

Approved Structured Lender Roadmap

July 2026



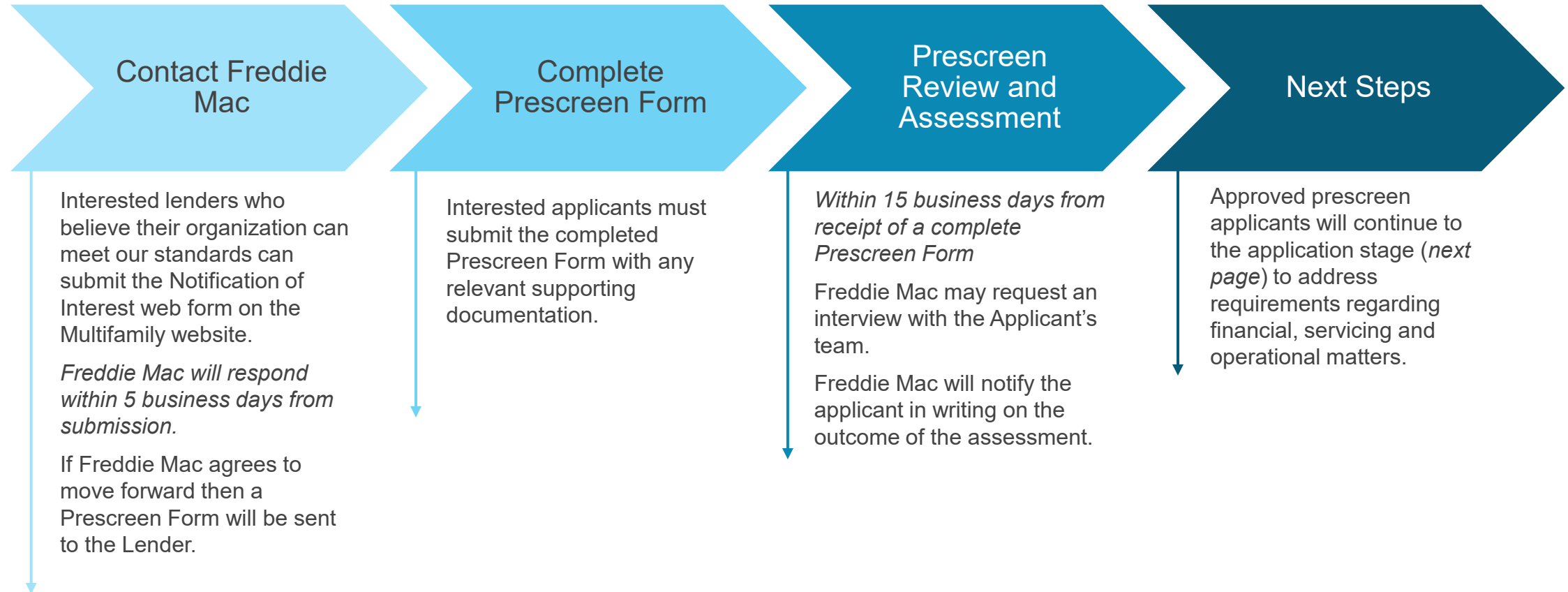
Introduction

Thank you for your interest in becoming a Freddie Mac Multifamily Approved Structured Lender. We hope you find this Roadmap helpful.

Freddie Mac's decision to enter into a relationship with any Lender is at Freddie Mac's sole discretion. Although an applicant may satisfy Freddie Mac's multifamily criteria and/or other criteria relevant to specific products or programs, it does not guarantee approval as an Approved Structured Lender and prospective applicants should not expect to be approved automatically.

