Currently Acceptable Multifamily Loan Documents

Loan Execution

(Revised 3-26-2024)

Following is a list of the most current versions of the Multifamily Loan Documents available on this website for Freddie Mac’s loan execution program. The version of each document is identified by its revision date, which is the date shown in parenthesis forming part of the title of the document.

NOTES

Note – Fixed Rate (6-13-2023)

Note – Floating Rate (30 Day Average SOFR) (6-13-2023)

Demand Promissory Note (10-10-2023)

Florida Amended and Restated Multifamily Note (6-14-2022)

Maryland Amended and Restated Multifamily Note (6-14-2022)

Virginia Amended and Restated Multifamily Note (6-14-2022)

Note – Delivery Assurance Fee – 9% Forward Commitment (2-14-2023)

RIDERS TO NOTES

Rider to Note – Value-Add (6-14-2022)

LOAN AGREEMENT

Loan Agreement (3-26-2024)

[10-10-2023 version remains acceptable until the date referenced in Endnote 1 below]

RIDERS TO LOAN AGREEMENT

Transfer Provisions

Conversion of Limited Partnership to Limited Liability Company Rider to Loan Agreement (6-14-2022)

Non-Profit Managing General Partner Transfer (California Welfare Exemption) Rider to Loan Agreement (6-14-2022)

Repairs, Escrows & Reserves

Cooperative Borrower Rider to Loan Agreement (6-14-2022)

Debt Service Reserve Rider to Loan Agreement (6-13-2023)

Deferred Rate Cap Agreement and Reserve Fund Rider to Loan Agreement (2-14-2023)

Ground Fault Interrupter – No Disbursement From Repair Reserve Rider to Loan Agreement (6-14-2022)

Letter of Credit in Lieu of Imposition Reserve Fund Rider to Loan Agreement (6-14-2022)

Radon Rider to Loan Agreement (2-14-2023)

Rate Cap Agreement and Rate Cap Agreement Reserve Fund Rider to Loan Agreement (2-14-2023)

Rental Achievement Rider to Loan Agreement (6-13-2023)

Repair Reserve Fund – Stab-Lok Inspection Rider to Loan Agreement (6-14-2022)

Replacement Reserve Fund – Additional Deposit Rider to Loan Agreement (10-4-2022)

Replacement Reserve Fund – Monthly Deposit Rider to Loan Agreement (6-13-2023)

Required Capital Expenditure Rider to Loan Agreement (6-13-2023)

Section 8 Housing Assistance Payments Reserve Rider to Loan Agreement (6-14-2022)

Miscellaneous

Additional Provisions – Sale or Securitization of Loan Rider to Loan Agreement (6-14-2022)

Age Restricted Rider to Loan Agreement (10-4-2022)

Aluminum Wiring Rider to Loan Agreement – Non-Recourse (6-13-2023)

Aluminum Wiring Rider to Loan Agreement – Recourse (6-13-2023)

Cash Management Agreement Rider to Loan Agreement (6-14-2022)

Co-Borrowers (Loans $20,000,000 and Under, Not TICs) Rider to Loan Agreement (6-14-2022)

Co-Borrowers (Loans Over $20,000,000, Not TICs) Rider to Loan Agreement (6-14-2022)

Condominium 100% Owned By Borrower Rider to Loan Agreement (6-14-2022)

Condominium Partially Owned Rider to Loan Agreement (6-14-2022)

Condominium/Cooperative Conversion Restriction Rider to Loan Agreement (6-14-2022)

Cooperation With Rating Agencies and Investors Rider to Loan Agreement (6-14-2022)

Corporate Leases Rider to Loan Agreement (6-14-2022)

Cross-Collateralized Transaction Rider to Loan Agreement (6-13-2023)

Existing Code Violations Rider to Loan Agreement (7-26-2022)

Extended Time Period for Delivery of Borrower Financials Rider to Loan Agreement (6-14-2022)

Floating Interest Rate Loan Prepayment – Modified Lockout Period Rider to Loan Agreement (10-4-2022)

Florida, Maryland and Virginia Amended and Restated Rider to Loan Agreement (6-14-2022)

Foreign Guarantor Rider to Loan Agreement (3-26-2024)

 [6-13-2023 version remains acceptable until the date referenced in Endnote 1 below]

