



SMALL BALANCE SPECIALISTS

FREDDIE MAC SMALL BALANCE LOAN PROGRAM

As a leader in multifamily small balance loans, we bring your clients the affordability they need and the streamlined process you rely on.

SMALL BALANCE LOAN PROGRAM AT-A-GLANCE

LOAN AMOUNTS:	\$1 million - \$6 million in all markets; \$1-\$7.5M in Top and Standard Markets for properties with 75 units or less	
LOAN PURPOSE	Acquisition or Refinance (Cash-Out available)	
ELIGIBLE PROPERTIES	Conventional multifamily housing with five residential units or more. Mixed use subject to limitations.	
LOAN TERMS	20 Year Hybrid ARM with initial 5-, 7-, or 10-year fixed-rate period 5-, 7-, or 10-year fixed-rate mortgage	
INTEREST ONLY	Partial interest-only Full-term interest-only may be available	
AMORTIZATION	Up to 30 years	
PREPAYMENTS	Declining schedules and yield maintenance available for all loan types	
DEBT SERVICE COVERAGE	1.20x Top 1.30x Small	1.25x Standard 1.40x Very Small
MAXIMUM LTV	80% available in Top and Standard Markets	
RECOURSE	Non-recourse with standard carve-out provisions	
CREDIT	Minimum FICO score of 650	
OCCUPANCY	Minimum 90% occupancy of units for 90 days prior to underwriting	

PROGRAM HIGHLIGHTS

- Non-recourse
- Highly competitive rates
- Flexible terms and prepayment options
- Streamlined process – faster closing times
- Interest only available
- Up to 80% LTV in certain areas

INFORMATION | QUOTE

**CALL YOUR B2B Capital MULTIFAMILY SPECIALIST
TODAY**

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