

## Introduction to AllRegs® Online

AllRegs Online is an online service that publishes various mortgage lending industry resources, including the official electronic version of the Freddie Mac *Single-Family Seller/Servicer Guide* ("Guide"). There are two different options to access the Guide on AllRegs Online, the "subscription site" or the "Freddie Mac site." For detailed information on each method, click the applicable title below.

## AllRegs Online Subscription Site

If you have a paid subscription to AllRegs Online, click [here](#) to access the site. This site provides the Guide and Document Custody Procedures Handbook, as well as additional materials, including, Freddie Mac's *Multifamily Seller/Servicer Guide*, Fannie Mae's Guides and FHA, Treasury, VA, Ginnie Mae and HUD requirements.

## AllRegs Online Freddie Mac Site

To access the free Freddie Mac site version, click <https://guide.freddiemac.com/app/guide/>. Click the **Quick Links** icon in the upper-right corner of the page and select **AllRegs** from the Quick Links menu. Note that this site provides only the Guide and the Document Custody Procedures Handbook.



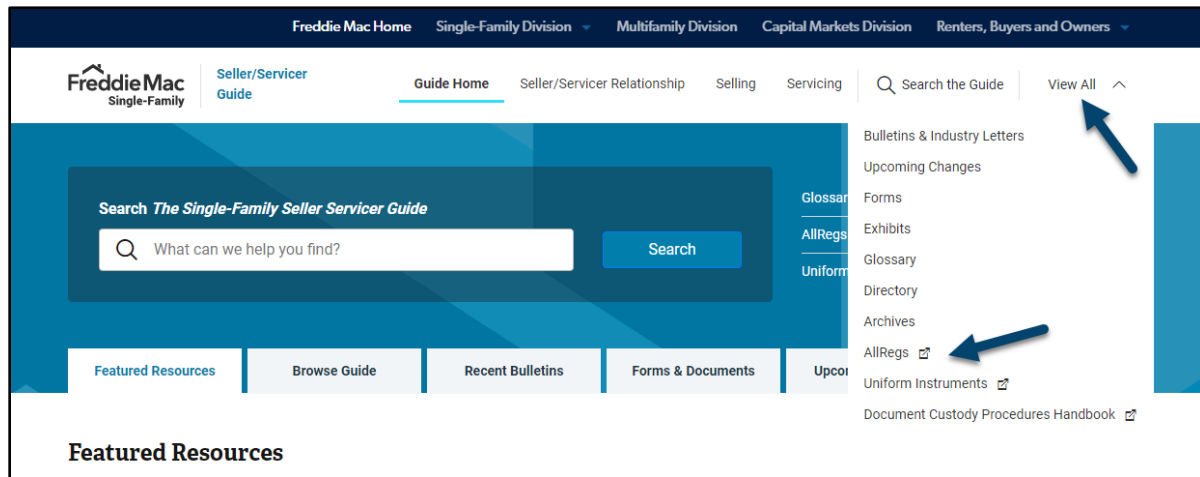
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## AllRegs Freddie Mac Site

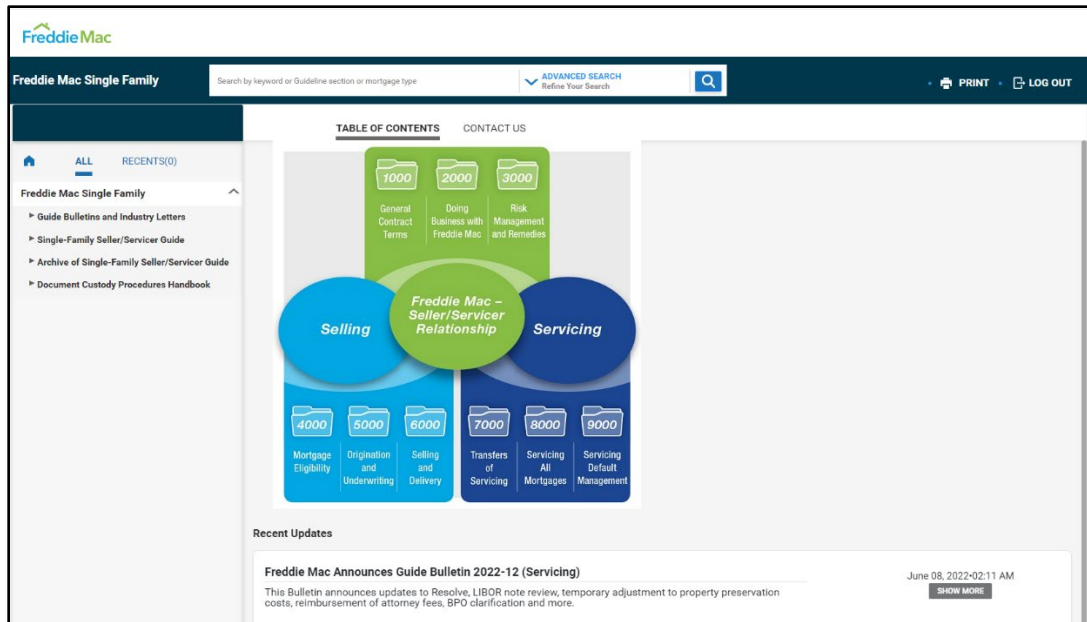
To access the free Freddie Mac site version, click <https://guide.freddiemac.com/app/guide/> . Click the **View All** drop-down menu in the upper-right corner of the page and select **AllRegs** from the Quick Links menu. Note that this site provides only the Guide and the Document Custody Procedures Handbook.



