



Freddie Mac SBL Lending

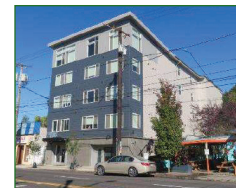
- ✓ National non-bank lender specialized in providing small balanced loans from \$1MM up to \$7.5MM with both fixed- and hybrid- rate structures
- ✓ Common-sense underwriting
- ✓ Fast answers and even faster closings
- ✓ An unparalleled experience in financing
- ✓ Flexible lending solutions
- ✓ Allow borrowers to capitalize on more opportunities
- ✓ Exceptional customer service

Product Eligibility

Property Types	Multifamily with 5+ units Short term Bridge to Agency also available
Regional Pricing	Call for current rates
Loan Size	\$1MM to \$7.5MM
Loan Purpose	Purchase, refinance, 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 carveout provisions required
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	Partial term interest only Full term interest only may be available Up to 30 years amortization



\$23,600,000
Multifamily Portfolio
Los Angeles, CA
 Freddie Mac SBL
 5 year hybrid
 20 year term
 Cash.out refinance



\$2,625,000
Multifamily
Portland, OR
 Freddie Mac SBL
 5 year hybrid
 20 year term
 Acquisition



\$5,800,000
Multifamily
Dallas, TX
 Freddie Mac SBL
 5 year hybrid
 5 year term
 Cash-out refinance



OPERATING LOCATIONS

New York

1251 Avenue of the Americas
 50th FL
 New York, NY 10020
 212.257.4600

Texas

1320 Greenway Drive, Suite 560
 Irving, TX 75038
 888.354.0822