

AllRegs[®] Online User Guide
For Use with the Freddie Mac
Single-Family Seller/Service Guide

July 2019

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Introduction to AllRegs® Online

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

AllRegs Online Subscription Site

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

AllRegs Online Freddie Mac Site

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

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AllRegs Online® Subscription Site

If you have a paid subscription to AllRegs Online, you can log in to the “subscription site” via <https://www.allregs.com/login/login.aspx>. 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.

Training

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

AllRegs Online Layout and Functionality

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

Tab Title	Description
Home	This is the first screen you will see when you enter AllRegs Online. From this tab, you can view recent updates, recently viewed documents, document favorites, and public notes. This page may be personalized for each user.
Agency Guides	All government owned and sponsored guidelines are listed in this tab.
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 Online Investor Library requires a prior business relationship with the investors available within the subscription.)</i>
Our Library	This tab features any custom library, policy manuals or content published for an individual company.
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.
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.

Access and Navigate the Freddie Mac Single-Family Seller/Servicer Guide and Document Custody Procedures Handbook in AllRegs Online:

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

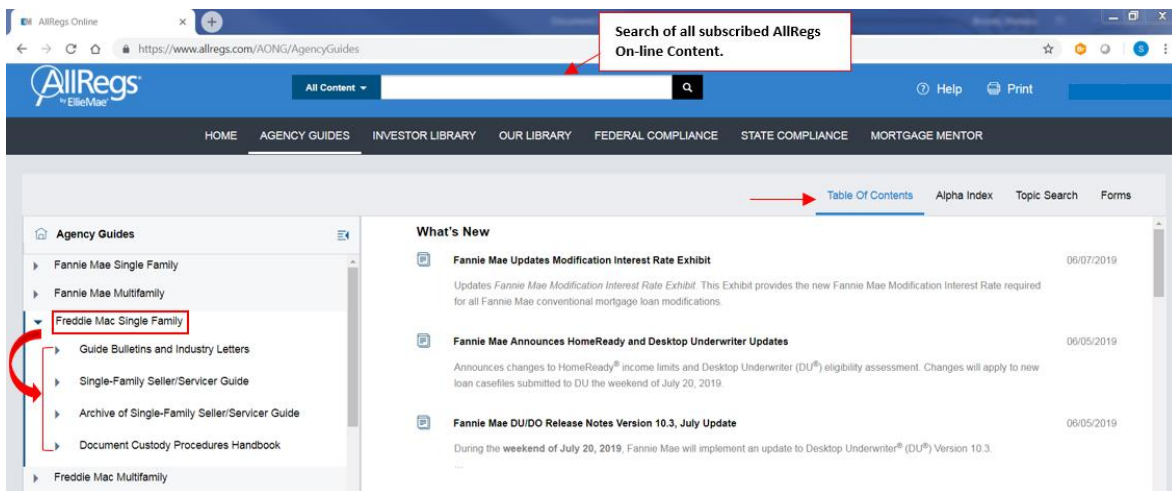
1. From the AllRegs Home page, select **Agency Guides**. The Agency Guides Table of Contents page displays.

The Agency Guides offers four tabs to view Freddie Mac *Single-Family Seller/Servicer Guide* (“Guide”) and Document Custody Procedures Handbook information:

- [Table of Contents](#)
- [Alpha Index](#)
- [Topic Search](#)
- [Forms](#)

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

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



Additional information for each are provided in the sections below.

Table of Contents - Freddie Mac Single Family

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

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

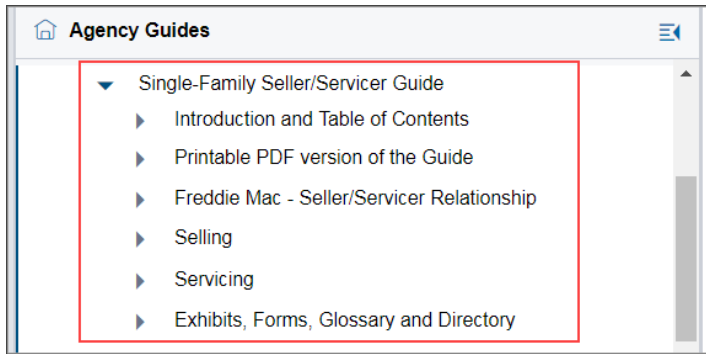
Guide Bulletins and Industry Letters

When “Guide Bulletins and Industry Letters” is expanded, the Freddie Mac Copyright and Disclaimer and Bulletins and Industry Letters from 2012 and prior years display.

Single-Family Seller/Servicer Guide

When “Single-Family Seller/Servicer Guide” is expanded, the Guide Position Summary (GPS), this User Guide, the Copyright and Disclaimer and the *Single-Family Seller/Servicer Guide* content appear.

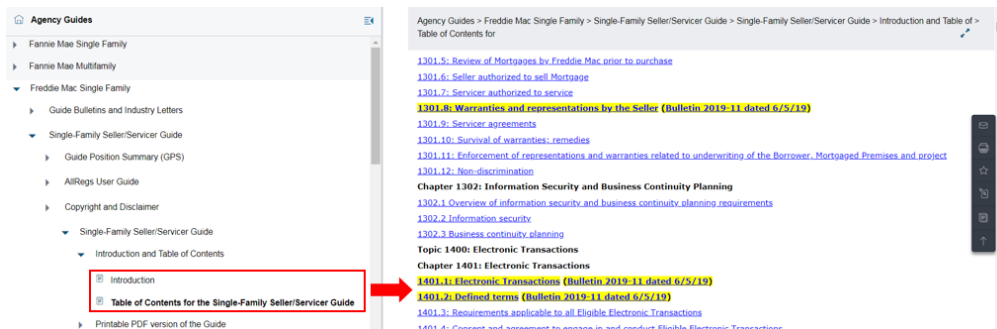
When the *Single-Family Seller/Servicer Guide* is expanded, the page displays the following:



- **Introduction and Table of Contents**

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

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



- **Printable PDF version of the Guide**

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

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

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

- **Freddie Mac – Seller/Servicer Relation** - Freddie Mac’s requirements for Mortgages secured by 1- to 4-unit properties are split into the following three segments:
 - **Freddie Mac – Seller/Servicer Relationship**
 - **Selling**
 - **Servicing**
- **Exhibits, Forms, Glossary and Directory.** Note that:
 - Exhibits referenced in the Guide are Freddie Mac exhibits unless otherwise indicated.
 - Forms referenced in the Guide are Freddie Mac forms unless otherwise indicated.

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

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

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

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

The Selling Segment contains the following series:

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

The Servicing Segment contains the following series:

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

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

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

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

For example, in Section 1101.1:

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

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

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

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

Guide Content Features

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

- **Effective Dates**

The date listed next to a Guide provision title is the effective date of the most recent update to that Guide provision. There may be some instances where the provision is effective on a future date.

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

- ▼ Series 2000: Doing Business with Freddie Mac
- ▼ Topic 2100: Seller/Servicer Institutional Eligibility
- ▼ Chapter 2101: Seller/Servicer Institutional Eligibility
 - 📄 2101.1: Eligibility criteria (06/12/19) ←
 - 📄 2101.2: Acceptable Net Worth and other financial requirements (03/02/16) ←
 - 📄 2101.3: Activity thresholds and no-activity fee (03/02/16) ←

- **Inline Revision History**

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

Any future revision of a Guide provision is always shown first, followed by any revision history and then the current content is shown. Below is an example of a section with both a future version and revision history.

