AllRegs® User Guide
For Use with the Freddie Mac
Single-Family Seller/Servicer Guide

February 2015
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Introduction to AllRegs®

AllRegs 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"). The Guide is the two-volume document that serves as our Seller/Servicers’ contract with Freddie Mac, together with any other applicable purchase contracts and purchase documents. There are two different options to access the Guide on AllRegs, the “subscription site” or the “Freddie Mac site.”

About this user guide

This user guide describes the two options for accessing AllRegs. For detailed information on each method, click the title below (for example, if you use the subscription site, click on AllRegs Subscription Site to go to that section). If you wish to print this user guide, only print the section you need.

AllRegs Subscription Site

If you have a paid subscription to AllRegs, you can access the "subscription site" via http://www.allregs.com. This site provides the Guide, as well as additional materials, including, Freddie Mac’s Multifamily Seller/Servicer Guide, Fannie Mae’s Guides, FHA, Treasury, VA, Ginnie Mae and HUD requirements.

AllRegs Freddie Mac Site

You can access the free "Freddie Mac site" version via FreddieMac.com. This site provides only Freddie Mac’s Single-Family Seller/Servicer Guide.
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Training

AllRegs offers training through the subscription site, which is helpful to individuals who are both new and experienced with AllRegs. The training is designed to help users quickly find the information they are looking for on AllRegs and provides an overview of the full suite of materials that AllRegs publishes online. To sign up for the training, on the subscription site, click on Complimentary AllRegs Product Training under “Need Help?” to the right of the “AllRegs Online” home page.

Layout and Functionality

The subscription site of AllRegs is divided into nine main tabs: The following table will provide a brief description for each tab.

<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 search and navigate to AllRegs content, view recent updates and view news regarding AllRegs at the bottom of the Home tab.</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>Investor Library</td>
<td>View product guidelines for those participating investors that you are currently doing business with, as well as those investors who have opted to share their product guidelines on an open distribution basis. (Access to the AllRegs Investor Library requires a prior business relationship with the investors available within the subscription)</td>
</tr>
<tr>
<td>Agency Guidelines</td>
<td>All government owned and sponsored guidelines are listed in this tab.</td>
</tr>
<tr>
<td>Tab Title</td>
<td>Description</td>
</tr>
<tr>
<td>----------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</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>AllRegs Academy</td>
<td>This tab will take you directly to the current AllRegs Academy course information and tools.</td>
</tr>
<tr>
<td>My Documents</td>
<td>This tab features any private or public notes that you have made on AllRegs Online. When subscribing to the Required Reading product, it also features any reading assigned by a company administrator.</td>
</tr>
<tr>
<td>My Preferences</td>
<td>This tab features the account options previously hosted under the My Account tab.</td>
</tr>
</tbody>
</table>

**Steps for Accessing Freddie Mac’s Single-Family Seller/Servicer Guide**

1. To access the Guide, select the **Agency Guidelines** tab.

2. Select the **Table of Contents** tab.
3. Select **Freddie Mac Single Family**.

   ![Image of user interface with Freddie Mac Single Family selection]

**Table of Contents tab**


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

This folder includes the Guide, the Table of Contents of the Guide, the current year’s Bulletins and Industry Letters and this user guide.

The Guide consists of two volumes containing Freddie Mac’s requirements for Mortgages secured by 1- to 4-unit properties. Volume 1, which contains Chapters 1-49, sets forth the requirements and obligations relating to the purchase and sale of mortgages. Volume 2 contains Chapters 50-A83 and sets forth the requirements, responsibilities and obligations with respect to the servicing of mortgages.