## Table of Contents

Under Freddie Mac Single Family, you will see the following:

- [\*\*Guide Bulletins and Industry Letters\*\*](#)
- [\*\*Single-Family Seller/Service Guide\*\*](#)
- [\*\*Archive of Single-Family Seller/Service Guide\*\*](#)
- [\*\*Document Custody Procedures Handbook\*\*](#)



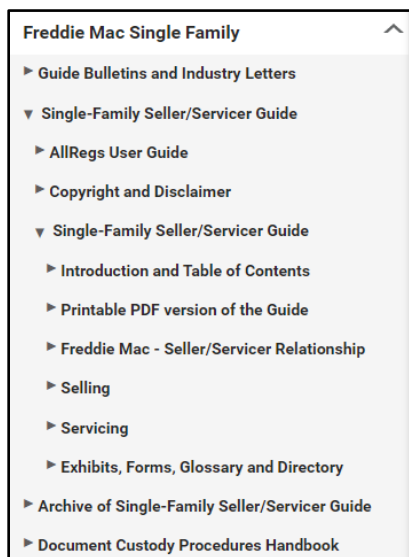
## Guide Bulletins and Industry Letters

When “Guide Bulletins and Industry Letters” is expanded, the Freddie Mac Copyright and Disclaimer and Bulletins and Industry Letters from the current year and previous years display.

## Single-Family Seller/Service Guide

When “Single-Family Seller/Service Guide” is expanded, this User Guide, the Copyright and Disclaimer and the *Single-Family Seller/Service Guide* content appear.

When the *Single-Family Seller/Service Guide* is expanded, the page displays the following:



- Introduction and Table of Contents



This page, located under “Single-Family Seller/Service Guide”, lists the titles of all chapters, sections, exhibits and forms. Each title also links directly to the corresponding content. When a chapter, section, exhibit and/or form is updated with the publication of a Guide Bulletin, the title of that chapter, section, exhibit or form will be highlighted for 60 days.

This is an easy-to-navigate page where you can see the contents of the Guide as well as determine recent updates in one view.

<b>Freddie Mac Single Family</b>	Freddie Mac Single Family: Single-Family Seller/Service Guide
▶ Guide Bulletins and Industry Letters	<b>Table of Contents for the Single-Family Seller/Service Guide</b>
▼ Single-Family Seller/Service Guide	1402.18: eNote custodian requirements
▶ AllRegs User Guide	Topic 1500: Seller Master Agreements, other Pricing Identifier Terms and Guide Plus Additional Provisions
▶ Copyright and Disclaimer	Chapter 1501: Seller Master Agreements, other Pricing Identifier Terms and Guide Plus Additional Provisions
▼ Single-Family Seller/Service Guide	<b>1501.1: Master Agreements and other Pricing Identifier Terms (Bulletin 2022-10 dated 06/04/22)</b>
▼ Introduction and Table of Contents	<b>1501.2: Terms of Master Agreements and other Pricing Identifier Terms (Bulletin 2022-10 dated 05/04/22)</b>
Introduction	1501.3: Guide Plus Additional Provisions
<b>Table of Contents for the Single-Family Seller/Service Guide</b>	1501.4: Contracts, delivery programs and procedures
▶ Printable PDF version of the Guide	1501.5: Credit toward a Commitment Amount or any dollar amount stated in a Master Agreement
▶ Freddie Mac - Seller/Service Relationship	1501.6: Contract tolerances, pairoffs
▶ Selling	1501.7: Remittance cycles
▶ Servicing	1501.8: Revocation of Master Agreement and/or other Pricing Identifier Terms
▶ Exhibits, Forms, Glossary and Directory	Series 2000: Doing Business with Freddie Mac
▶ Archive of Single-Family Seller/Service Guide	Topic 2100: Seller/Service Institutional Eligibility
▶ Document Custody Procedures Handbook	Chapter 2101: Seller/Service Institutional Eligibility
	2101.1: Eligibility criteria
	<b>2101.2: Acceptable Net Worth and other financial requirements (Bulletin 2022-11 dated 06/01/22)</b>
	2101.3: Activity thresholds and no-activity fee
	2101.4: Financial reporting
	2101.5: Mortgage bankers financial reporting
	2101.6: Seller/Service insurance requirements
	2101.7: Fidelity insurance coverage

- **Printable PDF version of the Guide**

Under “Single-Family Seller/Service Guide”, the “Printable PDF version of the Guide” provides all Guide chapters as a single PDF with easy-to-use navigational bookmarks. This allows you to:

- Save a copy of all Guide chapters
- Search all Guide chapters (using CTRL + F)
- Print individual pages (such as certain sections) of the Guide chapters

This comprehensive PDF file contains all Guide chapters as of the publication of the most recent Bulletin with Guide updates. There are also separate PDFs, located under the applicable segment, of each Guide segment (Freddie Mac – Seller/Service Relationship, Selling and Servicing) to provide Seller/Service with more specific options for searching and printing.

