Fannie Mae®

Retirement of HomeSaver Solutions Network (HSSN) Workout Functionality

Frequently Asked Questions   **May 14, 2025**

On May 14, 2025 the official Servicing Notice informed servicers that we will retire and transition the loan workout reporting and related functionality in the HomeSaver Solutions™ Network (HSSN) to the Servicing Management Default Underwriter™ (SMDU™) platform effective December 1, 2025. All loss mitigation workout reporting activities will be managed in SMDU Case Management. If you are not currently using SMDU Case Management, it's time to transition.

Q1. **What is the difference between HSSN and AMN?**

HSSN is a section of links within the Asset Management Network (AMN) application. The HSSN section focuses on those functionalities related to reporting a workout case to Fannie Mae, such as a Loan Modification and Mortgage Release™.

See the Servicing Notice for the complete list of functionalities moving to SMDU. ~~and~~

Q2. **Is HSSN going away?**

Yes, please read the updated Servicing Notice published on May 14, 2025.

Q3. **Why is HSSN being retired?**

SMDU offers much more for your workout reporting needs. It not only allows you to report a workout to Fannie Mae (same as HSSN), but it also follows Fannie Mae's *Servicing Guide* regarding Workout Eligibility and Workout case structuring (unlike HSSN).

Q4. **Will I still need access to AMN once HSSN is retired?**

Servicers will need to retain access to AMN after HSSN retires since there will be some remaining functionality in AMN which Servicers use. The remaining functionality includes Delinquency Reporting and Reclass functions.

Q5. **Will HSSN still be available after December 1, 2025?**

No. please read the updated Servicing Notice published on May 14, 2025.

Q6. **Is Delinquency Reporting moving to SMDU?**

No. As stated in the Servicing Notice, Servicers will still need to perform their monthly Delinquency Reporting through AMN.

Q7. **Is Reclass Request moving to SMDU?**

No. As stated in the Servicing Notice, Servicers will still need to perform Reclass functionalities, such as Query, Deselection, and Early Warning through AMN.

Q8.   How do I get access to the SMDU UI?

Please review the [SMDU UI Registration Job Aid](#) for instructions on how to obtain access to the SMDU UI.

Q9.   Will current users of HSSN be granted access to SMDU automatically?

No. SMDU registration is required as it is a separate application from HSSN. You will still need to register for SMDU access. Please review the [SMDU UI Registration Job Aid](#) for instructions.

Q10.   Is there training available for SMDU?

Yes, SMDU tutorials are available once you have registered for SMDU. There are 11 interactive training modules to help servicers learn how to use the SMDU UI to evaluate loans for a loan modification, evaluate for borrower eligibility for a short sale and Mortgage Release, as well as perform case management activities. Each course is 10 minutes or fewer and is available on the [SMDU Learning Center page](#).

Q11.   Does SMDU support reporting for all workouts?

Yes. For additional information refer to the "Fannie Mae Workout Types Evaluated by SMDU" section of the SMDU UI User Guide once you have registered for SMDU.

Q12.   Does SMDU support reporting for workouts that were not decisioned by SMDU?

Yes. A servicer can use SMDU for Case Management activities, such as creating, updating, or closing a case, when SMDU was not used to decision the case.

Q13.   Will I be able to query loans and view case history in SMDU?

Yes. The functionality in HSSN for workout processing is transitioning to SMDU. Please see the "[HSSN Retirement - Transition to SMDU](#)" document for more details.

Additional Resources

[Servicing Notice: Retirement of HSSN Workout Functionality](#)

[HSSN Retirement – Transition to SMDU](#)

[SMDU Registration Job Aid](#)

[SMDU Resource Page](#)

[SMDU UI Application](#)

[SMDU UI User Guide](#) (Available to users with SMDU UI credentials)