

**AllRegs<sup>®</sup> User Guide**  
**For Use with the Freddie Mac**  
***Single-Family Seller/Service Guide***

April 2016

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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"). There are two different options to access the Guide on AllRegs, the "subscription site" or the "Freddie Mac site." For detailed information on each method, click the applicable title below.

### **AllRegs Subscription Site**

If you have a paid subscription to AllRegs, you can access the "subscription site" via <http://allregs.elliemae.com>. 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, FHA, Treasury, VA, Ginnie Mae and HUD requirements.

### **AllRegs Freddie Mac Site**

You can access the free "Freddie Mac site" version via <http://www.freddiemac.com/singlefamily/guide>. This site provides only the Guide and the Document Custody Procedures Handbook.

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## Training

Freddie Mac offers training on the use of the Guide through the Freddie Mac Learning Center. Whether you are new to AllRegs and the Guide or experienced in using these resources, you are encouraged to take the training to learn more about how to navigate the Guide more efficiently: <http://www.freddiemac.com/learn/index.html>.

Additionally, AllRegs offers training through the subscription site, which is also helpful if you are new or experienced with AllRegs. The training is designed to help you quickly find the information you 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 home page.



## Layout and Functionality

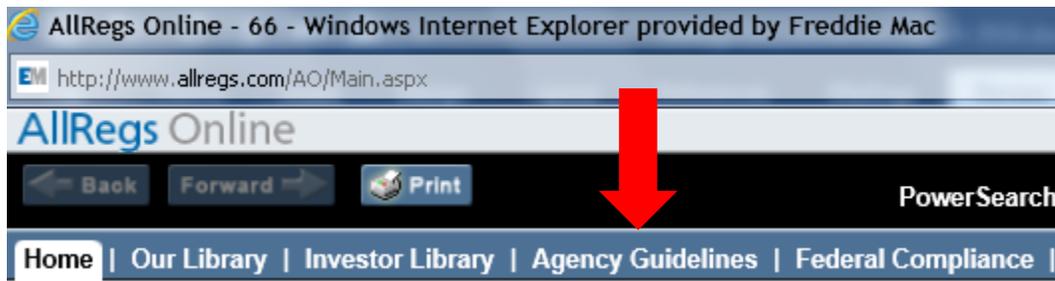
The subscription site of AllRegs is divided into nine main tabs:

Tab Title	Description
Home	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 news regarding AllRegs.
Our Library	This tab features any custom library, policy manuals or content published for an individual company.
Investor Library	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. ( <i>Access to the AllRegs Investor Library requires a prior business relationship with the investors available within the subscription.</i> )
Agency Guidelines	All government owned and sponsored guidelines are listed in this tab.
Federal Compliance	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.

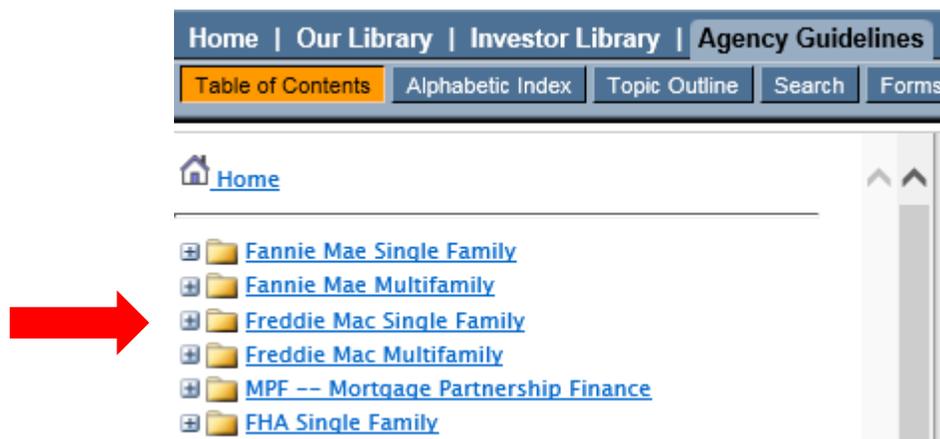
Tab Title	Description
State Compliance	Recent updates regarding state compliance are listed here. Includes state-by-state plain-language analyses and interpretive summaries for origination through servicing of first and second mortgages and home equity lines of credit for both lender and broker issues.
Mortgage Mentor®	This tab will take you to comprehensive how-to resources to help understand complex mortgage industry terms and systems.
My Notes	This tab features any private or public notes that you have made on AllRegs Online. Only designated administrators in your organization have the ability to add, edit and delete public notes, but everyone in the organization can view them.
My Preferences	This tab features account options, including the ability to edit your contact information, password and other settings.

### 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**.



## Table of Contents tab

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

- 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

The “Guide Bulletins and Industry Letters” folder contains Bulletins and Industry Letters published since 1994.

## Single-Family Seller/Servicer Guide

Under this folder, there are folders for the Guide Position Summary (GPS), this User Guide and the *Single-Family Seller/Servicer Guide*.

Under the Single-Family Seller/Servicer Guide folder, the following three segments contain Freddie Mac’s requirements for Mortgages secured by 1- to 4-unit properties:

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

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 folder 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 folder contains the following series:

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

The Servicing Segment folder 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.

Under the “Single-Family Seller/Servicer Guide” folder, there is also a folder for “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**)”).

## Guide Content Features

This section explains Guide content features that identify when changes to the Guide are made. Note that while AllRegs functionality, features and resources remain the same, the highlighted table of contents, green text, inline revision history and “Related Bulletins” tables may not appear in the majority of the current Guide at the beginning of a year.

## 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 2301 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.

<p><b>FUTURE REVISION 06/16/16 [SHOW]</b></p>
<p><b>REVISION HISTORY 03/02/16 [SHOW]</b></p>
<p><b>9701.6: Reimbursement of taxes (03/09/16)</b></p>

- 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**
  - **If the Servicer is not the credit enhancement provider, the Servicer must first obtain in writing any required approval under the terms of the credit enhancement from the entity providing the enhancement to enter into a modification agreement that complies with the requirements of this chapter.**

## Links to Related Guide Bulletins

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

Related Guide Bulletins	Issue Date
<a href="#">Bulletin 2015-4</a>	April 9, 2015
<a href="#">Bulletin 2014-24</a>	December 15, 2014
<a href="#">Bulletin 2013-8</a>	May 15, 2013
<a href="#">Bulletin 2013-2</a>	January 31, 2013

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

This document, located within the "Single-Family Seller/Servicer Guide" folder, 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 document where you can see the contents of the Guide as well as determine recent updates in one view.

**Chapter 1501: Seller Master Agreements, Master Commitments and Guide Plus Additional Provisions**[1501.1: Master Agreements and Master Commitments](#)[1501.2: Terms of Master Agreements and Master Commitments](#)[1501.3: Guide Plus Additional Provisions](#)[1501.4: Contracts, delivery programs and procedures](#)[1501.5: Credit toward a Master Agreement and/or Master Commitment](#)[1501.6: Contract tolerances, pairoffs](#)

## Guide PDFs

Within the “Single-Family Seller/Servicer Guide” folder, the “Printable PDF version of the Guide” provides all Guide chapters as a 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 within the applicable segment folder, of each Guide segment (Freddie Mac – Seller/Servicer Relationship, Selling and Servicing) to provide Seller/Servicers with more specific options for searching and printing.

## Archive of Single-Family Seller/Servicer Guide

This folder, found under the Freddie Mac Single Family folder, includes folders for the Guide as it was published with specific Guide Bulletins from 2012 to February 2016.

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

- 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

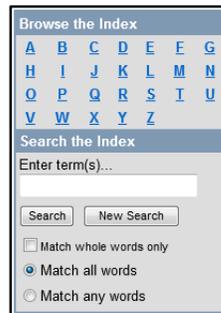
This folder contains the Document Custody Procedures Handbook, which assists custodians with guidelines to meet our requirements for document custody. It is not a part of the Purchase Documents, as defined in the Guide Glossary.

## 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.

Enter Index Criteria
Show Index For:
<input type="radio"/> Fannie Mae Single Family
<input checked="" type="radio"/> Freddie Mac Single Family
<input type="radio"/> FHA Single Family
<input type="radio"/> VA

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 you with a broad conceptual understanding of how content is conceptually laid out. It is recommended that the Guide 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. You can also easily 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 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:

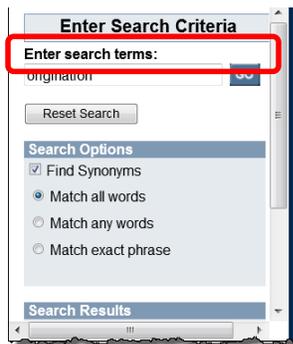
- Every word matters. Generally, all the words you type in the “Enter search terms” field will be used.
- Search is not case sensitive. Searching for [mortgage] is the same as searching for [Mortgage].

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

- Select the specific areas 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, do not include the “Archive of Single-Family Seller/Servicer Guide” 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. Enter your keyword(s) or phrase in the **Enter search terms** box.



2. 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**.