- **Guide content** – Freddie Mac’s requirements for Mortgages secured by 1- to 4-unit properties are split into the following three segments:

- Freddie Mac – Seller/Service Relationship
- Selling
- Servicing

- **Exhibits, Forms, Glossary and Directory.** Note that:

- Exhibits referenced in the Guide are Freddie Mac exhibits unless otherwise indicated.
- Forms referenced in the Guide are Freddie Mac forms unless otherwise indicated.
- The Glossary contains definitions of select terms used in the Guide.



- The Directory contains Freddie Mac contact information (addresses, telephone numbers, fax numbers and e-mail addresses) to be utilized for specific questions, requests and documentation. Guide references to the Directory are indicated with a bolded parenthetical (e.g., “(see **Directory 5**)”).

The Guide’s design places the provisions applicable to all Seller/Servicers in one central location (Freddie Mac Seller/Servicer Relationship), and then differentiates between those for selling and servicing. Although the Guide has distinct Selling and Servicing Segments, there may be information and/or cross references for Servicers in the Selling Segment and for Sellers in the Servicing Segment.

The Freddie Mac – Seller/Servicer Segment contains the following series:

- Series 1000, *General Contract Terms*
- Series 2000, *Doing Business with Freddie Mac*
- Series 3000, *Risk Management and Remedies*

The Selling Segment contains the following series:

- Series 4000, *Mortgage Eligibility*
- Series 5000, *Origination and Underwriting*
- Series 6000, *Selling and Delivery*

The Servicing Segment contains the following series:

- Series 7000, *Transfers of Servicing*
- Series 8000, *Servicing All Mortgages*
- Series 9000, *Servicing Default Management*

Within each series, the content is grouped with like topics: Each topic contains at least one chapter, and each chapter contains at least one section. The titles of topics, and chapters and sections within topics, are intended to facilitate navigation and searching capabilities.

The numbering system of the Guide reflects how the provisions are grouped by segment, series and topics. The format is as follows:

- **XXXX.XX** – The first digit indicates the series number (for example, Series 6000, *Selling and Delivery*, or Series 5000, *Origination and Underwriting*)
- **XXXX.XX** – The second digit indicates the topic number, which can have one or many chapters
- **XXXX.XX** – The last two digits before the decimal point indicate the chapter number
- **XXXX.XX** – The two digits after the decimal indicates the section number

For example, in Section 1101.1:

- **1101.1** – The first “1” represents that this section is located in Series 1000, *General Contract Terms*
- **1101.1** – The second “1” represents that this section is located in the first topic of Series 1000, Topic 1100, *The Guide*
- **1101.1** – The “01” before the decimal point represents that this section is located in the first chapter within Topic 1100, Chapter 1101, *The Guide*
- **1101.1** – The “1” after the decimal point represents that this is the first section in Chapter 1101, Section 1101.1, *Introduction to the Guide*.



This numbering can help in locating specific content. For example, these are the steps you can take if you want to locate the Guide requirements about reporting fraud and other Suspicious Activity:

- First, the **segment** should be identified. This is a requirement that applies to both Sellers and Servicers and is contained within the Freddie Mac Seller/Servicer Relationship Segment.
- Second, the **series** should be found. As this is part of risk management, the relevant series is Series 3000, *Risk Management and Remedies*.
- Next, the **topic** needs to be determined. These requirements are contained within Topic 3200: *Fraud Prevention, Detection and Reporting; Reporting Other Suspicious Activity*.
- Finally, the **chapter and section** within the topic need to be located. In this case, the chapter title mirrors the topic heading, Chapter 3201: *Fraud Prevention, Detection and Reporting; Reporting Other Suspicious Activity*. The specific provisions about this subject are contained in Section 3201.2: *Fraud and other Suspicious Activity reporting requirements*.

The numerical reference to this provision, then, is Section 3201.2.

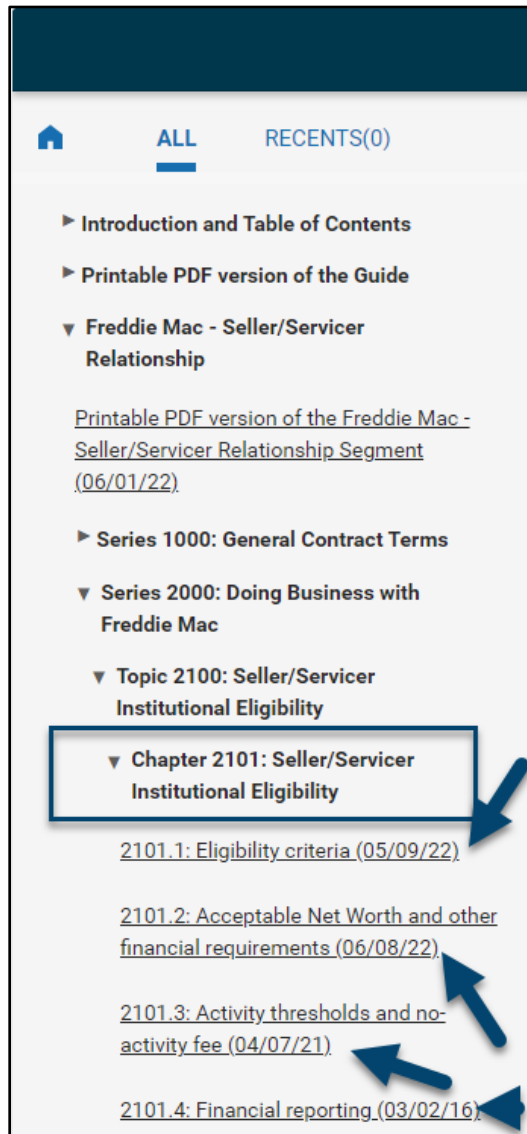
## Guide Content Features

This section explains Guide content features that identify when changes to the Guide are made.

