Tempo 25.4 Release Notes

Version 1

Release Date: June 7, 2025

SAGENT

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Release Summary

The following areas are impacted with this release.

Product	Description of Product
Core	Any functionality that is common to all modules, display at loan level, administration, and reporting
Order Management	Fulfilment module (title, doc gen)

Please submit any questions or findings to Sagent at https://sagentsupport.service-now.com/csm.

Dara Claims and Dara Loss Mitigation are add-on features. If interested, please contact your Sagent Customer Success Manager.

Core

Features

Feature 617123	New Open Work Report
Description	A new Open Work Report is available with this release in order to provide managers with an improved resource for monitoring and distributing work for referral types BK, FC, LMP, LIT. Users will benefit from the ability to filter within Work Groups in order to more easily items needing to be worked. See sample below. The report is available on the Queue Management menu and will return all open work items (event, task, comtag, document tracking) assigned to a user queue or a work group. It will allow filtering by Work Group, Referral Type, Type (i.e., Task, Event, Hold, or Comtag), and Due Date. Administrators can provide needed users with access to this new report by enabling it in the Role Creator.

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Testing Considerations	
	1. Log into Tempo.
	2. Go to Queue Management and click on Open Work Report.
	3. Populate the drop down options, Select a Due Within Date (or leave it as the default setting) and click Apply.
	4. Review the data pulled in the different Headers/Columns for accuracy.
	5. Sort the Headers A-Z, Z-A.
	6. Loan Number hyperlink will take a User to the Loan Info screen of the Loan.
	7. Note: A User needs an active Primary Queue configured to pull onto the Report.

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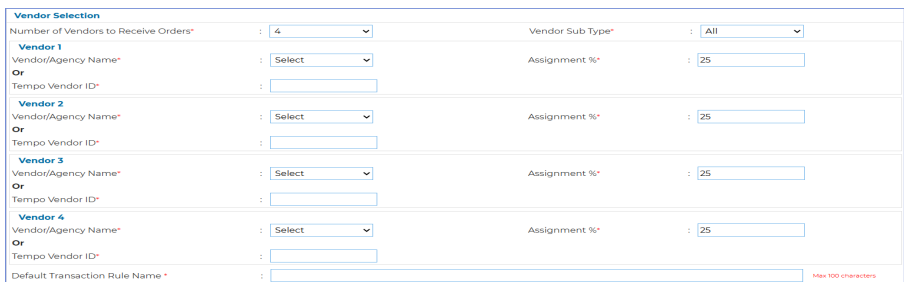| Feature 642263	Sagent Logo
Description	With this feature, clients using standard Tempo will be presented with the Sagent icon upon logging in to the system. The Sagent favicon will also display in the browser address (URL) bar.
Testing Considerations	**Positive Testing** 1. For standard Tempo accounts, access the login screen. The Sagent "S" icon should display. 2. Complete the login process and observe that the Sagent icon displays within the application. 3. Add the URL to your browser bookmarks or favorites and note that the Sagent icon displays as the favicon. (Clients who already have a bookmark for Tempo will notice that the icon updates after navigating to the URL.) **Negative Testing** This is a purely cosmetic change and has no impact to system functionality.

Order Management

Feature 611512	Update the No Referral Bulk Process to only Core Orders
Description	This feature updates the No Referral Bulk template to exclusively process only core orders (Title, Appraisal, AVM and BPO). • Removed the Mod Doc, Recording services, and Signing Services tabs. • Renamed the "No Referral Bulk Order Template" tab to **"No Referral Title Bulk Order".** • Renamed the "No Referral Bulk Order Template" to "**No Referral Title Bulk Order" i**n the Read Me tab. • Removed Mod Doc Bulk Order Template, Recording Services Bulk Order, Signing Services Bulk Order sections from the Read Me tab. • Updated the Read Me tab to rename ISGN Vendor ID to "**System Vendor ID**" for Title section, Appraisal, BPO and AVM sections • Updated the Read Me tab, No Referral Title Bulk Order>Order Sub Types to include all the current Order Sub Types. • Updated the Read Me tab, Appraisal Bulk Order>Order Sub Types to include all the current Order Sub Types.
Testing Considerations	**Negative Testing:** Complete the No Referral Bulk template for an order for Mod Doc, Signing Services or Recording Services. The order will not process. **Positive Testing:** Complete the template with information for loans that are NOT in Dara Default for Title, AVM, BPO or Appraisal Order. The Orders are processed as successful or failed if there are errors in the data entered.

