

Guide Topic Resource

Introduction

This Guide Topic Resource is a list of frequently searched Freddie Mac *Multifamily Seller/Service Guide* (Guide) topics and their corresponding key related Guide sections and web resources.

The key related Guide sections and web resources listed for each topic are intended to assist you in finding relevant resources, but do not constitute all resources related to the topics.

If you have any additional topics or resources you'd like added, please email the [Multifamily Guide Team](#).

Updates and Training Resources

Bookmark the following pages for updates to these and other multifamily topics:

- **Guide Bulletins** – AllRegs® or mf.freddiemac.com/lenders/guide/bulletins.html
- **SBL** – https://mf.freddiemac.com/lenders/uw#_023-sbl-weekly
- **Loan Documents and Legal Analyses** – <https://mf.freddiemac.com/lenders/legal/>

Note that for the SBL updates, you may need to scroll down on the page to see links to the updates.

For training curricula, go to [Optigo Academy](#).

Appraisal

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

Borrower Principals and Key Borrower Principals

Key Related Guide Sections and Forms	Key Related Web Resources
General Borrowers <ul style="list-style-type: none"> • Chapter 9 – General • Form 1114 – Certification – Org Chart • Form 1115 – Borrower Certificate • Form 1115 – Key Borrower Principal Certificate SBL Borrowers <ul style="list-style-type: none"> • Chapter 9SBL – General 	<ul style="list-style-type: none"> • Credit Assessment User Guide – Borrower Organization Chart section • Guidance – Organizational Charts • Organizational Chart Interactive Guidance

<ul style="list-style-type: none"> • Form 1114 – Certification – Org Chart • Form 1115 – SBL, Borrower Certificate • Form 1115 – SBL, Key Borrower Principal Certificate 	
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Commercial lease

Key Related Guide Sections and Forms	Key Related Web Resources
Selling, origination and underwriting <ul style="list-style-type: none"> • Section 8.11 – Nonresidential leases • Section 8SBL.11 – SBL Nonresidential leases Servicing <ul style="list-style-type: none"> • Section 43.24 – Commercial/non-residential leases 	N/A

Equity Conflict of Interest

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> • Section 2.25 – General • Section 36.18 – Servicing • Section 41.4 – Transfers of Ownership • Section 41SBL.4 – SBL Transfers of Ownership 	<ul style="list-style-type: none"> • Equity Conflicts of Interest Determination Chart

Ground lease

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> • Chapter 30 – General requirements • Section 60.31 – Appraisals 	N/A

Guarantor

Key Related Guide Sections and Forms	Key Related Web Resources
Selling, origination and underwriting <ul style="list-style-type: none"> • Chapter 9 – Borrower Fundamentals • Chapter 9SBL – SBL Borrower Fundamentals 	<ul style="list-style-type: none"> • Credit Assessment User Guide – Borrower Organization Chart section • Guidance – Organizational Charts • Organizational Chart Interactive Guidance

<ul style="list-style-type: none"> • Form 1114 – Certification – Org Chart • Form 1115 – Borrower Certificate • Form 1115 – Key Borrower Principal Certificate • Form 1115 – SBL, Borrower Certificate • Form 1115 – SBL, Key Borrower Principal Certificate 	
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Inspection

Key Related Guide Sections and Forms	Key Related Web Resources
Selling, origination and underwriting <ul style="list-style-type: none"> • Section 8.15 – General properties • Section 8SBL.15 – SBL properties • Section 8.16 – Forward Commitments • Section 19A.14 – TAH Cash Mortgage under a Forward Commitment • Section 22.8 – MHC Mortgages Servicing <ul style="list-style-type: none"> • Chapter 40 – Assessments and reporting • Section 40.7 – Conducting an inspection See also: Third-party reports	N/A

Insurance

Key Related Guide Sections and Forms	Key Related Web Resources
Seller/Servicer <ul style="list-style-type: none"> • Section 3.16 – Seller/Servicer's fidelity and errors & omissions insurance coverage Third-Party Consultants <ul style="list-style-type: none"> • Section 11.5 – Insurance requirements for third-party consultants Title Insurance <ul style="list-style-type: none"> • Chapter 29 – Title, Description, Survey • Chapter 29SBL – SBL Title, Description, Survey Property Insurance <ul style="list-style-type: none"> • Chapter 31 – Insurance Requirements • Form 1133 – Seller/Servicer Certification of Insurance Coverage REO Insurance <ul style="list-style-type: none"> • Section 45.2 – REO insurance 	N/A

Liquidity

Key Related Guide Sections and Forms	Key Related Web Resources
Seller/Servicer <ul style="list-style-type: none"> Section 3.3 – Seller/Servicer required net worth, minimum servicing volume, and liquid assets Section 3.4 – Servicer-only net worth requirements Borrower <ul style="list-style-type: none"> Section 9.2 – Borrower requirements Section 9.11 – Foreign Guarantor Section 9SBL.2 – SBL Borrower and Borrower Principal requirements 	N/A

Preferred Equity

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> Section 9.9 – General 	N/A

