
June 2020
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 Online Subscription Site**

If you have a paid subscription to AllRegs Online, you can log in to the “subscription site” via [https://www.allregs.com/login/login.aspx](https://www.allregs.com/login/login.aspx). This site provides the Guide, 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.

**Training**

AllRegs by Ellie Mae offers training through the subscription site, which is helpful if you are new or experienced with AllRegs Online. The training is designed to help you quickly find the information you are looking for on AllRegs Online and provides an overview of the full suite of materials that AllRegs by Ellie Mae publishes online. View AllRegs Online training videos here: [https://www.elliemae.com/allregs-user-training](https://www.elliemae.com/allregs-user-training).

**AllRegs Online Layout and Functionality**

The subscription site of AllRegs Online is divided into seven main tabs:

<table>
<thead>
<tr>
<th>Tab Title</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>This is the first screen you will see when you enter AllRegs Online. From this tab, you can view recent updates, recently viewed documents, document favorites, and public notes. This page may be personalized for each user.</td>
</tr>
<tr>
<td>Agency Guides</td>
<td>All government owned and sponsored guidelines are listed in this tab.</td>
</tr>
<tr>
<td>Investor Library</td>
<td>View product guidelines for participating investors you are currently doing business with, as well as investors who have opted to share their product guidelines on an open distribution basis. (<a href="https://www.elliemae.com/allregs-user-training">Access to the AllRegs Online Investor Library requires a prior business relationship with the investors available within the subscription.</a>)</td>
</tr>
<tr>
<td>Our Library</td>
<td>This tab features any custom library, policy manuals or content published for an individual company.</td>
</tr>
<tr>
<td>Federal Compliance</td>
<td>Recent updates regarding federal compliance and regulations. Includes Dodd Frank, FCRA, Fair Housing, HMDA, HOEPA, Privacy, RESPA, TILA SAFE Act, Federal Register updates and more.</td>
</tr>
<tr>
<td>State Compliance</td>
<td>Recent updates regarding state compliance are listed here. Includes state-by-state plain-language analyses and interpretive summaries for origination through servicing of first and second mortgages and home equity lines of credit for both lender and broker issues.</td>
</tr>
<tr>
<td>Mortgage Mentor®</td>
<td>This tab will take you to comprehensive how-to resources to help understand complex mortgage industry terms and systems.</td>
</tr>
</tbody>
</table>
Access and Navigate the Freddie Mac Single-Family Seller/Servicer Guide and Document Custody Procedures Handbook on AllRegs Online:

To access Freddie Mac Single Family from the AllRegs Online Subscription Site, follow the steps below:

   - **Table of Contents**
   - **Alpha Index**
   - **Topic Search**
   - **Forms**

A search function provides a comprehensive search of all subscribed AllRegs Online content, including the Guide requirements, among others.

2. Select **Freddie Mac Single Family**. The page expands to display the Table of Contents for the Guide.

Additional information for each are provided in the sections below.

**Table of Contents – Freddie Mac Single Family**

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

- **Guide Bulletins and Industry Letters**
- **Single-Family Seller/Servicer Guide**
- **Archive of Single-Family Seller/Servicer 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/Servicer Guide


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

- Introduction and Table of Contents

This page, located under “Single-Family Seller/Servicer 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.

- Printable PDF version of the Guide

Under “Single-Family Seller/Servicer 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/Servicer Relationship, Selling and Servicing) to provide Seller/Servicers 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/Servicer 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 Relationship 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. There may be some instances where the provision is effective on a future date.

  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 revision history.

- Future Revision 01/01/21
- Future Revision 11/16/20
- Revision History 05/17/19

4401.3: Eligible ARM Index and Lookback Period (02/05/20)

- 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:

6. If the Mortgage is secured by a leasehold estate, the term of the lease (or any exercised option to renew the lease, or any renewal options that are enforceable by the leasehold mortgagee, whichever is applicable) must not terminate earlier than five years after the maturity date of the proposed modified Mortgage. In the event that the current term of the lease (or applicable renewal options) terminates earlier than five years after the maturity date of the proposed modified Mortgage, the term of the lease must be renegotiated in order to satisfy this requirement prior to offering the Borrower a Trial Period Plan.

