

# SMALL BALANCE MULTIFAMILY LOAN

E/F can arrange a Small Balance loan team that provides custom- tailored solutions nationwide for the acquisition and refinancing of smaller multifamily properties. With loan sizes between \$1 million and \$9 million, the once underserved small apartment market now benefits from a range of streamlined, low-cost, non- recourse loan structures.

## TYPES OF FINANCING



**FANNIE MAE  
SMALL LOAN  
REFINANCE**



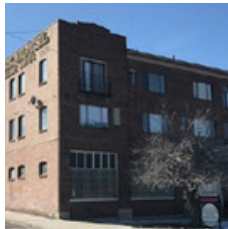
**FREDDIE MAC  
SBL REFINANCE**



**FANNIE MAE  
SMALL LOAN  
ACQUISITION**



**FANNIE MAE  
SMALL LOAN  
REFINANCE**



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SBL REFINANCE**



**FANNIE MAE  
SMALL LOAN  
ACQUISITION**

## OUR LOAN PROGRAMS

### FANNIE MAE DUS®

- Small Loan Program

### FREDDIE MAC OPTIGO®

- Small Balance  
Loan Program  
- Small Balance Loan  
Portfolios

### BENEFITS

- ✓ Competitive fixed-rate, floating-rate and Hybrid ARM
- ✓ capabilities Maximum LTV - 80%
- ✓ Minimum DSCR - 1.20x
- ✓ Reduced loan documentation and paperwork
- ✓ Full-term interest only options
- ✓ Non-recourse
- ✓ Flexible prepayment options