Property Management

Key Related Guide Sections and Forms	Key Related Web Resources
Selling, origination and underwriting <ul style="list-style-type: none"> Section 8.13 – General properties Section 8SBL.13 – SBL properties Section 10.2 – Management and maintenance Section 22.2 – Mortgage eligibility and Property requirements Servicing <ul style="list-style-type: none"> Section 43.19 – General Section 41.1 – Transfers of Ownership Section 41SBL.1 – SBL Transfers of Ownership 	<ul style="list-style-type: none"> Property Management Change Certification

Radon

Key Related Guide Sections and Forms	Key Related Web Resources
Servicing <ul style="list-style-type: none"> Section 43.26 – Test results reporting to Freddie Mac Third-party reports <ul style="list-style-type: none"> Section 61.14 – Environmental assessment Exhibit 11 – Testing and Mitigation Standards Form 1103 – Environmental site assessment See also: Third-party reports 	<ul style="list-style-type: none"> Property Condition and Environmental Reports Best Practices Review Report Aid for Environmental Reports

Regulatory agreement

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> Section 23.2 – General Section 25.14 – Regulatory agreement compliance monitoring for TAH TELs Section 28.24 – Regulatory agreement compliance monitoring for TAH Bond Credit Enhancement Mortgages Section 55.2 – Requirements for documents contained in the underwriting package or documents relating to a Transfer of Ownership 	N/A

Rent roll

Key Related Guide Sections and Forms	Key Related Web Resources
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Selling, origination and underwriting <ul style="list-style-type: none"> Section 8.15 – General properties Section 8SBL.15 – SBL properties Section 55.2 – Requirements for documents contained in the underwriting package or documents relating to a Transfer of Ownership Chapter 55SBL – SBL Documentation and Deliveries Servicing <ul style="list-style-type: none"> Chapter 40 – Assessments and reporting 	<ul style="list-style-type: none"> Financial Statement and Rent Roll Submission Protocol Rent Roll Template
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Replacement reserve

Key Related Guide Sections and Forms	Key Related Web Resources
Selling, origination and underwriting <ul style="list-style-type: none"> Section 21.16 – Appraiser and Appraisal requirements for Seniors Housing Properties Section 22.2 – Mortgage eligibility and Property requirements for MHCs Servicing <ul style="list-style-type: none"> Chapter 39 – Administration of Reserves; Monitoring Repairs Form 1056 – Reserves Held in Custodial Accounts Third-party reports <ul style="list-style-type: none"> Section 62.6 – Form 1105, Property Condition Assessment Section 62SBL.3 – SBL Physical Risk Report requirements Section 66.3 – Physical Risk Report requirements 	<ul style="list-style-type: none"> Review Report Aid for Property Condition Reports

Seismic

Key Related Guide Sections and Forms	Key Related Web Resources
MHCs <ul style="list-style-type: none"> Section 22.7 – Seismic Risk Assessment requirements for Manufactured Housing Communities Earthquake Insurance <ul style="list-style-type: none"> Section 31.9 – Earthquake insurance 	<ul style="list-style-type: none"> Elevated Seismic Hazard Region Map

Seismic Risk Assessment <ul style="list-style-type: none"> • Chapter 64 – Seismic Risk Assessment Requirements • Chapter 64SBL – SBL Seismic Risk Assessment Requirements • Form 1102 – Seismic Risk Assessment Summary 	
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SPE equity owner	
Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> • Section 9.2 – Borrower requirements • Section 9SBL.2 – SBL Borrower and Borrower Principal requirements • Form 1114 – Certification – Org Chart 	N/A

Subordinate debt	
Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> • Section 8.12 – Subordinate financing • Section 19.2 – Mortgage requirements • Section 25.2 – Additional underwriting requirements for TAH TELs • Section 28.2 – Additional UW requirements for TAH Bond Credit Enhancement Mortgages • Section 55.2 – Requirements for documents contained in the underwriting package or documents relating to a Transfer of Ownership 	N/A

Supplemental	
Key Related Guide Sections and Forms	Key Related Web Resources

<ul style="list-style-type: none"> Section 10.8 – Mortgage lien priority Chapter 20 – Originating a Mortgage under the MF Supplemental Mortgage Product 	<ul style="list-style-type: none"> Supplemental Loan Term Sheet
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Survey

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> Chapter 29 – Title, Description, Survey and UCC Search Chapter 29SBL – SBL Title, Description, Survey and UCC Search 	N/A

Tax abatement

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> Section 8.19 – General Section 8SBL.19 – SBL 	<ul style="list-style-type: none"> Tax Abatement Guidance – SBL Understanding Tax Abatements

Third-party reports

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none"> Section 62.5 – Property condition report Section 62SBL.5 – Physical Risk Report for SBL properties Section 64.7 – Seismic Risk Assessment Section 64SBL.7 – Seismic Risk Assessment for SBL properties Section 65.5 – Green Assessment Section 66.5 – Physical Risk Report 	<ul style="list-style-type: none"> Property Condition Assessment Submission in myOptigo Property Condition and Environmental Reports Best Practices Review Report Aid for Environmental Reports Review Report Aid for Property Condition Reports

Zoning

Key Related Guide Sections and Forms	Key Related Web Resources
<ul style="list-style-type: none">• Section 8.5 – Zoning and building code conformity• Section 8SBL.5 – SBL Zoning and building code conformity; certificates of occupancy	N/A