Feature 608500	Enhance OM DTRs to allow selection of multiple Vendors and percentage-based assignment

Description	This feature enhances the **Order Management Default Transaction Rule** to support the selection of multiple vendors and to set the percentage allocated to each vendor. As a result, servicers gain the ability to divide work among vendors and prevent overloading any given vendor. Servicers can also easily switch the vendor assigned.
	
	Add/Edit Default Transaction Rule screen
	
	• In the **Add Default Transaction Rule** screen under the **Vendor Selection** section>**Vendor Type** field has been removed and replaced with a new field called **Number of Vendors to Receive Orders.** The value in this field will determine how many vendors can be selected.
	• The **"Servicer Vendor ID**" field has been removed.
	• **"Tempo Vendor ID**" field has been moved below the **Vendor/Agency Name** field. The user will either select the **Vendor Agency Name** or they can enter the **Tempo Vendor ID**.
	• A new field called **"Assignment %"** has been added to the right of the **Vendor Agency Name** field. The default value for this field is dependent on the **"Number of Vendors to Receive Orders"** field.
	  o If the Number is 1, then the Assignment % will be defaulted to 100.
	  o If the Number is 2, % default will be 50.
	  o If the Number is 3, % default will be 34 for the first Vendor and 33 for the other 2.
	  o If the number is 4, the % default will be 25.
	  o The % number is editable and can be changed to anything greater than 1 and equal to or less than 100. The user can

	change it to 90/10 or 80/20 or 60/20/20 (for 3 Vendors) as examples.
	o In the Assignment % field the total of all the Vendors in the Vender selection section should be equal to100. If they are not equal to100, an error message will be displayed as **"The Assignment % of all Vendors must equal 100%".**
	When a DTR is triggered and an order is placed, Tempo will assign specific work orders to the vendors in such a way as to divide the work across the multiple vendors based on the percentage of work selected (as set on the **Add/Edit Default Transaction Rule screen)**. The orders are assigned randomly and in the long run will be near the percentages assigned. In small sample sizes, exact percentages may not be achieved.
	Validation
	Tempo will validate that the necessary fields have been populated when **Save** is clicked on the **Add/Edit Default Transaction Rule** screen.
	• The system will check that the Order Type/Sub Type exists for all Vendors selected in the Vendor Selection section. If the Order Type/Sub Type selected is not saved in each Vendor's profile in Vendor Creator, an error message will be displayed as **"The Vendors selected do not all have the Order Type and Order Sub Type saved in their Vendor Creator profile. Select a different Vendor, add the Order Type/Sub Type for each Vendor in Vendor Creator, OR change the Order Type/Sub Type."**
	• If no Vendor has been selected, then an error message will be displayed as "**Please select the Vendor**"
	• If the same vendor has been selected multiple times, then the error message will be displayed as "**Same Vendor has been selected multiple times"**
Testing Considerations	**Negative Testing:** Try to save a rule where the percentages allocated to each Vendor do not total to 100% - Error message

	Try to select 2 or more Vendors, but leave one or more of the Vendors as "Please Select" and try to save the rule – Error message. **Positive Testing:** 1. Assign more than one Vendor. 2. Make sure the percentages add up to 100. 3. Save and then trigger the DTR rule multiple times to see the orders spread among the listed Vendors.

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Tempo 25.4.1 Release

On June 21, 2025, Sagent will install an interim Tempo release 25.4.1 to align with the LoanServ June Release. This interim release provides additional data to LoanServ.

Feature 590591, 574243, 335300, 470714, 608461, 608480, 608499	Enhance the Tempo to LoanServ Interface to provide additional data.
Description	These features add new data points to the existing LoanServ Interface. Tempo will provide several new and existing field updates to LoanServ based on closure of the tasks listed below. Admin users may set up the following new Default Tasks. These Default Tasks are found in the DefaultTaskGroup_Foreclosure, and can be added into any Servicer's workflow.