FUTURE REVISION 07/01/19 [SHOW]

REVISION HISTORY 05/01/19 [SHOW]

REVISION HISTORY 06/08/16 [SHOW]

8303.11: Short sale reporting and drafting requirements (06/12/19)

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

● **Color-Coded Text**

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

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

<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> ● The modified Mortgage retains its credit enhancement

● **Links to Related Guide Bulletins**

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

Related Guide Bulletins	Issue Date
Bulletin 2018-10	June 27, 2018
Bulletin 2018-2	February 14, 2018
Bulletin 2017-26	November 15, 2017

Archive of Single-Family Seller/Servicer Guide

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

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

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

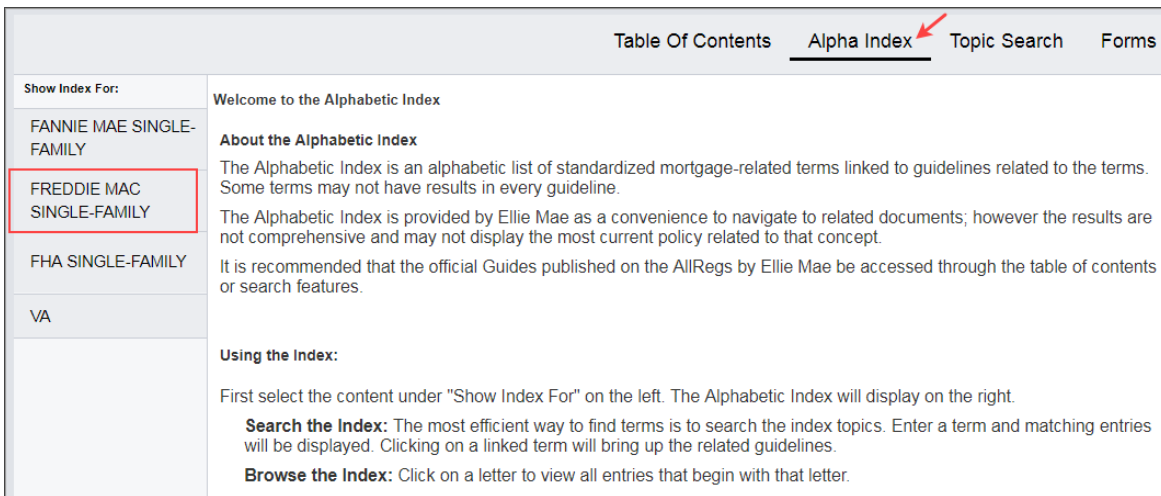
Document Custody Procedures Handbook

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

Alpha Index

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

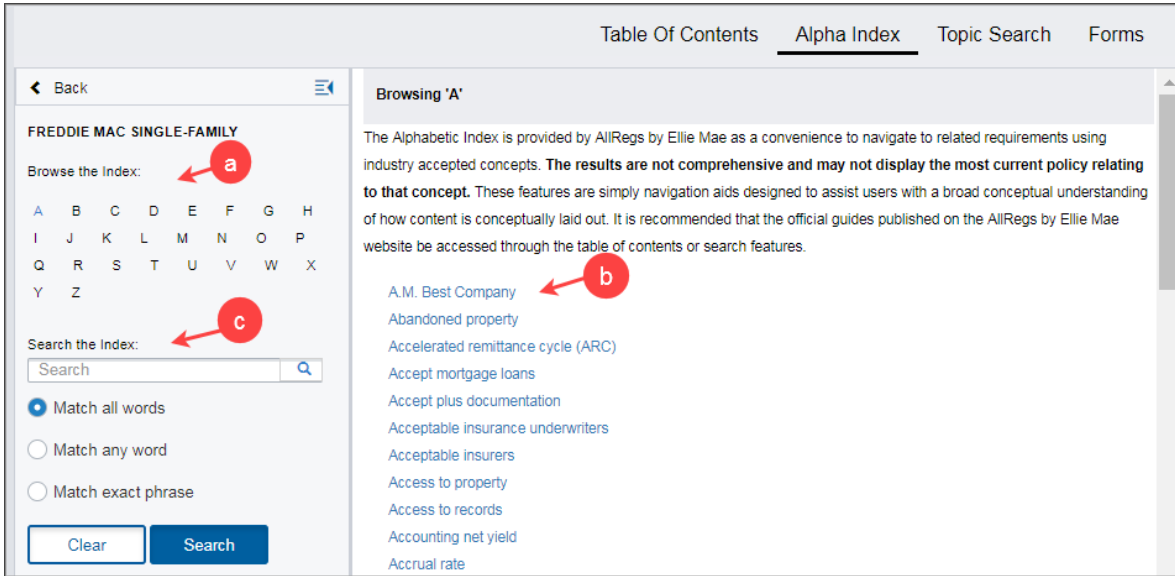
1. To access the alphabetic index for Freddie Mac Single Family, select **Alpha Index**. The Welcome to the Alphabetic Index page displays.



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

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

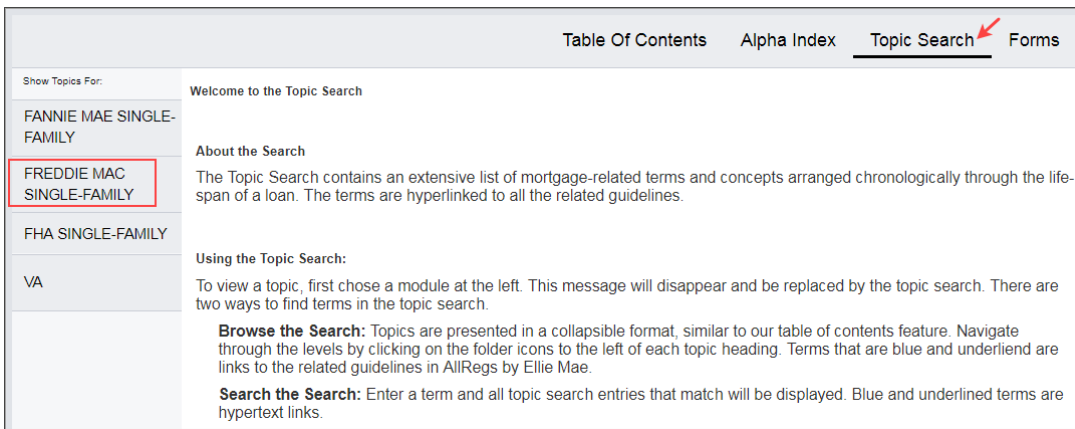
- a. Select a letter in the **Browse the Index** box.
- b. Select a term from the alphabetic list.
- c. Perform a search for terms by using **Search the Index**.



Topic Search

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

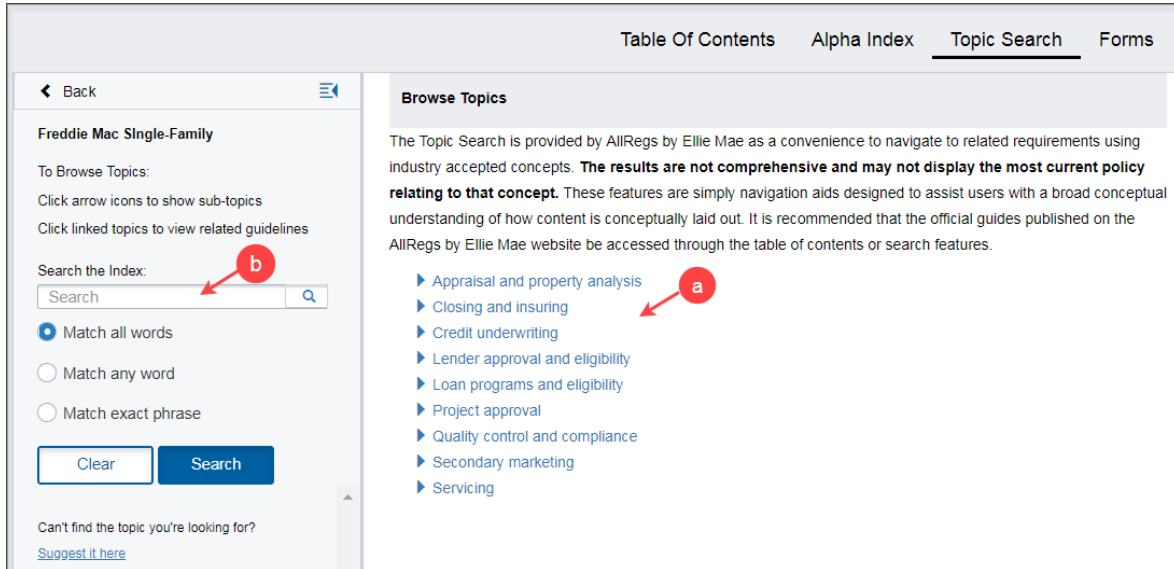
1. To access, select **Topic Search**. The Welcome to Topic Search page displays.



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

You may:

- a. Choose a topic by expanding folders in **Browse Topics** and selecting a specific content page within the given folders.
- b. Perform a search for a topic by using **Search the Index** option.



The Alphabetic Index and Topic Search are features of AllRegs Online provided as a convenience to navigate to related requirements using industry accepted concepts. **THE RESULTS ARE NOT COMPREHENSIVE NOR MAY THEY DISPLAY THE MOST CURRENT POLICY RELATING TO THAT CONCEPT.** These features are simply navigational aids designed to assist you with a broad conceptual understanding of how content is conceptually laid out. It is recommended that the Guide published within AllRegs Online be accessed through the Table of Contents, or Search features.

