

# AllRegs® User Guide

For Use with the Freddie Mac *Multifamily Seller/Service*  
*Guide*

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November 2023

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## AllRegs Freddie Mac Site

You can access the free “Freddie Mac site” version of the Guide on AllRegs via [mf.freddiemac.com/lenders/guide](https://mf.freddiemac.com/lenders/guide). From the main webpage, click on **Guide and Forms** under the “Lenders” box; then select “Log in” next to **AllRegs** under **Applications**.

### Training:

ICE Mortgage Technology offers training videos on using AllRegs available at <https://www.icemortgagetechnology.com/products/allregs/user-training>.

Note that these training videos show the subscription site version of AllRegs, which provides the Freddie Mac *Multifamily Seller/Servicer Guide* as well as several other guides and materials such as the Freddie Mac *Single-Family Seller/Servicer Guide*, Fannie Mae’s Single-Family Seller/Servicer Guide, FHA, Treasury, VA, Ginnie Mae and HUD requirements.

Freddie Mac offers short training videos for using the Freddie Mac *Multifamily Seller/Servicer Guide*. Access the following trainings from Optigo Academy:

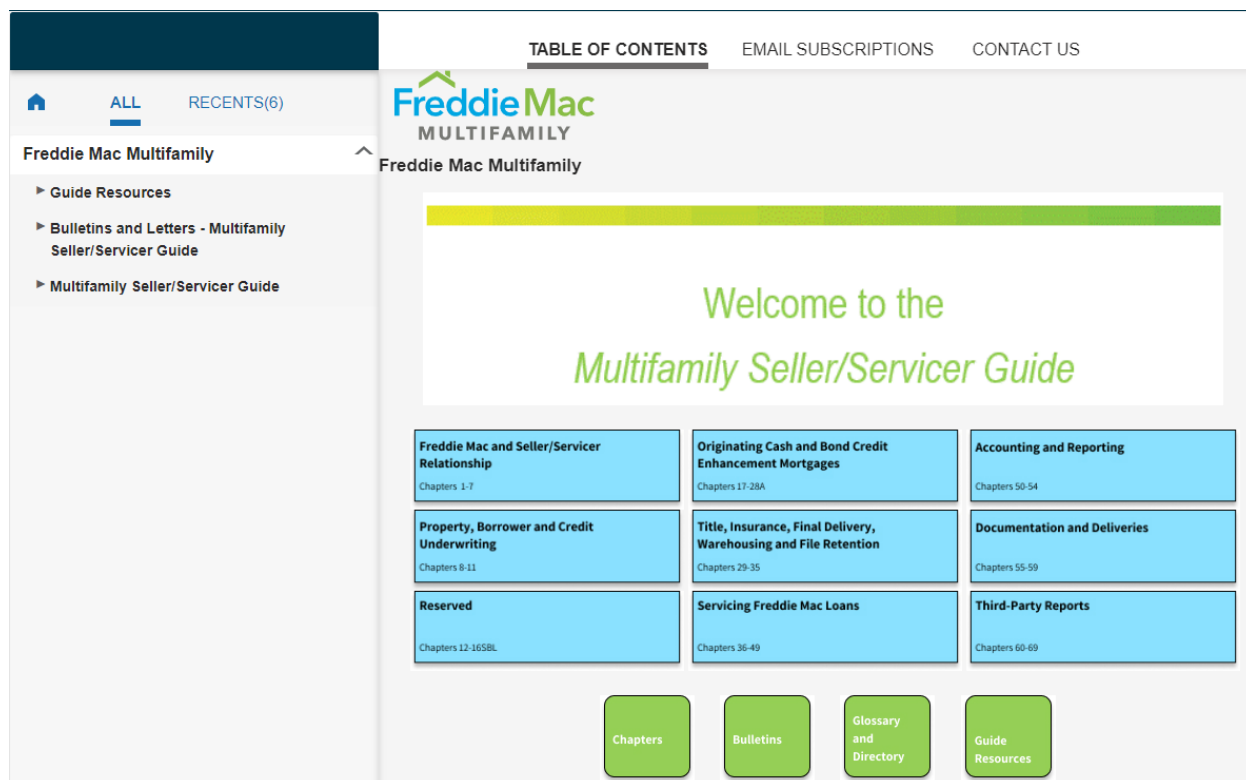
- [Introduction to the Guide](#)
- [3 Ways to Access the Guide](#)
- [2 Ways to Print the Guide](#)

Note that these Freddie Mac training videos show the Freddie Mac free site version of AllRegs, which provides only the Freddie Mac *Multifamily Seller/Servicer Guide*.