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

### Check the Content You Want to Search

[Check All](#)   
  [Clear All](#)

- Fannie Mae Single Family
- Fannie Mae Multifamily
- Freddie Mac Single Family**
  - Guide Bulletins and Industry Letters
  - Single-Family Seller/Servicer Guide
    - Guide Position Summary (GPS)
    - AllRegs User Guide
    - Copyright and Disclaimer
    - Single-Family Seller/Servicer Guide
      - Introduction and Table of Contents
      - Printable PDF version of the Guide
      - Freddie Mac - Seller/Servicer Relationship
      - Selling
        - Printable PDF version of the Selling Segment (03/02/16)
        - Series 4000: Mortgage Eligibility
        - Series 5000: Origination and Underwriting**
        - Series 6000: Selling and Delivery
      - Servicing
      - Exhibits, Forms, Glossary and Directory
  - Archive of Single-Family Seller/Servicer Guide
  - Document Custody Procedures Handbook

4. Click **GO** and review the results in the right panel displaying content that matches your query.

[View Search Selections >>](#)

#### FILTER SEARCH RESULTS

Content Area Filter

Agency Guides

Common Keywords

- mortgaged premises (3)
- freddie mac (2)
- loan prospector (2)
- manufactured home (2)
- closing costs (1)
- condominium (1)
- disclosure statement (1)
- federal emergency management agency (1)
- investment property (1)
- note date (1)
- [more...](#)

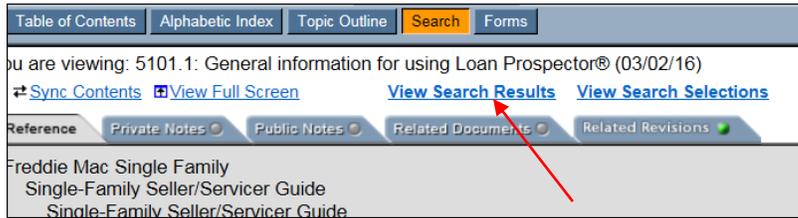
File Formats

- Freddie Mac Single Family
  - Single-Family Seller/Servicer Guide
    - Single-Family Seller/Servicer Guide
      - Selling
        - Series 5000: Origination and Underwriting
          - Topic 5100: Determining Borrower Eligibility
            - Chapter 5101: Using Loan Prospector®
              - [5101.1: General information for using Loan Prospector® \(03/02/16\)](#)
                - ...recommends that most Mortgages be processed through Loan Prospector Loan **Origination** System (LOS), a custom LOS system or directly via a obtained...
              - Topic 5500: Assets (Borrower Funds and Reserves)
                - Chapter 5501: Assets (Borrower Funds and Reserves)
                  - [5501.3: Asset eligibility and documentation requirements \(03/02/16\)](#)
                    - ...The amount charged by a Borrower on a credit card to pay fees associated with fees, commitment fees, lock-in fees, appraisal, credit report and flood certification...
                  - Topic 5600: Property Eligibility and Appraisal Requirements
                    - Chapter 5601: Property Eligibility and Appraisal Requirements
                      - [5601.2: General property eligibility requirements \(03/02/16\)](#)
                        - ...Mortgaged Premises is located, whether or not the Seller is aware of the location of the mortgaged premises, whether the mortgaged premises is **origination** and delivery, the Mortgaged Premises is undamaged by fire or other appropriate...
                      - Topic 5700: Property
                        - Chapter 5703: Manufactured Homes
                          - [5703.8: Taxation of Mortgaged Premises \(03/02/16\)](#)



The **View Search Selections** link takes you back to the “Enter Search Criteria” page where you can refine your search as needed to return more or fewer results. 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.

- 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 without losing your search results.

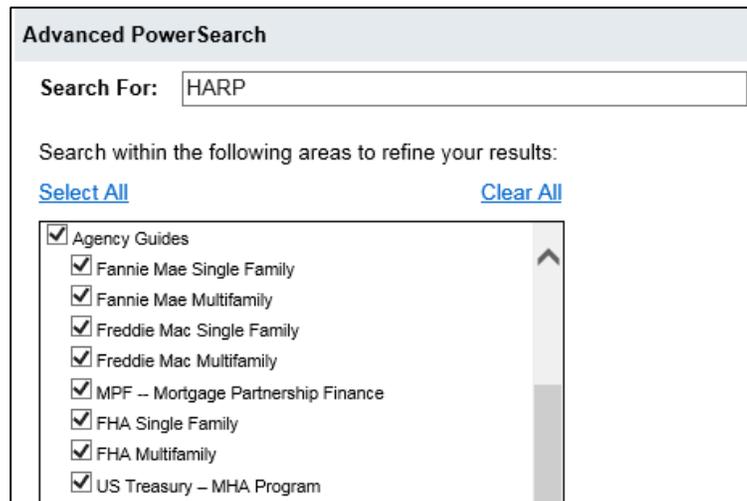
## Advanced Search

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:

- Click **Advanced Search** at the top right corner.



- Type **HARP** in the **Search** box.



- Click **Clear All** in the “Search within the following areas to refine your results” section. This will unselect all content that is selected.
- Click **Fannie Mae Single Family** and **Freddie Mac Single Family**.
- Click **Search** in the upper right section of the page. Your results display and reference the document location at the end of the description.

## 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. You can narrow the search results using the Common Keywords selections on the left (for example, checking “Freddie Mac” narrows the results). You can then choose the boxes to refine the results even more.

Additional training on PowerSearch can be found here:

[http://www.projectstreamer.com/users/allregs/AO4\\_Search\\_Tab\\_FINAL/AO4%20Search%20Tab\\_FINAL.swf](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.
- **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.
- **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.

## Forms tab

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

The “Choose Module” 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** to obtain relevant results.

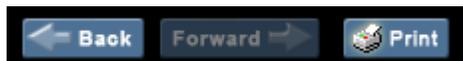
## Printing

There are two ways to print a content area (i.e., 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. You can also easily print the individual pages you need within the real-time Guide PDF. See the [Guide PDFs](#) section for more detail.

### **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.

You are viewing: 1301.11: Enforcement of representations and warranties related to underwriting of the Borrower

[↔ Sync Contents](#)
[View Full Screen](#)
[View Search Results](#)
[View Search Selections](#)

[Reference](#)
[Private Notes](#)
[Public Notes](#)
[Related Documents](#)
[Related Revisions](#)

Freddie Mac Single Family  
 Single-Family Seller/Servicer Guide  
 Single-Family Seller/Servicer Guide  
 Freddie Mac - Seller/Servicer Relationship  
 Series 1000: General Contract Terms  
 Topic 1300: General Responsibilities of the Seller/Servicer  
 Chapter 1301: General Responsibilities of the Seller/Servicer

Active Search: [◀ Prev Search Result](#) [Next Search Result ▶](#) [◀ Previous Hit](#) [Next Hit ▶](#)

**REVISION HISTORY 03/02/16 [HIDE]**

**REVISION NUMBER:** 03022016      **DATE:** 03/02/2016  
**REVISION REMARKS:** THIS CONTENT HAS CHANGED. CURRENT REQUIREMENTS APPEAR UNSHADED BELOW.

**1301.11: Enforcement of representations and warranties related to un project (Effective: 03/02/16)**

**I. Selling representation and warranty framework – Version 1**

The requirements below are effective for Mortgages with Freddie Mac Settler 2014.

See [Section 1301.11 II.](#) below for selling representation and warranty framework – Ve

**(a) Representations and warranties**

Once you click [HIDE], the options becomes [SHOW] (which is how you display that content again).

You are viewing: 1301.11: Enforcement of representations and warranties related to underw

[↔ Sync Contents](#)
[View Full Screen](#)
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[Reference](#)
[Private Notes](#)
[Public Notes](#)
[Related Documents](#)
[Related Revisions](#)

Freddie Mac Single Family  
 Single-Family Seller/Servicer Guide  
 Single-Family Seller/Servicer Guide  
 Freddie Mac - Seller/Servicer Relationship  
 Series 1000: General Contract Terms  
 Topic 1300: General Responsibilities of the Seller/Servicer  
 Chapter 1301: General Responsibilities of the Seller/Servicer

Active Search: [◀ Prev Search Result](#) [Next Search Result ▶](#) [◀ Previous Hit](#) [Next Hit ▶](#)

**REVISION HISTORY 03/02/16 [SHOW]**

**1301.11: Enforcement of representations and warranties related**

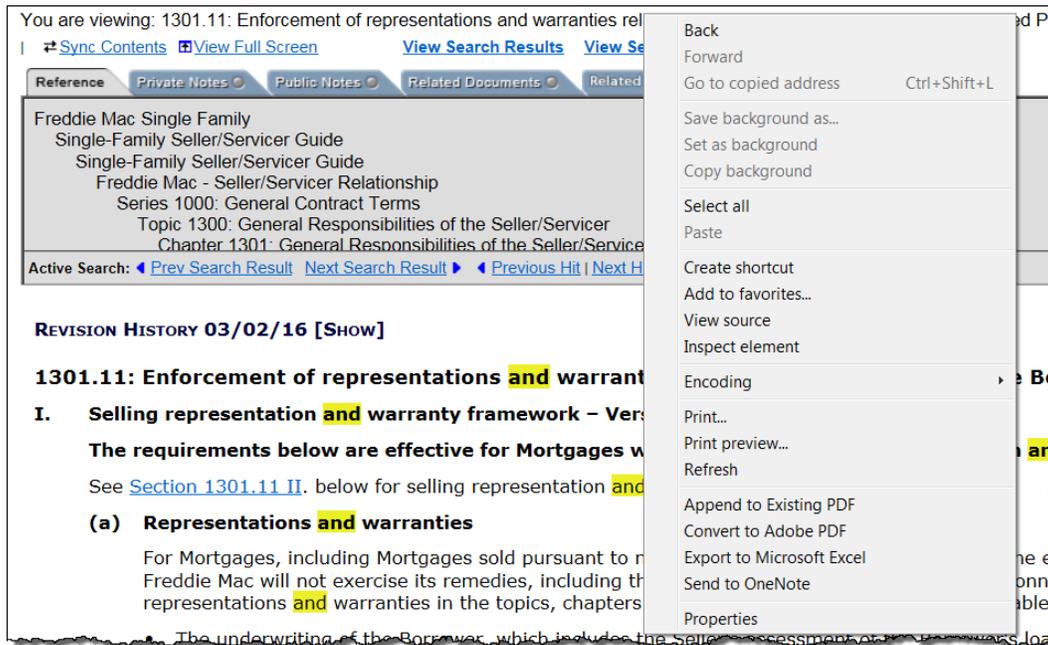
**I. Selling representation and warranty framework – Version 1**

