

BENEFITS

- Lower interest rates, competitive pricing and flexible loan terms.
- Speed in processing and underwriting, with simple Loan Document modifications and straightforward annual rent monitoring.
- Can be combined with Fannie Mae Green Financing.

ELIGIBILITY

- Existing, stabilized Conventional properties.
- A minimum of 20% of units must be made affordable to households earning up to 80% of AMI or, in certain metros, up to 100% – 120% AMI.
- The identified units will have workforce housing rents for the Mortgage Loan term.
- Rent affordability levels are identified and in place by the Mortgage Loan Origination Date.

TERM

5 – 30 years.

AMORTIZATION

Up to 30 years.

INTEREST RATE

Fixed- and variable-rates available. Structured ARMs with a lockout period less than two years are not eligible.

MAXIMUM LTV

80%.

MINIMUM DSCR

1.25x.

LOAN DOCUMENT REQUIREMENTS

- Modifications to Loan Agreement (Sponsor-Dedicated Workforce Housing) (Form 6271.SDW); and
- Modification to Security Agreement (Sponsor Dedicated Workforce Housing) (Form 6325).

ANNUAL COMPLIANCE REQUIREMENTS

The Servicer manages the affordability requirements, including verification of the SDW rent restrictions. The Borrower must annually submit a certification of compliance via the Supplemental Annual Loan Agreement Certification (Form 6620.Supplemental.SDW) and rent rolls to the Servicer.

EXECUTION

MBS.

SUPPLEMENTAL FINANCING

Supplemental loans are available.

PREPAYMENT AVAILABILITY

Mortgage Loans may be voluntarily prepaid upon payment of the applicable Prepayment Premium, either Yield Maintenance or Graduated Prepayment Premium.

RATE LOCK

30- to 180-day Rate Lock periods are available.

ACCRUAL

30/360 and Actual/360.

ESCROWS

Replacement reserve, tax and insurance escrows are typically required.

THIRD-PARTY REPORTS

Standard third-party reports required, including Appraisal, Phase I Environmental Site Assessment and Property Condition Assessment.

ASSUMPTION

Loans are typically assumable, subject to review and approval of the new Borrower's financial capacity and experience.

ASSET MANAGEMENT

The Property must comply with the SDW rent restrictions within 12 months of the Mortgage Loan Origination Date. The Lender is responsible for notifying Fannie Mae of noncompliance.



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