

## Freddie Mac Multifamily Optigo® Lender Roadmap Introduction

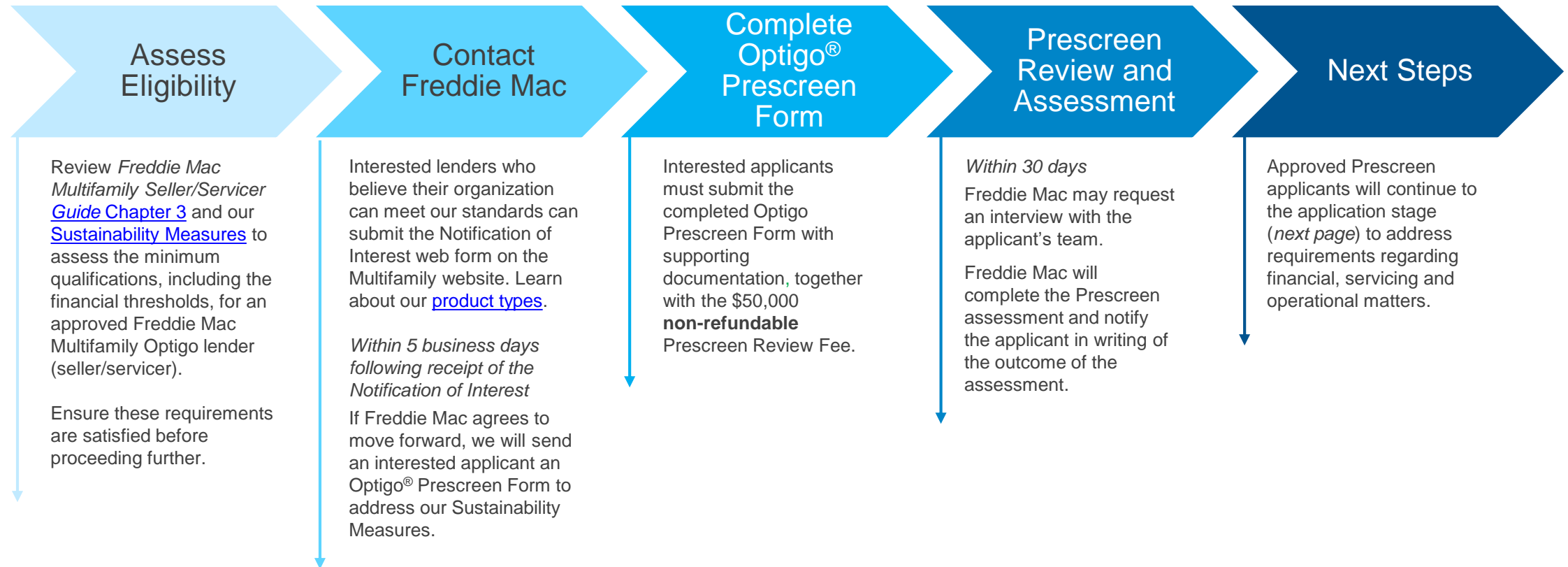
Thank you for your interest in becoming a Freddie Mac Multifamily Optigo® lender (seller/servicer). We hope you find this Roadmap helpful.

Please note that Freddie Mac approves or declines an Optigo lender based on our business needs at the time and a prospective applicant's qualifications, as outlined in this Roadmap. Freddie Mac's decision to enter into a Multifamily seller/servicer relationship with any lender is at Freddie Mac's sole discretion.

Although an applicant may satisfy Freddie Mac's multifamily sustainability measures and eligibility criteria, and/or any other criteria relevant to specific products or program, it does not guarantee approval as an Optigo lender and prospective applicants should not expect to be approved automatically.