Task	Data Provided to LoanServ
9200 – CWCOT Tracking Started	CWCOT Tracking Start Date, Claim WO Conveyance of Title flag
9202 – CWCOT Closing Scheduled	Closing Scheduled Date
9203 – CWCOT Closing Held	Second Chance Sold Date, Second Chance Sold Amount, and Second Chance Claim Required flag
9206 – Sale Continued	Foreclosure Sale Continued Date
9207 – Deficiency Judgment	FCL Deficiency Judgment Date and FCL Deficiency Judgment Amount
9208 – Outbid Funds	Outbid Funds Received Date
9209 – Deficiency Judgment Review	FCL Deficiency Task Indicator/Flag

9210 – Expedited Judgment Pursued	FCL Expedited Judgment Pursued Indicator/Flag

Data Points added to the Interface with LoanServ

LoanServ Field	**Description or Tempo Source Field**
FC Deficiency Task Indicator	Data collected in new Default Task # 9209
Appraised Value	As Is Value
Appraisal Date	Effective Date/Report Date
FC Deficiency Judgment Date	Data collected in new Default Task # 9207
FC Deficiency Judgment Amount	Data collected in new Default Task # 9207
Outbid Funds Received	Outbid Funds Received Date
Claim WO Conveyance of Title	Data collected in existing Default Task # 9200
Commissioner Adj FMV	Post Foreclosure Sale Commissioner's Adjusted Fair Market Value (CAFMV)
CWCOT Tracking Start	CWCOT Tracking Start Date
FC Auction Co Name	Agency Name
FC Auction Co Referred Date	Date when Auction Company was added to the loan referral
FC Auction Co Removal Date	Date when Auction Company was removed from the loan referral
FC Bid Amt Competitive	FC Bid Amount Competitive
FC Bid Amt Non Competitive	FC Bid Amount Non-Competitive
Closing Scheduled Date	Closing Scheduled Date
CWCOT Sellers Contribution	Seller's Contribution
Second Chance Sold Date	Closing Date
Second Chance Sold Amount	Offer Amount
FC Expedited Judgment Pursued	Data collected in new Default Task # 9210

	FC Judgment Amount Awarded	Judgment amount entered into Event 905
	FC Net Sale Proceeds	Sale amount entered into Event 901
	Foreclosure Sale Continued Date	Data collected in new Default Task # 9206
	Foreclosure Judgment Type	New field added into Event 905
Testing Considerations	**Negative Testing:** Business as usual to ensure no negative impact on the existing processes/flows. **Positive Testing:** Complete the Default Tasks or update the appropriate data fields in Tempo. Ensure there are no failures and the data loads into the corresponding data fields in LoanServ.

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Document History

This section details the history of the document at each version. It's good to know what has changed in each version and when it happened.

Version	Date	Changes
1	06/7/2025	N/A

Dara Default

Release 25.4

June 7, 2025

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Release Summary
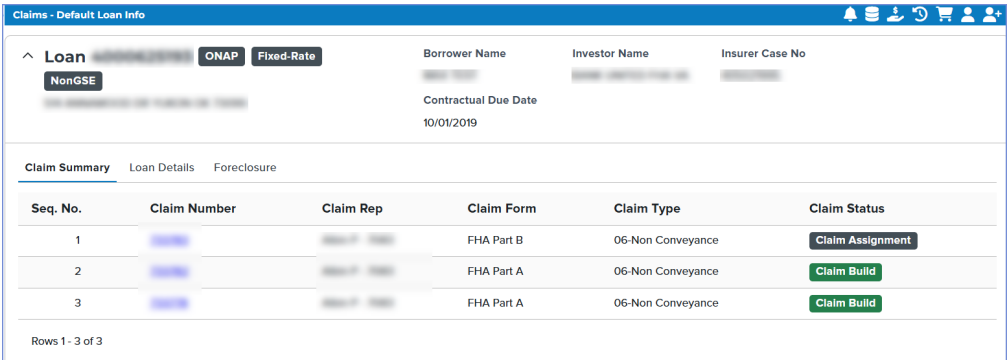
The following areas are impacted with this release.