Each chapter is identified by a number and is divided by sections. For each section number, the digit or digits to the left of the decimal point identify the chapter; and the digit or digits to the right of the decimal point identify the section within that chapter. For example, Section 12.4 is the fourth section of Chapter 12. Sections added between existing sections receive an additional decimal point and number. For example, two sections added between Sections 12.4 and 12.5 would be numbered 12.4.1 and 12.4.2. New chapters between existing chapters receive a letter designator. For example, two chapters added between Chapters 12 and 13 would be numbered A12 and B12. The sections in those chapters would be numbered A12.1, A12.2, etc.
Additionally included in the Guide are:

- Exhibits related to the requirements and obligations referenced in the Guide.
- Forms related to the requirements and obligations referenced in the Guide.
- The Glossary, which lists and defines terms used in the Guide. Glossary terms are represented by initial caps throughout the Guide.
- The Directory, which provides information for contacting Freddie Mac when necessary and includes addresses, telephone numbers, facsimile numbers and e-mail addresses of the Freddie Mac departments referenced in the Guide. Guide sections include Directory numbers listed in bold. That directory number then includes a chart indicating the relevant Guide section or chapter with the applicable contact information.

**Table of Contents for the Single-Family Seller/Servicer Guide**

This document, located between the current year's "Bulletins and Industry Letters" folder and the "Single-Family Seller/Servicer Guide, Volume 1" folder lists the titles of all chapters, sections, exhibits and forms in the Guide. Each title also links directly to the corresponding chapter, section, exhibit and form. 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 document where users can see the contents of the Guide as well as determine which Guide chapters, sections, exhibits and forms have been recently updated in one view.

References to Guide 'provisions' include a Guide section, form, exhibit, Directory or the Glossary.

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

This folder includes folders for the Guide as it was published with the last Guide Bulletin of each calendar year from 2012 forward. It also includes Bulletins and Industry Letters published from 1994 to 2014.

**Document Custody Procedures Handbook**

This folder contains the Document Custody Procedures Handbook, which 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.
Guide Content Features

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

**Effective Dates**

In the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” folder the date listed next to a Guide provision title is the effective date of the most recent update to the Guide provision. This date typically is the same as the date the new or revised Guide provision was published or updated. Exceptions include when the provision is effective on a future date.

Below shows the Table of Contents view for Chapter 4 with each effective date listed next to the section’s title.
**Inline Revision History**
In the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” and “Archive of the Single-Family Seller/Servicer Guide as of the Date of the Last 2013 Bulletin” and subsequent archived year folders, users are able to review changes made throughout each year directly in line with the current information (Inline Revision History). Users 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. The “Archive of the Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin” does not include the Inline Revision History feature.

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

- In the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters,” and the “Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2013 Bulletin” folders and subsequent archived year folders, only the most recent Guide additions are "color-coded" with green text. This allows users 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.

- In the “Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin” folder, 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.

**Links to Related Guide Bulletins**
For Guide changes, including changes to forms, exhibits, etc., discussed in a Guide Bulletin in 2013 and moving forward, a table is included in the section with links to the related Guide Bulletin(s). This provides users 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 included in the July 1, 2013 version of Section 64.6, which provides links to Bulletins 2013-3 and 2013-5.
Alphabetic Index tab

This tab provides links to portions of content for Freddie Mac requirements, among others, in an Index fashion by industry accepted concepts and terms. The alphabetic list displays on the right. You can quickly move to any letter by clicking it in the ‘Browse the Index’ box.

You can also perform a search for terms within the index.

Topic Outline tab

This tab provides links to portions of content for Freddie Mac requirements, among others, by topic. It is arranged chronologically through the life-span of a loan. You can choose a topic by expanding folders to the right and selecting a specific content page within the given folders.

You can also perform a search for terms within the Outline.

The Alphabetic Index and Topic Outline are provided by AllRegs 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 users with a broad conceptual understanding of how content is laid out. It is recommended that the official Guides published on the AllRegs web site be accessed through the Table of Contents, PowerSearch or Search features.
Search tab

The search function on AllRegs provides an organized way to find what you are looking for in any of the Agency Guidelines. By properly defining and executing your search, it should return results quickly and save you valuable time.

It is easy to perform a basic search by typing in a word or phrase that you are looking for and clicking GO. However, there may be times you need to refine your search. The following tips can help you:

- Every word matters. Generally, all the words you type in the “Enter search terms” 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.