- **Effective Dates**  
The date listed next to a Guide provision title is the effective date of the most recent update to that Guide provision.



Below shows the Table of Contents view for Chapter 2101 with each effective date listed next to the section's title.



- **Inline Revision History**

You are able to review changes made throughout each year directly in line with the current information (Inline Revision History) and are able to review the current information in a Guide section, form, exhibit, Directory or the Glossary (collectively referred to as Guide provisions) with the option to "show" or "hide" past and future revisions.

Any future revision of a Guide provision is always shown first, followed by any revision history and then the current content is shown.





Below is an example of a section with both a future version and a revision history:

- ▶ [Future Revision 09/01/22](#)
- ▶ [Revision History 11/03/21](#)

**5701.12: Delivery requirements (06/01/22)**

- When selected, future revisions and revision histories are shown in blue shaded boxes while current content is not shaded.
- While you can show or hide future revisions and revision histories, you cannot hide current content.
- Searching and printing information for future revisions and revision histories of a Guide provision can be found under the [“Search tab”](#) and [“Printing”](#) sections of this user guide.

- **Color-Coded Text**

The most recent Guide additions are "color-coded" with **green** text. This allows you to view the additions made with the given effective date version of a Guide provision. Minor changes, such as grammatical and formatting revisions, are not color-coded.

Below is an example of a section with green color-coding:

**4201.14: Mortgages secured by Primary Residences (04/06/22)**

Except as stated below for active-duty military Borrowers, a Mortgage will not qualify to be an owner-occupied property Mortgage unless the Borrower is an individual or individuals, and at least one of the Borrowers is, as of the Delivery Date, occupying all or part of the Mortgaged Premises as a Primary Residence. For Manually Underwritten Mortgages, when the loan-to-value ratio is greater than 90%, each Borrower whose income or financial strength was used for qualification purposes must, as of the Delivery Date, occupy all or part of the Mortgaged Premises as a Primary Residence.

A Mortgage to an active-duty military Borrower who is unable to occupy the Primary Residence prior to the Delivery Date due to military service is considered an owner-occupied property Mortgage. The Mortgage file must contain the Borrower's military orders verifying the Borrower is temporarily unable to occupy the Primary Residence due to the military assignment. See Section 6302.8 for delivery requirements for Mortgages to active-duty military Borrowers unable to occupy the property as a Primary Residence due to military service.

Rental income generated from a Mortgage secured by a Primary Residence is not permitted to qualify the Borrower, except as stated in Section 4501.9 and Chapter 5306.

Refer to Section 5103.1 for requirements when the Mortgage includes a non-occupying borrower.

Refer to Section 4408.2 for a special occupancy requirement for Mortgages made pursuant to employee relocation programs.

- **Links to Related Guide Bulletins**

A table is included at the end of the section of a Guide provision with links to the related Guide Bulletin(s). This provides you with quick access to recent Guide Bulletins discussing the changes made to that Guide provision.

Below is an example of a Related Guide Bulletins table.

Related Guide Bulletins	Issue Date
<a href="#">Bulletin 2022-7</a>	April 6, 2022
<a href="#">Bulletin 2021-29</a>	September 1, 2021
<a href="#">Bulletin 2021-27</a>	August 4, 2021
<a href="#">Bulletin 2019-17</a>	August 7, 2019



## Archive of Single-Family Seller/Servicer Guide

The “Archive of Single-Family Seller/Servicer Guide,” located under “Freddie Mac Single Family,” includes the Guide as it was published as of specific Guide Bulletins, typically at the end of each calendar year, from 2012 forward.

Note that in the “Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin”:

- There is no Inline Revision History feature.
- The Guide text is color-coded to show changes effective in calendar years 2009 through 2013, using the text color assigned for that specific year (2009: **orange**; 2010: **green**; 2011: **pink**; 2012: **brown**; and 2013: **purple**). The exact effective date associated with each change can be determined by hovering the cursor over the colored language. A box will pop up indicating the effective date.

## Document Custody Procedures Handbook

The “Document Custody Procedures Handbook,” located under “Freddie Mac Single Family,” assists custodians with guidelines to meet our requirements for document custody. It is not a part of the Purchase Documents, as defined in the Guide Glossary.

## Create Your Search

1. In the **Advanced Search** field, enter your keyword(s) or phrase. If applicable, select one of the suggested search terms from the list that appears below your keyword(s).
2. Click the **Refine Your Search** drop-down arrow to refine your search results.



3. The SEARCH TOOLS window displays additional search options. Perform the following:
  - a. Select your MATCH TO option (See Step #4).
  - b. Select the specific library to search by clicking the drop-down arrow next to FREDDIE MAC SINGLE FAMILY. Alternatively, click the checkbox to search everything in FREDDIE MAC SINGLE FAMILY.
  - c. Select whether to INCLUDE OLD CONTENT by sliding the button next to the field.