Galvanized Steel and Polybutylene Piping Rider to Loan Agreement – Non-Recourse (6-14-2022)

Galvanized Steel and Polybutylene Piping Rider to Loan Agreement – Recourse (6-14-2022)

Green Improvements Rider to Loan Agreement (2-14-2023)

Green Rebate Rider to Loan Agreement (6-14-2022)

Incomplete or Illegible Housing Assistance Contract Rider to Loan Agreement (6-14-2022)

Increased Unsecured Trade Debt Rider to Loan Agreement (6-14-2022)

Independent Director Rider to Loan Agreement (6-14-2022)

Lease-Up Transaction – Credit Enhancement Required Rider to Loan Agreement (3-26-2024)

[6-14-2022 version remains acceptable until the date referenced in Endnote 1 below]

Lease-Up Transaction – Debt Service Reserve Rider to Loan Agreement (2-14-2023)

Lease-Up Transaction – No Credit Enhancement Required Rider to Loan Agreement (6-14-2022)

Legal Non-Conforming Property Rider to Loan Agreement (6-14-2022)

Multiple Asset Entity Rider to Loan Agreement (6-14-2022)

No Tax Returns Required from Guarantor Rider to Loan Agreement (6-14-2022)

Partial Release of Unimproved Property Rider to Loan Agreement (6-13-2023)

Preferred Equity Rider to Loan Agreement (6-13-2023)

Prepaid Rents – Student Housing Rider to Loan Agreement (2-14-2023)

Prepayment During Window Period After Defeasance Rider to Loan Agreement (6-14-2022)

Primary Access by Easement or Private Road Rider to Loan Agreement (6-14-2022)

Property Not a Separate Tax Parcel Rider to Loan Agreement (6-13-2023)

Recycled Borrower Rider to Loan Agreement (6-13-2023)

Recycled Borrower –Co-Borrowers Rider to Loan Agreement (6-13-2023)

Recycled SPE Equity Owner Rider to Loan Agreement (2-14-2023)

Regulatory Agreement Rider to Loan Agreement (6-14-2022)

Reverse Tax-Deferred Exchange Rider to Loan Agreement (6-14-2022)

Section 8 Housing Assistance Payments Contract Rider to Loan Agreement (3-26-2024)[for immediate use]

Self-Management Rider to Loan Agreement (6-14-2022)

Shared Amenities and Facilities Rider to Loan Agreement (6-14-2022)

Short-Term Leases Rider to Loan Agreement (6-14-2022)

Single Purpose Entity Borrower (Loans $20,000,000 and Under) Rider to Loan Agreement (2-14-2023)

Solar Project Rider to Loan Agreement (3-26-2024)

[for immediate use]

Splitting the Note Rider to Loan Agreement (6-14-2022)

Stab-Lok Breakers Rider to Loan Agreement – Non-Recourse (6-14-2022)

Stab-Lok Breakers Rider to Loan Agreement – Recourse (6-14-2022)

Subordinate Debt Rider to Loan Agreement (2-14-2023)

Supplemental Financing Requirements for Loans with Increased LTV Rider to Loan Agreement (6-14-2022)

Tax Abatement or Exemption Rider to Loan Agreement (10-10-2023)

Tax Abatement or Exemption – Borrower to Apply Rider to Loan Agreement (10-10-2023)

Tax Abatement or Exemption – Final Certificate of Eligibility Rider to Loan Agreement (6-14-2022)

Tax Credit Properties Rider to Loan Agreement (3-26-2024)

[for immediate use]

Tenancy in Common Borrower (Loans $20,000,000 and Under) Rider to Loan Agreement (6-14-2022)

Tenancy in Common Borrower (Loans Over $20,000,000) Rider to Loan Agreement (6-14-2022)

Termite or Wood Damaging Insect Rider to Loan Agreement (6-14-2022)

Trade Names Rider to Loan Agreement (6-14-2022)

Value-Add Rider to Loan Agreement (10-4-2022)

SECURITY INSTRUMENTS

Uniform Covenants (6-14-2022)

Uniform Covenants – Delivery Assurance Fee – 9% Forward Commitment (3-15-2022)

Alabama Security Instrument (3-1-2014)

Alaska Security Instrument (3-1-2014)

Arizona Security Instrument (10-10-2023)