## Table of Contents

Under Freddie Mac Multifamily on the left side of the page, you will see the following folders:

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



## Guide Resources

- **AllRegs User Guide**

This user guide.

- **Guide Topic Resource**

When “Guide Topic Resource” is expanded, a list of frequently searched *Multifamily Seller/Service Guide* topics will appear. When a topic is clicked, key Guide sections and web resources relating to the selected topic will appear. This resource is particularly helpful with searching as it will come up as a top-searched term and you will not need to scroll through the other results.

Appraisal	
Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> <li>Chapter 60 – Appraiser and Appraisal Requirements</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Additional Appraisal Requirements Memorandum</a></li> <li><a href="#">Appraisal FAQs</a></li> <li><a href="#">Real Estate Appraisals Best Practices</a></li> <li><a href="#">SBL Appraisals: 50 Pages or Less Guide</a></li> </ul>

- **Guide FAQs and AllRegs Access Guide**

For questions or issues accessing the Freddie Mac *Multifamily Seller/Servicer Guide*, refer to our frequently asked Guide questions and AllRegs Access Guide at <https://mf.freddiemac.com/lenders/guide/faqs>.

## 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, the Version Information, Copyright Notice and the *Multifamily Seller/Servicer Guide* content appear. See example below:

▼ <b>Multifamily Seller/Servicer Guide</b>
<a href="#">Version Information</a>
<a href="#">Copyright Notice</a>
<a href="#">Guide PDFs</a>
<a href="#">Guide Chapters</a>
▶ <b>Chs. 1-7: Freddie Mac and Seller/Servicer Relationship</b>
▶ <b>Chs. 8-11: Property, Borrower and Credit Underwriting</b>

- **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 and 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. Guide exhibits are accessed via [mf.freddiemac.com/lenders/guide](http://mf.freddiemac.com/lenders/guide).
  - Forms referenced in the Guide are Freddie Mac forms unless otherwise indicated. Guide forms are accessed via [mf.freddiemac.com/lenders/guide](http://mf.freddiemac.com/lenders/guide).
  - 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.

The screenshot to the right 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 \(12/17/19\)](#)

[8.3: Moisture or Mold issues \(02/28/19\)](#)

[8.4: Occupancy \(02/07/05\)](#)

### ● Color-Coded Text

Guide additions made within the past year are "color-coded" with **green** text. This allows you to view the additions made with the given effective date version of a Guide provision. To identify when a specific recent change was made, hover over the green text and the effective date will appear. Minor changes, such as grammatical and formatting revisions, are not color-coded.

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

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

- **Related Bulletins Table**

Related Bulletins tables link recent Bulletin publications within an impacted Guide provision.

Below is an example of a Related Bulletins table:

#### 3.1(c): Freddie Mac Multifamily Servicing-only approval (06/17/21)

Freddie Mac has approved certain existing customers as Servicers only, authorized only to service Mortgages for Freddie Mac. If the applicant is approved as a Servicer only, it may neither originate Mortgages for sale to Freddie Mac nor represent itself as a Freddie Mac Seller. Subject to Freddie Mac approval, the Servicer may purchase Freddie Mac Servicing and may continue to service any Freddie Mac Mortgages that it has in its servicing portfolio.

Related Bulletins
<a href="#">June 17, 2021 Bulletin</a>

- **Related Resources Table**

Related Resources tables link documents and other resources within a relevant Guide provision.

Below is an example of a Related Resources table:

#### 53.7(a): Introduction (06/12/23)

The Servicer must initiate monthly remittances through Freddie Mac's automated cash remittance system. The Servicer may initiate the drafts by [accessing the myOptigo<sup>®</sup> Servicer Remittance portal](#).

The myOptigo<sup>®</sup> Servicer Remittance portal is also accessible from the [Investor Reporting](#) site.

The Servicer authorizes the transfer of funds by [submitting the draft amount request through the myOptigo<sup>®</sup> Servicer Remittance portal](#) which initiates an electronic debit through the Automated Clearinghouse (ACH). All ACH items must be cleared through normal banking channels before being credited to Freddie Mac. The Servicer may direct any questions concerning the myOptigo<sup>®</sup> Servicer Remittance system to (800) FREDDIE; select Option 1, then Option 4 for the [Multifamily Service Desk](#).