- Select the guide(s) or volume(s) to search, which are located on right under “Check the Content You Want to Search”.
  - If you want to search all, select ✓ Check All
  - You can select specific sub-folders within each folder by clicking the + sign. This will expand the folder.
  - If you want to search only current Guide requirements, you would not want the “Archive of Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” or “Document Custody Procedures Handbook” options selected to be included in your search results.
- Enter a search term on the left of the page.
- Select your search options.
  - **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 of 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 words** – 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.
- Click GO to perform the search.

**Steps for Creating Your Search**

1. In the right window panel, select the content you want to search.
2. Enter your keyword(s) or phrase in the **Enter search terms:** box.

3. Select one of the available “Search Options” to refine your search results. You may choose how to deliver the results either by **Table of Contents Order** or by **Relevancy Ranked Order**.

4. Click **GO** and review the results in the right panel displaying content that matches your query.
The View Search Selections link takes you back to the “Enter Search Criteria” page.

Searching by Relevancy Ranked Order displays the search results so that those most likely to be relevant to your request are shown to you first:
5. Select any document link in the right panel to review your desired results. Your selection will display.

The View Search Results link will take you back to the “Search Results” page.

**Advanced Search**

This search allows you to specify the content areas you want to search. You can use this function to compare content from different agencies. To compare HARP content from both Freddie Mac and Fannie Mae, follow this procedure:

1. Click Advanced Search at the top right corner.

2. Type HARP in the Search For: box.
3. Click **Clear All** in the “Search within the following areas to refine your results” section. This will unselect all content that is selected.

4. Click **Fannie Mae Single Family** and **Freddie Mac Single Family**.

5. Click **Search** in the upper right section of the page. Your results display and reference the document location at the end of the description.

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**PowerSearch**

AllRegs offers a broader search capability that will search all information on AllRegs, including the Guide requirements, among others. You can use the AllRegs PowerSearch available in the top right corner of the screen.

Once you enter your search word or phrase, it will bring up results (highlighted in yellow) from all places on AllRegs where the search criteria are found. Therefore, the number of search results may be very high.

Additional training on PowerSearch can be found here:  
http://www.projectstreamer.com/users/allregs/AO4_Search_Tab_FINAL/AO4%20Search%20Tab_FINAL.swf
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. 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.

- When searching Guide content, 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].

- AllRegs search results will only return and show the first **250 results**. Therefore, a more specific search will not only provide the most relevant results, it will ensure all results are viewable.

- 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.

- **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.

Forms tab

In addition to accessing Freddie Mac’s forms through Single-Family Seller/Servicer Guide, Bulletins and Industry Letters folder, this tab also provides links to forms for various states and specific agencies by document group or keyword.

Under the “Choose Module” section under “Enter Forms Criteria,” 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** to obtain relevant results.
Printing

There are two ways to print a content area (i.e., for the Guide or a Guide provision) on AllRegs as described below. Be careful and read your prompts when printing; it is easy to print more than you need.

**Printing All Versions of a Guide Provision**

If you want to print all versions of a Guide provision, open the content area. It doesn’t matter if all versions are showing or hidden. Complete the following steps to print all versions.

1. Click the **Print** button.
2. Select ‘I want to print the document I am currently viewing’.
3. Click **Next**.

You can also print all versions of the Guide provision by right clicking on the content area and selecting **Print**.

4. Click **Print**.

**Printing Only the Current Version of a Guide Provision**

If you want to print only the current effective version of the Guide provision you are viewing, and not the associated future revisions or revision histories, as applicable, for that Guide provision, you need to:

1. Click **[HIDE]** to hide all future revisions and revision histories of the content area.

Once you click **[HIDE]**, the options becomes **[SHOW]** (which is how you display that content again).
2. Right-click on the content area and select **Print**.

![Print dialog box](image)

The Print dialog box will display.

3. Select the Options tab and select ‘Only the selected frame’.

![Options tab](image)

4. Click **Print**. Only the current version of the Guide provision should print.

**Printing Multiple Documents from AllRegs**

There may be times you need to print more than one document. Follow these procedures.

1. Click the **Print** button.
2. Select ‘I want to print multiple documents’ and click **Next**
   A table of contents will display.
3. Make your choice of what to print and click **Print**.

   This procedure will print each version of the document, regardless of whether or not all versions are hidden or shown. Continue with the steps below if you want to select which version to print.