Arkansas Security Instrument (7-12-2016)

California Security Instrument (3-15-2022)

Colorado Security Instrument (3-1-2014)

Connecticut Security Instrument (3-1-2014)

Delaware Security Instrument (3-1-2014)

District of Columbia Security Instrument (3-1-2014)

Florida Amended and Restated Security Instrument (3-1-2014)

Florida Security Instrument (3-1-2014)

Georgia Security Instrument (10-10-2023)

Hawaii Security Instrument (3-1-2014)

Idaho Security Instrument (6-30-2014)

Illinois Security Instrument (7-12-2016)

Indiana Security Instrument (9-30-2019)

Iowa Security Instrument (1-18-2019)

Kansas Security Instrument (3-1-2014)

Kentucky Security Instrument (1-18-2019)

Louisiana Security Instrument (7-12-2016)

Maine Security Instrument (3-1-2014)

Maryland Amended and Restated Security Instrument (4-19-2018)

Maryland Security Instrument (4-19-2018)

Massachusetts Security Instrument (3-1-2014)

Michigan Security Instrument (2-14-2023)

Minnesota Security Instrument (3-1-2014)

Mississippi Security Instrument (3-1-2014)

Missouri Security Instrument (5-1-2015)

Montana Security Instrument (4-10-2019)

Nebraska Security Instrument (3-1-2014)

Nevada Security Instrument (1-18-2019)

New Hampshire Security Instrument (3-1-2014)

New Jersey Security Instrument (3-1-2014)

New Mexico Security Instrument (3-1-2014)

New York Security Instrument (3-1-2014)

North Carolina Security Instrument (3-1-2014)

North Dakota Security Instrument (3-1-2014)

Ohio Security Instrument (3-1-2014)

Oklahoma Security Instrument (3-1-2014)

Oregon Security Instrument (5-1-2015)

Pennsylvania Security Instrument (3-1-2014)

Rhode Island Security Instrument (3-1-2014)

South Carolina Security Instrument (5-5-2017)

South Dakota Security Instrument (3-1-2014)

Tennessee Security Instrument (3-1-2014)

Texas Security Instrument (10-11-2017)

Utah Security Instrument (3-1-2014)

Vermont Security Instrument (3-1-2014)

Virginia Security Instrument (6-13-2023)

Virginia Amended and Restated Security Instrument (6-21-2016)

Washington Security Instrument (3-1-2014)

West Virginia Security Instrument (3-1-2014)

Wisconsin Security Instrument (3-1-2014)

Wyoming Security Instrument (3-1-2014)

RIDERS TO SECURITY INSTRUMENTS

Condominium Rider to Security Instrument (10-10-2023)

Cross-Collateralized Transaction Rider to Security Instrument (3-1-2014)

Partial Release of Unimproved Property Rider to Security Instrument (6-15-2020)

Tenancy in Common Borrower Rider to Security Instrument (6-14-2022)

Trade Names Rider to Security Instrument (6-14-2022)

GUARANTY

Guaranty - Multistate (10-10-2023)

RIDERS TO GUARANTY

Additional Provisions – Sale or Securitization of Loan Rider to Guaranty (7-26-2022)

Calculating Liquidity Rider to Guaranty (6-14-2022)

Completion Guaranty for Green Improvements Rider to Guaranty (6-14-2022)

Completion Guaranty for Value-Add Transaction Rider to Guaranty (6-14-2022)

Cross-Collateralized Transaction Rider to Guaranty (6-14-2022)

Foreign Guarantor Rider to Guaranty (6-14-2022)

Lease-Up Transaction Rider to Guaranty (2-14-2023)

Material Adverse Change Rider to Guaranty (6-14-2022)

Minimum Net Worth / Liquidity Rider to Guaranty (6-14-2022)

No Tax Returns Required from Guarantor Rider to Guaranty (6-14-2022)

Solar Project Completion Guaranty Rider to Guaranty (3-26-2024)

[for immediate use]

Splitting the Note Rider to Guaranty (6-14-2022)

MISCELLANEOUS

Age Restricted Rider to Assignment of Management Agreement (6-14-2022)

Amendment to ERLA/Commitment (7-17-2014)

Assignment of Consolidated Security Instruments (3-1-2014)

Assignment of Management Agreement and Subordination of Management Fees (6-15-2020)

