

## Your Freddie Mac Financing Single Point Of Contact From Start To Finish

**\$7.6B+**

Freddie Mac  
Volume Since 2020

**26+**

Years as Freddie Mac  
Optigo Lender

**\$76B+**

Total Servicing  
Portfolio

**120**

Annual Loans  
Closed

### Committed to the life of the loan – from origination to servicing to defeasance

Our Freddie Mac team provides guidance and solutions for all unique situations, committing to timely closing and certainty of execution. We offer unique solutions for any financing challenge, with experience closing more than 120 loans annually.

Using our platform of offices across the country, we provide financing expertise, managing each step of the process -- from due diligence to closing. Your local financing expert can leverage our centralized team for subject matter expertise.

Together we offer the best solution for your complex loan offering options that extend beyond financing.

### Borrowers trust our expertise

Borrowers across the country note our team's focus on preserving long-term relationships – in fact, many borrowers have trusted Northmarq for the entirety of our Freddie Mac relationship. Satisfaction surveys consistently rank us in the top of all Freddie Mac Optigo servicers, with nearly 90% of borrowers saying that our loan servicing is better than others in the industry.



Our Freddie Mac expertise is recognized nationally with Freddie approval in all product types.



We are the only mortgage banking firm that offers in-house defeasance consulting capabilities.



Our production teams take a long-term perspective on customer relationships through the life of the loan, assisting borrowers on supplemental loans, assumptions, or defeasance as needed.

### Products

Conventional Fixed &  
Floating Rate

Student Housing

Lease-Up

Manufactured Housing

Moderate Rehab

Long Term Financing  
Facility

Supplemental

Value-Add

Seniors Housing

Green Advantage

Low Income Housing  
Tax Credit

Tax Exempt Loan-  
Immediate or Forward

Section 8/HAP Contract

Non-LIHTC Forward

## Case Studies



### Oak Chase Apartments | Tampa, FL (328 units)

- \$24,975,000 floating rate for 10-year term with 5 years interest-only followed by 30-year amortization
- Prepay is 1-year lock-out followed by 1%
- 328 units constructed in two phases. Phase II is rent restricted at 35% & 60% AMI and benefits from a full tax exemption
- Cash-out refinance to recapture equity after \$1.95M invested in capital improvements since 2020 acquisition



### Bloomington RAD II | Bloomington, IN (204 units)

- \$14,100,000 Forward Tax Exempt Loan
- 36-month forward rate lock to facilitate full project rehabilitation
- 17-year fixed rate with 35-year amortization
- Rent restricted at 60% AMI with all units covered by a HAP Contract



### Luxana | Phoenix, AZ (56 3 & 4BR townhome style market rate units)

- \$20,240,000 fixed rate for 10-year term with 5 years interest-only followed by 30-year amortization
- Standard defeasance prepayment
- Acquisition loan priced to allow higher leverage for future supplemental financing



### Falcon Ridge Apartments | Sutherlin, OR (60-unit market rate property)

- \$8,482,000 fixed rate for 10-year term with 5 years interest-only followed by 30-year amortization
- Standard defeasance prepayment
- Cash-out refinance to recapture equity for long term hold strategy