4. Once the print box pops up, select **Cancel**.

5. In the “AllRegs Online Document Print” window, hide all shown versions of the various Guide provisions that you do not want to print. (See below for an example of where to click if you wanted to hide a future revision version). Note that you cannot hide the current effective version of a Guide provision.

   ![Example of where to click to hide a future revision version]

   **You cannot hide the current effective version of the Guide provision.**
6. Then right-click on the “AllRegs Online Document Print” window and select **Print**.

**Tips and Best Practices Using AllRegs**

**My Preferences Tab**

You can change your setting on AllRegs by selecting the “My Preferences” tab. This tab will show your account information and allows you to change your contact, information, password, user preferences and E-Alert settings.

If you select “Edit Table of Contents Preference,” you can change your Table of Contents view to show only folders you have access to or to show multiple folders open at a time.

<table>
<thead>
<tr>
<th>Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Table of Contents Preferences</strong></td>
</tr>
<tr>
<td>To provide you with an optimal user experience, there are three Table of Contents behaviors to choose from:</td>
</tr>
<tr>
<td>- <strong>AllRegs Classic Table of Contents</strong> (Fastest performance, recommended setting)</td>
</tr>
<tr>
<td>- <strong>AllRegs New Table of Contents - Open single folder</strong> (Medium performance)</td>
</tr>
<tr>
<td>Shows all content to which you have access, but allows only one folder path to be open at a time.</td>
</tr>
<tr>
<td>Previously viewed folders will collapse as you expand the new one.</td>
</tr>
<tr>
<td>- <strong>AllRegs New Table of Contents - Open multiple folders</strong> (Slower performance)</td>
</tr>
<tr>
<td>Enhance functionality by opening multiple folders at a time, leaving previously viewed folders expanded.</td>
</tr>
</tbody>
</table>

If you select “Edit PowerSearch Preference,” you can change the number of search results displayed per page when running a PowerSearch and choose whether to display a document summary and document location for search results.
If you select “Change E-Alert Settings,” you can select which e-mail lists you want to subscribe to. Be sure to select “Freddie Mac” under “Single Family” to receive notification of all Guide Bulletin and Industry Letter publications as well as a brief summary of the information announced in each Bulletin and Industry Letter.

### AllRegs Online E-mail List Subscription

**IMPORTANT**

E-Alerts are distributed by our automated e-mail list server in html (web) format and may containampton.

If your company uses a spam filter, we recommend adding “@allregs.com” to your white list of approved systems administrator.

Select the e-mail lists you wish to subscribe to.

**Free Weekly Digests**

- [ ] Distributed Monday afternoons via e-mail, your free weekly digest provides summaries of updates for agency underwriting guidelines as well as state and federal compliance.

**Daily E-Alerts**

For AllRegs Online subscribers only.

Receive summaries of updates for agency underwriting guidelines as well as state and federal compliance.

#### Single Family

- [ ] Fannie Mae
- [ ] Freddie Mac
- [ ] Mortgage Partnership Finance
- [ ] MERS

#### Government

- [ ] FHA
- [ ] FHA Multifamily
- [ ] Rural Housing Service
- [ ] VA

**Inactivity**

AllRegs will time out after 45 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 45 minutes.

**Links to the Guide**

Links throughout the current version of the Guide will always go to the beginning of the Guide provision referenced. For example, a link for **Section 37.13(e)** will take you to the beginning of “Section 37.13”.

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 as of the date of the last Bulletin of that calendar year. 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 2013 and later archived years link to the corresponding Guide provisions in the archived version of the Guide published as of the date of the last Bulletin of that year.


The Guide on Freddiemac.com

In addition to the Guide on AllRegs, you can access valuable information on Freddiemac.com including the historical snapshot 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, the Directory, the Glossary, all Guide forms, and all Guide exhibits as they were published on the date of the specified Guide Bulletin.

Beginning with the March 28, 2014 snapshot, highlighted titles and effective dates listed in the Table of Contents and of each Guide provision indicate that the provision has been updated since the date of the last snapshot. Highlighting within the provision indicates additions made to that provision and may reflect multiple updates.


