

Bulletin 2022-9

Servicing

Issued 04/13/2022

TO: Freddie Mac Servicers

SUBJECT: SERVICING UPDATES

This Guide Bulletin announces:

- A clarification on temporary guidance on Mortgage assistance through [Homeowner Assistance Fund \(HAF\)](#)
- The ability to submit [short sales through Resolve®](#) – **July 31, 2022**
- Increased limits for [reimbursement of attorney fees](#) associated with uncontested foreclosures – **April 18, 2022**
- An additional alternative to [signatures on tax returns](#)
- A change regarding [taxing authority notification](#) for third-party sales
- [Increased appraisal fees](#) ordered through BPOdirect® or Real Estate Valuation and Pricing (REVP) – **May 2, 2022**
- Further updates as described in the [Additional Guide updates](#) section of this Bulletin

EFFECTIVE DATE

All of the changes announced in this Bulletin are effective immediately unless otherwise noted.

HOMEOWNER ASSISTANCE FUND (HAF)

In [Bulletin 2022-8](#), we announced temporary guidance for suspension of foreclosure actions for Borrowers applying for Mortgage assistance through HAF.

With this Bulletin, we are clarifying that when the Servicer has been notified that the Borrower has applied for assistance through HAF, the notification must come from the HAF program provider, such as a housing finance agency or its designee.

SHORT SALES THROUGH RESOLVE

Effective July 31, 2022

As part of Reimagine Servicing®, Freddie Mac is transforming loss mitigation by enhancing capabilities of [Resolve](#) - an integrated default management solution that addresses Servicers' needs for speed to market Mortgage resolution. Resolve uses automation and seamless integration to deliver rapid, rules-based workout decisions.

Beginning April 25, 2022, the Resolve user interface will provide the ability for Servicers to submit all short sales for decisioning, which is accessible through [Servicing Gateway](#). Additionally, the Resolve dashboard (previously known as Decision Insights Pipeline) will contain a comprehensive view of the Servicer's workout requests submitted through Resolve (including API submissions as applicable). Servicers will be able to track the progress of short sale requests, including exception requests, as well as cancel workouts as needed.

Servicers must transition from Workout Prospector® to Resolve, either through the Resolve user interface or the Liquidation API, to complete short sale requests no later than July 31, 2022.

The next Resolve release for the user interface will enable workout submissions for Payment Deferral and Flex Modification evaluations. More details will be provided in an upcoming Bulletin.

Access Manager guidance

For new users in Resolve, Access Manager administrators should log into [Access Manager](#) to provision new users, modify roles and/or assign any additional administrators.

If you're an executive or primary elevated administrator, you may grant access to a primary or secondary administrator and you can provision your primary and/or secondary administrators to grant access to Resolve to any new users across your organization at any time. Note that executive and primary elevated administrators can also provision the tool directly to the user as needed.

If you're a primary or secondary administrator, contact your executive or primary elevated administrators who may grant you permission to provision user access to Resolve via Freddie Mac Access Manager.

Servicers that are not enrolled with Freddie Mac Access Manager administrators cannot get access to Resolve. Such Servicers must enroll in Access Manager by submitting the [Access Manager Get Started Form](#).

Upon submission, a Freddie Mac representative will respond within two Business Days to assist with getting the organization set up and ready to access Resolve.

Available training

Servicers can register for [Resolve®: Submit and Manage Workout Requests](#). In this two-hour webinar, learn how to submit, track and manage workout requests in Resolve (e.g., short sale and forbearance extension requests). This tool provides a centralized location and comprehensive view of default activities such as submissions, near real-time decisions, responses, dashboards, default and status reporting to track towards timely resolution of workout solutions.

In addition, Servicers can also register for [Resolve®: Settling FHA, VA, and RHS Loan Modifications](#). Freddie Mac has revamped the way Servicers settle FHA, VA and RHS loans using Resolve. This 90-minute webinar reviews upload capabilities and transparency into the status of FHA/VA/RHS modification requests. Servicers will learn about the automated settlement that replaces [Guide Form 1128](#), [Loss Mitigation Transmittal Worksheet](#).

