **application programming interfaces (APIs)**.

Resolve APIs

Resolve leverages APIs for fast and efficient decisions from Freddie Mac. The first API available is called the **Resolve Retention API**.

Topics include:

- What is Resolve Retention API?
- How it Works
- How to Build and Test
- Getting Started
- Ready for Production

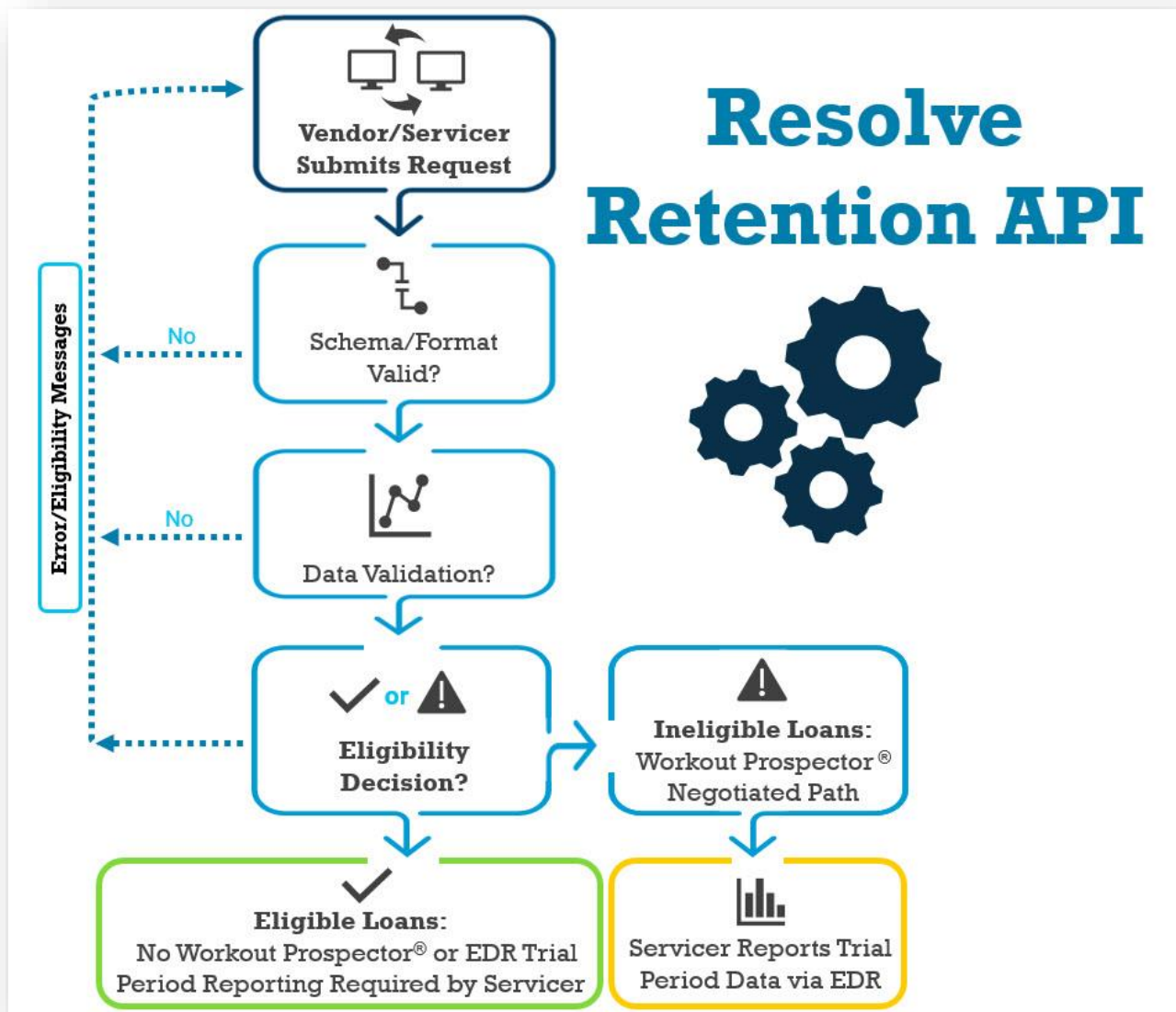
What is Resolve Retention API?

- The Resolve Retention API is a software intermediary that allows two applications to talk to each other. The API acts as the messenger - a Servicer's software sends a request to Resolve and the API then delivers the response back to the Servicer's software.
- Resolve Retention API:
 - ✓ Produces a workout decision in near real time, while providing transparency and simplicity throughout the process.
 - ✓ Consumes key data points and provides modification workout decisions that enables the borrower to stay in their home.

How Does it Work?

- Servicers request and respond to workout decisions via B2B integration by accessing Resolve capabilities via API technology. Servicers provide minimal data points to receive near real-time rules-based workout eligibility decisions and they will no longer have to leave their workflow technology to get a decision or close a workout for Freddie Mac loans. Refer to the graphic to see how the data flows from the API to Freddie Mac.
- When the correct format and data is provided, Resolve Retention API will provide a real time decision for eligible loans which means it's not required to use Workout Prospector[®] or Electronic Default Reporting (EDR) for trial period reporting. Only in the event that the Resolve Retention decision is ineligible, then Servicers follow the Workout Prospector Negotiated process that exists today. Refer to the [Workout Prospector User Guide](#) for more information.

How to Build and Test



Utilize interactive documentation (API schema including test scenarios and other resources) available on the **Developer Portal** to understand and build to the Resolve Retention API using OAuth 2.0 protocol.

For more information on getting started with the Developer Portal refer to the [Freddie Mac Developer Portal Overview](#).

Getting Started

1. Complete the **Resolve Retention API and Developer Portal Access Request** [form](#).
2. A Freddie Mac representative will respond to your request and assist with timing for API integration.
3. Once you receive credentials to the Developer Portal, you can access resources to start development. The **Developer Portal Related Documents** section contains further information such as a data specification, schema and test scenarios for the Resolve Retention API.

Ready for Production

The following process flow provides a high-level view of how to promote your API to production from within the Developer Portal.

Steps to Request APP Promotion to Production – Customer



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