Forms

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

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

Table Of Contents Alpha Index Topic Search **Forms**

Search for Forms

Choose Agency: (Required)
Freddie Mac Single Family

Choose State:
All States

Choose Document Group:
Any Group

Enter Keyword(s):

Cancel **Search**

Welcome to the Agency Forms Library

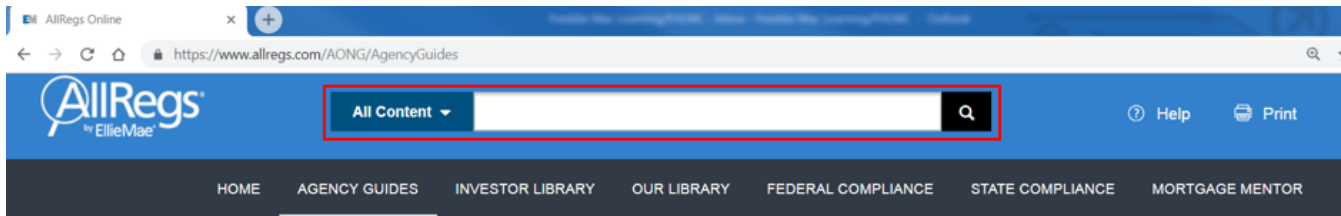
How it Works: Enter your search criteria on the left and click the "Search" button. All forms matching your criteria will be presented in this window. To view a form, click its title.

Please Note: Per Fannie Mae's request, Fannie Mae Multifamily Forms are no longer available for download within AllRegs. Fannie Mae requests that users seeking to view or download Fannie Mae Multifamily Forms visit their website at <https://www.fanniemae.com/multifamily/current-guide-forms>

Legal Disclaimer: All forms and information provided on this website are for informational purposes only. The forms and information are provided "as-is," and all warranties, express or implied, are disclaimed. The forms and information provided may not be applicable in all situations and should not be acted upon without specific legal advice based on particular situations. Neither transmission nor receipt of the forms and information provided is intended to create or constitute an attorney client relationship and users or subscribers and should not be considered legal advice generally or on any specific facts or circumstances.

Searching

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



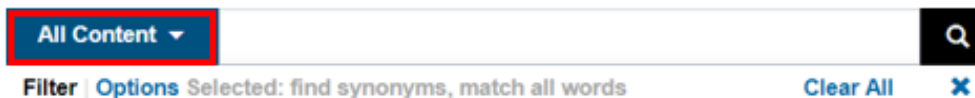
You can also search the real-time Guide PDF by using the CTRL + F function. See the [Guide PDFs](#) section for more detail.

It is easy to perform a broad basic search by typing in a word or phrase that you are looking for and pressing **Enter**. However, it's recommended that you filter and refine your search. The following tips can help:

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

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

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

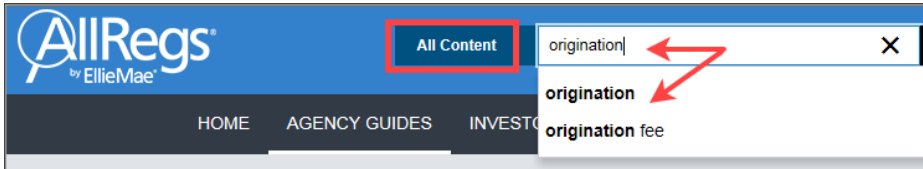


- If you want to search all, use ✓ **Select All**
- You can select specific sub-sections and documents within each folder by clicking the > sign. This will expand the list.
- If you want to search only current Guide requirements, do not include the ✓ **Include Old Content** filter in your search filter.

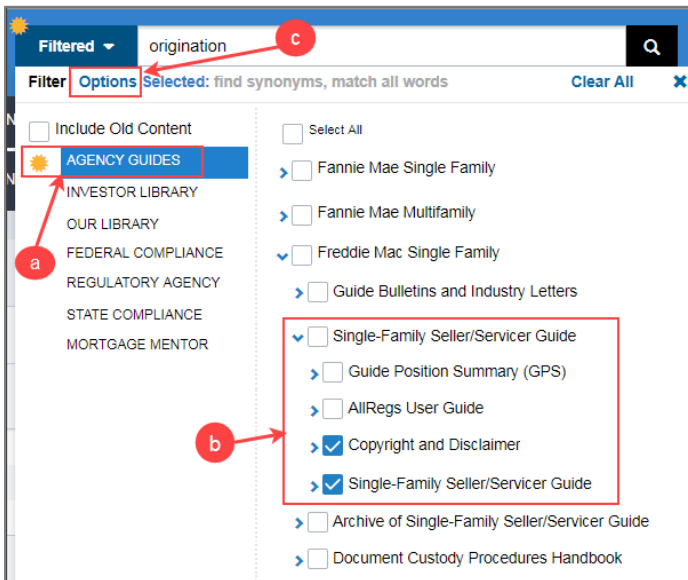
- Enter a search term on the top of the page.
- Select **Options** to toggle the Find Synonyms, Match all words, Match any words, Match exact phrase.
- Press the **Enter** key or click to perform the search.

Create Your Search

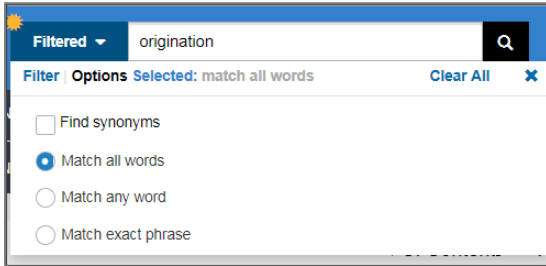
1. In the **All Content** field, enter your keyword(s) or phrase. If applicable, select one of the suggested search terms from the list that appears below your keyword(s).
2. Click **All Content** to refine your search results.




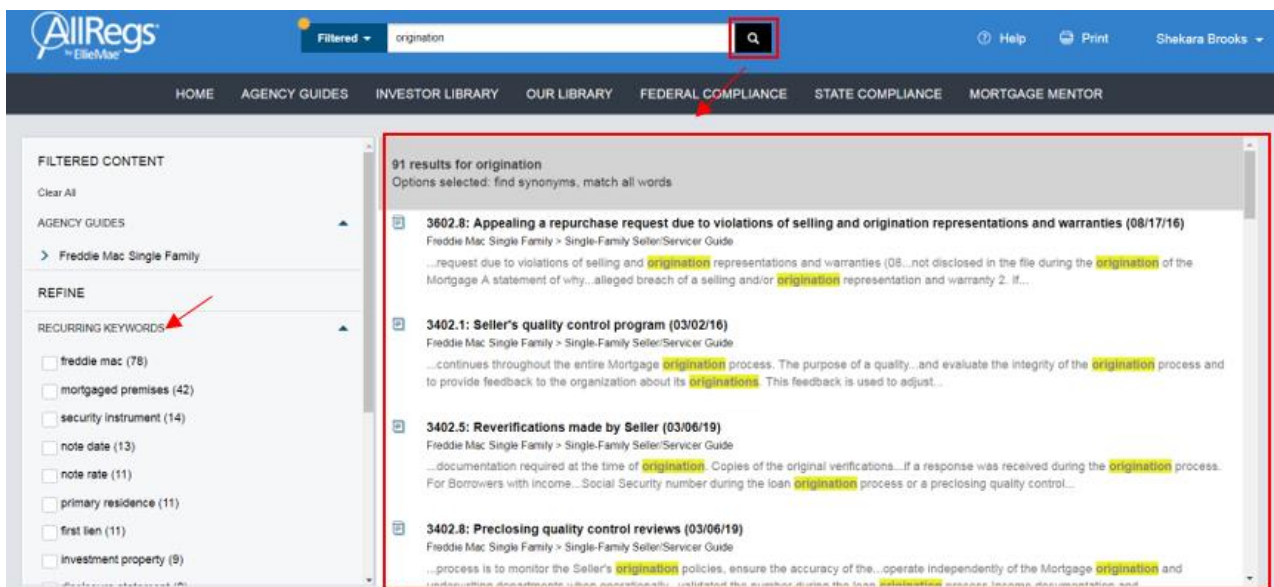
3. A pop-up windows displays additional search options. Perform the following:
 - a. Select the content tab from the list on the left. The table of contents displays on the right.
 - b. Select the content you want to search.
 - c. Click **Options** to modify how the keyword(s) are queried.