7. If the Mortgage is subject to an indemnification agreement and is otherwise eligible under the requirements of this chapter, the Servicer has discretion to approve the mortgage modification provided the following conditions are met:
   - The modified Mortgage retains its credit enhancement

**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.

<table>
<thead>
<tr>
<th>Related Guide Bulletins</th>
<th>Issue Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bulletin: 2018-10</td>
<td>June 27, 2018</td>
</tr>
<tr>
<td>Bulletin: 2018-2</td>
<td>February 14, 2018</td>
</tr>
<tr>
<td>Bulletin: 2017-26</td>
<td>November 15, 2017</td>
</tr>
</tbody>
</table>

**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 under “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.
Alpha Index

The Alphabetic Index tab provides links to portions of content for Freddie Mac requirements, among others, in an index fashion by industry accepted concepts and terms.

1. To access the alphabetic index for Freddie Mac Single Family, select **Alpha Index**. The Welcome to the Alphabetic Index page displays.

2. Select **Freddie Mac Single Family**. The **Browsing** page displays.

You may search for a term by using any of the following options:

a. Select a letter in the **Browse the Index** box.

b. Select a term from the alphabetic list.

c. Perform a search for terms by using **Search the Index**.
**Topic Search**

This tab provides links to portions of content for Freddie Mac Single Family requirements, among others, by topic. It is arranged chronologically through the life-span of a loan.

1. To access, select **Topic Search**. The Welcome to Topic Search page displays.

2. Select **Freddie Mac Single Family**. The Browse Topics page displays.

   You may:
   
   a. Choose a topic by expanding folders in **Browse Topics** and selecting a specific content page within the given folders.

   b. Perform a search for a topic by using the **Search the Index** option.

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**Note:** The Alphabetic Index and Topic Search are features of AllRegs Online provided as a convenience to navigate to related requirements using industry accepted concepts. THE RESULTS ARE NOT COMPREHENSIVE NOR MAY THEY DISPLAY THE MOST CURRENT POLICY RELATING TO THAT CONCEPT. These features are simply navigational aids designed to assist you with a broad conceptual understanding of how content is conceptually laid out. It is recommended that the Guide published within AllRegs Online be accessed through the Table of Contents, or Search features.
Forms
In addition to accessing Freddie Mac’s forms through the Single-Family Seller/Servicer Guide, this tab also provides links to forms for various states and specific agencies by document group or keyword.

1. To access, select Forms. The Agency Guide Forms page displays.

2. Under Search for Forms, perform the following:
   - Select Freddie Mac Single Family from the Choose Agency drop down. This field is required. You must select the specific agency or included state for which you want to find forms.
   - Next, if desired, you can specify:
     - The states for which you want to find forms
     - The document group for which you want to find forms (i.e., Application/Origination, Closing, etc.)
     - Any relevant keywords
   - Click Search.

Searching
The search function at the top of the pages provides a comprehensive search of all subscribed AllRegs Online content, including the Guide requirements, among others. By properly defining and executing your search, it should return results quickly and save you valuable time.

You can also search the real-time Guide PDF by using the CTRL + F function. See the Guide PDFs section for more detail.
It is easy to perform a broad basic search by typing in a word or phrase that you are looking for and pressing Enter. However, it’s recommended that you filter and refine your search. The following tips can help:

- Every word matters. Generally, all the words you type in the search field will be used.
- Search is not case sensitive. Searching for [mortgage] is the same as searching for [Mortgage].

This process should be followed to obtain good quality searches so the results will closely relate to what you wish to find.

- Use the filter – located in the All Content drop-down menu - to select specific sections or documents to search.

  - If you want to search all, use Select All
  - You can select specific sub-sections and documents within each folder by clicking the > sign. This will expand the list.
  - If you want to search only current Guide requirements, do not include the Include Old Content filter in your search filter.