Product	Description
Dara Claims	Claims functionality within Dara and with Claims partners
Dara Loss Mitigation	Loss Mitigation functionality within Dara – includes enhancements to performance, user experience, and fixes.

Please submit any questions or findings to Sagent at https://sagentsupport.service-now.com/csm.

Dara Claims and Dara Loss Mitigation are add-on features. If interested, please contact your Sagent Customer Success Manager.

Claims

Feature 538825 & 445547	Claims Headers Data Synchronization to Optimize Recency
Description	This feature enhances the Claims header by centralizing key information and making it more accessible and convenient for users. Users will benefit from having this information consolidated, thus reducing the need to access various screens to find essential information. The new Claims header includes the following fields: ○ Loan Number ○ Property Address ○ Loan Type ○ Loan Sub Type ○ GSE/Investor Type ○ Borrower Name

○ Contractual Due Date

○ Investor Name

○ Insurer Case No

The new header also provides the following tabs (as applicable) containing additional important information:

○ Claim Summary

○ Loan Default Details

○ Foreclosure

○ Bankruptcy

Claim Summary:

The Claim summary tab will display the fields listed below:

○ Claim Number

○ Claim Rep

○ Claim Form

○ Claim Type

○ Claim Status

By clicking the **Claim Number**, it will navigate the user to the associated Claim Number key in the Claims Management screen.

Loan Default Details:

The **Loan Default Details** tab is organized as described below.

The **loan** section will have the following fields:

○ Unpaid Principal Balance

○ Current Monthly Payment

○ Last Payment Installment

The **Default** section will have the following fields:

○ Reason for Default

○ Original Default Date

The **Claim Referral** section will have the following fields:

○ Referral Start Date

○ Referral Type

○ Referral Sub Type

The **Occupancy** section will have the following fields:

○ Occupancy Status

○ First Vacancy Date

The **SCRA** Section will have the following fields:

○ SCRA Status

○ Service Start Date

○ Service End Date

Foreclosure:

If the claim has an associated foreclosure, then this tab will be populated. The following fields are included in this tab.

Foreclosure Dates will have the following fields
○ First Legal
○ FC Sale Held
○ Redemption Expiration

Bid Amounts - section will have the following fields
○ Winning Amount
○ Final Amount

The Sales Results section will have the following fields
○ Sale Proceeds
○ 3rd party sale
○ 3rd party Sale Date

The second chance section will have the following data fields
○ Marketing start Date
○ Sale Date
○ Funds Received

Bankruptcy:

Under the Bankruptcy tab, the following fields will be displayed to show the details of bankruptcy history.

○ Case Number
○ Chapter
○ Filed Date
○ Release Date (populates with the most recent bankruptcy release date)
○ Dismissed Date
○ Discharged Date
○ Closed Date

Testing Considerations	**Testing:** 1. Headers in the Claims Module will have a modernized look.

2. Headers will contain information needed to support a claim processor.
   a. Verify that the fields have the correct data that was provided at referral.
3. Headers will have a link to the Claims Workstation for each active claim.
   a. Verify that the link navigates user to the Claims Workstation.
4. Headers will have a tab for Loan Data
   a. Verify that the fields have the correct data.
5. For NonStandalone Claims, there will be a Foreclosure and Bankruptcy tab available for loans that have had the FC and BK data provided via DARA Default.
   a. Verify the fields have the correct data.
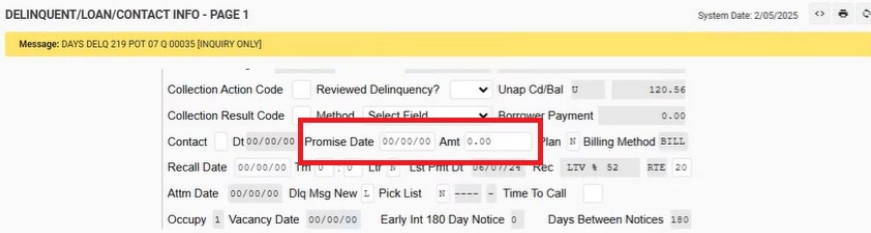
Feature 558169	Disable "HOA Paid from Corp" Field for FHA Non-Conveyance Loan
Description	This feature disables the "**HOA Paid from Corp**" field for the loan type FHA Non-Conveyance. This field will be greyed out for the Non-convey loan type on the **Claims>Default Cash Posting** screen. Below are the claim types to be considered for Non conveyance: ○ 06 - FHA CWCOT 2nd Chance ○ 07 - FHA Pre Foreclosure
Testing Considerations	**Positive Testing** 1. When a FHA NonConveyance Claim's Default Cash Posting Instructions become available for editing, the field for HOA Paid from Corp will be greyed out. 2. When a FHA Conveyance Claim's Default Cash Posting Instructions become available for editing, the field for HOA Paid from Corp will be available to edit. **Negative Testing** 1. When a FHA NonConveyance Claim's Default Cash Posting Instructions become available for editing, attempt to edit the greyed out field for HOA Paid from Corp. 2. If the field is available for testing, this is a fail.

