

AllRegs[®] User Guide
For Use with the Freddie Mac
Multifamily Seller/Service Guide

January 2021

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AllRegs Freddie Mac Site

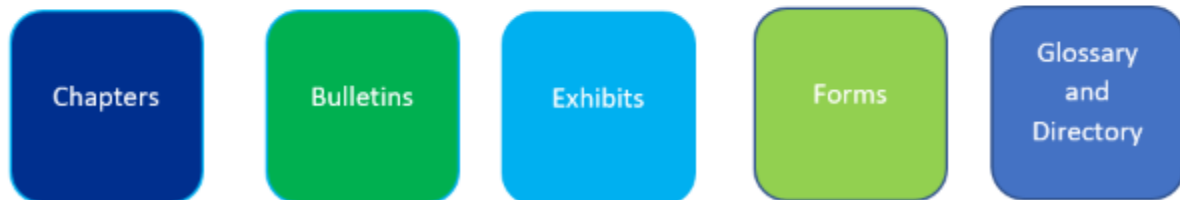
You can access the free “Freddie Mac site” version of the Guide on AllRegs Online via mf.freddiemac.com. From our main web page, click on **Guide and Forms** under the “Lenders” box; then select “Log in” next to **AllRegs** under **Applications**.

Table of Contents

Under Freddie Mac Multifamily, you will see the following folders:

- [Bulletins and Letters](#)
- [Multifamily Seller/Servicer Guide](#)

Welcome to the *Multifamily Seller/Servicer Guide*



Bulletins and Letters

When “Bulletins and Letters” is expanded, the Version Information, Copyright Notice, and Bulletins and Industry Letters from the current year and previous years display.

Multifamily Seller/Servicer Guide

When “Multifamily Seller/Servicer Guide” is expanded, this User Guide, the Version Information, Copyright Notice and the *Multifamily Seller/Servicer Guide* content appear.

When the *Multifamily Seller/Servicer Guide* is expanded, the page displays the following:

▼ Multifamily Seller/Servicer Guide

📄 Version Information

📄 Copyright Notice

▶ Chs. 1-7: Freddie Mac and Seller/Servicer Relationship

▶ Chs. 8-11: Property, Borrower and Credit Underwriting

▶ Chs. 12-16SBL: Reserved

▶ Chs. 17-28A: Originating Cash and Bond Credit Enhancement Mortgages

▶ Chs. 29-35: Title, Insurance, Final Delivery, Warehousing and File Retention

▶ Chs. 36-49 Servicing Freddie Mac Loans

● **Guide content**

Freddie Mac's requirements for Mortgages secured by a property containing five or more dwelling units are split into the following nine groups of chapters:

- **Chapters 1- 7: Freddie Mac – Seller/Servicer Relationship**
- **Chapters 8-11: Property, Borrower and Credit Underwriting**
- **Chapters 12-16SBL: Reserved**
- **Chapters 17-28A: Originating Cash and Bond Credit Enhancement Mortgages**
- **Chapters 29-35: Title, Insurance, Final Delivery, Warehousing and File Retention**
- **Chapters 36-49: Servicing Freddie Mac Loans**
- **Chapters 50-54: Accounting and Reporting**
- **Chapters 55-59: Documentation and Deliveries**
- **Chapters 60-69: Third-Party Reports**

● **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 identifies, in alphabetical order, all of the Freddie Mac departments referenced in *italics* in the Guide. Address, telephone and fax numbers are indicated for each department, and email addresses are listed for some departments.

Each topic contains at least one chapter, and each chapter (e.g., Chapter 2) contains at least one section (e.g., Section 2.1). Several sections also contain separate subsections (e.g., Section 2.12(a)).

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

- ▼ [Chapter 8: Property Fundamentals](#)
 - 📄 8.1: Introduction (09/08/04)
 - ▶ 8.2: Structure (09/08/04)
 - ▶ 8.3: Moisture or Mold issues (02/07/05)
 - 📄 8.4: Occupancy (02/07/05)

- **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:

EPA Energy Star Score	A score obtained using the U.S. Environmental Protection Agency's (EPA's) Portfolio Manager [®] , used by Borrowers seeking Green Advantage benefits.
Equity Conflict of Interest statement	If an Equity Conflict of Interest exists, as defined in Section 2.25 , the Seller must disclose the nature and extent of the conflict in writing to Freddie Mac.