Search by keyword or Guideline section or mortgage type

ADVANCED SEARCH  
Refine Your Search

SEARCH TOOLS [Clear All](#)

MATCH TO: Match all words

FIND SYNONYMS:


INCLUDE OLD CONTENT:

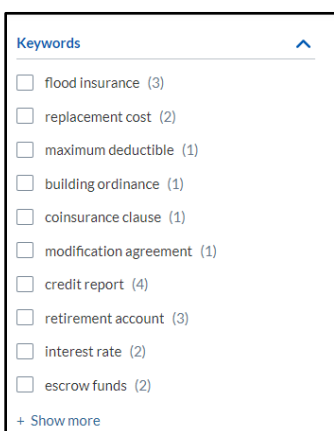
SELECT A SPECIFIC LIBRARY TO SEARCH

► FREDDIE MAC SINGLE FAMILY

4. Toggle the following attributes to narrow or expand the scope of the search results.
  - a. **Find Synonyms** – If checked, it will include any of the terms you enter, as well as terms with nearly the same meaning in the results.
  - b. **Match To:** You have the following options in this section:
    - 1> **Match all words** - Searches all words of the terms you enter and will only provide results that include all the words, but not necessarily in the same order as entered in the search field. If you are unsure of the exact terminology, you can select **Find Synonyms** to show results for similar terms as well.
    - 2> **Match any word** - Searches for any of the words you enter and will provide results that include any of the words as if each word were searched individually. You can select **Find Synonyms** to show results for similar terms with this search option as well.
    - 3> **Match exact phrase** – Searches for the phrase you enter exactly as typed.



5. Click  to perform the search.
6. The search results are displayed in the right panel; click a document title to view the document.
7. You may narrow the search results by selecting a **Keyword** from the list on the left that also appears in the list of document results.



## Tips and Best Practices for Searching

- **Keep it simple.** If you're looking for a particular subject, just enter the logical word or phrase, or as much of its name as you can recall. If you're looking for a particular concept or product, start with its name. For example, if you're looking for [Home Possible] guidelines, just enter [Home Possible]. Simple is good.
- **For general searches think how the document you are looking for will be written.** A search engine is not a human; it is a program that matches the words you give to documents on AllRegs Online. **Use the words that are most likely to appear on the page**, for example, instead of typing [values that are assigned to properties], enter [appraisals], because that's a more direct choice for your search.
- **Describe what you need with as few terms as possible.** All words you search for are used so additional words limit the results. The main advantage to starting with fewer keywords is that, if you don't get what you need, the results may come back with something that may help you choose a better term to refine your results on the next search.
- **Use Guide Glossary terms when possible.** For example, if you search [adjustable rate mortgage], you will not get as many results as when you search [ARM], which is a Guide Glossary term. Therefore, for extensive results on [adjustable rate mortgages], you will need to search [ARM].
- **Choose descriptive words.** The more unique the word is the more likely you will get relevant results. Words that are not very descriptive, like [document], [company], or [info] are usually not needed. Keep in mind, however, that even if the word has the correct meaning but it is not the one most commonly used, it may not match the pages you need. For example, [cell phone ringtones] is more descriptive and specific than [cell phone sounds].
- Content contained within Guide forms and exhibits that are posted as attached documents are not searchable. However, the titles of attached documents are searchable. Therefore, when a



search is run for a certain term, even if that term is contained within a form or an exhibit that is posted as an attachment, the search results will not include that form or exhibit unless the term is also part of the title.

- **Define your search using the inline revision feature.** If a Guide provision with a future revision or revision history is included in search results, the searched term will be highlighted and shown first in each applicable future revision and/or revision history, followed by the current content. Hide any future revisions or revision histories if you only want to see where the term appears in the current version.

## Document View

The screenshot displays the Document View interface with several navigation aids and document content:

- Navigation Aids:**
  - a:** SHOW TOC (Table of Contents icon)
  - b:** < Back to Search Results
  - c:** < Prev Result | Next Result >
  - d:** EMAIL, PRINT, EXPAND (Action icons)
- Document Title:** Freddie Mac Single Family : Single-Family Seller/Service Guide  
3602.8: Appealing a repurchase request due to violations of selling and origination representations and warranties (08/17/16)
- Document Content:**

**3602.8: Appealing a repurchase request due to violations of selling and origination representations and warranties (08/17/16)**  
Effective August 17, 2016, the contents of former Section 3602.7 have moved to this section.


Upon receipt of a Repurchase Demand for any violation described in Section 3602.2, if the recipient of the Repurchase Demand (in this Section 3602.8, referred to as the "Seller/Service") has additional supporting information and/or documentation that may affect Freddie Mac's decision, the Seller/Service may file an appeal. See Section 3401.1(f) for information regarding Freddie Mac's review of Corrections (as defined in Section 3401.1(a)) submitted by the Seller/Service.


