

POOL SIZE	Generally, \$400 million or above but smaller UPBs will be considered.
ELIGIBLE PRODUCTS	Most product types currently offered by Freddie Mac (e.g., conventional, targeted affordable, seniors housing, student housing, manufactured housing communities).
TERMS	Up to 30 years fixed rate, up to 10 years floating rate, or a mix of both.
INDEX	<ul style="list-style-type: none"> Fixed-rate: U.S. Treasury Securities. Floating-rate: 30-day Average SOFR Index.
LOCK OPTIONS	Early rate-lock option available for varying durations, typically ranging from 60 to 120 days until Freddie Mac purchase. Index Lock and Standard Delivery are also available.
SUPPLEMENTAL LOANS	Available subject to requirements specified in Freddie Mac's underwriting guidelines. Additional loan-level or aggregate loan-to-value (LTV), debt service coverage ratio (DSCR) and net operating income tests may be required.
RECOURSE REQUIREMENTS	Loans are non-recourse except for standard carve-out provisions.
RESERVE ESCROWS	Tax, insurance and replacement reserves are generally required, subject to standard Freddie Mac underwriting criteria.
PREPAYMENT PROVISIONS	Variety of prepayment options available.
INTEREST-ONLY PERIODS	Full- or partial-term interest-only available.
CROSS-COLLATERALIZATION	Choice of crossed or uncrossed loans.
ASSUMPTIONS	Available for uncrossed pools (fixed- and floating-rate). Assumptions on a crossed pool may be permitted on a case-by-case basis.
RELEASE FROM CROSS-COLLATERALIZATION	Flexible release options available. May be subject to pool level LTV/DSCR test and premium payment, depending on deal structure.
JOINT UNDERWRITING PROCESS	Large transactions may be underwritten quicker with use of the Joint Underwriting Process.



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