

# FREDDIE MAC

<b>LOAN AMOUNT</b>	~\$7.5M minimum loan - No maximum loan size
<b>DEAL PROFILE</b>	Permanent financing for the acquisition, refinance, or repositioning of conventional multifamily and related specialty properties
<b>TERM</b>	5 - 30 Years
<b>LTC/LTV<sup>1</sup></b>	Maximum of 80% LTV in most cases
<b>DSCR</b>	1.25x with opportunities for a 1.20x depending on loan request criteria
<b>INTEREST RATE</b>	Fixed and/or floating rate offered
<b>RECOURSE</b>	Non-recourse except for standard carve outs
<b>PREPAYMENT</b>	Highly customizable: Lockout then 1% (variable rate), declining prepay, yield maintenance (fixed), defeasance (fixed)
<b>PROPERTY TYPES</b>	All multifamily property types including: conventional, affordable, build-to-rent, manufactured housing, student housing, senior housing, cooperatives, military housing
<b>MARKETS</b>	All markets considered
<b>RATE LOCK</b>	Accelerated rate lock programs offered
<b>SUPPLEMENTAL FINANCING</b>	Available based upon deal specifics
<b>FEES</b>	Programmatic origination fees based upon loan size
<b>STRUCTURED PRODUCTS</b>	Credit facility structure offered for larger portfolios Advantages include collateral borrow-ups, additions, substitutions, and releases

## \$14.5B Freddie Mac Servicing Portfolio

### REPRESENTATIVE PROPERTIES



**Armour Boulevard**  
\$19M  
LIHTC preservation  
Kansas City, MO



**The Curve at Melrose**  
\$37.4M  
Conventional  
Phoenix, AZ



**The Ledges**  
\$4.9M  
100% Section 8 HAP Contract  
North Augusta, SC



**Waterford Apartments**  
\$21M  
Workforce Housing  
Tulsa, OK

All data as of 12/31/23 unless otherwise noted. Financing terms are subject to change. Representative transactions and images are for illustrative purposes only. 1. LTV may vary depending on market conditions and/or property type.

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