Searching

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

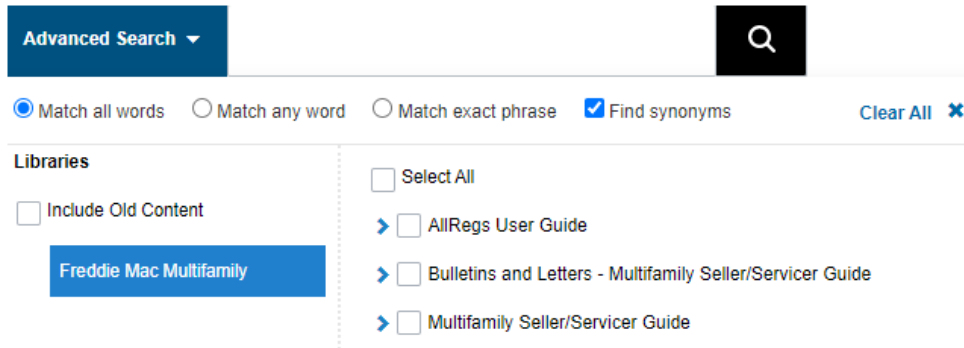



It is easy to perform a broad basic search by typing in a word or phrase that you are looking for and pressing **Enter**. However, it's recommended that you filter and refine your search. The following tips can help:

- Every word matters. Generally, all the words you type in the search 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.

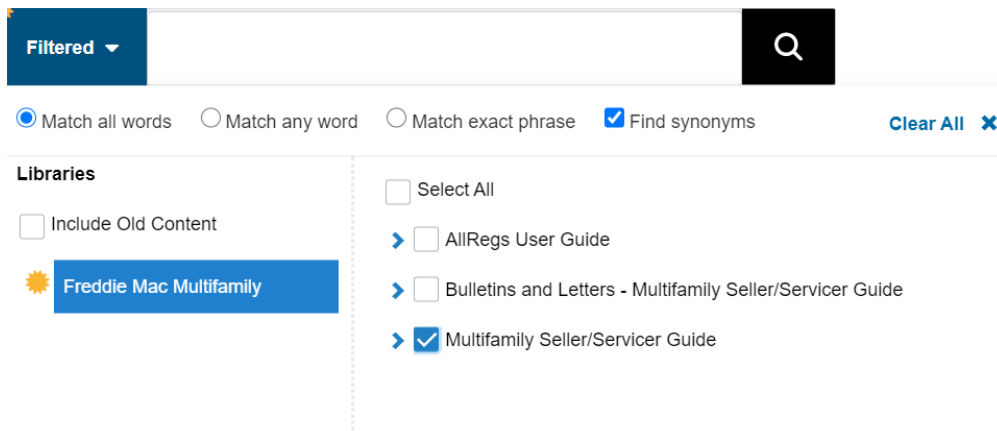
- Use the filter – located in the **Advanced Search** drop-down menu - to select specific sections or documents to search.







- 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 select the ✓ **Include Old Content** filter in your search filter.
- Enter a search term on the top of the page.
- To narrow down your search results, select Find Synonyms, Match all words, Match any words or Match exact phrase.
- Press the **Enter** key or click  to perform the search.

Create Your Search

1. In the **Advanced Search** field, enter your keyword(s) or phrase. If applicable, select one of the suggested search terms from the list that appears below your keyword(s).
2. Click **Advanced Search** 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) Click on the Filtered dropdown to select your content and search options.