- Enter a search term on the top of the page.
- Select Options to toggle the Find Synonyms, Match all words, Match any words, Match exact phrase.
- Press the Enter key or click to perform the search.

Create Your Search

1. In the All Content 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 **All Content** to refine your search results.

![Image of AllContent](image)

3. A pop-up windows displays additional search options. Perform the following:
   a. Select the content tab from the list on the left. The table of contents displays on the right.
   b. Select the content you want to search.
   c. Click **Options** to modify how the keyword(s) are queried.

![Image of Options](image)

4. Toggle the following attributes to narrow or expand the scope of the search results.
   - **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.
   - **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.
   - **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.
   - **Match exact phrase** – Searches for the phrase you enter, exactly as typed.
5. Press the Enter key or 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 **Recurring Keyword** from the list on the left that also appears in the list of document results.

![Search Interface](image)

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

a. Table of Contents: Navigates to the table of contents page.

b. Back to Search Results: Navigates to the most recent search results.

c. < Prev Result | Next Result >: Links to navigate through the document results from the most recent search.

d. Floating Toolbar: Select the icons on the floating toolbar to complete the following actions:

- Share the document via email with other users.
- Print a single document.
- Add the document to your favorites list.
- Add a note to the document.
- View related document revisions.
- Return to the top of the document.

**Sharing via e-mail:** There may be times you need to share a document with another AllRegs Online user. Follow these steps to send a link to the document via email.
1. On a document, click the Email icon on the floating toolbar.
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 e-mail recipient will receive an e-mail from help@allregs.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 floating toolbar.
2. Optional: Select Expand Revision Histories in PDF.
3. Click 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 Print Document(s) pop-up window displays.
2. Optional: Select Expand Revision Histories in PDF.
3. Select a Content Area from the list on the left.
4. The table of contents is displayed on the right. Use the arrows (>) to expand the sections and select the content you want to print.
5. Click Print 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 Online**

**Settings Menu**
Use the settings menu to manage administrative actions and update preferences.

1. Click the menu icon to the left of your name in the upper left corner of the application.
2. Select from any one of the following options:
   - **Account**: Update your contact information and change your password.
   - **E-Alerts**: Manage your email subscriptions. Select “Freddie Mac” under “Single Family” to receive notification of all Guide Bulletin and Industry Letter publications as well as a summary of the information announced in each Bulletin and Industry Letter.
   - **Favorites**: View, edit and organize your document favorites.
   - **Recently Viewed**: View and link to all documents you’ve viewed over the past 7 days.
   - **Notes**: View and manage all your document notes.

**Inactivity**

AllRegs Online will time out after 90 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 90 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:


**Guide Information on Freddiemac.com**

In addition to the Guide on AllRegs Online, you can access valuable information at [https://sf.freddiemac.com/tools-learning/sellerservicer-guide/overview](https://sf.freddiemac.com/tools-learning/sellerservicer-guide/overview) including the Historical Guide Snapshot PDFs reflecting archived Guide requirements and Guide Update Spreadsheets.

**Historical Guide Snapshot PDFs Available on Freddiemac.com**

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, are available at [https://sf.freddiemac.com/faqs/historical-guide-snapshot-pdfs](https://sf.freddiemac.com/faqs/historical-guide-snapshot-pdfs).

### Historical Guide Snapshot PDFs

These snapshots reflect the Freddie Mac Single-Family Seller/Servicer Guide (“Guide”) requirements as of the specified Guide Bulletin publication dates. Freddie Mac provides these snapshots as a convenience to our Seller/Servicers. Seller/Servicers are advised to view the Guide and Guide Bulletins for the most current Guide requirements. Seller/Servicers are responsible for compliance with the Guide and Guide Bulletins containing specific Guide changes with corresponding effective dates, as posted on the Guide website.