Related Bulletins
<a href="#">April 13, 2023 Bulletin</a>

Related Resources
<a href="https://mf.freddiemac.com/docs/myoptigo_servicer_remittances_user_guide.docx">https://mf.freddiemac.com/docs/myoptigo_servicer_remittances_user_guide.docx</a>

## 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.

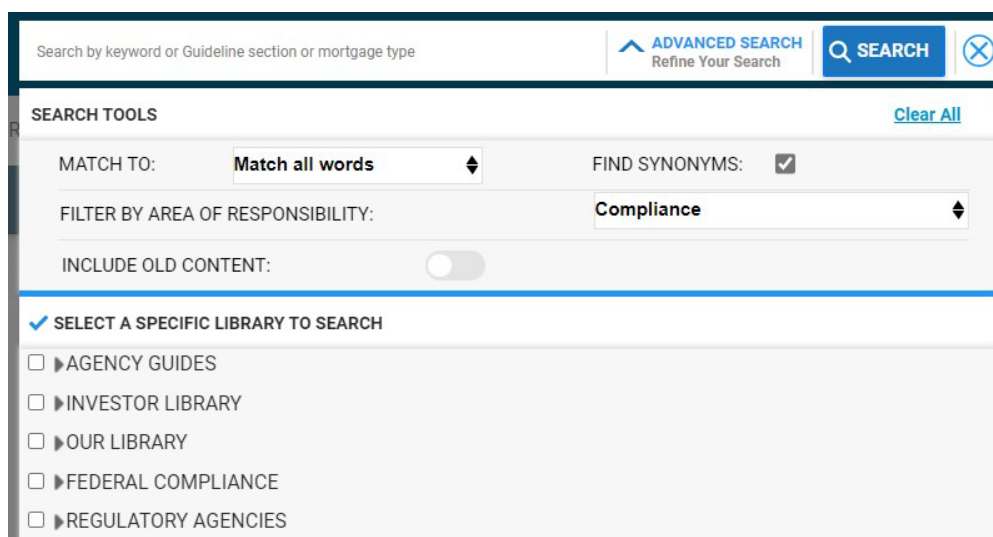
Search by keyword or Guideline section or mortgage type	 <b>ADVANCED SEARCH</b> Refine Your Search	
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It is easy to perform a broad basic search by typing in a word or phrase that you are looking for and pressing **Enter**. However, it's recommended 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.



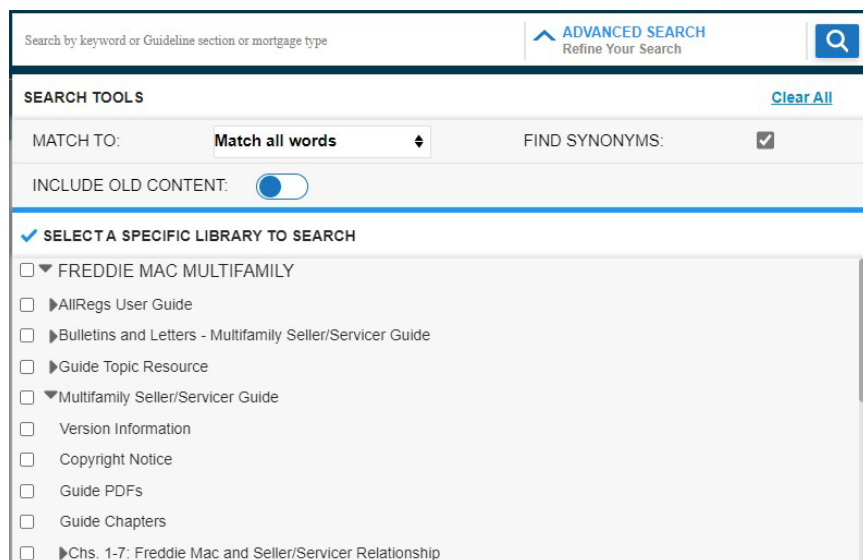
- You can select specific sub-sections and documents within each folder by clicking the > sign. This will expand the list.
- If you want to search only current Guide requirements, do not select the **Include Old Content** filter in your search filter.
- Enter a search term on the top of the page.
- To 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) Under “Select a Specific Library to Search”, expand “Freddie Mac Multifamily”
- b) Select the content you want to search



4. Narrow or expand the scope of the search results by selecting one or more of the following:
  - 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. Guide Topic Resource results will appear for applicable terms at the top of the list of documents so that you don't need to scroll through other results. These results include key related Guide sections and web resources.