**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 http://www.freddiemac.com/singlefamily/guide/.
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You can access the free “Freddie Mac site” version of the Guide on AllRegs via FreddieMac.com. From our main web page, click on The Guide and Forms under the “Single-Family” tab; then select AllRegs under the Access the Guide heading.

The Freddie Mac site only includes access to the Guide and the Document Custody Procedures Handbook.


This folder includes the Guide, the Table of Contents of the Guide the current year’s Bulletins and Industry Letters and this user guide.

The Guide consists of two volumes containing Freddie Mac’s requirements for Mortgages secured by 1- to 4-unit properties. Volume 1, which contains Chapters 1-49, sets forth the requirements and obligations relating to the purchase and sale of mortgages. Volume 2 contains Chapters 50-A83 and sets forth the requirements, responsibilities and obligations with respect to the servicing of mortgages. Each chapter is identified by a number and is divided by sections. For each section number, the digit or digits to the left of the decimal point identify the chapter; and the digit or digits to the right of the decimal point identify the section within that chapter. For example, Section 12.4 is the fourth section of Chapter 12. Sections added between existing sections receive an additional decimal point and number. For example, two sections added between Sections 12.4 and 12.5 would be numbered 12.4.1 and 12.4.2. New chapters between existing chapters receive a letter designator. For example, two chapters added between Chapters 12 and 13 would be numbered A12 and B12. The sections in those chapters would be numbered A12.1, A12.2, etc.
Additionally included in the Guide are:

- Forms related to the requirements referenced in the Guide.
- Exhibits related to the requirements referenced in the Guide.
- The Glossary, which lists and defines terms used in the Guide. Glossary terms are represented by initial caps throughout the Guide.
- The Directory, which provides information for contacting Freddie Mac when necessary and includes addresses, telephone numbers, facsimile numbers and e-mail addresses of the Freddie Mac departments referenced in the Guide. Guide sections include Directory numbers listed in bold. That directory number then includes a chart indicating the relevant Guide section or chapter with the applicable contact information.

**Table of Contents for the Single-Family Seller/Servicer Guide**

This document, located between the current year’s “Bulletins and Industry Letters” folder and the “Single-Family Seller/Servicer Guide, Volume 1” folder lists the titles of all chapters, sections, exhibits and forms in the Guide. Each title also links directly to the corresponding chapter, section, exhibit and form. 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 document where users can see the contents of the Guide as well as determine which Guide chapters, sections, exhibits and forms have been recently updated in one view.

References to Guide ‘provisions’ include a Guide section, form, exhibit, Directory or the Glossary.
**Archive of Single-Family Seller/Servicer Guide, Bulletins and Industry Letters**

This folder includes folders for the Guide as it was published with the last Guide Bulletin of each calendar year from 2012 forward. It also includes Bulletins and Industry Letters published from 1994 to 2014.

**Document Custody Procedures Handbook**

This folder contains the Document Custody Procedures Handbook, which 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.

**Guide Content Features**

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

**Effective Dates**

In the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” folder the date listed next to a Guide provision title is the effective date of the most recent update to the Guide provision. This date typically is the same as the date the new or revised Guide provision was published or updated. Exceptions include when the provision is effective on a future date.

Below shows the Table of Contents view for Chapter 4 with each effective date listed next to the section’s title.

- 4.1: General (10/15/14)
- 4.2: Eligibility criteria (10/15/10)
- 4.3: Acceptable Net Worth and other financial requirements (10/03/12)
- 4.3.1: Activity thresholds and no-activity fee (06/25/13)
- 4.4: Financial reporting (08/15/08)
- 4.5: Mortgage bankers financial reporting (08/21/06)
- 4.6: Seller/Servicer insurance requirements (10/08/05)
- 4.7: Fidelity insurance coverage (10/08/05)
- 4.8: Mortgagor's E&O insurance coverage (10/08/05)
- 4.8.1: Seller/Servicer insurance reporting requirements (04/25/06)
- 4.9: Annual eligibility certification (10/15/14)
- 4.10: Annual reporting requirements (10/15/14)

**Inline Revision History**

In the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” and “Archive of the Single-Family Seller/Servicer Guide as of the Date of the Last 2013 Bulletin” folders and subsequent archived years, users are able to review changes made throughout each year directly in line with the current information (Inline Revision History). Users 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. The “Archive of the Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin” does not include the Inline Revision History feature.
Any future revision of a Guide provision is always shown first, followed by any revision history and then the current content is shown.