The requirements below are effective for Mortgages with Freddie

See [Section 1301.11 II.](#) below for selling representation and warranty fra

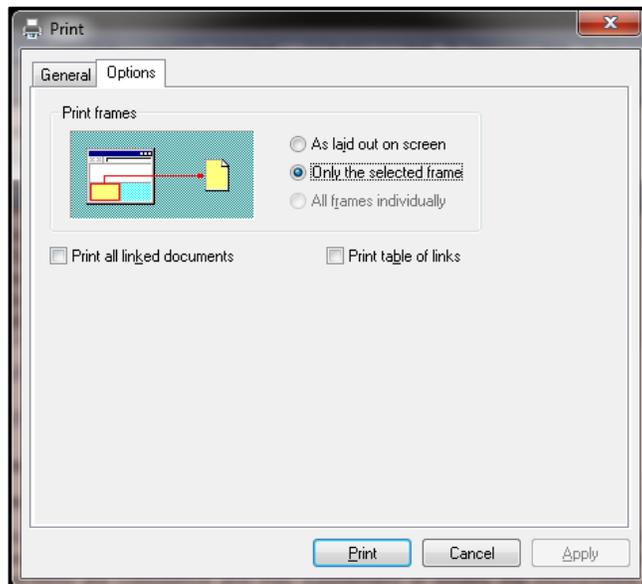
**(a) Representations and warranties**

- Right-click on the content area and select **Print**.



The Print dialog box will display.

- Select the Options tab and select "Only the selected frame."



- 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.

- Click the **Print** button.
- Select "I want to print multiple documents" and click **Next**

A table of contents will display.

**Check the Content You Want to Print**

✘ Most documents in the Table of Contents can be printed using the Print function. However, Microsoft Word, Microsoft 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.

[Clear Selections](#)

---

- Fannie Mae Single Family
- Fannie Mae Multifamily
- Freddie Mac Single Family
- Freddie Mac Multifamily
- MPF -- Mortgage Partnership Finance
- FHA Single Family
- FHA Multifamily
- US Treasury - MHA Program
- VA
- CalPERS
- Ginnie Mae
- MERS® System
- Rural Housing Service
- State-Specific Notes, Deeds, & Riders
- Fannie Mae Approved Projects
- ARM INDICES
- HUD MEDIAN FAMILY INCOME FOR FISCAL YEAR 2016
- GSA List of Parties
- HUD Limited Denials of Participation (LDP) List
- State Housing Finance Agencies and Authorities



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.

3. Expand the section and make your choices of sections to print.

**Check the Content You Want to Print**

✘ Most documents in the Table of Contents can be printed using the Print function. However, Microsoft Word, Microsoft 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.

[Clear Selections](#)

---

- Fannie Mae Single Family
- Fannie Mae Multifamily
- Freddie Mac Single Family
  - Guide Bulletins and Industry Letters
  - Single-Family Seller/Servicer Guide
    - Guide Position Summary (GPS)
    - AllRegs User Guide
    - Copyright and Disclaimer
    - Single-Family Seller/Servicer Guide
      - Introduction and Table of Contents
      - Printable PDF version of the Guide
      - Freddie Mac - Seller/Servicer Relationship
      - Selling
        - Printable PDF version of the Selling Segment (03/02/16)
      - Series 4000: Mortgage Eligibility
        - Topic 4100: Uniform Instruments
        - Topic 4200: General Mortgage Eligibility
        - Topic 4300: Refinance Mortgages
          - Chapter 4301: Refinance Mortgages
          - Chapter 4302: Freddie Mac Relief Refinance MortgagesSM - Same Servicer
          - Chapter 4303: Freddie Mac Relief Refinance MortgagesSM - Open Access
        - Topic 4400: Special Mortgage Eligibility Requirements

4. Click **Print**.



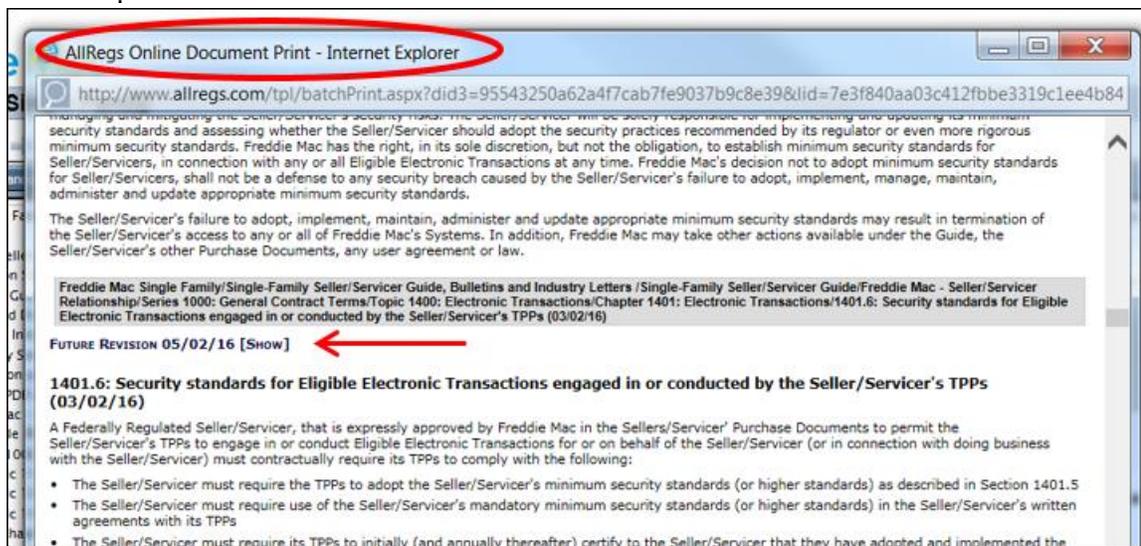
This procedure will print each version of the document, regardless of whether or not all versions are hidden or shown. Continue with the steps below if you want to select which version to print.

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).



You cannot hide the current effective version of the Guide provision.



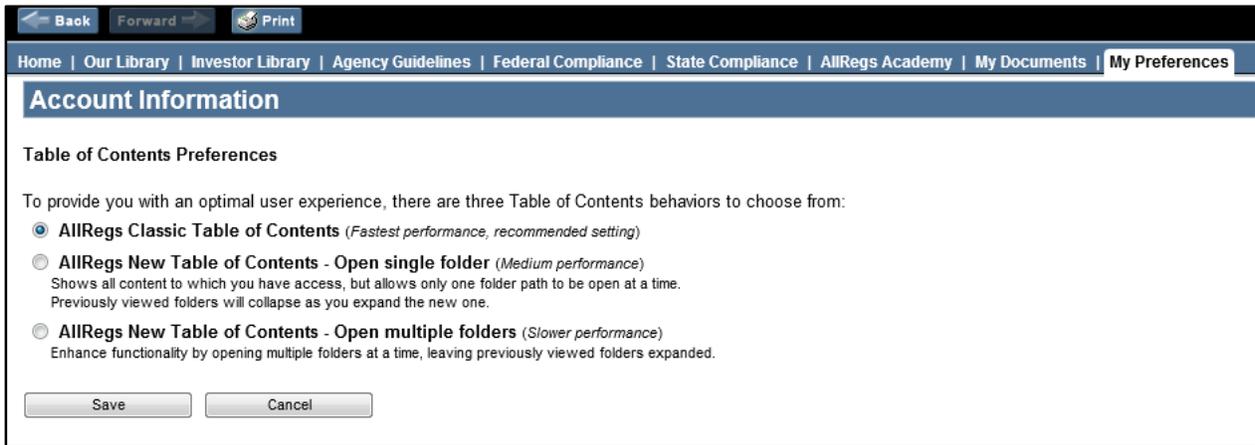
7. Then right-click on the “AllRegs Online Document Print” window and select **Print**.

