

Freddie Mac SBL Lending



Product Eligibility

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|------------------------------|---|
| Property Types | Multifamily with 5+ units Stabilized properties and short term fixed or floating bridge-to-agency takeout |
| Rates | 4.00% to 5.50% |
| Loan Size | \$1MM to \$7.5MM |
| Loan Purpose | Acquisition, refinance, recapitalization, cash out |
| Terms | 5, 7, 10 year fixed 20 year hybrid ARM with initial 5, 7, 10 year fixed |
| Leverage | 80% top and standard markets 70% small and very small markets (75% for acquisitions) |
| Recourse | Non-recourse with standard carveouts |
| Prepayment | Step down prepay Yield maintenance |
| Debt Service Coverage | 1.20x top market 1.25x standard market 1.30x small market 1.40x very small market |
| Amortization | Up to 30 year amortization |
| Origination | Par |

Creative Solutions. Reliable Results.

Transparent coupon-based pricing driven by market, affordability, DSCR/LTV, interest-only periods and prepayment penalties.

Lower cost execution driven by (i) standardized loan documents and fees with approved law firms, (ii) streamlined combined property condition and environmental assessment report.

Attractive 7 week (35 business day) rate hold from signed Letter-of-Interest to underwriting package delivery.

Linked loans to accommodate non-contiguous parcels.

Fixed and floating rate Bridge-to-Agency takeout with alternative exit options.

\$23,600,000
Multifamily | Los Angeles, CA



\$2,625,000
Multifamily | Portland, OR



\$5,800,000
Multifamily | Dallas, TX



OPERATING LOCATIONS

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