**(a) First appeal**  
Within 60 days from the date of Freddie Mac's Repurchase Demand or within such other time frame as may be specified by Freddie Mac, the Seller/Service may submit the first appeal. If a first appeal is not received within the 60-day period or within such other time frame as may be specified by Freddie Mac, the Seller/Service will have no further right to challenge such Repurchase Demand, and will not be able to avail itself of the Impasse Process, the Management Escalation Process or the IDR Process. Below is the process for the first appeal:


  1. The first appeal must be sent in writing to the Freddie Mac office requesting the repurchase
  2. The Seller/Service's appeal package must contain:
    - A statement of all relevant facts concerning the Mortgage
    - An explanation of why these facts were not disclosed in the file during the origination of the Mortgage
    - A statement of why Freddie Mac's decision should be reversed
    - All available documentation supporting the basis for the first appeal
  3. If the Seller/Service submits a timely appeal, Freddie Mac will review the appeal and advise the Seller/Service in writing of the appeal decision
  4. At any time during the first appeal process, the Seller/Service has the right to provide a Correction of an alleged Significant Defect (as defined in Section 3401.1)
  5. If the first appeal is denied, the Seller/Service must:
    - Comply with the terms of the Repurchase Demand within 15 days from the date of Freddie Mac's denial letter or within such other time frame as specified by Freddie Mac; or
    - Submit a second appeal as set forth in Section 3602.8(b) below

The following features and navigation aids are available within the document view:

- Show TOC: Navigates to the table of contents page.
- Back to Search Results: Navigates to the most recent search results.
- < Prev Result | Next Result >: Links to navigate through the document results from the most recent search.
- Email/Print/Expand

 EMAIL Share the document via email with other users.


 PRINT Print a single document.

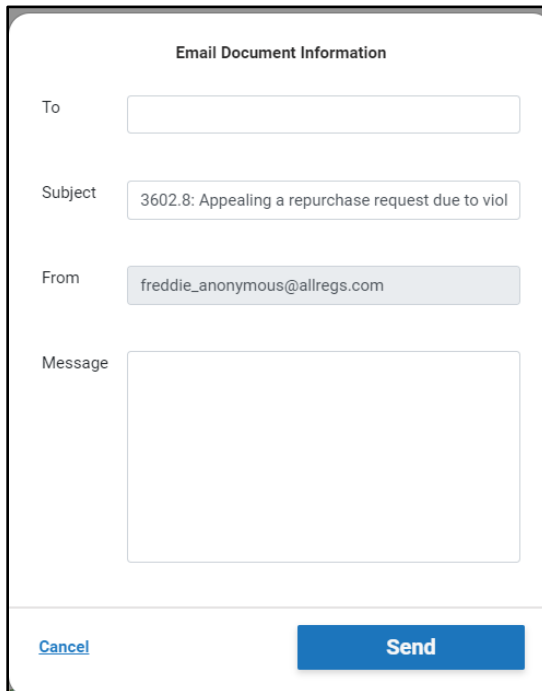
 EXPAND View the document in full-screen mode.



- **Sharing via E-mail**

There may be times you need to share a document with another AllRegs user. Follow these steps to send a link to the document via email.

1. On a document, click the **Email**  icon on the right side of the page.
2. Enter the recipient email address
3. Enter your email address in the **From** field.
4. Optional: include a personalized message.
5. Click **Send**.

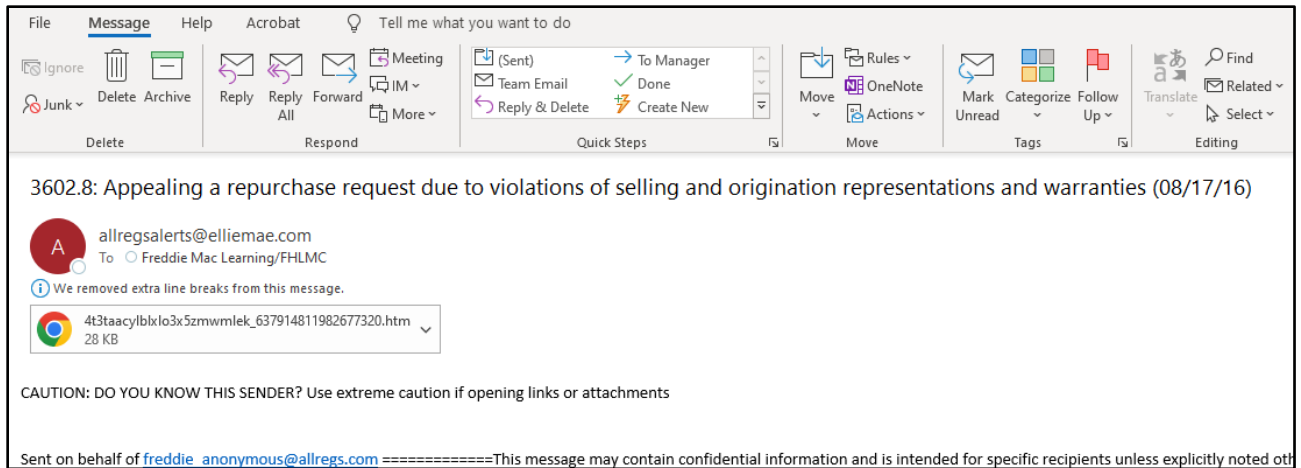


The screenshot shows a modal window titled "Email Document Information". It contains the following fields:

- To:** An empty text input field.
- Subject:** A text input field containing "3602.8: Appealing a repurchase request due to viol".
- From:** A text input field containing "freddie\_anonymous@allregs.com".
- Message:** A large empty text area for a personalized message.