Assignment of Security Instrument (4-10-2019)

Borrower Structure Due Diligence Checklist (3-26-2024)

[5-26-2018 version remains acceptable until the date referenced in Endnote 1 below]

Borrower’s Equity Questionnaire (10-30-2017)

Borrower’s Preferred Equity Financial Terms Summary (10-30-2017)

Cash Management Agreement (3-1-2014)

Clearing Account Agreement (3-1-2014)

Commercial Lease Analysis (10-1-2021)

Commitment/ERLA Seller Correction (10-1-2021)

Consent to Assignment of HAP Contract (10-24-2014)

Consolidation, Extension & Modification Agreement – New York (10-4-2022)

C-PACE Analysis (10-11-2017)

Cross Collateralization Agreement - Master (6-14-2022)

Cross Collateralization Agreement Memorandum - Master (10-1-2020)

Equity Analysis (6-13-2023)

Examples of Transaction Legal Issues (3-1-2014)

Financing Statement Exhibit B (6-14-2022)

Legal Issues Analysis (LIA) (3-26-2024)

 [10-10-2023 version remains acceptable until the date referenced in Endnote 1 below]

Omnibus Assignment (6-15-2020)

Partial and Fractured Condominium Analysis (3-26-2024)

[for immediate use on Florida properties; for all other jurisdictions 10-10-2023 version remains acceptable until the date referenced in Endnote 1 below]

Preferred Equity Guaranty Acceptable Trigger Events (10-30-2017)

Purchase Agreement Analysis (3-26-2024)

[for immediate use]

Regulatory Agreement Analysis (3-26-2024)

[for immediate use]

Repair Letter – Operational Repairs (3-1-2014)

Reverse Tax-Deferred Exchange Collateral Assignment of Management Agreement (9-30-2019)

Reverse Tax-Deferred Exchange Collateral Assignment of Security Agreement (9-30-2019)

Reverse Tax-Deferred Exchange Security Agreement & Assignment of Leases & Rents (9-30-2019)

Reverse Tax-Deferred Exchange Subordination Agreement (9-30-2019)

Section 8 Housing Assistance Payment Contract Analysis (3-26-2024)

[10-10-2023 version remains acceptable until the date referenced in Endnote 1 below]

SNDA for Commercial Leases (5-1-2015)

SNDA for Service Agreements (7-17-2014)

SNDA for Solar Agreements (3-26-2024)

[for immediate use]

Solar Analysis (3-26-2024)

[for immediate use]

Subordinate Debt Analysis (6-13-2023)

Subordination Agreement – Governmental Entity (3-15-2022)

Subordination Agreement – Governmental Entity – Regulatory Agreement Only (3-15-2022)

Subordination Agreement – Loan Not Secured by Property (3-15-2022)

Subordination Agreement – Private Entity (3-15-2022)

Tax Abatement/Exemption/PILOT Questionnaire (3-26-2024)

 [3-15-2022 version remains acceptable until the date referenced in Endnote 1 below]

Title Policy and Endorsement Requirements (3-26-2024)

 [for immediate use]

Waiver of Certain Survey Requirements (8-17-2023)

RIDERS TO MISCELLANEOUS

Housing Assistance Payments Contract Rider to Financing Statement Exhibit B (3-1-2014)

CERTIFICATIONS

Benchmarking Data Consultant Engagement Certification (7-29-2019)

Cooperative Corporation Certification (9-30-2019)

Seller’s Certification of Outstanding Items (5-1-2014)

Seller’s Certification Regarding Certificates of Occupancy (7-17-2014)

Seller’s Counsel’s Certification (8-17-2023)

Survey Certificate (3-26-2024)

 [7-12-2016 version remains acceptable until the date referenced in Endnote 1 below]

Title Insurance Policy Certification (3-26-2024)

 [for immediate use]

SENIORS

Loan Agreement – Seniors (3-26-2024)

[10-10-2023 version remains acceptable until the date referenced in Endnote 1 below]

Cash Management Agreement – Seniors (3-1-2014)

Certificate of Operator/Property Manager – Seniors (6-13-2023)

Clearing Account Agreement – Seniors (3-1-2014)

Collateral Assignment of Licenses, Certificates and Permits – Seniors (7-12-2016)

