Retirement of HomeSaver Solutions™ Network (HSSN) Workout Functionality

Frequently Asked Questions   **May 20, 2020**

In Oct. 30, 2019 Servicing Notice, *Advance Notice of Retirement of HomeSaver Solutions Network Workout Functionality*, we informed servicers that we will retire and transition the loan workout reporting and related functionality in the HomeSaver Solutions Network (HSSN) to Servicing Management Default Underwriter™ (SMDU), SMDU UI and SMDU Case Management for all workout reporting processes. In response to servicer feedback and as a result of the impact of COVID-19, we announced in the updated Servicing Notice that we are postponing the December 31, 2020 retirement date previously communicated in that Notice. We will communicate a new retirement date at a future date.

> **Note: *Servicers utilizing HSSN are still encouraged to transition to SMDU as soon as possible when feasible.***

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

HSSN is a section of links within the AMN Application. The HSSN section focuses on those functionalities related to reporting a workout case to Fannie Mae, such as Loan Modifications and Mortgage Release.

See the Servicing Notice for the complete list and additional information.

Q2.   **Is HSSN going away?**

Yes, please read the updated Servicing Notice published on May 20, 2020.

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

Fannie Mae has created SMDU which 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 required Servicing Policy 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 functionalities in AMN which Servicers use. These functionalities include Delinquency Reporting, Reclass functions, reporting REOGrams, viewing REO reports, access to File Transfer Portal and the Loss Mitigation Valuation Applications.

Q5.   **Will HSSN still be available after December 31, 2020?**

Yes. Per the updated Servicing Notice posted on May 20, 2020, we are postponing the retirement of HSSN due to COVID-19. A new retirement date will be announced in the future. ***Servicers utilizing HSSN are still encouraged to transition to SMDU as soon as possible when feasible.***

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 through AMN.

Q8.   Does the HSSN retirement include HSSN XML Bulk Upload?

Yes, as specified in the Servicing Notice, HSSN Bulk Upload is also being retired. SMDU has functionality to write cases directly to Fannie Mae's backend system of HSSN (DARTS). This is called SMDU Case Management.

Q9.   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.

Q10.   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.

Q11.   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 less is available on the SMDU page and in the SMDU UI application by clicking on the Ask Poli widget.

Q12.   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.

Q13.   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.

Additional Resources

Servicing Notice: Retirement of HSSN Workout Functionality

HSSN Retirement Additional Information

SMDU Registration Job Aid

SMDU Resource Page

SMDU UI Application

SMDU UI User Guide (Available to users with SMDU UI credentials)

Case Management with SMDU UI Demo (Available to users with SMDU UI credentials)

Ask Poli®