

Version 1

Release Date: June 21, 2025





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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 |

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

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

Core

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. Action Required: servicers will need to add a Task Mapping into Reference Lookup for new Default Task 9207 – Deficiency Judgment. This task should be mapped to LoanServ Global Task 3001. The LoanServ Global Task 3001 Completed Date is updated for the FCL Deficiency Judgment Date on the FCL Info screen in LoanServ. | |
|---|--|--|
| 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.TaskData Provided to LoanServ 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 |
| 9211 – Mortgagor Liable | Mortgagor Liable Flag |
| 9212 – Indebtedness Amount at Judgment | Indebtedness Amount at Judgment |

Data Points added to the Interface with LoanServ

| LoanServ Field | Description or Tempo Source Field |
|------------------------|---|
| FC Deficiency Task | Data collected in new Default Task # |
| Indicator | 9209 |
| Appraised Value | As Is Value |
| Appraisal Date | Effective Date/Report Date |
| FC Deficiency Judgment | Data collected in new Default Task # |
| Date | 9207 |
| FC Deficiency Judgment | Data collected in new Default Task # |
| Amount | 9207 |
| Outbid Funds Received | Outbid Funds Received Date |
| Claim WO Conveyance of | Data collected in existing Default Task |
| Title | # 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 |
| Mortgagor Liable | Data collected in new Default Task # 9211 |
| Indebtedness Amount at Judgment | Data collected in new Default Task # 9212 |
| | |
| | |



| Testing Consideration | Negative Testing: |
|--------------------------|--|
| S | 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. |



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 | 6/13/2025 | N/A |
| 2 | 6/18/2024 | |





Dara Default

Release 25.4.1

June 21, 2025





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Release Summary

The following areas are impacted with this release.

| Product | Description |
|----------------------|---|
| 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 <u>https://sagentsupport.service-now.com/csm</u>.

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

Loss Mitigation

| Feature 671838 | Update Repayment Plan Calculations |
|---------------------------|---|
| Description | This feature updates the Repayment Plan Calculation to include only the late fees that have already been assessed. Any future or unassessed late fees will now be excluded from the repayment amount. This change ensures alignment with the repayment plan guidelines, which state that no additional late fees should be added during the repayment plan term. This enhancement impacts all the Investors and updates their repayment plan calculations to exclude future late charges. |
| Testing Considerations | Negative Testing: Business as usual to ensure no negative impact on the existing processes/flows. Positive Testing: 1. Log in to Dara and navigate to a loan, eligible for a Repayment Plan. 2. Run New Evaluation and review the Repayment Plan amounts. 3. Confirm no additional late fees have been added. |