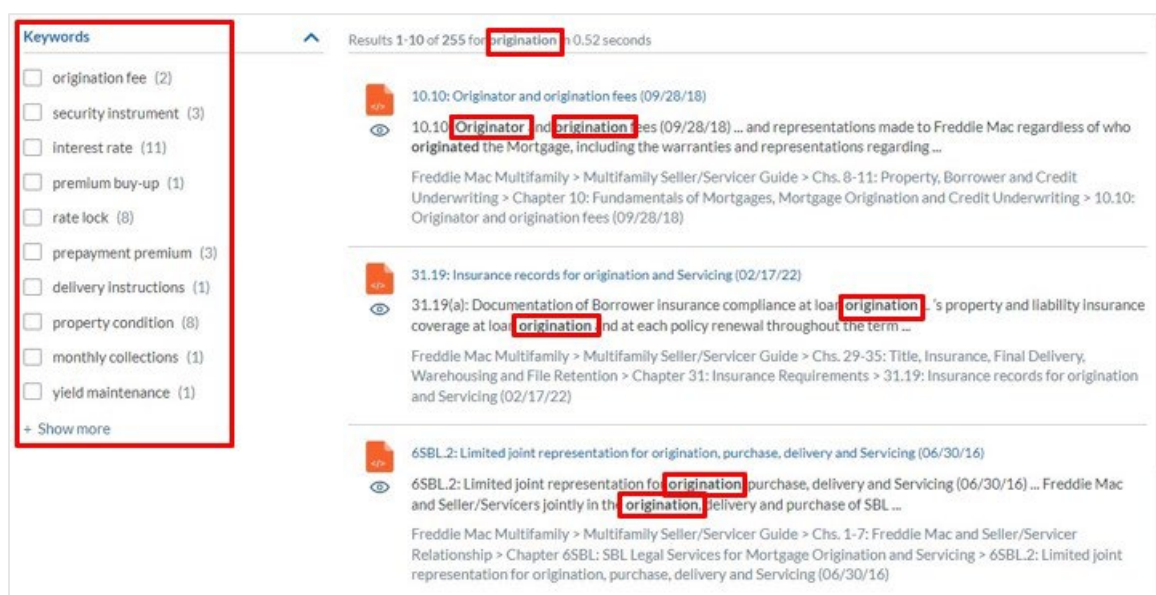
## Guide Topic: Appraisal



Chapter 60 – **Appraiser and Appraisal Requirements ...** Key Related Web Resources **Appraisal FAQs**  
Real Estate **Appraisals** Best Practices **SBL Appraisals: 50 Pages or Less Guide** This topic is ...

Freddie Mac Multifamily > Guide Topic Resource > Guide Topic: Appraisal

8. You may narrow the search results by selecting a **Keyword** from the list on the left that also appears in the list of document results.



The screenshot shows a search interface with a 'Keywords' list on the left and search results on the right. The 'Keywords' list includes:

- ☐ origination fee (2)
- ☐ security instrument (3)
- ☐ interest rate (11)
- ☐ premium buy-up (1)
- ☐ rate lock (8)
- ☐ prepayment premium (3)
- ☐ delivery instructions (1)
- ☐ property condition (8)
- ☐ monthly collections (1)
- ☐ yield maintenance (1)
- + Show more