## Tips and Best Practices Using AllRegs

### *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.



Home | Our Library | Investor Library | Agency Guidelines | Federal Compliance | State Compliance | AllRegs Academy | My Documents | My Preferences

## Account Information

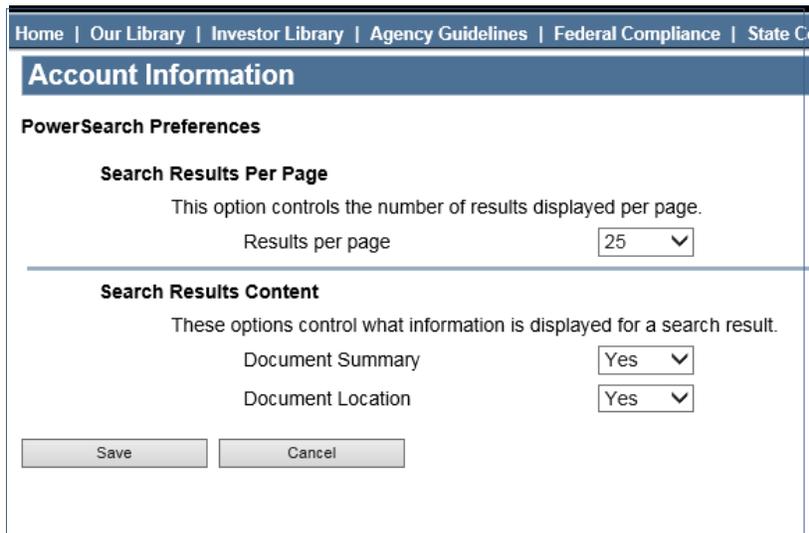
### Table of Contents Preferences

To provide you with an optimal user experience, there are three Table of Contents behaviors to choose from:

- AllRegs Classic Table of Contents** *(Fastest performance, recommended setting)*
- AllRegs New Table of Contents - Open single folder** *(Medium performance)*  
Shows all content to which you have access, but allows only one folder path to be open at a time. Previously viewed folders will collapse as you expand the new one.
- AllRegs New Table of Contents - Open multiple folders** *(Slower performance)*  
Enhance functionality by opening multiple folders at a time, leaving previously viewed folders expanded.

Save Cancel

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.



Home | Our Library | Investor Library | Agency Guidelines | Federal Compliance | State C

## Account Information

### PowerSearch Preferences

**Search Results Per Page**  
This option controls the number of results displayed per page.  
Results per page

---

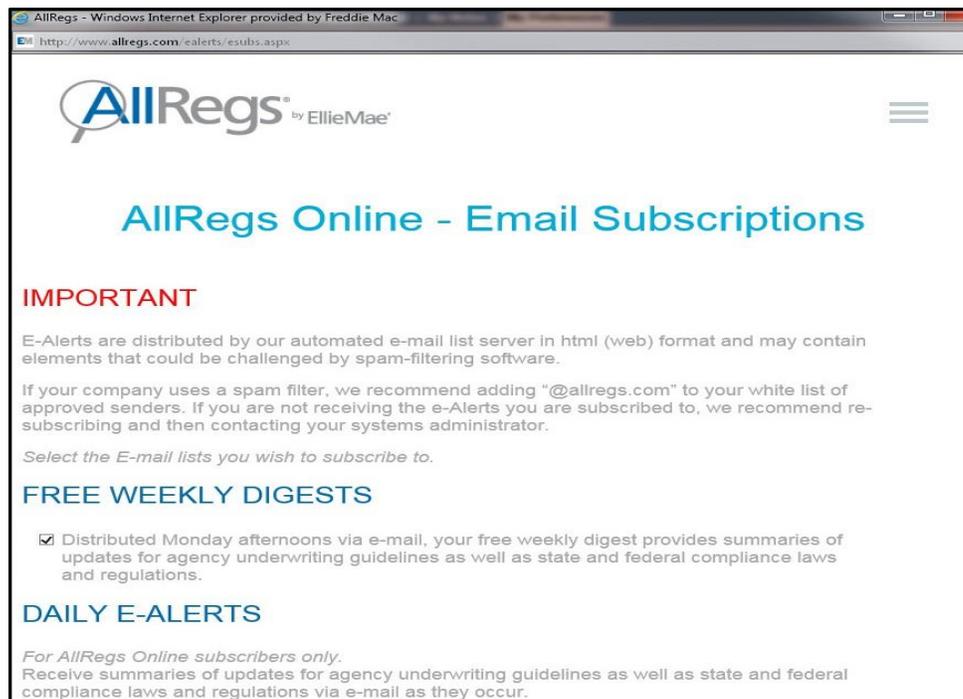
**Search Results Content**  
These options control what information is displayed for a search result.

Document Summary

Document Location

Save Cancel

If you select “Change E-Alert Settings,” you can select which email 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.



## Inactivity

AllRegs will time out after 30 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 30 minutes.

## Links to the Guide

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

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

Additionally, for Bulletins:

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

## Guide information on FreddieMac.com

In addition to the Guide on AllRegs, you can access valuable information at <http://www.freddieMac.com/singlefamily/guide> including the Guide Snapshot PDFs reflecting archived Guide requirements and Guide Update Spreadsheets.

## Guide Snapshot PDFs Available on Freddiemac.com

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 <http://www.freddiemac.com/singlefamily/guide/bulletins/snapshot.html>.

### Access the Guide

- **AllRegs®** – AllRegs offers the official electronic version of the Guide for free. **Additional features are also available.** Call AllRegs at (800) 848-4904 to find out more about subscriptions and costs.
- **Guide Snapshot PDFs** – Comprehensive PDFs that contain all Guide Bulletins and Industry Letters for specified periods of time and all chapters of the Guide, the Directory, the Glossary, all Guide forms and all Guide exhibits as published on specific dates. – **Updated**

## 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>.

### Bulletins and Industry Letters

[Current](#) | [Archive](#) | [Guide Update Spreadsheets](#)

#### Guide Update Spreadsheets

Guide Update Spreadsheets list, by topic within a Bulletin, the Guide chapters, sections within the chapters, forms, exhibits, directories and/or the Glossary (each a "provision") updated with the Bulletin.

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

These spreadsheets are available only for Bulletins with numerous Guide updates and/or topics.

Guide Update Spreadsheets are listed below by Bulletin number:

#### 2016

- 02/17/2016 – [Bulletin 2016-3 \(Selling\) Guide Updates](#) [XLS]
- 02/03/2016 – [Bulletin 2016-2 \(Servicing\) Guide Updates](#) [XLS]

▶ 2015

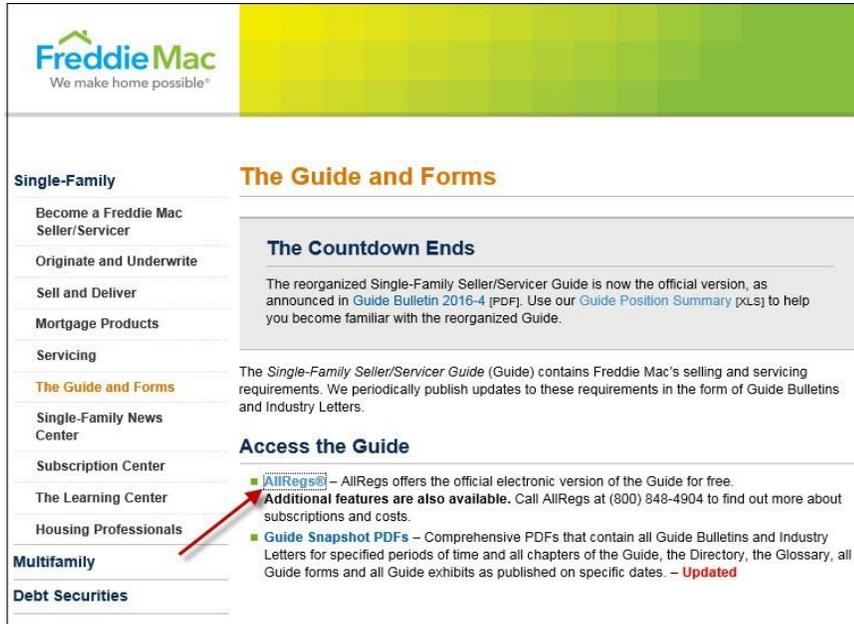
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## Table of Contents for AllRegs Freddie Mac Site