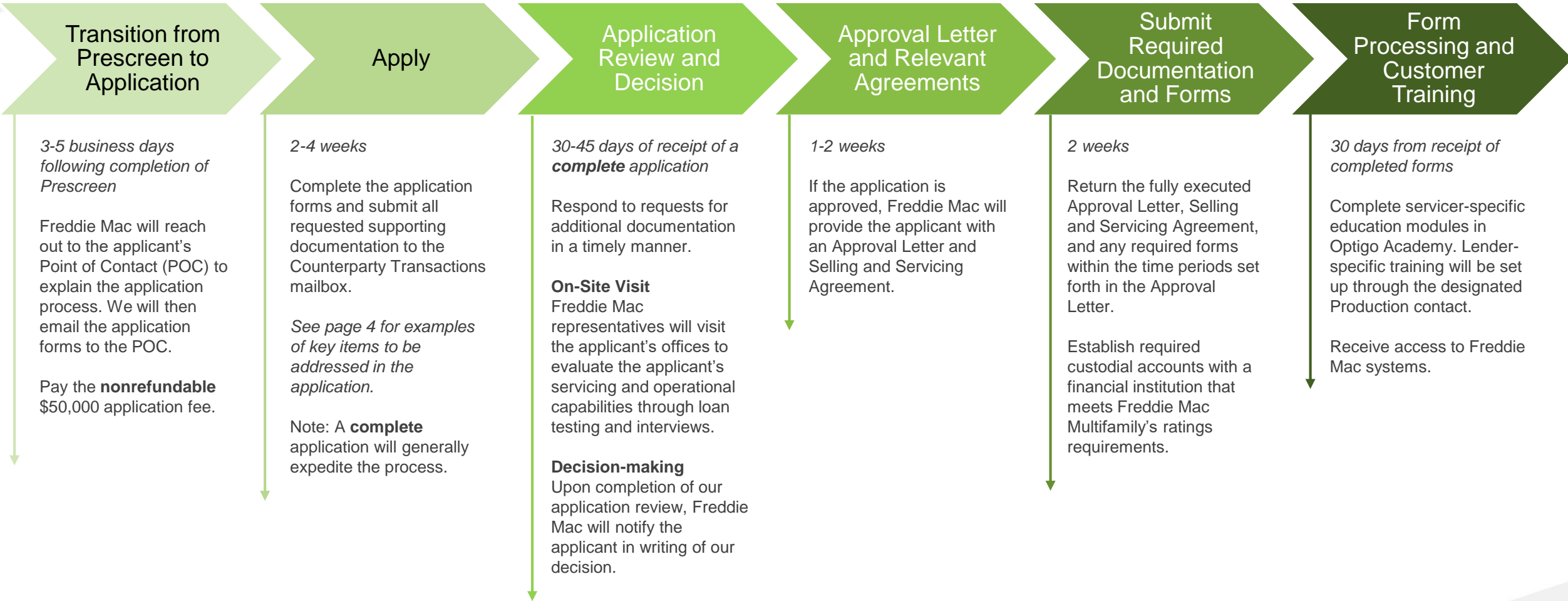
Our Roadmap describes the two primary phases: our Prescreen Process and the Application Process.

# Freddie Mac Multifamily Optigo® Lender Roadmap: Prescreen Process



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

# Freddie Mac Multifamily Optigo® Lender Roadmap: Application Process



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

## Freddie Mac Multifamily Optigo® Lender Application Process

The following are examples of key items that will be addressed during the application process:

- Resumes of key principals, managing executives and key personnel along with a proposed employee organizational chart
- Evidence of fidelity bond and errors and omission coverage to meet Freddie Mac requirements
- Description of corporate and individual ownership and ownership charts containing the applicant up through the applicant's ultimate parent
- Latest three (3) years of audited financial statements of entity and any proposed guarantor
- Financial statements from the last five (5) quarters
- Financing arrangements, including proposed warehouse financing agreements
- Comprehensive multifamily servicing policies and procedures that address all servicing aspects
- Evidence of a robust servicing technology platform with the ability to manage, analyze and report on loan data
- Anti-fraud policies and procedures
- Business continuity, technical resiliency and disaster recovery plans along with evidence of recent testing and results