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



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



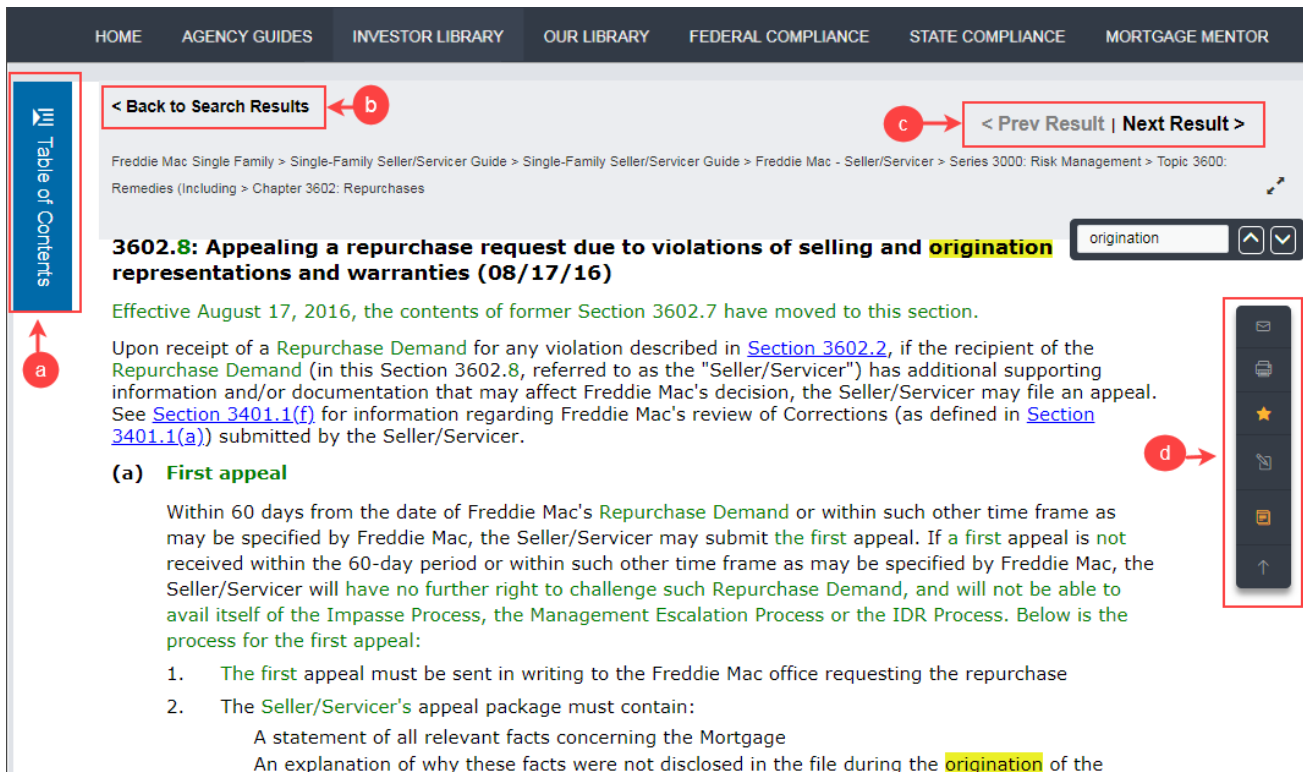
Tips and Best Practices for Searching

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

it may not match the pages you need. For example, [cell phone ringtones] is more descriptive and specific than [cell phone sounds].






- Content contained within Guide forms and exhibits that are posted as attached documents are not searchable. However, the titles of attached documents are searchable. Therefore, when a search is run for a certain term, even if that term is contained within a form or an exhibit that is posted as an attachment, the search results will not include that form or exhibit unless the term is also part of the title.
- **Define your search using the inline revision feature.** If a Guide provision with a future revision or revision history is included in search results, the searched term will be highlighted and shown first in each applicable future revision and/or revision history, followed by the current content. Hide any future revisions or revision histories if you only want to see where the term appears in the current version.


Document View




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

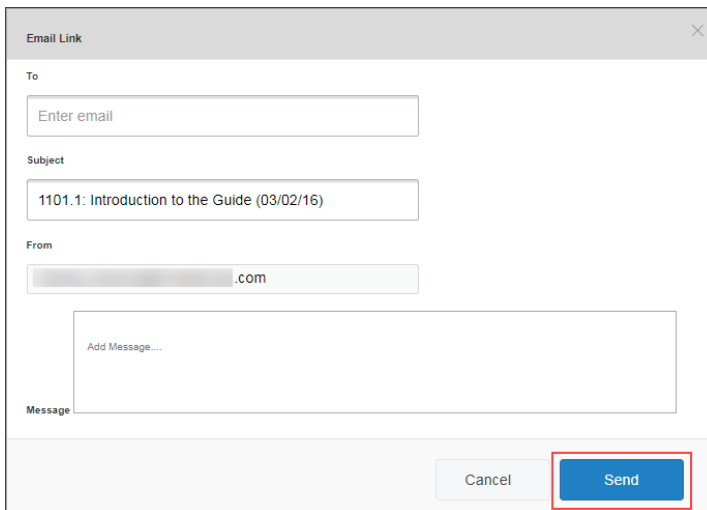
- Table of Contents: Navigates to the table of contents page.
- Back to Search Results: Navigates to the most recent search results.
- < Prev Result | Next Result > : Links to navigate through the document results from the most recent search.
- Floating Toolbar: Select the icons on the floating toolbar to complete the following actions:

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

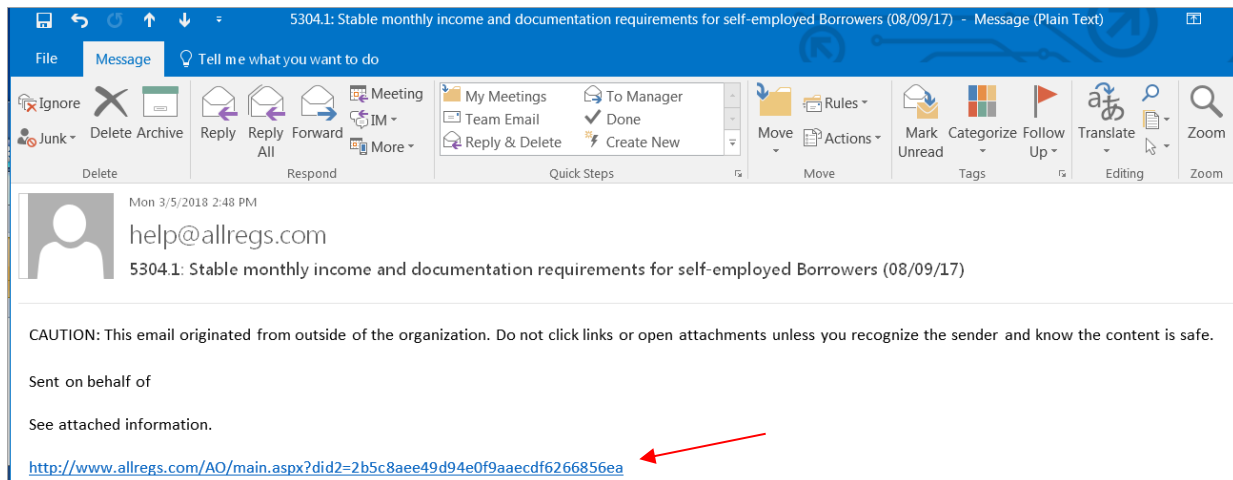
 Return to the top of the document.

- **Sharing via e-mail:** There may be times you need to share a document with another AllRegs Online user. Follow these steps to send a link to the document via email.

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



The e-mail recipient will receive an e-mail from help@allregs.com with an attachment including the specific Guide provision. The attachment will include any revision history associated with the provision.



5304.1: Stable monthly income and documentation requirements for self-employed Borrowers (08/09/17) - Message (Plain Text)

Mon 3/5/2018 2:48 PM

help@allregs.com

5304.1: Stable monthly income and documentation requirements for self-employed Borrowers (08/09/17)

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Sent on behalf of

See attached information.

<http://www.allregs.com/AO/main.aspx?did2=2b5c8aee49d94e0f9aaecd6266856ea>


Printing

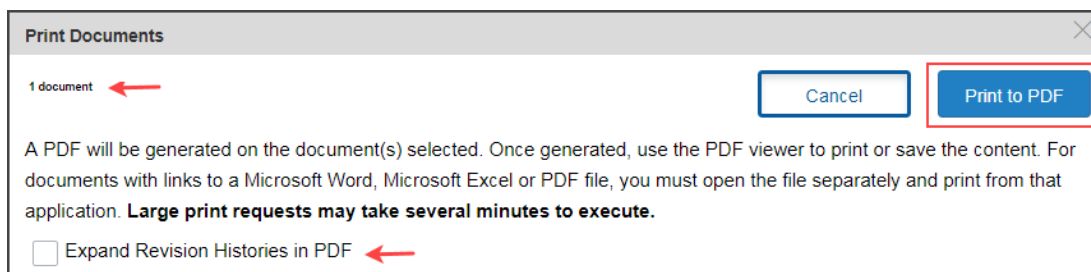
There are two ways to print a content area (i.e., the Guide or a Guide provision) on AllRegs Online as described below. Use the print icon in the floating toolbar to print a single document.