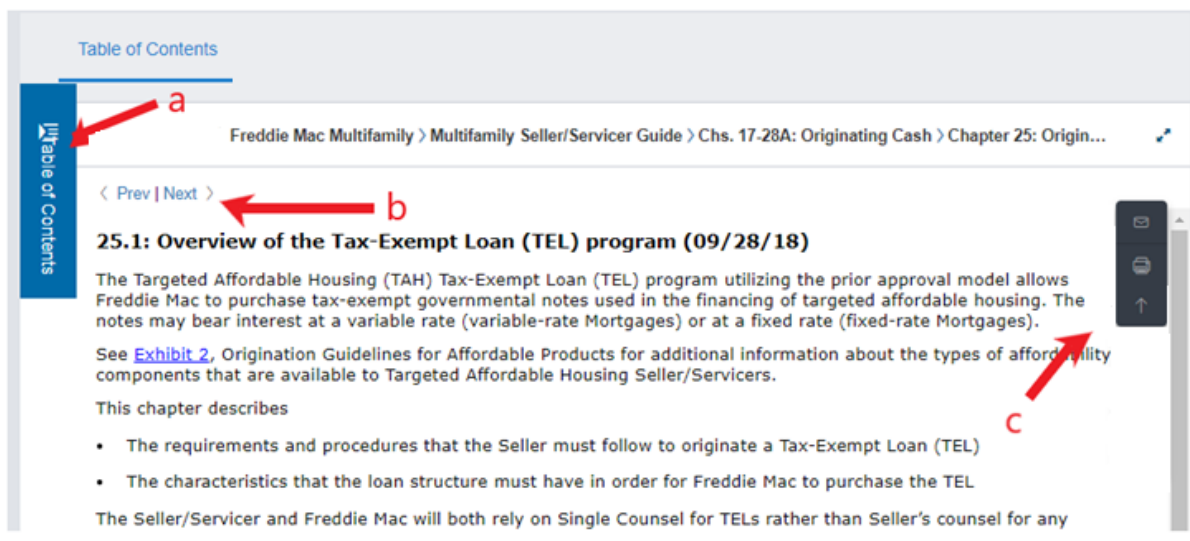
1. Select one or more of the following attributes to narrow or expand the scope of the search results.
 - a) **Find Synonyms** – If checked, it will include any of the terms you enter, as well as terms with nearly the same meaning in the results.
 - b) **Match all words** – Searches all words of the 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.
2. Press the Enter key or click  to perform the search.
3. The search results are displayed in the right panel; click a document title to view the document.
4. 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.

FILTERED CONTENT	171 results for origination
Clear All	Options selected: find synonyms, match all words
REFINE	
RECURRING KEYWORDS	
<input type="checkbox"/> freddie mac (137)	 17.1(f): Minimum Origination Fee (06/25/20) Multifamily Seller/Servicer Guide > Chs. 17-28A: 17.1(f): Minimum Origination Fee (06/25/20) A Seller i Mac as follows: Program/Product Minimum Origination
<input type="checkbox"/> origination date (73)	
<input type="checkbox"/> principal (14)	 17.2(p): Financing of origination fees (09/08/04) Multifamily Seller/Servicer Guide > Chs. 17-28A: 17.2(p): Financing of origination fees (09/08/04) It is.. pay loan origination fees or comparable fees to the...
<input type="checkbox"/> forward commitment (13)	
<input type="checkbox"/> transfer of ownership (12)	
<input type="checkbox"/> income (10)	 18SBL.1(f): Minimum Origination Fee (12/14/18) Multifamily Seller/Servicer Guide > Chs. 17-28A:
<input type="checkbox"/> purchase and servicing documents (8)	

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 Targeted Affordable Housing guidelines, just enter [Targeted Affordable Housing or TAH]. 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 [tax-exempt loan], you will not get as many results as when you search [TEL], which is a Guide Glossary term. Therefore, for extensive results on [adjustable rate mortgages], you will need to search [TEL].
- **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