Guide impacts: [Sections 9208.2](#), [9208.3](#), [9208.5](#), [9208.7](#) and [9208.8](#)

REIMBURSEMENT OF ATTORNEY FEES FOR UNCONTESTED FORECLOSURES

Effective for all reimbursement claims submitted in the PAID (Payments Automated Intelligent and Dynamic) System on or after April 18, 2022

We are increasing the approved Servicer reimbursement amounts for attorney fees associated with uncontested foreclosures in all jurisdictions listed in [Guide Exhibit 57A, Approved Attorney Fees and Title Expenses](#). In addition, we have created an allowable judicial fee for the State of Idaho, reflected in [Exhibit 57A](#).

Guide impact: [Exhibit 57A](#)

ADDITIONAL ALTERNATIVE TO SIGNATURES ON TAX RETURNS

Previously, we required the Borrowers to sign their U.S. federal income tax returns unless evidence that the tax returns were filed electronically or the tax transcripts that validate the information on the unsigned tax returns were included in the Mortgage file.

As announced in [Bulletin 2022-5](#), to provide additional flexibility for Servicers evaluating Borrowers for Loss Mitigation options, we now permit a signed Internal Revenue Service (IRS) Form 4506-C (or an alternate form acceptable to the IRS that authorizes the release of comparable tax information to a third party) as an additional alternative to the Borrower's signatures on tax returns.

Guide impact: [Section 9202.4](#)

TAXING AUTHORITY NOTIFICATION FOR THIRD-PARTY SALES

In response to Servicer feedback, we have eliminated the requirement for the notification of taxing authorities, homeowners associations and other required organizations of the change of ownership at foreclosure sale to the third-party purchaser for third-party sales.

Servicers are reminded per [Section 9701.9](#) that the Servicer is no longer responsible for property preservation expenses and will not be reimbursed for property preservation costs, including utility expenses, incurred after (i) the reported foreclosure sale date or (ii) the property is sold to a third party at the foreclosure sale and the foreclosure action is complete.

Guide impact: [Section 9301.43](#)

INCREASED APPRAISAL FEES

Effective May 2, 2022

Due to changing appraisal market conditions, fees for appraisals ordered through [BPOdirect](#) or REVP will change as follows:

- Exterior (drive-by appraisal): Increase from \$435 to \$550
- Interior (full appraisal):
 - 1-unit single-family property: Increase from \$525 to \$775
 - 2–4 unit property: Increase from \$675 to \$850

These fees are subject to change based on locality.

Please direct any questions to bpoquestion@freddiemac.com.

Guide impact: [Section 9202.19](#)

ADDITIONAL GUIDE UPDATES

Disaster Payment Deferral correction

When we introduced Disaster Payment Deferral in [Bulletin 2020-28](#), we stated that the Guide would be updated to reflect those changes at a later date. The Guide was subsequently updated in October 2021; however, necessary changes to the evaluation hierarchy, placing the Disaster Payment Deferral ahead of the Flex Modification, were omitted from [Section 8404.6](#). This error has now been corrected.

Guide impact: [Section 8404.6](#)

Updates from Bulletin 2022-7

Access notification requirements

We have updated our access management notification requirements when a user of a Freddie Mac System (as defined in [Section 2401.1\(b\)](#)) has transferred roles or been terminated and no longer needs access to such System. We have revised the timeline for notification to Freddie Mac from within 24 hours to within one Business Day of, or prior to, the user transfer or termination.

Additionally, for a Seller/Servicer that operates as an Administrator of a Freddie Mac System, we are specifying that the Seller/Servicer must notify Freddie Mac of the transfer or termination of Related Third Party users within one Business Day of the Seller/Servicer's knowledge of such transfer or termination.

Notifications can be emailed to pe_customer_setup@freddiemac.com or by calling the Customer Support Contact Center at 800-FREDDIE.

Guide impact: [Section 1302.2](#)

Electronic data in Mortgage file

We have updated the Guide to clarify that all System Data (as defined in [Section 2401.1\(g\)\(v\)](#)), all Aggregate Data (as defined in [Section 2401.1\(g\)\(vi\)](#)) and any other electronically stored data associated with a Mortgage and maintained in the Mortgage file are the property of Freddie Mac.

Guide impacts: [Sections 2401.1](#) and [3301.1](#)

GUIDE UPDATES SPREADSHEET

For a detailed list of the Guide updates associated with this Bulletin and the topics with which they correspond, access the Bulletin 2022-9 (Servicing) Guide Updates Spreadsheet via the Download drop-down available at

<https://guide.freddiemac.com/app/guide/bulletin/2022-9>.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,

Bill Maguire

Vice President, Servicing Portfolio Management