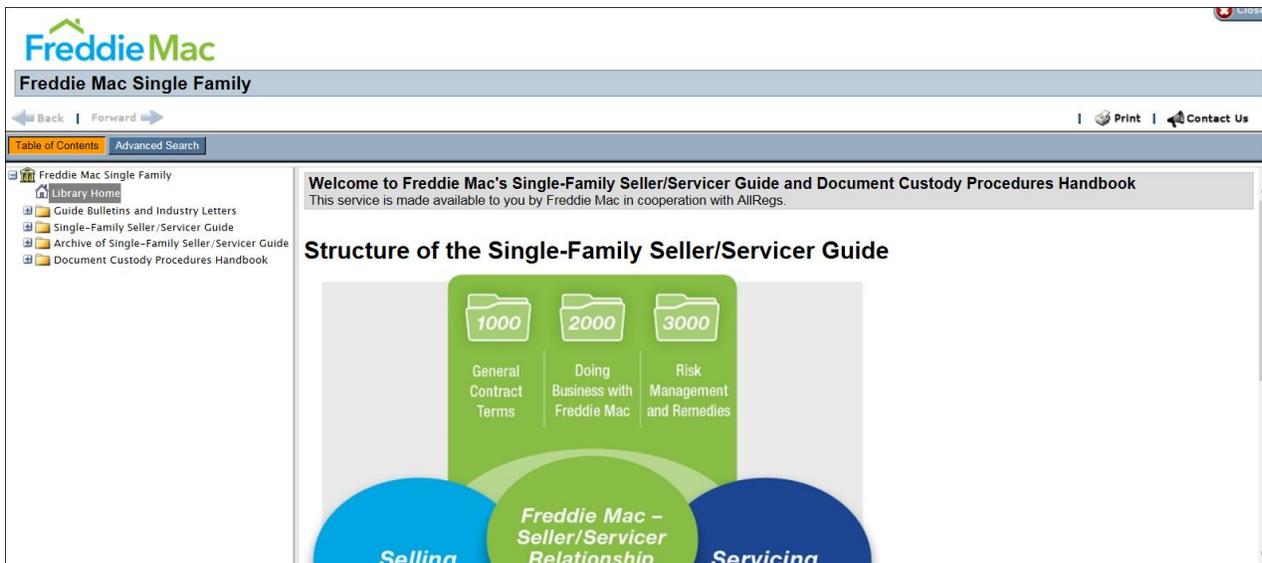
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## AllRegs Freddie Mac Site

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 screenshot shows the Freddie Mac website interface. On the left is a navigation menu with categories like Single-Family, Multifamily, and Debt Securities. The main content area is titled "The Guide and Forms" and includes a section "The Countdown Ends" and "Access the Guide". Under "Access the Guide", there are two bullet points: "AllRegs® – AllRegs offers the official electronic version of the Guide for free. Additional features are also available. Call AllRegs at (800) 848-4904 to find out more about subscriptions and costs." and "Guide Snapshot PDFs – Comprehensive PDFs that contain all Guide Bulletins and Industry Letters for specified periods of time and all chapters of the Guide, the Directory, the Glossary, all Guide forms and all Guide exhibits as published on specific dates. – Updated". A red arrow points to the "AllRegs" link in the first bullet point.



The screenshot shows the Freddie Mac Single Family website. The "Table of Contents" tab is selected in the navigation bar. The main content area displays a welcome message and a diagram titled "Structure of the Single-Family Seller/Servicer Guide". The diagram shows three main areas: "Selling", "Freddie Mac - Seller/Servicer Relationship", and "Servicing". The "Freddie Mac - Seller/Servicer Relationship" area is further divided into three sub-areas: "1000 General Contract Terms", "2000 Doing Business with Freddie Mac", and "3000 Risk Management and Remedies".

## Table of Contents tab

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

- Guide Bulletins and Industry Letters
- Single-Family Seller/Servicer Guide
- Archive of Single-Family Seller/Servicer Guide and
- Document Custody Procedures Handbook.

## Guide Bulletins and Industry Letters

The “Guide Bulletins and Industry Letters” folder contains Bulletins and Industry Letters published since 1994.

## Single-Family Seller/Servicer Guide

Under this folder, there are folders for the Guide Position Summary (GPS), this User Guide and the *Single-Family Seller/Servicer Guide*.

Under the Single-Family Seller/Servicer Guide folder, the following three segments contain Freddie Mac’s requirements for Mortgages secured by 1- to 4-unit properties:

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

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 folder 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 folder contains the following series:

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

The Servicing Segment folder 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 indicate 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.

Under the “Single-Family Seller/Servicer Guide” folder, there is also a folder for “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**)”).

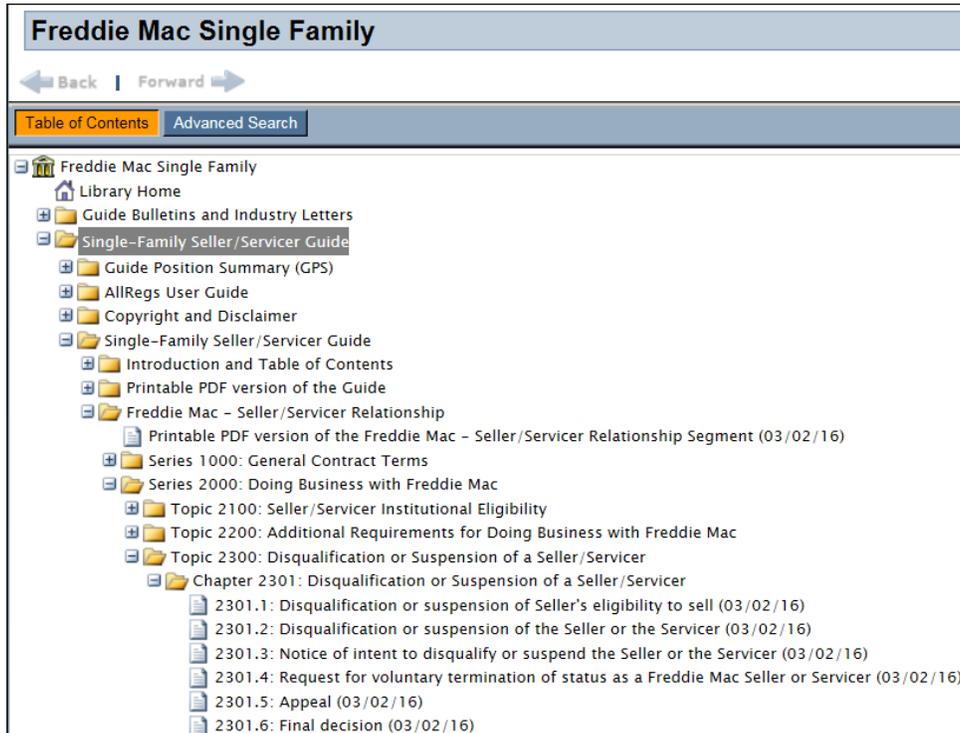
## Guide Content Features

This section explains Guide content features that identify when changes to the Guide are made. Note that while AllRegs functionality, features and resources remain the same, the highlighted table of contents, green text, inline revision history and “Related Bulletins” tables may not appear in the majority of the current Guide at the beginning of a year.

## Effective Dates

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 2301 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.

- 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.

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

|  |
|--|
| <b>FUTURE REVISION 06/16/16 [SHOW]</b>           |
| <b>REVISION HISTORY 03/02/16 [SHOW]</b>          |
| <b>9701.6: Reimbursement of taxes (03/09/16)</b> |

## 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
  - If the Servicer is not the credit enhancement provider, the Servicer must first obtain in writing any required approval under the terms of the credit enhancement from the entity providing the enhancement to enter into a modification agreement that complies with the requirements of this chapter.

### Links to Related Guide Bulletins

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

Below is an example of a Related Guide Bulletins table.

| Related Guide Bulletins          | Issue Date        |
|----------------------------------|-------------------|
| <a href="#">Bulletin 2015-4</a>  | April 9, 2015     |
| <a href="#">Bulletin 2014-24</a> | December 15, 2014 |
| <a href="#">Bulletin 2013-8</a>  | May 15, 2013      |
| <a href="#">Bulletin 2013-2</a>  | January 31, 2013  |

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

This document, located within the “Single-Family Seller/Servicer Guide” folder, 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 document where you can see the contents of the Guide as well as determine recent updates in one view.

|  |
|--|
| <b>Chapter 1501: Seller Master Agreements, Master Commitments and Guide Plus Additional Provisions</b> |
| <a href="#">1501.1: Master Agreements and Master Commitments</a>                                       |
| <a href="#">1501.2: Terms of Master Agreements and Master Commitments</a>                              |
| <b><a href="#">1501.3: Guide Plus Additional Provisions</a></b>  |
| <a href="#">1501.4: Contracts, delivery programs and procedures</a>                                    |
| <a href="#">1501.5: Credit toward a Master Agreement and/or Master Commitment</a>                      |
| <a href="#">1501.6: Contract tolerances, pairoffs</a>  |

### Guide PDFs

Within the “Single-Family Seller/Servicer Guide” folder, the “Printable PDF version of the Guide” provides all Guide chapters as a 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 within the applicable segment folder, of each Guide segment (Freddie Mac – Seller/Servicer Relationship, Selling and Servicing) to provide Seller/Servicers with more specific options for searching and printing.

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

This folder includes folders for the Guide as it was published with specific Guide Bulletins from 2012 to February 2016.

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

- 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***

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.

## **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. You can also easily 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 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].

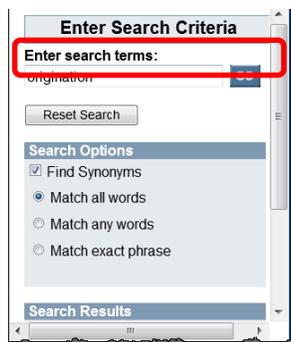
This process should be followed to obtain good quality searches so the results will closely relate to what you wish to find.