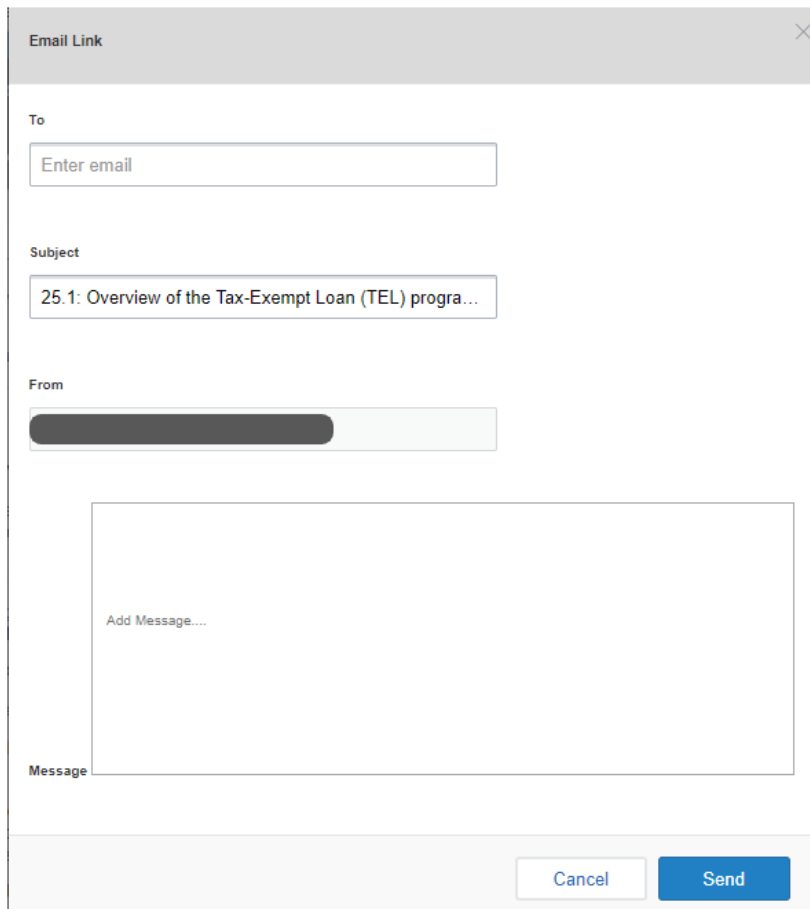
The following features and navigation aids are available within the document view:

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

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

Sharing via email: *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 screenshot shows a dialog box titled "Email Link" with a close button in the top right corner. It contains three input fields: "To" with the placeholder "Enter email", "Subject" with the text "25.1: Overview of the Tax-Exempt Loan (TEL) progra...", and "From" with a dark grey placeholder. Below these is a large text area with the placeholder "Add Message...". At the bottom right are "Cancel" and "Send" buttons.

The email recipient will receive an e-mail from no-reply@allregs.com with a link to the specific Guide provision. See an example of the recipient's email below.

25.1: Overview of the Tax-Exempt Loan (TEL) program (09/28/18)



no-reply@allregs.com

To [Redacted]

Reply

Reply All

Forward



11:50 AM

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 [Redacted]

<https://www.allregs.com/AONG/main.aspx?did2=911affa0-d6e0-494d-9f64-dabb3cf40a87>

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.

- **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. 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 100 documents or less.
 1. Click the **Print** icon in the header. The Print Document(s) pop-up window displays.
 2. Select a Content Area from the list on the left.
 3. The table of contents is displayed on the right. Use the arrows (>) to expand the sections and select the content you want to print.
 4. 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 for Using AllRegs

Recent Updates

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

Inactivity

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

Guide Information on FreddieMac.com

In addition to the Guide on AllRegs Online, you can access Guide Bulletins and forms at mf.freddiemac.com/lenders/guide.

Guide and Forms

Freddie Mac Multifamily Seller/Servicer Guide (Guide) forms, commonly used underwriting forms, and other forms and documents are listed below. Access the Guide via AllRegs®.

Please note: The use of Guide forms by Optigo® Lenders is subject to the terms and conditions of the Purchase Documents, as that term is defined in the Guide.

[Terms of Use and Printing Instructions](#)

Applications



Guide and Forms

GUIDE BULLETINS

GUIDE FAQs