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

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

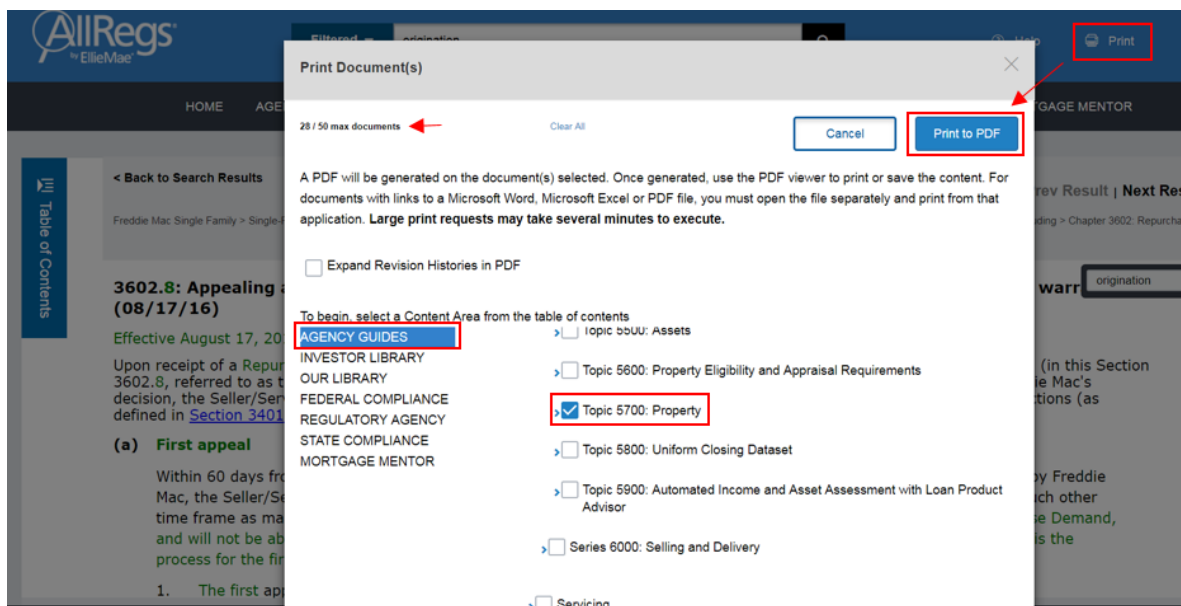
- **Print a Single Document:** To print a single document (with or without revision histories), complete the following steps:

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



- **Print Multiple Documents from AllRegs Online:** There may be times you need to print more than one document. Follow these steps to print a batch of 50 documents or less.

1. Click the **Print** icon in the header. The Print Document(s) pop-up window displays.
2. Optional: Select **Expand Revision Histories in PDF**.
3. Select a Content Area from the list on the left.
4. The table of contents is displayed on the right. Use the arrows (>) to expand the sections and select the content you want to print.
5. Click **Print to PDF**.





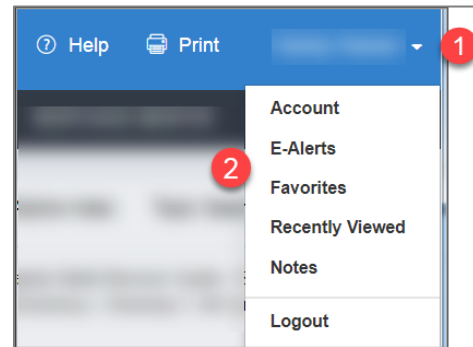
Microsoft Word, Excel and Adobe PDF files cannot be printed through the Print function. To print one of these files, open the file and use the Print Function in the application that opens the document.

Tips and Best Practices Using AllRegs Online

Settings Menu

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

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



Inactivity

AllRegs Online will time out after 90 minutes of inactivity. This is to optimize site performance as high numbers of open sessions can affect the site speed. To avoid having to log back in to AllRegs, do not remain inactive on the site for 90 minutes.

Links to the Guide

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

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

Additionally, for Bulletins:

- 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 Online, you can access valuable information at <https://sf.freddiemac.com/tools-learning/sellerservicer-guide/overview> including the Historical Guide Snapshot PDFs reflecting archived Guide requirements and Guide Update Spreadsheets.

Historical Guide Snapshot PDFs Available on Freddiemac.com

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

For each snapshot, there are two comprehensive files: one contains all of the Guide Bulletins and Industry Letters published since the date of the last snapshot, and the other contains all chapters of the Guide as they were published on the date of the specified Guide Bulletin. The Guide snapshots for 2010 and later years, are available at <https://sf.freddiemac.com/faqs/historical-guide-snapshot-pdfs>.

Historical Guide Snapshot PDFs

The Guide

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

Guide Snapshot PDFs

Expand All

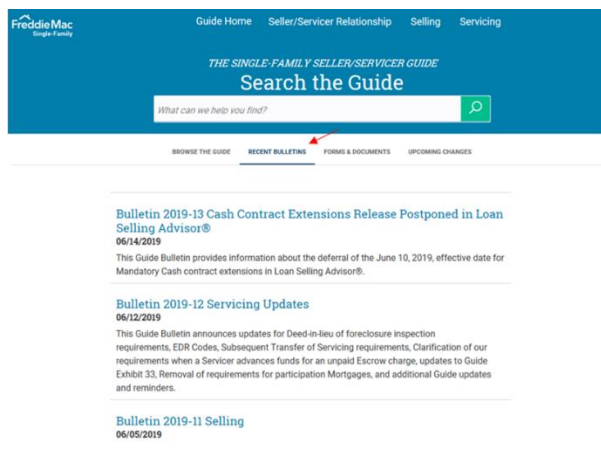
2019	+
2018	+
2017	+
2016	+

Guide Update Spreadsheets

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

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

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



The screenshot shows the Freddie Mac Single-Family Seller/Servicer Guide website. At the top, there are navigation links: Guide Home, Seller/Servicer Relationship, Selling, and Servicing. Below this is a search bar with the text "Search the Guide" and a magnifying glass icon. Underneath the search bar is a navigation menu with links: BROWSE THE GUIDE, RECENT BULLETINS (highlighted), FORMS & DOCUMENTS, and UPCOMING CHANGES. The main content area displays a list of recent bulletins:

- Bulletin 2019-13 Cash Contract Extensions Release Postponed in Loan Selling Advisor®**
06/14/2019
This Guide Bulletin provides information about the deferral of the June 10, 2019, effective date for Mandatory Cash contract extensions in Loan Selling Advisor®.
- Bulletin 2019-12 Servicing Updates**
06/12/2019
This Guide Bulletin announces updates for Deed-in-lieu of foreclosure inspection requirements, EDR Codes, Subsequent Transfer of Servicing requirements, Clarification of our requirements when a Servicer advances funds for an unpaid Escrow charge, updates to Guide Exhibit 33, Removal of requirements for participation Mortgages, and additional Guide updates and reminders.
- Bulletin 2019-11 Selling**
06/05/2019

To view the spreadsheets:

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

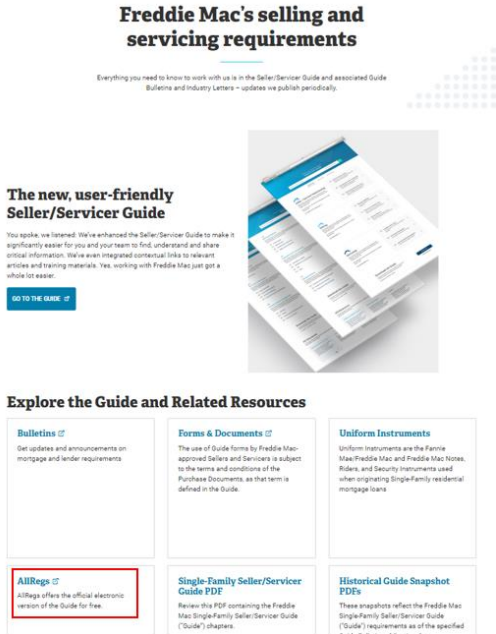
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AllRegs Freddie Mac Site

You can access the free “Freddie Mac site” version of the Guide on AllRegs Online 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.