Future revision 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 "Advanced Search" and "Printing" sections of this user guide.

**Color-Coded Text**

In the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” and the “Archive of Single-Family Seller/Servicer Guide as of the Date of the Last 2013 Bulletin” and subsequent archived year folders, only the most recent Guide additions are “color-coded” with green text. This allows users 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.

In the “Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin” folder, 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.

**Links to Related Guide Bulletins**

For Guide changes, including changes to forms, exhibits, etc., discussed in a Guide Bulletin in 2013 and moving forward, a table is included in the section with links to the related Guide Bulletin(s). This provides users 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 included in the July 1, 2013 version of Section 4.11, which provides links to Bulletins 2014-15 and 2014-24.

<table>
<thead>
<tr>
<th>Related Guide Bulletins</th>
<th>Issue Date</th>
</tr>
</thead>
</table>

**Advanced Search**

The search function on AllRegs provides an organized way to find what you are looking for in the Guide. By properly defining and executing your search, it should return results quickly and save you valuable time.
It is easy to perform a basic search by typing in a word or phrase that you are looking for and clicking GO. However, there may be times you need to refine your search. The following tips can help:

- Every word matters. Generally, all the words you type in the “Enter search terms” 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.

- Select the content to search, which are located on the right under “Check the Content You Want to Search”.

<table>
<thead>
<tr>
<th>Check the Content You Want to Search</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="check_box_on.png" alt="Check All" /> <img src="check_box_off.png" alt="Clear All" /></td>
</tr>
</tbody>
</table>

- If you want to search all, select **Check All**
- You can select specific sub-folders within each folder by clicking the + sign. This will expand the folder.

- If you want to search only current Guide requirements, you would not want the “Archive of Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” or “Document Custody Procedures Handbook” options selected to be included in your search results.
- If you want to search all Bulletins, you would want to expand the “Single-Family Seller/Servicer Guide, Bulletins and Industry Letters” and the “Archive of Single-Family Seller/Servicer Guide,
Bulletins and Industry Letters” options and then check the “Bulletins and Industry Letters” selections in each area.

**Check the Content You Want to Search**

- **Check All**
- **Clear All**

- Copyright and Disclaimer
- 2015 Bulletins and Industry Letters
- Single-Family Seller/Servicer Guide, Volume 1
- Exhibits
- Forms
- Glossary
- Directory
- Bulletins and Industry Letters for 2014 and Prior Years
- Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2014 Bulletin
- Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2013 Bulletin
- Archive of Single-Family Seller/Servicer Guide Published as of the Date of the Last 2012 Bulletin
- Document Custody Procedures Handbook

- Enter a search term on the left of the page.

- Select your search options.
  
  - **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 of 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 words** – 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.

- Click **GO** to perform the search.
Steps for Creating Your Search

1. In the right window panel, select the content you want to search.

<table>
<thead>
<tr>
<th>Check the Content You Want to Search</th>
</tr>
</thead>
<tbody>
<tr>
<td>✅ Check All</td>
</tr>
</tbody>
</table>

   - Copyright and Disclaimer
   - 2015 Bulletins and Industry Letters
   - Single-Family Seller/Servicer Guide, Volume 1
   - Exhibits
   - Forms
   - Glossary
   - Directory
   - Document Custody Procedures Handbook

2. Enter your keyword(s) or phrase in the **Enter search terms** box.

3. Select one of the available “Search Options” to refine your search results.
   You may choose how to deliver the results either by **Table of Contents Order** or by **Relevancy Ranked Order**.

<table>
<thead>
<tr>
<th>Search Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>✅ Table of Contents Order</td>
</tr>
<tr>
<td>✗ Relevancy Ranked Order</td>
</tr>
</tbody>
</table>
4. Click **GO** and review the results in the right panel displaying content that matches your query.