- Select the content to search, which are located on the right under “Check the Content You Want to Search”.
  - 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, do not include the “Archive of Single-Family Seller/Servicer Guide” 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

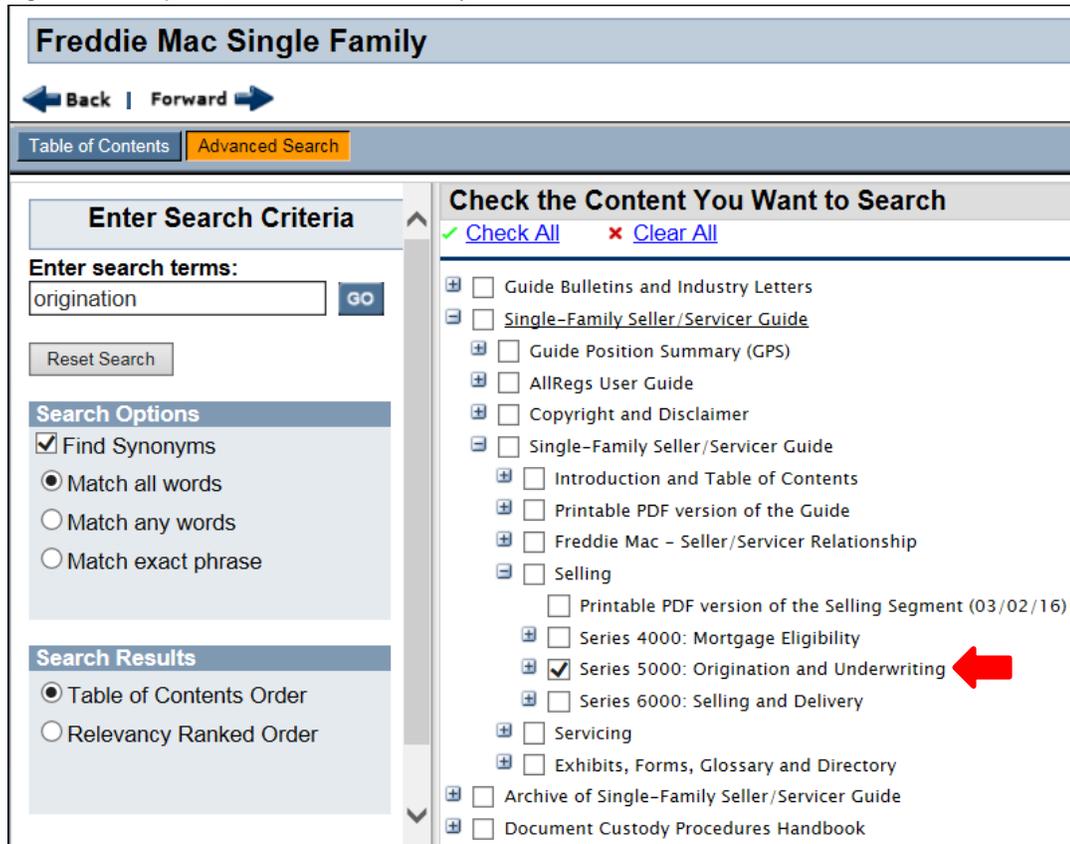
1. Enter your keyword(s) or phrase in the **Enter search terms** box.



2. 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**.



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



**Freddie Mac Single Family**

← Back | Forward →

Table of Contents | **Advanced Search**

**Enter Search Criteria**

Enter search terms:  
 **GO**

Reset Search

**Search Options**

Find Synonyms

Match all words

Match any words

Match exact phrase

**Search Results**

Table of Contents Order

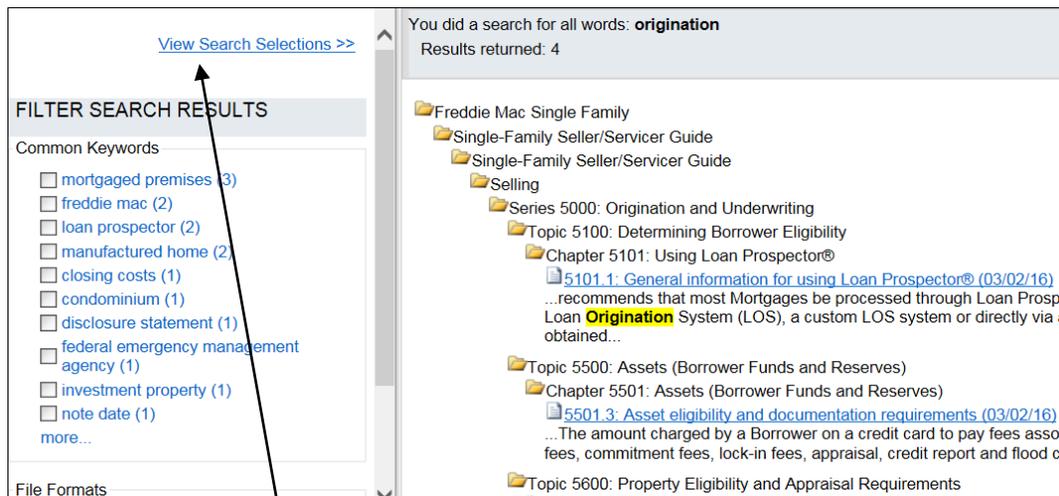
Relevancy Ranked Order

**Check the Content You Want to Search**

Check All  Clear All

- Guide Bulletins and Industry Letters
- Single-Family Seller/Servicer Guide
  - Guide Position Summary (GPS)
  - AllRegs User Guide
  - Copyright and Disclaimer
  - Single-Family Seller/Servicer Guide
    - Introduction and Table of Contents
    - Printable PDF version of the Guide
    - Freddie Mac – Seller/Servicer Relationship
    - Selling
      - Printable PDF version of the Selling Segment (03/02/16)
      - Series 4000: Mortgage Eligibility
      - Series 5000: Origination and Underwriting
      - Series 6000: Selling and Delivery
      - Servicing
      - Exhibits, Forms, Glossary and Directory
    - Archive of Single-Family Seller/Servicer Guide
    - Document Custody Procedures Handbook

4. Click **GO** and review the results in the right panel displaying content that matches your query.



[View Search Selections >>](#)

**FILTER SEARCH RESULTS**

Common Keywords

- mortgaged premises (3)
- freddie mac (2)
- loan prospector (2)
- manufactured home (2)
- closing costs (1)
- condominium (1)
- disclosure statement (1)
- federal emergency management agency (1)
- investment property (1)
- note date (1)
- [more...](#)

File Formats

You did a search for all words: **origination**

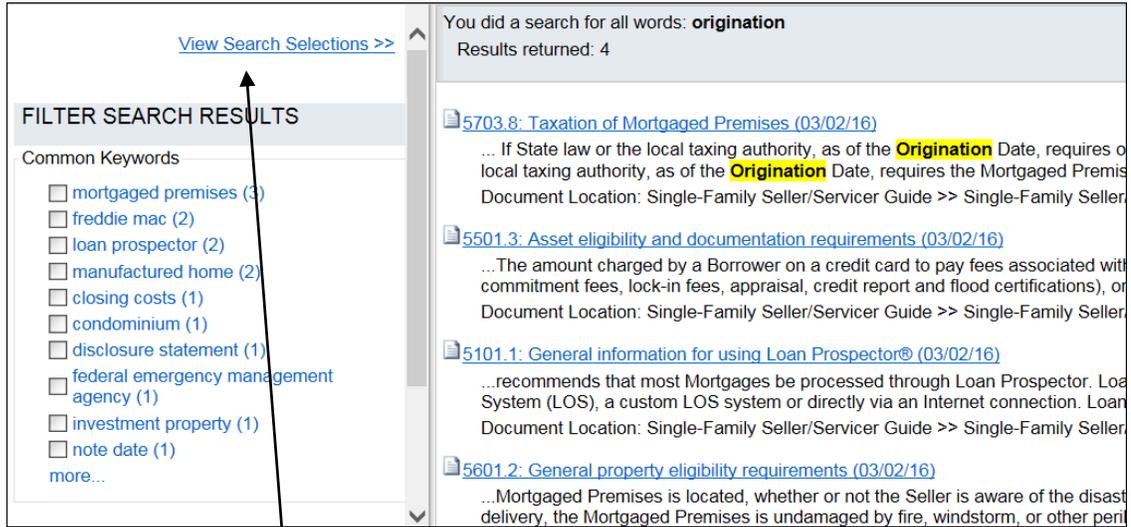
Results returned: 4

- Freddie Mac Single Family
  - Single-Family Seller/Servicer Guide
    - Single-Family Seller/Servicer Guide
      - Selling
        - Series 5000: Origination and Underwriting
          - Topic 5100: Determining Borrower Eligibility
            - Chapter 5101: Using Loan Prospector®
              - [5101.1: General information for using Loan Prospector® \(03/02/16\)](#)  
...recommends that most Mortgages be processed through Loan Prospector® Loan **Origination** System (LOS), a custom LOS system or directly via... obtained...
            - Topic 5500: Assets (Borrower Funds and Reserves)
              - Chapter 5501: Assets (Borrower Funds and Reserves)
                - [5501.3: Asset eligibility and documentation requirements \(03/02/16\)](#)  
...The amount charged by a Borrower on a credit card to pay fees associated with the card, including annual fees, commitment fees, lock-in fees, appraisal, credit report and flood c...
              - Topic 5600: Property Eligibility and Appraisal Requirements



The **View Search Selections** link takes you back to the “Enter Search Criteria” page where you can refine your search as needed to return more or fewer results. 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.