Freddie Mac's selling and servicing requirements

Everything you need to know to work with us is in the Seller/Service Guide and associated Guide Bulletins and Industry Letters - updates we publish periodically.

The new, user-friendly Seller/Service Guide

You speak, we listened. We've enhanced the Seller/Service Guide to make it significantly easier for you and your team to find, understand and share critical information. We've even integrated contextual links to relevant articles and training materials. Yes, working with Freddie Mac just got a whole lot easier.

[GO TO THE GUIDE](#)

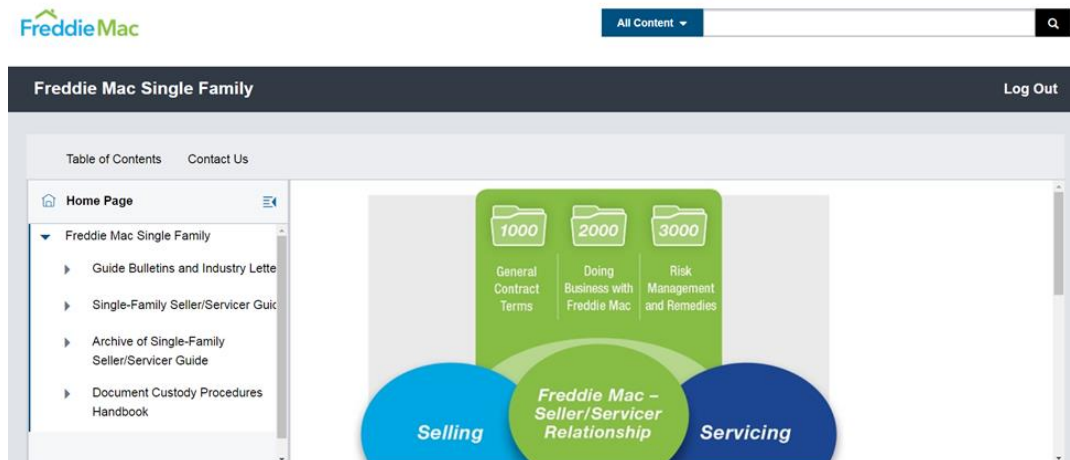
Explore the Guide and Related Resources

- Bulletins** Get updates and announcements on mortgage and lender requirements
- Forms & Documents** The use of Guide forms by Freddie Mac-Approved Sellers and Servicers is subject to the terms and conditions of the Purchase Documents, as that term is defined in the Guide.
- Uniform Instruments** Uniform Instruments are the Promissory Note, Freddie Mac and Freddie Mac Note, Riders, and Security Instruments used when originating Single-Family residential mortgage loans
- AllRegs** AllRegs offers the official electronic version of the Guide for free.
- Single-Family Seller/Service Guide PDF** Review this PDF containing the Freddie Mac Single-Family Seller/Service Guide ("Guide") chapters.
- Historical Guide Snapshot PDFs** These snapshots reflect the Freddie Mac Single-Family Seller/Service Guide ("Guide") requirements as of the specified date.

Table of Contents

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

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



Freddie Mac

All Content

Freddie Mac Single Family

Log Out

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

1000 General Contract Terms

2000 Doing Business with Freddie Mac

3000 Risk Management and Remedies

Selling

Freddie Mac - Seller/Service Relationship

Servicing

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 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 2101 with each effective date listed next to the section's title.



- ▼ 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
 - ▶ Printable PDF version of the Freddie Mac - Seller/Servicer Relationship Segment (06/05/19)
 - ▶ Series 1000: General Contract Terms
 - ▼ Series 2000: Doing Business with Freddie Mac
 - ▼ Topic 2100: Seller/Servicer Institutional Eligibility
 - ▼ **Chapter 2101: Seller/Servicer Institutional Eligibility**
 - ▶ 2101.1: Eligibility criteria (05/02/16) ←
 - ▶ 2101.2: Acceptable Net Worth and other financial requirements (03/02/16) ←

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:

FUTURE REVISION 07/01/19 [SHOW]

REVISION HISTORY 05/01/19 [SHOW]

REVISION HISTORY 06/08/16 [SHOW]

8303.11: Short sale reporting and drafting requirements (06/12/19)

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 written approval under the terms of the credit

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
Bulletin 2018-10	June 27, 2018
Bulletin 2018-2	February 14, 2018
Bulletin 2017-26	November 15, 2017

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 and a link to the Bulletin and date of the Bulletin’s publication will be noted.

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 1201: General Freddie Mac Policies

[1201.1: Objective of Freddie Mac's purchase programs](#)

[1201.2: Overview of Freddie Mac's purchase programs](#)

[1201.3: Characterization and nature of Mortgage purchase transactions \(Bulletin 2019-12 dated 6/12/19\)](#)

Guide PDFs

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

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

This comprehensive PDF file contains all Guide chapters as of the publication of the most recent Bulletin with Guide updates. There are also separate PDFs, located 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, typically at the end of each calendar year from 2012 forward.

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

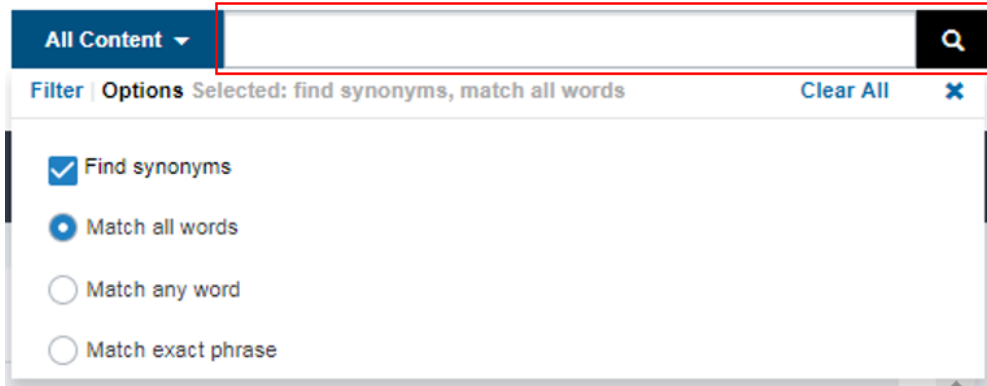
- There is no Inline Revision History feature.
- The Guide text is color-coded to show changes effective in calendar years 2009 through 2013, using the text color assigned for that specific year (2009: **orange**; 2010: **green**; 2011: **pink**; 2012: **brown**; and 2013: **purple**). The exact effective 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

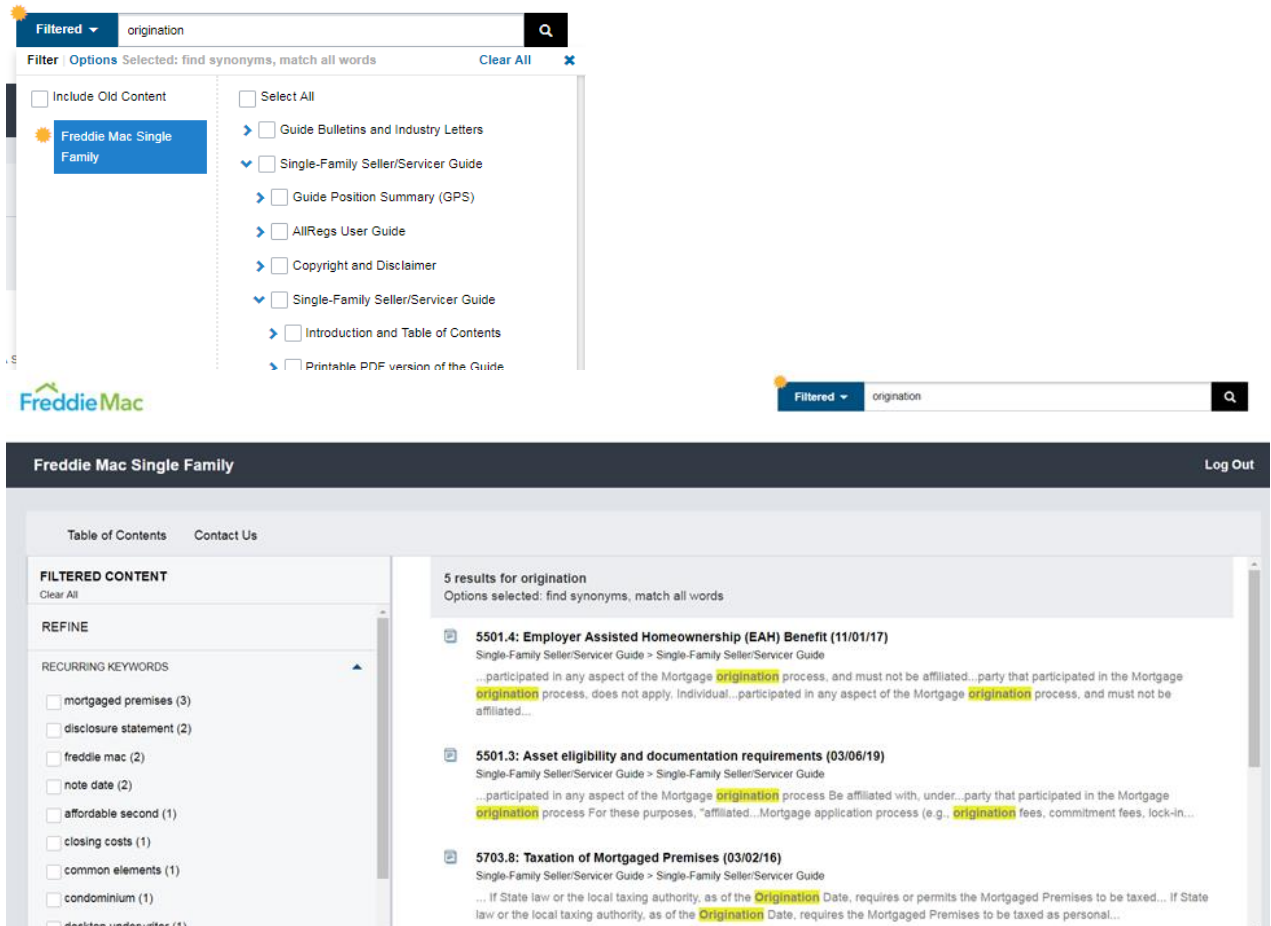
This folder contains the Document Custody Procedures Handbook, which assists custodians with guidelines to meet our requirements for document custody. It is not a part of the Purchase Documents, as defined in the Guide Glossary.