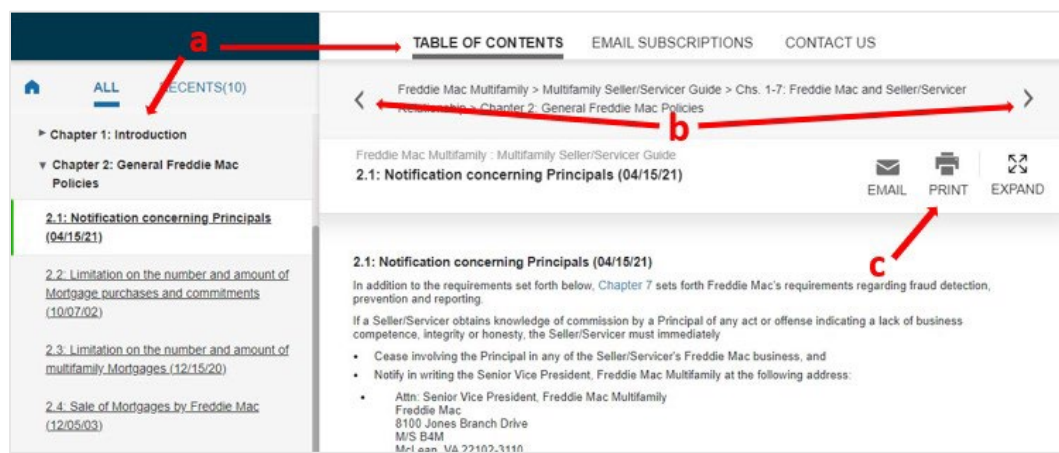
The search results on the right show 'Results 1-10 of 255 for origination in 0.52 seconds'. The first result is '10.10: Originator and origination fees (09/28/18)' and the second is '31.19: Insurance records for origination and Servicing (02/17/22)'. Both results have 'origination' highlighted in red.

## 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]. Synonyms and abbreviations will yield the same search results. 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 [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:

- Table of Contents: Navigates to the table of contents page.
- < ...>: Links to navigate through the document results from the most recent search.
- Toolbar: Select the icons on the toolbar to complete the following actions:



Share the document via email with other users.




Print a single document.



Expand the document to fill the entire page.

## Sharing via Email

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 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**.

### Email Document Link

To

Subject

From 

[Redacted]

Message

[Cancel](#)
Send

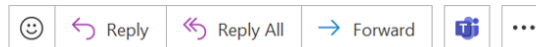
The email recipient will receive an e-mail from [noreply@elliemae.com](mailto:noreply@elliemae.com) with a link to the specific Guide provision. See an example of the recipient's email below.

## 25.1: Overview (08/17/23)



noreply@elliemae.com

To [Redacted]



Thu 10/19/2023 3:40 PM

CAUTION/ALERT! This message came from outside Freddie Mac – don't click links or attachments unless you're sure they're safe


Sent on behalf of [Redacted]

[https://urldefense.com/v3/\\_https://www.allregs.com/AONG/main.aspx?did2=911affa0-d6e0-494d-9f64-dabb3cf40a87\\_!!EmXWOUHo7x8!LDZ7oU3AQE9S7BxZqsHsYI2Y2eE3Drd7XBL34iKeFtdPWKVH\\_h5twXnJObNK0P7oy3K7p-ZEWKMjr9BdGSVMZwKZ\\$](https://urldefense.com/v3/_https://www.allregs.com/AONG/main.aspx?did2=911affa0-d6e0-494d-9f64-dabb3cf40a87_!!EmXWOUHo7x8!LDZ7oU3AQE9S7BxZqsHsYI2Y2eE3Drd7XBL34iKeFtdPWKVH_h5twXnJObNK0P7oy3K7p-ZEWKMjr9BdGSVMZwKZ$)

## Printing

There are two ways to print a content area (i.e., the Guide or a Guide provision) on AllRegs as described below. Use the print icon at the top right of the document to print a single document 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.
  2. Click **Print to PDF**.
- Print Multiple Documents from AllRegs: 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 Bulletins” 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.

## Accessibility

For questions or issues accessing the Freddie Mac *Multifamily Seller/Service Guide*, refer to the [AllRegs Access Guide](#). For general questions regarding the Freddie Mac Multifamily Seller/Service Guide, email [MF\\_GUIDE\\_TEAM@freddiemac.com](mailto:MF_GUIDE_TEAM@freddiemac.com).

For technical issues and support requests regarding the use of AllRegs, contact ICE Mortgage Technology at 800-848-4904.

## Guide Information on Freddiemac.com

In addition to the Guide on AllRegs, you can access Guide Bulletins and their corresponding Guide Updates Spreadsheets, forms, exhibits, Guide PDFs, FAQs, training videos and more at [mf.freddiemac.com/lenders/guide](https://mf.freddiemac.com/lenders/guide).

## Guide and Forms

Freddie Mac *Multifamily Seller/Service 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.

If you have issues loading the Multifamily Guide form PDFs, please [view this troubleshooting document](#) PDF.

[Terms of Use and Printing Instructions](#)

## Applications



## Guide and Forms

Guide Bulletins

Guide FAQs