

**ELIGIBLE OPTIGO SELLER/SERVICERS**

- If the first loan has been securitized, the original Optigo Seller/Servicer for that first loan or currently servicing that first loan.
- If the first loan has not been securitized, the Optigo Seller/Servicer currently servicing that first loan.

**ELIGIBLE BORROWERS**

Original first loan borrower or lender-approved transferee.

**ELIGIBLE LOANS**

Loans behind existing first loans.

- Stabilized properties in good standing.
- Purchased through the Conventional Cash Mortgage Purchase Program, the Targeted Affordable Housing Cash Mortgage Purchase Program and Conventional Structured Transactions

Prior loans (first loans and any prior supplemental loans in place) must have remaining terms of 3 years or more.

Minimum supplemental amount: \$1 million.

**TERMS**

Coterminous with first loan. Must be at least 12 months after origination of the first loan or the most recent prior to the supplemental loan. Not available during the last 3 years of the first loan.

**PREPAYMENT PROVISIONS**

Structured as a yield maintenance loan.

**RESERVE REQUIREMENTS**

Origination of a supplemental loan may trigger collection of deferred reserves and escrows for that first loan. Deferred insurance escrows may be permitted under limited circumstances.

**REFINANCE TEST**

Based on the sum of the debt service and unpaid principal balance of the first loan and all existing and proposed supplemental loans.

**SERVICING FEE**

Calculation based on supplemental proceeds.

**LOAN-TO-VALUE RATIOS AND AMORTIZING DEBT COVERAGE RATIOS**

Supplemental Loan Base Max. LTV and Min. DCR	Amortizing	Partial-Term Interest Only	Full-Term Interest Only
≥ 3-Year & < 5-Year Term	75% / 1.35x	75% / 1.35x	65% / 1.45x
≥ 5-Year & < 7-Year Term	75% / 1.25x	75% / 1.25x	65% / 1.35x
≥ 7-Year Term	80% / 1.25x	80% / 1.25x	70% / 1.35x



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