Steps for Creating Your Search

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



2. In the right drop down window panel, select the content you want to search.

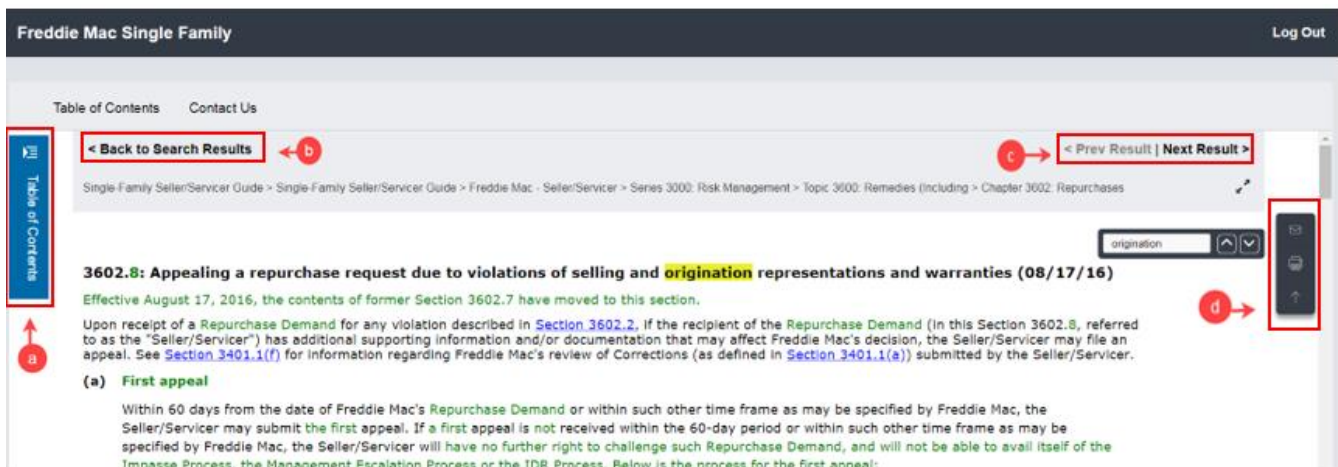


3. Click **GO** and review the results displaying the content that matches your query. Select any document link in the right panel to review your desired results. Your selection will display in the right panel.

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].
- 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 appears in the current version.

Document View



Freddie Mac Single Family Log Out

Table of Contents Contact Us

[< Back to Search Results](#) < Prev Result | Next Result >

Single-Family Seller/Service Guide > Single-Family Seller/Service Guide > Freddie Mac - Seller/Service > Series 3000: Risk Management > Topic 3600: Remedies (Including > Chapter 3602: Repurchases

3602.8: Appealing a repurchase request due to violations of selling and origination representations and warranties (08/17/16)

Effective August 17, 2016, the contents of former Section 3602.7 have moved to this section.




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

(a) First appeal

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

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

- a) Table of Contents: Navigates to the table of contents page.
- b) Back to Search Results: Navigates to the most recent search results.
- c) < Prev Result | Next Result > : Links to navigate through the document results from the most recent search.
- d) Floating Toolbar: Select the icons on the floating toolbar to complete the following actions:

-  Share the document via email with other users.
-  Print a single document.
-  Return to the top of the document.

Printing and Sharing via E-mail

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

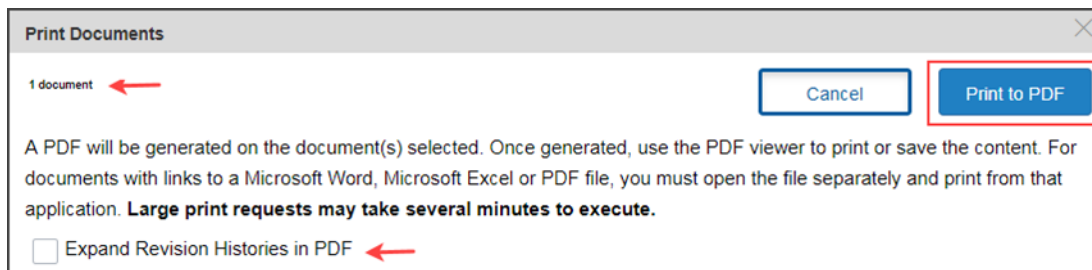
To print multiple documents, you will use the print icon found in the top portion of the AllRegs page.

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

Printing a Single Document:

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

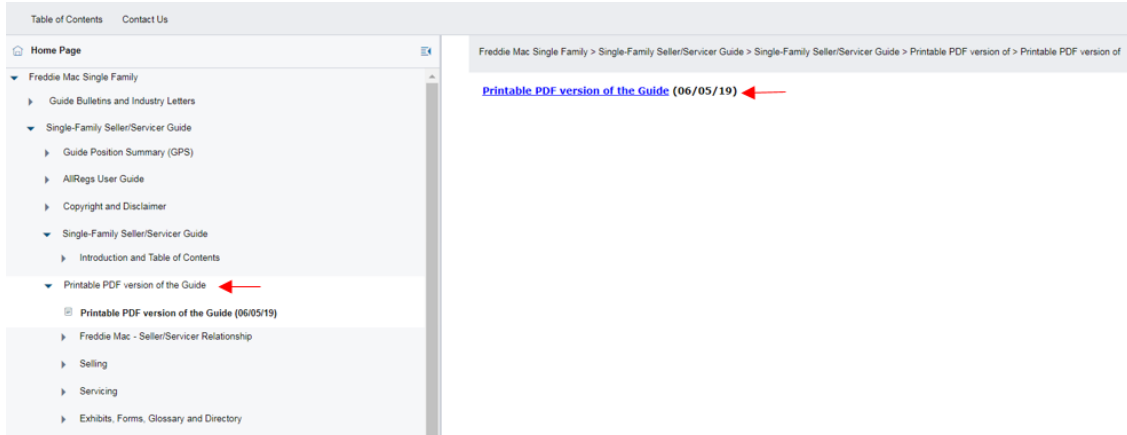
1. On a document, click the **Print**  icon on the floating toolbar.
2. Optional: Select **Expand Revision Histories in PDF**.
3. Click **Print to PDF**.