View Search Selections >>

**FILTER SEARCH RESULTS**

Common Keywords

- mortgaged premises (3)
- freddie mac (2)
- loan prospector (2)
- manufactured home (2)
- closing costs (1)
- condominium (1)
- disclosure statement (1)
- federal emergency management agency (1)
- investment property (1)
- note date (1)
- more...

You did a search for all words: **origination**  
Results returned: 4

- [5703.8: Taxation of Mortgaged Premises \(03/02/16\)](#)  
... If State law or the local taxing authority, as of the **Origination** Date, requires of local taxing authority, as of the **Origination** Date, requires the Mortgaged Premis Document Location: Single-Family Seller/Servicer Guide >> Single-Family Seller,
- [5501.3: Asset eligibility and documentation requirements \(03/02/16\)](#)  
...The amount charged by a Borrower on a credit card to pay fees associated with commitment fees, lock-in fees, appraisal, credit report and flood certifications), or Document Location: Single-Family Seller/Servicer Guide >> Single-Family Seller,
- [5101.1: General information for using Loan Prospector® \(03/02/16\)](#)  
...recommends that most Mortgages be processed through Loan Prospector. Loa System (LOS), a custom LOS system or directly via an Internet connection. Loan Document Location: Single-Family Seller/Servicer Guide >> Single-Family Seller,
- [5601.2: General property eligibility requirements \(03/02/16\)](#)  
...Mortgaged Premises is located, whether or not the Seller is aware of the disast delivery, the Mortgaged Premises is undamaged by fire, windstorm, or other peril



The **View Search Results** link will take you back to the “Search Results” page without losing your search results

## Tips and Best Practices for Searching

- **Keep it simple.** If you're looking for a particular subject, just enter the logical word or phrase, or as much of its name as you can recall. If you're looking for a particular concept or product, start with its name. For example, if you're looking for [Home Possible] guidelines, just enter [Home Possible]. Simple is good.
- **For general searches think how the document you are looking for will be written.** A search engine is not a human; it is a program that matches the words you give to documents on AllRegs. 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.

- **Define your search with the use of 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 is appears in the current version.

## Printing

There are two ways to print a content area (i.e., the Guide or a Guide provision) on AllRegs as described below. 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. You can also easily print the individual pages you need within the real-time Guide PDF. See the [Guide PDFs](#) section for more detail.

### 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 in the upper right corner.



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.

You are viewing: 1301.11: Enforcement of representations and warranties related to underwriting of the Borrower

[Sync Contents](#) | [View Full Screen](#) | [View Search Results](#) | [View Search Selections](#)

[Reference](#) | [Private Notes](#) | [Public Notes](#) | [Related Documents](#) | [Related Revisions](#)

Freddie Mac Single Family  
 Single-Family Seller/Servicer Guide  
 Single-Family Seller/Servicer Guide  
 Freddie Mac - Seller/Servicer Relationship  
 Series 1000: General Contract Terms  
 Topic 1300: General Responsibilities of the Seller/Servicer  
 Chapter 1301: General Responsibilities of the Seller/Servicer

Active Search: [Prev Search Result](#) | [Next Search Result](#) | [Previous Hit](#) | [Next Hit](#)

REVISION HISTORY 03/02/16 **[HIDE]**

**REVISION NUMBER:** 03022016      **DATE:** 03/02/2016  
**REVISION REMARKS:** THIS CONTENT HAS CHANGED. CURRENT REQUIREMENTS APPEAR UNSHADED BELOW.

**1301.11: Enforcement of representations and warranties related to un project (Effective: 03/02/16)**

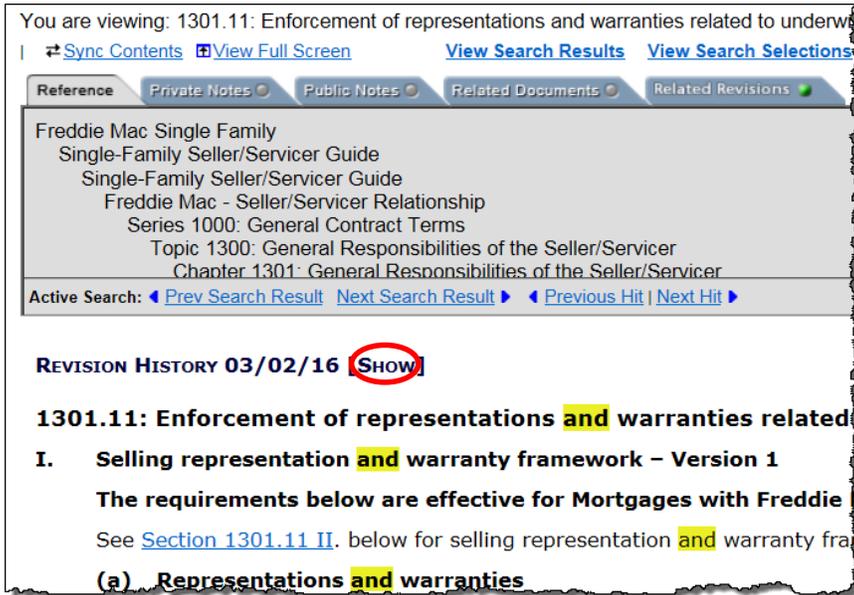
**I. Selling representation and warranty framework – Version 1**

The requirements below are effective for Mortgages with Freddie Mac Settlen 2014.

See [Section 1301.11 II](#), below for selling representation and warranty framework – Ve

**(a) Representations and warranties**

Once you click **[HIDE]**, the options becomes **[SHOW]** (which is how you display that content again).



You are viewing: 1301.11: Enforcement of representations and warranties related to underw

[Sync Contents](#)
[View Full Screen](#)
[View Search Results](#)
[View Search Selections](#)

Reference Private Notes Public Notes Related Documents Related Revisions

Freddie Mac Single Family  
Single-Family Seller/Servicer Guide  
Single-Family Seller/Servicer Guide  
Freddie Mac - Seller/Servicer Relationship  
Series 1000: General Contract Terms  
Topic 1300: General Responsibilities of the Seller/Servicer  
Chapter 1301: General Responsibilities of the Seller/Servicer

Active Search: [Prev Search Result](#) [Next Search Result](#) [Previous Hit](#) | [Next Hit](#)

**REVISION HISTORY 03/02/16** **SHOW**

**1301.11: Enforcement of representations and warranties related to underwriting**

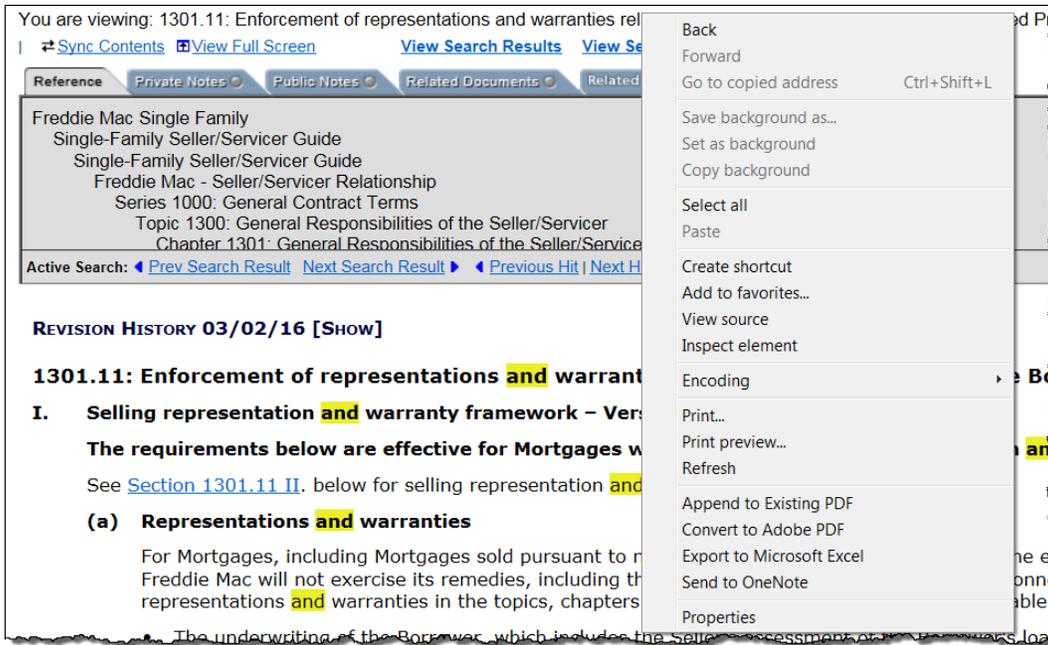
**I. Selling representation and warranty framework – Version 1**

The requirements below are effective for Mortgages with Freddie Mac.

See [Section 1301.11 II.](#) below for selling representation and warranty framework.

**(a) Representations and warranties**

2. Right-click on the content area and select **Print**.



You are viewing: 1301.11: Enforcement of representations and warranties related to underw

[Sync Contents](#)
[View Full Screen](#)
[View Search Results](#)
[View Search Selections](#)

Reference Private Notes Public Notes Related Documents Related Revisions

Freddie Mac Single Family  
Single-Family Seller/Servicer Guide  
Single-Family Seller/Servicer Guide  
Freddie Mac - Seller/Servicer Relationship  
Series 1000: General Contract Terms  
Topic 1300: General Responsibilities of the Seller/Servicer  
Chapter 1301: General Responsibilities of the Seller/Servicer

Active Search: [Prev Search Result](#) [Next Search Result](#) [Previous Hit](#) | [Next Hit](#)

**REVISION HISTORY 03/02/16** **[SHOW]**

**1301.11: Enforcement of representations and warranties related to underwriting**

**I. Selling representation and warranty framework – Version 1**

The requirements below are effective for Mortgages with Freddie Mac.