<table>
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### 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](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 Attachments drop-down and select Guide Updates Spreadsheet.
4. The spreadsheet can then be viewed, downloaded, and/or printed.
# Table of Contents for AllRegs Freddie Mac Site

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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 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.

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

- Guide Bulletins and Industry Letters
- Single-Family Seller/Servicer Guide
- Archive of Single-Family Seller/Servicer 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/Servicer Guide**


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

- **Introduction and Table of Contents**
  
  This page, located under “Single-Family Seller/Servicer 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.

- **Printable PDF version of the Guide**
  
  Under “Single-Family Seller/Servicer 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/Servicer Relationship, Selling and Servicing) to provide Seller/Servicers 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/Servicer Relationship
• Exhibits, Forms, Glossary and Directory. Note that:
  o Exhibits referenced in the Guide are Freddie Mac exhibits unless otherwise indicated.
  o Forms referenced in the Guide are Freddie Mac forms unless otherwise indicated.
  o The Glossary contains definitions of select terms used in the Guide.
  o 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
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.

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.
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 01/01/21
- Future Revision 11/16/20
- Revision History 05/17/19

**4401.3: Eligible ARM Index and Lookback Period (02/05/20)**

- 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:

(vi) Participation in appreciation (equity sharing)  
Agencies and subsidy providers of an Affordable Second may participate in appreciation if the requirements in this section are met. For-profit entities may not participate in appreciation.  
When the terms of an Affordable Second permit the Agency or subsidy provider to share in the appreciation of the Mortgaged Premises, the following requirements must be met:

- At the time of origination of the Affordable Second, the Agency's or subsidy provider's share of appreciation, as a percentage, must not exceed the principal amount of the Affordable Second divided by value, as defined in Section 4003.1 ("the percentage of the Affordable Second"), except as stated below. For example, if the Affordable Second amount is 5% of value, the maximum share of appreciation is 5%.
- The terms of the Affordable Second may permit the Agency or subsidy provider a share of appreciation exceeding the percentage of the Affordable Second if all of the following requirements are met:
  - The Agency or subsidy provider must charge interest on the Affordable Second
  - The share of appreciation must not exceed 75% unless the Affordable Second provider is a subsidy provider or program administrator managing an income-based resale restriction program and the Seller confirms that:
    - All of the special requirements for Mortgages secured by properties subject to income-based resale restrictions in Section 4005.2 are met; and
    - The subsidy provider or program administrator has processes in place to allow the Borrower to receive a share of the proceeds of subsequent sales in instances where the subsidized resale price of the property increases at resale.

• **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.

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<td>Bulletin 2017-11</td>
<td>July 20, 2017</td>
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**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 All Content 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 All Content to refine your search results.

3. A pop-up window displays additional search options. Perform the following:
   a. Select the content tab from the list on the left. The table of contents displays on the right.
   b. Select the content you want to search.
   c. Click Options to modify how the keyword(s) are queried.

4. Toggle the following attributes to narrow or expand the scope of the search results.
   • **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.
   • **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.
   • **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.
   • **Match exact phrase** – Searches for the phrase you enter, exactly as typed.
5. Press the Enter key or 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 **Recurring Keyword** from the list on the left that also appears in the list of document results.

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

a. Table of Contents: Navigates to the table of contents page.

b. Back to Search Results: Navigates to the most recent search results.

c. < Prev Result I Next Result >: Links to navigate through the document results from the most recent search.

d. Floating Toolbar: Select the icons on the floating toolbar to complete the following actions:

- Share the document via email with other users.
- Print a single document.
- Return to the top of the document.
• **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 floating toolbar.
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 e-mail recipient will receive an e-mail from help@allregs.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 floating toolbar.
2. Optional: Select Expand Revision Histories in PDF.
3. Click 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 Print Document(s) pop-up window displays.
2. Optional: Select Expand Revision Histories in PDF.
3. Select a Content Area from the list on the left.
4. The table of contents is displayed on the right. Use the arrows (>) to expand the sections and select the content you want to print.
5. Click Print 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.

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:


**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.
Guide Update Spreadsheets

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

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