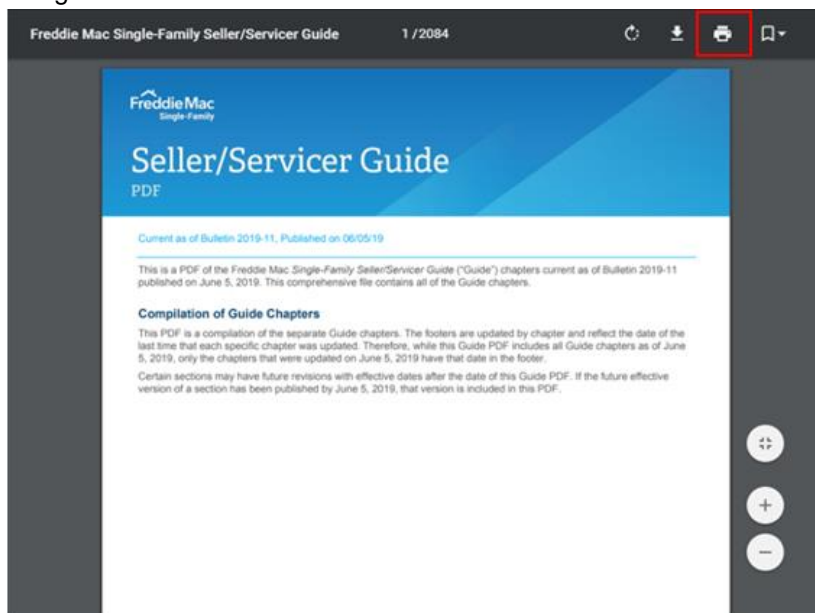
Printing the Entire Guide

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

1. Under the *Single-Family Seller/Service Guide*, select the section titled Printable PDF version of the Guide



2. Click the link titled *Printable PDF version of the Guide*, a new window will pop up with the printable version of the guide



3. Click the printing icon  to retrieve physical copies


Printing Segments from AllRegs Online:

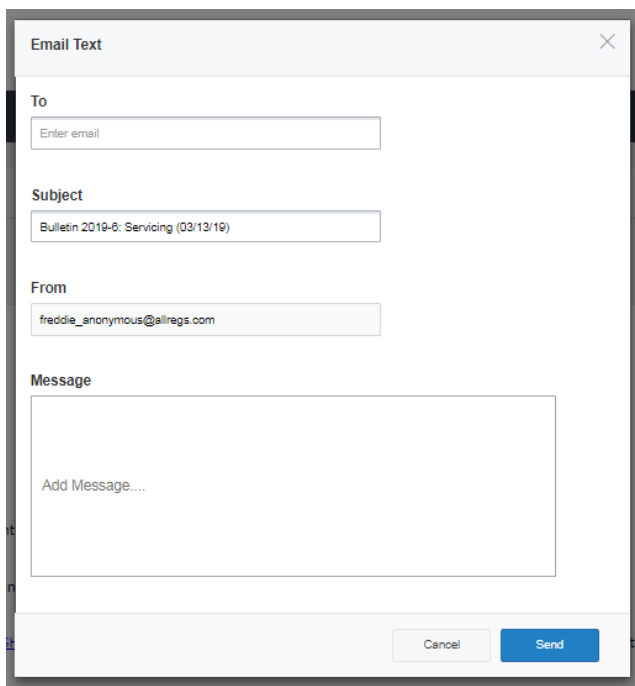
There may be times you need to print sections of the guide.

1. Under each segment in the *Single-Family Seller/Service Guide* the first section list Printable PDF version.
2. Click the link titled *Printable PDF version of the Guide*; a new window displays with the printable version of the guide.
3. To print the PDF, either click the **Print** icon or press <Ctrl>+<P>. Alternatively, you can save the PDF by clicking the **Download** icon.

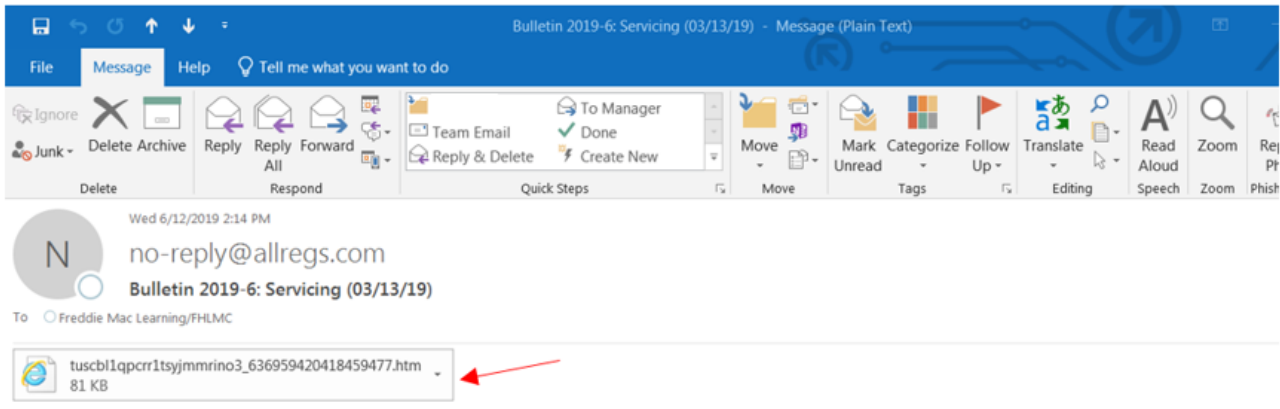
Sharing via E-mail

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

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



The e-mail recipient will receive an e-mail from help@allregs.com with an attachment including the specific Guide provision. The attachment will include any revision history associated with the provision.



CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Sent on behalf of freddie_anonymous@allregs.com

Tips and Best Practices Using AllRegs

Recent Updates



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



Functionality to print multiple documents currently unavailable

The functionality to print multiple documents at once from this AllRegs site is currently unavailable. This option will be restored in July. Until that time, individual documents can be printed by selecting the printer icon to the right of the content being viewed.

Recent Updates

- 
Freddie Mac Announces Guide Bulletin 2019-11 (Selling) 06/05/2019
 Among other things, this Freddie Mac *Single-Family Seller/Servicer Guide* Bulletin announces:
 Condominiums
- 
Freddie Mac Announces Guide Bulletin 2019-10 (Purchase of LIBOR ARMs) 05/17/2019
 This *Single-Family Seller/Servicer Guide* Bulletin announces effective immediately, Freddie Mac will no longer purchase LIBOR ARMs with Settlement Dates more than six months after the Note Date.

Inactivity

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

Links to the Guide

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

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

Additionally, for Bulletins:

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

Guide Information on FreddieMac.com

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

Historical Guide Snapshot PDFs

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

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

Historical Guide Snapshot PDFs

The Guide

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

Guide Snapshot PDFs

[Expand All](#)

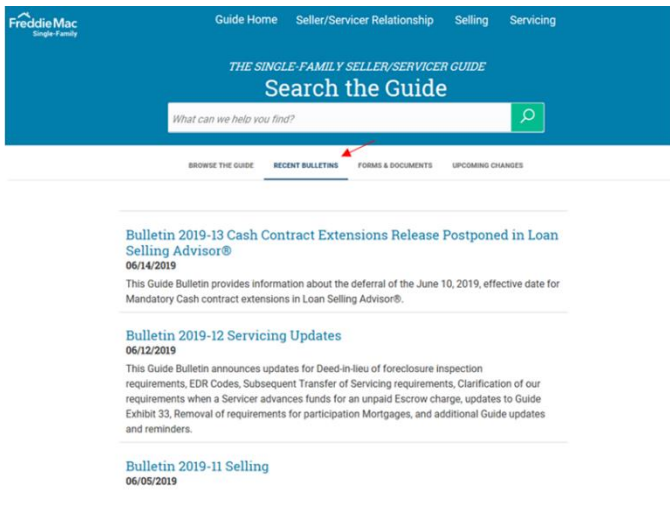
2019	+
2018	+
2017	+
2016	+

Guide Update Spreadsheets

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

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

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



The screenshot shows the Freddie Mac Single-Family Seller/Servicer Guide website. The top navigation bar includes links for Guide Home, Seller/Servicer Relationship, Selling, and Servicing. Below the navigation is a search bar with the text "Search the Guide" and a search icon. A red arrow points to the "RECENT BULLETINS" link in the main navigation menu. The content area displays three bulletins:

- Bulletin 2019-13 Cash Contract Extensions Release Postponed in Loan Selling Advisor®**
06/14/2019
This Guide Bulletin provides information about the deferral of the June 10, 2019, effective date for Mandatory Cash contract extensions in Loan Selling Advisor®.
- Bulletin 2019-12 Servicing Updates**
06/12/2019
This Guide Bulletin announces updates for Deed-in-lieu of foreclosure inspection requirements, EDR Codes, Subsequent Transfer of Servicing requirements, Clarification of our requirements when a Servicer advances funds for an unpaid Escrow charge, updates to Guide Exhibit 33, Removal of requirements for participation Mortgages, and additional Guide updates and reminders.
- Bulletin 2019-11 Selling**
06/05/2019

To view the spreadsheets:

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