See [Section 1301.11 II.](#) below for selling representation and warranty framework.

**(a) Representations and warranties**

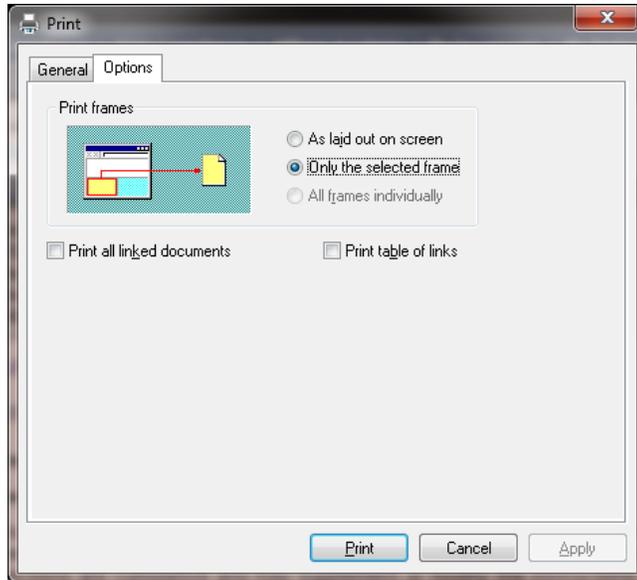
For Mortgages, including Mortgages sold pursuant to a Freddie Mac mortgage loan, Freddie Mac will not exercise its remedies, including the right to accelerate the loan, if the Borrower, which includes the Seller, complies with the requirements of the loan documents, including the mortgage loan documents, and the Seller complies with the requirements of the loan documents, including the mortgage loan documents.

The underwriting of the Borrower, which includes the Seller, shall be performed in accordance with the requirements of the loan documents, including the mortgage loan documents.

Back  
Forward  
Go to copied address Ctrl+Shift+L  
Save background as...  
Set as background  
Copy background  
Select all  
Paste  
Create shortcut  
Add to favorites...  
View source  
Inspect element  
Encoding  
Print...  
Print preview...  
Refresh  
Append to Existing PDF  
Convert to Adobe PDF  
Export to Microsoft Excel  
Send to OneNote  
Properties

The Print dialog box will display.

3. Select the Options tab and select 'Only the selected frame'.



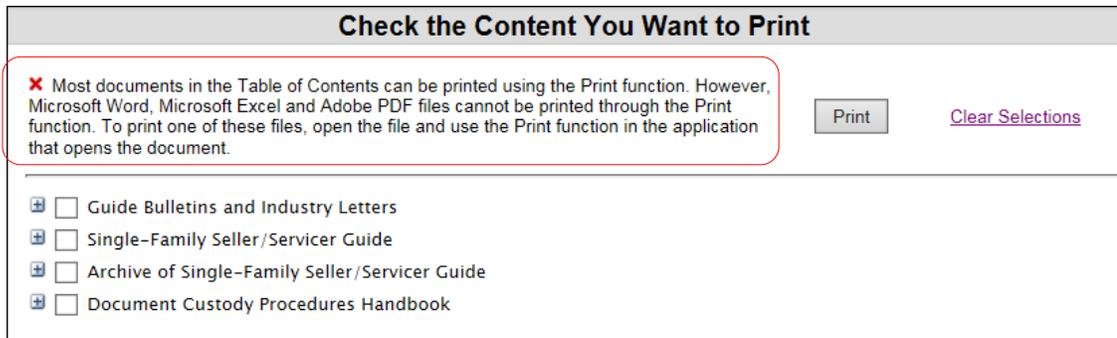
4. Click **Print**. Only the current version of the Guide provision should print.

### 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.



**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.**

3. Expand the section and make your choices of sections to print.

### Check the Content You Want to Print

✘ Most documents in the Table of Contents can be printed using the Print function. However, Microsoft Word, Microsoft 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.

[Clear Selections](#)

---

- Guide Bulletins and Industry Letters
- Single-Family Seller/Servicer Guide
  - Guide Position Summary (GPS)
  - AllRegs User Guide
  - Copyright and Disclaimer
  - Single-Family Seller/Servicer Guide
    - Introduction and Table of Contents
    - Printable PDF version of the Guide
    - Freddie Mac – Seller/Servicer Relationship
    - Selling
      - Printable PDF version of the Selling Segment (03/02/16)
  - Series 4000: Mortgage Eligibility
    - Topic 4100: Uniform Instruments
    - Topic 4200: General Mortgage Eligibility
    - Topic 4300: Refinance Mortgages
      - Chapter 4301: Refinance Mortgages
      - Chapter 4302: Freddie Mac Relief Refinance MortgagesSM – Same Servicer
      - Chapter 4303: Freddie Mac Relief Refinance MortgagesSM – Open Access
    - Topic 4400: Special Mortgage Eligibility Requirements

4. Click **Print**.



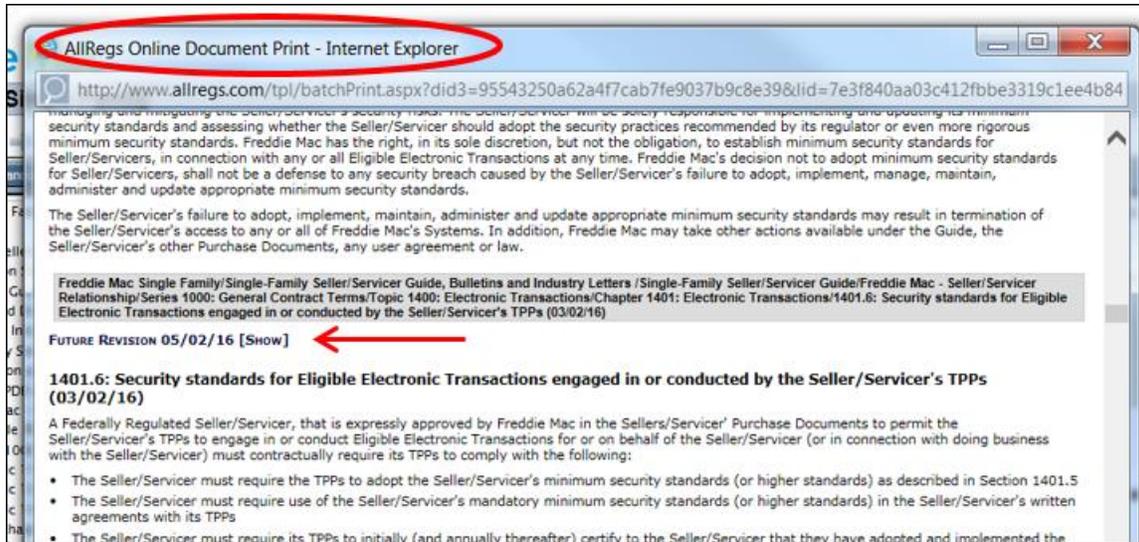
This procedure will print each version of the document, regardless of whether or not all versions are hidden or shown. Continue with the steps below if you want to select which version to print.

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).



You cannot hide the current effective version of the Guide provision.



- Then right-click on the “AllRegs Online Document Print” window and select **Print**.

## Tips and Best Practices Using AllRegs

### 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 current effective version of that Guide provision.

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

Additionally, for Bulletins:

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

## Guide information on FreddieMac.com

In addition to the Guide on AllRegs, you can access valuable information at <http://www.freddieMac.com/singlefamily/guide> including the Guide Snapshot PDFs reflecting archived Guide requirements and Guide Update Spreadsheets.

## Guide Snapshot PDFs

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 <http://www.freddie.mac.com/singlefamily/guide/bulletins/snapshot.html>.

### Access the Guide

- **AllRegs®** – AllRegs offers the official electronic version of the Guide for free. **Additional features are also available.** Call AllRegs at (800) 848-4904 to find out more about subscriptions and costs.
- **Guide Snapshot PDFs** – Comprehensive PDFs that contain all Guide Bulletins and Industry Letters for specified periods of time and all chapters of the Guide, the Directory, the Glossary, all Guide forms and all Guide exhibits as published on specific dates. – **Updated**

## 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.freddie.mac.com/singlefamily/guide>.

### Bulletins and Industry Letters

[Current](#) | [Archive](#) | [Guide Update Spreadsheets](#)

#### Guide Update Spreadsheets

Guide Update Spreadsheets list, by topic within a Bulletin, the Guide chapters, sections within the chapters, forms, exhibits, directories and/or the Glossary (each a "provision") updated with the Bulletin.

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

These spreadsheets are available only for Bulletins with numerous Guide updates and/or topics.

Guide Update Spreadsheets are listed below by Bulletin number:

#### 2016

- 02/17/2016 – [Bulletin 2016-3 \(Selling\) Guide Updates](#) [XLS]
- 02/03/2016 – [Bulletin 2016-2 \(Servicing\) Guide Updates](#) [XLS]

▶ 2015