At the bottom of the modal, there are two buttons: a blue "Send" button and a "Cancel" link.

The e-mail recipient will receive an e-mail from [allregsalerts@elliemae.com](mailto:allregsalerts@elliemae.com) with an attachment including the specific Guide provision. The attachment will include any revision history associated with the provision.



## Printing


There are two ways to print a content area (i.e., the Guide or a Guide provision) on AllRegs Online as described below. Use the print icon in the floating toolbar to print a single document.

To print multiple documents, you will use the print icon found in the top portion of the AllRegs page.

You can also easily print the individual pages you need within the real-time Guide PDF. See the [Guide PDFs](#) section for more detail.

### Print a Single Document:

To print a single document (with or without revision histories), complete the following steps:

1. On a document, click the **Print**  icon on the right side of the page.
2. Optional: Select **Expand Revision Histories in PDF**.
3. Click **Print to PDF**.



**Print Documents**

A PDF will be generated from the document(s) selected.

Once the file appears, use the PDF viewer to print or save the content.

For documents with links to a Microsoft Word, Microsoft Excel or PDF file, you must open the file separately and print from that application.

**Large print requests may take several minutes to execute.**

Expand Revision Histories in PDF

[Cancel](#) **PRINT TO PDF**

### Print Multiple Documents from AllRegs Online:

There may be times you need to print more than one document. Follow these steps to print a batch of 50 documents or less.

1. Click the **Print** icon in the header. The **Bulk Print** pop-up window displays.
2. Enter your email address in the **Email Address** field.
3. Optional: Select **Expand Revision Histories in PDF**.
4. Click the drop-down arrow next to **Freddie Mac Single-Family**.
5. The table of contents is displayed on the right. Use the arrows (>) to expand the sections and select the content you want to print.
6. Click **Print to PDF**.





**BULK PRINT** HELP X

**Bulk Print creates a PDF that you can then print. This PDF has a 100 document limit.**

**Email Address \***  
freddiemaclearning@freddiemac.com

Expand GUIDES & SECTIONS to isolate individual documents or sections to print.  
Then SELECT each section or document to add to QUEUE.

Expand Revision Histories in PDF

- 4602.1: Replacement of Interim Construction Financing overview (03/02/16)
- 4602.2: Eligible and ineligible Construction Conversion and Renovation Mortgages (11/05/18)
- 4602.3: Documentation of Permanent Financing (07/07/21)
- 4602.4: Mortgage term for Construction Conversion and Renovation Mortgages (03/02/16)
- 4602.5: Mortgage purpose for Construction Conversion and Renovation Mortgages (07/07/21)
- 4602.6: Eligible Borrowers for Construction Conversion and Renovation Mortgages (03/02/16)
- 4602.7: Eligible property for Construction Conversion and Renovation Mortgages (03/31/22)

DOCUMENT QUEUE: 4 / 100

[Clear all](#) SAVE TO PDF

**Note:** Microsoft Word, Excel, and Adobe PDF files cannot be printed through the Print function. To print one of these files, open the file and use the Print function in the application that opens the document.

## Tips and Best Practices Using AllRegs

### Recent Updates

Links to recent Guide Bulletins are located under “Recent Updates” on the home page for quick access to recent announcements and changes.



The screenshot displays a navigation menu with folders numbered 4000 through 9000. The folders are: 4000 Mortgage Eligibility, 5000 Origination and Underwriting, 6000 Selling and Delivery, 7000 Transfers of Servicing, 8000 Servicing All Mortgages, and 9000 Servicing Default Management. Below the menu is a 'Recent Updates' section with a blue arrow pointing left. It contains three entries:

- Freddie Mac Announces Guide Bulletin 2022-13 (Automated Collateral Evaluation (ACE) Eligibility)** - June 15, 2022-06:59 PM. This Bulletin announces updates to ACE+ Property Data Report (PDR). [SHOW MORE](#)
- Freddie Mac Announces Guide Bulletin 2022-12 (Servicing)** - June 08, 2022-02:11 AM. This Bulletin announces updates to Resolve, LIBOR note review, temporary adjustment to property preservation costs, reimbursement of attorney fees, BPO clarification and more. [SHOW MORE](#)
- Freddie Mac Announces June 2, 2022 Industry Letter (Equifax Inc. Coding Error)** - June 02, 2022-11:59 PM. This Industry Letter contains information and reminders related to the recent coding issue at Equifax that may have resulted in errors to consumer Credit Scores and credit data. [SHOW MORE](#)

## Inactivity

AllRegs will time out after 60 minutes of inactivity. This is to optimize site performance as high numbers of open sessions can affect the site speed. To avoid having to log back in to AllRegs, do not remain inactive on the site for 60 minutes.

## Links to the Guide

Links throughout the current version of the Guide will always go to the current effective version of that Guide provision.

Links throughout an archived version of the Guide go to the version of the Guide that was in effect in that archived folder. For example, a link to Section 37.13 in the "Guide Published as of the Date of the Last 2014 Bulletin" goes to the version of Section 37.13 that was in effect on December 18, 2014, the date that the last Guide Bulletin of 2014 was published.