Collateral Assignment of Management Agreement and Subordination of Management Fees - Seniors (5-5-2017)

Collateral Assignment of Service Contracts – Seniors (3-1-2014)

Financing Statement Exhibit B – Seniors (6-14-2022)

Operating Lease Analysis Form – Seniors (10-1-2021)

Operator’s Estoppel Certificate – Seniors (10-1-2020)

Security, Assignment and Subordination Agreement - Seniors (10-4-2022)

Subordination, Non-Disturbance and Attornment Agreement (Unrelated Operator) – Seniors (5-5-2017)

RIDERS TO SENIORS

Acuity Mix Conversion Rider to Loan Agreement – Seniors (3-26-2024)

 [6-13-2023 version remains acceptable until the date referenced in Endnote 1 below]

Additional Mortgaged Property Rider to Security Instrument – Seniors (4-10-2019)

Excess Professional Liability Coverage Rider to Loan Agreement – Seniors (6-14-2022)

Governmental Payor Programs Rider to Loan Agreement – Seniors (6-14-2022)

Insurance Claims History Rider to Loan Agreement – Seniors (6-14-2022)

Operating Lease Rider to Loan Agreement – Seniors (6-14-2022)

Recycled Operator Rider to Security Assignment, and Subordination Agreement (10-10-2023)

Respite Care Rider to Loan Agreement – Seniors (6-14-2022)

GROUND LEASE

Ground Lease Analysis (2-14-2023)

Ground Lease Mortgage Rider to Loan Agreement (3-26-2024)

[6-14-2022 version remains acceptable until the date referenced in Endnote 1 below]

Ground Lease Mortgage Rider to Security Instrument (6-15-2020)

Ground Lease Mortgage with Fee Joinder Rider to Security Instrument (6-14-2022)

Ground Lessor’s Estoppel Certificate (7-12-2016)

SUPPLEMENTAL LIENS

Supplemental Mortgage Rider to Loan Agreement (6-14-2022)

Supplemental Mortgage Rider to Security Instrument (2-14-2020)

Intercreditor Agreement (3-13-2012)

Intercreditor Agreement (9-11-2013)

Intercreditor Agreement (9-25-2014)

Intercreditor Agreement (8-11-2015)

Intercreditor Agreement (8-13-2015)

Intercreditor Agreement (9-24-2015)

Intercreditor Agreement (6-1-2021)

K-017 Intercreditor Agreement

K-018 Intercreditor Agreement

K-705 Intercreditor Agreement

K-706 Intercreditor Agreement

Rider to Intercreditor Agreement – Warehouse Lending (7-26-2018)

Forms of Intercreditor Agreements for Non-TEL Loans (3-26-2024)

 [for immediate use]

MANUFACTURED HOUSING

Manufactured Housing Rider to Loan Agreement (10-10-2023)

Manufactured Housing Rider to Security Instrument (6-15-2020)

Manufactured Housing – Affiliate-Owned Homes Rider to Guaranty (6-14-2022)

Manufactured Housing – Private Facility Rider to Loan Agreement (6-14-2022)

Manufactured Housing – MHC Tenant Protections Rider to Loan Agreement (10-4-2022)

Assignment of Private Facility Management Agreement (7-1-2014)

Financing Statement Exhibit B – Manufactured Housing (6-14-2022)

Manufactured Housing Questionnaire – Resident Owned (6-29-2018)

LETTERS OF CREDIT

Letter of Credit (6-14-2022)

Letter of Credit Certification (3-1-2014)

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Endnote 1:

Unless otherwise noted, the documents listed herein must be used, as applicable, on loans for which Freddie Mac has issued a Commitment (or has received an Early Rate Lock Application) on or after **April26**, **2024**. The updated versions may be used prior to such date, but such earlier use is not required.

Note:

Pursuant to the Freddie Mac Multifamily Seller/Servicer Guide, Section 5.2(f):

The Seller or its legal counsel (as applicable) has used a form and version of each Multifamily Loan Document that appears in the Currently Acceptable Multifamily Loan Documents list available on FreddieMac.com during the period between the date of the Letter of Commitment or the date the early rate-lock application was submitted to Freddie Mac and the Origination Date, unless otherwise expressly permitted by the Purchase and Servicing Documents or as expressly approved in writing by Freddie Mac.