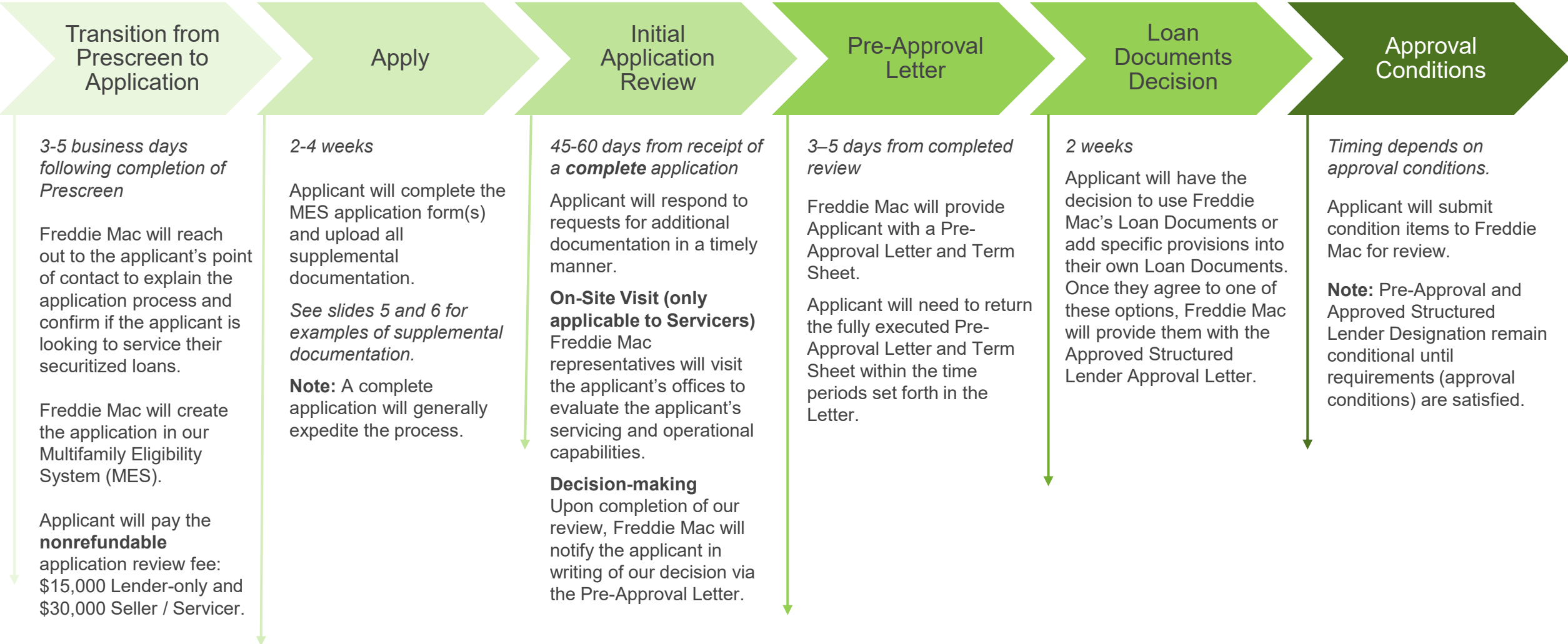
Our Roadmap describes the two primary phases: Prescreen and Application.

Prescreen Process



Note: All time frames are estimates only and actual time frames may vary.

Application Process



Note: All time frames are estimates only and actual time frames may vary.

Application Process: Approved Structured Lender

The following are examples of documentation that will be requested as part of the Approved Structured Lender application package:

- Resumes of Principals, Executive Leadership and Key Personnel
- Staff Organizational Chart
- Entity Organizational Chart
- Historical Origination Volumes
- Delinquency History
- Financial Statements (Two Years of Audited and Past Five Quarters of Unaudited)
- Policies & Procedures
 - Origination
 - Credit / Underwriting
 - Fair Lending / Consumer Protection
 - Financial Crimes (CDD, KYC and OFAC / AML Compliance)
 - Information Security
 - Vendor Management

Application Process: Servicer

The following are examples of documentation that will be requested as part of the Servicer application package:

- Resumes / Bios of Key Asset Management and Servicing Personnel
- Staff Organizational Chart
- Historical Servicing Volumes
- Corporate Insurance Coverage (Fidelity Bond and Errors & Omissions)
- Asset Management and Servicing Policies & Procedures
- Samples of Asset Management and Servicing Reports / Documentation (e.g., Inspection Reports, Watchlists, etc.)
- Description of the Applicant's Servicing System
- Business Continuity / Resiliency Plan
- Material Vendor List

Approval Conditions

Freddie Mac may impose conditions in connection with the Pre-Approval and Approved Structured Lender Designation. The following are examples of conditions that might be required; but please note that actual conditions may not be limited to these examples:

- Freddie Mac training to address any areas deemed necessary
- Incorporate specific provisions into the Applicant's Loan Documents
- Fill staffing vacancies and/or provide a staffing plan to identify how the applicant will operate efficiently
- Construct new, and/or update existing, policies and procedures related to areas of deficiency
- Operate under a probationary period
- Engage an approved Freddie Mac Sub-Servicer
- Provide enhanced or more frequent financial reporting
- Attest that the applicant has reviewed the *Freddie Mac Multifamily Seller/Servicer Guide*