Feature 593031	Reopen Default Cash Posting Screen after Approval and Comtag 946 Closure
Description	This feature streamlines the editing process for default cash posting instructions. Today, if the LoanServ user closes the cash CIT, it triggers the closure of comtag 946 and locks the Default Cash Posting Screen. Any changes then have to be made in LoanServ. With this enhancement users will have the ability to edit cash posting instructions in the above scenario. A new **Reactivate** button is added to the bottom of the Default Cash Posting screen. This button will be available when Comtag 946 has been opened and then closed. After updating the posting instructions and the user clicks **Approve**, a new comtag 946 will be created.
Testing Considerations	Default Cash Posting 1. Add data to the Default Cash Posting screens. 2. Save the data. 3. Approve the Posting Instructions. 4. Comtag 946 auto generates which triggers a CIT to LoanServ. 5. Complete the CIT in LoanServ which completes the Comtag 946. 6. When Comtag 946 is complete, a Reactivate button will become available on the Default Cash Posting screen. 7. Click on Reactive Button and the Default Cash Posting Tabs become editable. 8. Update or edit the data on the Tabs, Save and Approve the Posting Instructions. 9. A new Comtag 946 and CIT will auto trigger. The Reactivate process will also trigger if the Comtag 946 is retired instead of being complete.

Feature 642263	Dara Logo
Description	With this feature, clients using Dara Loss Mitigation and Dara Claims as part of their Tempo experience will see the Dara logo on the login page and within the application. The Dara favicon will also display in the browser address (URL) bar.
Testing Considerations	**Positive Testing** 1. For Dara Branded accounts, access the login screen. The Dara "knot" icon should display. 2. Complete the login process and observe that the Dara icon displays within the application. 3. Add the URL to your browser bookmarks or favorites. Note that the Dara icon displays as the favicon. (Clients who already have a bookmark will notice that the icon updates after navigating to the URL.) **Negative Testing** This is a purely cosmetic change and has no impact to system functionality.

Loss Mitigation

Feature 533913	Escrow and Capitalization Updates
Description	Two fields on the Escrow and Capitalization screen have been renamed. • MI Insurance Amount line item in the Future Monthly Escrow Payment section has been renamed to PMI Amount. • Current Escrow Advance Balance has been renamed to Escrow Balance.
Testing Considerations	NA

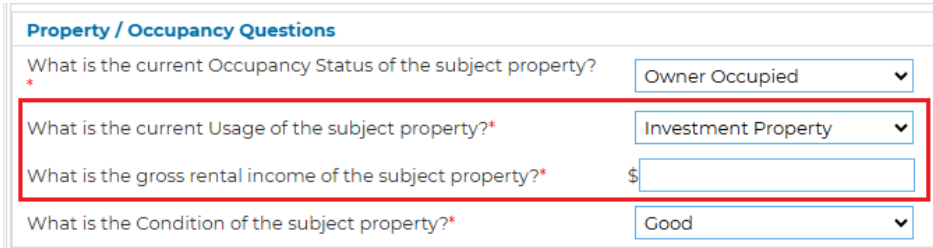| Feature 554618	Update Promise Plan Date and Amount on the LoanServ Delinquent/Loan/Contact Screen
Description	At the time a Trial Plan is approved, Dara will trigger an update to the Promise Date and Amount fields (related to the first trial payment) on the LoanServ Delinquent/Loan/Contact screen.
Testing Considerations	After a Trial Plan has been approved in Dara, navigate to the Delinquent/Loan/Contact Screen in LoanServ and confirm the Promise Date and Amt match the first trial payment date and amount.