Additionally, for Bulletins:

- Links to Guide provisions in Bulletins published in the current year link to the corresponding Guide provisions in the “Single-Family Seller/Servicer Guide” folder.
- Links to Guide provisions in Bulletins published in 2013 and later archived years link to the corresponding Guide provisions in the “Archive of the Single-Family Seller/Servicer Guide Published as of the Date of the Last 2013 Bulletin” folder.
- Links to Guide provisions in Bulletins published prior to 2013 link to the corresponding Guide provisions in the “Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin” folder.

## Guide Information on FreddieMac.com

In addition to the Guide on AllRegs, click [here](#) to access valuable information including the Historical Guide Snapshot PDFs reflecting archived Guide requirements and Guide Update Spreadsheets.

## Historical Guide Snapshot PDFs

Historical Guide Snapshot PDFs reflecting the Guide requirements as of the date of a specified Bulletin publication are published on FreddieMac.com.

For each snapshot, there are two comprehensive files: one contains all of the Guide Bulletins and Industry Letters published since the date of the last snapshot, and the other contains all chapters of the Guide as they were published on the date of the specified Guide Bulletin. The Guide snapshots, for 2010 and later years, by clicking [here](#).

The screenshot shows the Freddie Mac Single-Family Seller/Service Guide website. The navigation bar includes links for 'Working with Us', 'Technology', 'Learning', 'News & Insights', and 'Seller/Service Guide'. A search bar is also present. Below the navigation, there is a button that says 'Go To The Single-Family Seller/Service Guide'. The main content area is titled 'Historical Guide Snapshot PDFs'. A paragraph explains that these snapshots reflect the Freddie Mac Single-Family Seller/Service Guide requirements as of the specified Guide Bulletin publication dates. Below this, there is a table with the following structure:

Guide Snapshot PDFs	Expand All
2022	+
2021	+
2020	+
2019	+

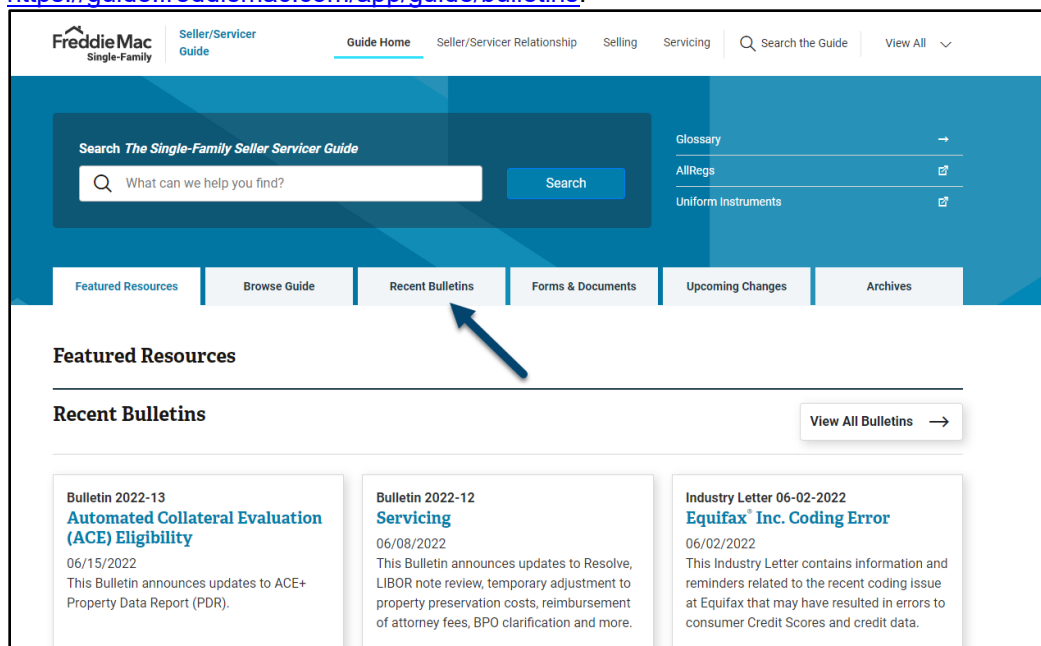
## Guide Update Spreadsheets

Guide Update Spreadsheets list, by topic within a Bulletin, the Guide provisions updated with the Bulletin.



Freddie Mac provides the spreadsheets as a convenience to Seller/Servicers to reference, by topic, the specific Guide provisions updated within a Bulletin. The spreadsheets must be referenced in conjunction with the corresponding Bulletin cover letter and the Guide for complete information on the topics and their impacts.

The spreadsheets are available only for Bulletins with numerous Guide updates and/or topics at <https://guide.freddiemac.com/app/guide/bulletins>.



## To View the Spreadsheets:

1. From the main Guide page, select **Recent Bulletins**.
2. Click a Bulletin to select it.
3. After opening the Bulletin, click the **Download** drop-down, and select **Guide Updates Spreadsheet**.
4. The spreadsheet can then be viewed, downloaded, and/or printed.

This document is not a replacement or substitute for the information found in the *Freddie Mac Single-Family Seller/Service Guide* or terms of your Master Agreement or other Pricing Identifier Terms.

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