The **View Search Selections** link takes you back to the "Enter Search Criteria" page.

Searching by **Relevancy Ranked Order** displays the search results so that those most likely to be relevant to your request are shown to you first:

5. Select any document link in the right panel to review your desired results. Your selection will display in the right panel.
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. 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.

- **When searching Guide content, 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].

- **AllRegs search results will only return and show the first 250 results.** Therefore, a more specific search will not only provide the most relevant results, it will ensure all results are viewable.

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.

- **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.
Printing

There are two ways to print a content area (i.e., for the Guide or a Guide provision) on AllRegs. You can either select the Print button in the upper right corner of the screen, or you can right click on the content area and select the Print option. Be careful and read your prompts. It is easy to print more than you need.

Printing All Versions of a Guide Provision

If you want to print all versions of a Guide provision, open the content area. It doesn’t matter if all versions are showing or hidden. Complete the following steps to print all versions.

1. Click the Print button.

2. Select ‘I want to print the document I am currently viewing’.

3. Click Next.

You can also print all versions of the Guide provision by right clicking on the content area and selecting Print.

4. Click Print.

Printing Only the Current Version of a Guide Provision

If you want to print only the current effective version of the Guide provision you are viewing, and not the associated future revisions or revision histories, as applicable, for that Guide provision, you need to:

1. Click [HIDE] to hide all future revisions and revision histories of the content area.

Once you click [HIDE], the options becomes [SHOW] (which is how you display that content again).
2. Right-click on the content area and select Print. The Print dialog box will display.

3. Select the Options tab and select ‘Only the selected frame’.

4. Click Print. Only the current version of the Guide provision should print.

**Printing Multiple Documents from AllRegs**

There may be times you need to print more than one document. Follow these procedures.

1. Click the Print button.

2. Select ‘I want to print multiple documents’ and click Next

A table of contents will display.

<table>
<thead>
<tr>
<th>Check the Content You Want to Print</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Document Custody Procedures Handbook</td>
</tr>
</tbody>
</table>

3. Expand the section and make your choices of sections to print.
4. Make your choice of what to print and click **Print**.

   This procedure will print each version of the document, regardless of whether or not all versions are hidden or shown. Continue with the steps below if you want to select which version to print.

5. Once the print box pops up, select **Cancel**.

6. In the “AllRegs Online Document Print” window, hide all shown versions of the various Guide provisions that you do not want to print. (See below for an example of where to click if you wanted to hide a future revision version). Note that you cannot hide the current effective version of a Guide provision.

   You cannot hide the current effective version of the Guide provision.
7. Then right-click on the “AllRegs Online Document Print” window and select **Print**.

**Tips and Best Practices Using AllRegs**

**E-Alerts**
Go to [http://www.allregs.com/ealerts/ealerts.aspx?l=../uc/ealert_signup.ascx](http://www.allregs.com/ealerts/ealerts.aspx?l=../uc/ealert_signup.ascx) to sign up for free E-Alerts. The free E-Alerts Weekly Digest will be delivered to your e-mail address every week.

**Inactivity**
AllRegs will time out after 45 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 45 minutes.

**Links to the Guide**
Links throughout the current version of the Guide will always go to the beginning of the Guide provision referenced. For example, a link for **Section 37.13(e)** will take you to the beginning of “Section 37.13”.

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 as of the date of the last Bulletin of that calendar year. 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 2013 and later archived years link to the corresponding Guide provisions in the archived version of the Guide published as of the date of the last Bulletin of that year.

The Guide on Freddiemac.com

In addition to the Guide on AllRegs, you can access valuable information on Freddiemac.com including the historical snapshot 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, the Directory, the Glossary, all Guide forms, and all Guide exhibits as they were published on the date of the specified Guide Bulletin.

Beginning with the March 28, 2014 snapshot, highlighted titles and effective dates listed in the Table of Contents and of each Guide provision indicate that the provision has been updated since the date of the last snapshot. Highlighting within the provision indicates additions made to that provision and may reflect multiple updates.


**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 http://www.freddiemac.com/singlefamily/guide/.