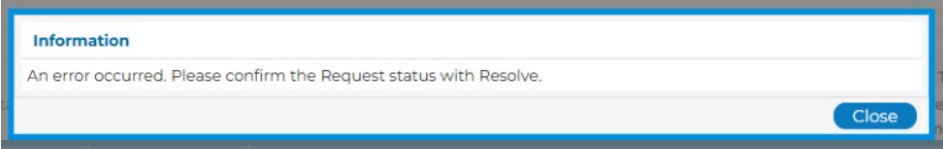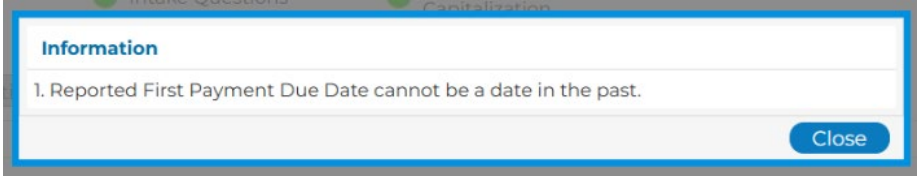| Feature 603180	Update Suspense Balance Amounts from LoanServ
Description	When suspense balances are removed in LoanServ and the updated balances are received in Dara, the Suspense Details section on the Payment Information screen will be updated to reflect the new suspense balance amounts.
Testing Considerations	1. Log in to Dara and navigate to a loan with suspense balances. 2. Remove suspense balances from LoanServ. 3. Complete Get Loan Data function to get updated loan data. 4. Confirm suspense balances are no longer visible in Dara.

Feature 609103	Payment Plan Tracking UI Modernization
Description	This feature provides a modernized version of the Payment Plan Tracking screen. This includes an improved UI experience without losing current functionality for Trial Modifications, Repayment Plans and Forbearances. The screen now has edit capabilities to add or edit payments manually with specific role access. This screen also provides visibility if payment plans are not set up or approved yet.
Testing Considerations	**Negative Testing:** Business as usual to ensure no negative impact on the existing processes/flow. 1. Ensure Users without extended role access cannot manually add or edit. 2. Business as usual to ensure no negative impact on the existing processes/flow. **Positive Testing:** 1. Log in to Tempo and navigate to an LMP referral with an active payment plan. 2. Navigate to the Payment Plan Tracking screen. 3. View the modernized Payment Plan Tracking screen. 4. For Users with extended role access, edit a payment in the Payment Plan Tracking screen.

Feature 601712	FHLMC Payment Deferral Months Deferred Updates
Description	Mapping for Total Deferred Months Used and Prior Deferred Months Used fields on the Plan Details Popup for a Payment Deferral has been updated. Data is now coming from the Freddie Resolve Response data.
Testing Considerations	1. Log in to Dara and navigate to an LMP referral with an eligible Payment Deferral. 2. Select View Plan and confirm Total Deferred Months Used and Prior Deferred Months Used reflect the appropriate amounts.

Feature 602521	FHLMC Update to InterestUnapplied and InterestCapitalize in Deferral and Flex Modification Writeback
Description	Mapping for Unapplied Interest and Capitalized Interest fields used in the Deferral and Flex Modification writebacks to LoanServ.
Testing Considerations	1. Log in to Dara and navigate to an LMP referral with an eligible Payment Deferral or Flex Modification. 2. Complete approvals and/or events to trigger terms writeback to LoanServ. 3. Confirm all terms on the Loss/Process/Modification screen match the terms rendered in Dara.

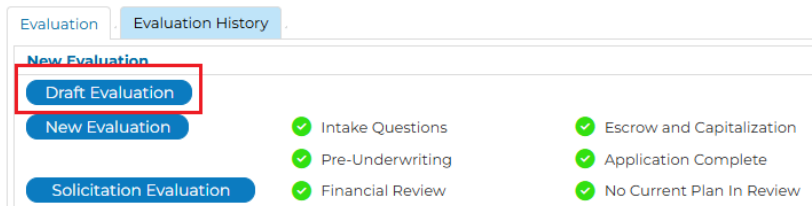| Feature 602537	FHLMC Subject Property Gross Rental Income
Description	An additional field has been added to the Intake Questions screen to allow collection of data related to a Rental Property. This data is sent to Resolve as part of the decision process. When "What is the current Usage of the subject property?" is answered as Investment Property, a new question will populate on the Intake Questions screen titled "What is the gross rental income of the subject property?"
Testing Considerations	1. Log in to Dara and navigate to an LMP referral for a FHLMC loan. 2. Navigate to the Intake Questions screen. 3. Select Investment Property for the "What is the current usage of the subject property?" question. 4. Confirm new question "What is the gross rental income of the subject property?" is populated and a dollar amount can be entered.

Feature 607633	Display Resolve Error Messages
Description	Durin the approval process with Resolve, a popup window displayed indicating a failure occurred but did not specify the error received back from Resolve. As a result of this feature, when there is an error, the specific error message received from Resolve will be presented in the popup to allow the appropriate corrections to take place to continue the decisioning process. **Before update:** **After update:**
Testing Considerations	1. Log in to Dara and navigate to an LMP referral for a FHLMC loan. 2. Navigate to the Evaluation and Decision screen. 3. Approve the eligible workout. 4. If an error occurred, confirm the specific error information is displayed in the popup.

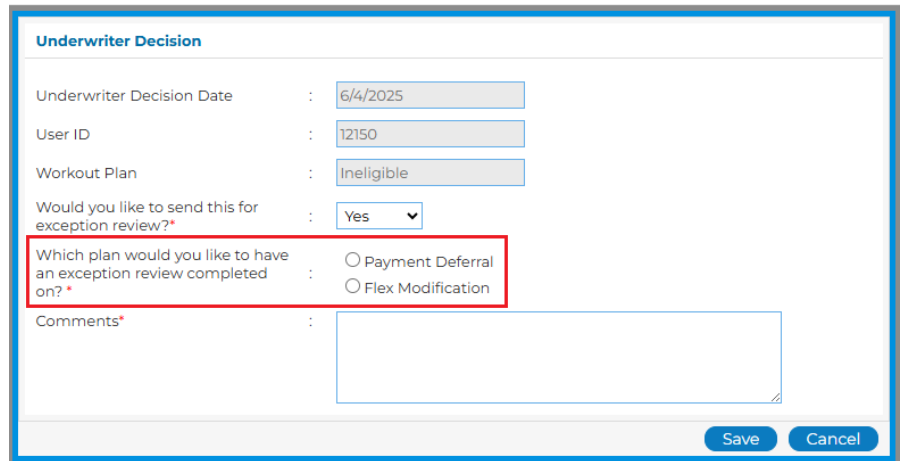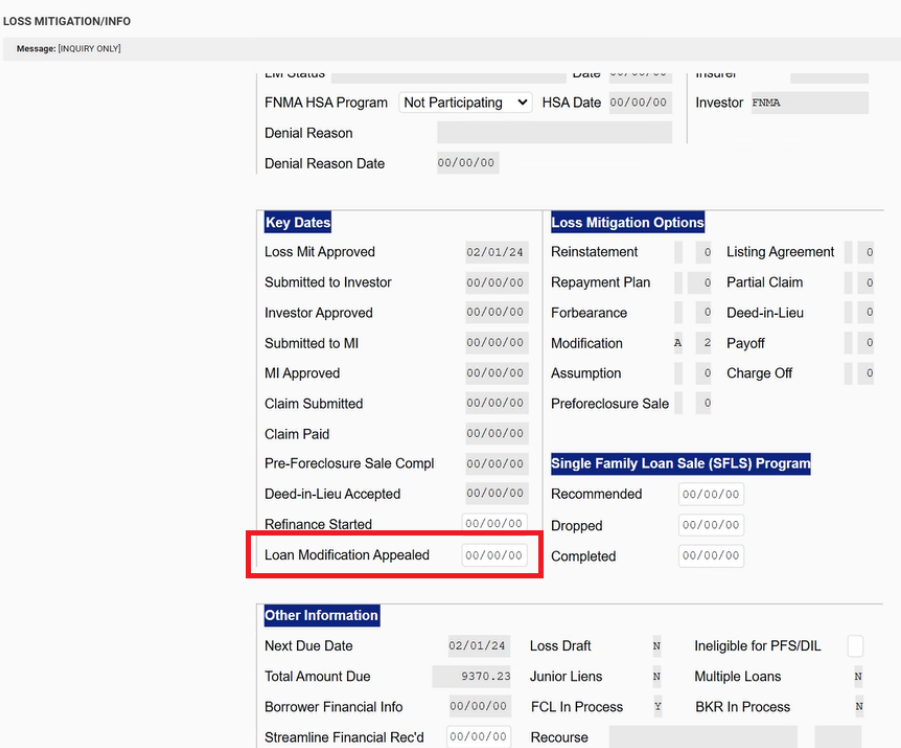| Feature 621400	Freddie Mac Resolve Process Improvements
Description	A new Draft Evaluation button has been added to the Evaluation and Decision screen. This button allows for a Draft Request call to be made to Resolve. A Draft Request allows a user to submit an initial evaluation to Resolve and render preliminary terms, but the terms may not be complete or final. The Draft Evaluation button may be used multiple times to render an evaluation. Once ready to proceed with selecting a plan to move forward with the decisioning process, the New Evaluation button should be used. After clicking the New Evaluation button, a Trial Period Approval Request (TPAReq) or Workout Approval Request (WAReq) will be sent to Resolve. *Note: the Draft Evaluation button does not need to be utilized. New Evaluation can be selected and a decision rendered without making a Draft Request.* This feature also adds a Cancellation Button to Evaluation and Decision screen. After the New Evaluation button is used, if a subsequent evaluation is needed, a Cancellation Request will need to be sent to Resolve prior to a new evaluation. A Cancel button is now available on the Evaluation and Decision screen to allow the Cancellation Request to be made. *Note, if a new evaluation is needed after clicking the New Evaluation button, a Cancellation Request must be made before a new evaluation can be completed.*

When submitting a loan to Resolve for an Exception Review, the option for Both has been removed as only one workout type can be sent to Exception Review at a time.

Testing Considerations

1. Log in to Dara and navigate to an LMP referral for a FHLMC loan.
2. Navigate to the Evaluation and Decision screen.
3. Select Draft Evaluation, confirm decision results are rendered, displayed on the Evaluation and Decision screen and the Select Plan button is disabled.
4. Select New Evaluation, confirm decision results are rendered, displayed on the Evaluation and Decision screen and select plan button is enabled.
5. Select Cancel, confirm popup allowing cancellation reason is presented, select cancellation reason and confirm cancellation request has been made.
6. Select New Evaluation, and select Ineligible Decision for either a Payment Deferral or Flex Modification.
7. Complete Audit approval (if applicable).
8. At Underwriter approval, select to send to exception review and confirm only Payment Deferral and Flex Modification are available options.

Feature 635089	Update Loan Modification Appealed Date on Loss Mitigation Info screen
Description	To ensure proper FHLMC Default Reporting takes place, the Loan Modification Appealed Date on the Loss Mitigation Info screen needs to be completed once an appeal is received in Dara. Once Task 9137 (Appeal Received) is completed, the task completion date will be sent to LoanServ and updated in the Loan Modification Appealed Date field.
Testing Considerations	1. Log in to Dara and navigate to an LMP referral for a FHLMC loan. 2. Navigate to Tasks screen. 3. Add the Appeal Received task template. 4. Complete Task 9137 (Appeal Received). 5. Confirm task completion date is populated in the Loan Modification Appealed field in LoanServ.