

**Currently Acceptable Multifamily Loan Documents – SBL
(3-26-2024)**

Following is a list of the most current versions of the Multifamily Loan Documents - SBL available on this website for Freddie Mac’s Small Balance Loan Purchase Product. 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.

If a document is not identified by a revision date, please see Currently Acceptable Multifamily Loan Documents – Loan Execution Documents for the currently acceptable version of that document.

Core Borrower Loan Documents

These five core borrower loan documents will be used to document every SBL loan.

1. Loan Agreement – SBL (3-26-2024)

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

1. Note Fixed Rate - SBL (6-13-2023)

*OR*

Note Hybrid ARM – SBL (30-Day Average SOFR) (6-13-2023)

1. Guaranty - SBL (3-1-2021)

(4) Financing Statement Exhibit B – SBL (11-02-2015)

(5) Uniform Covenants – SBL (05-31-2018)

*NOTE: This document is part of the Security Instrument for each loan and is used with the appropriate state-specific Security Instrument listed on the Currently Acceptable Multifamily Loan Documents – Loan Execution Documents list.*

**Borrowers are Tenants in Common**

Tenancy in Common Borrower Rider to Loan Agreement – SBL (03-08-2019)

Tenancy in Common Borrower Rider to Security Instrument – SBL (11-02-2015)

**Borrowers are Co-Borrowers that own Related Parcels**

Related Co-Borrowers with Related Parcels Rider to Loan Agreement – SBL (03-08-2019)

**Borrower May Operate Property with Leases between One Month and Two Years’ Duration**

Month to Month Rider to Loan Agreement – SBL (05-31-2018)

**Property Includes One or More Non-Permitted Units**

Non-Permitted Units Rider to Loan Agreement – SBL (2-14-2020)

**Property is a 100% Borrower Owned Condominium**

Condominium 100% Owned by Borrower Rider to Loan Agreement – SBL (06-25-2019)

Condominium 100% Owned by Borrower Rider to Security Instrument – SBL (11-02-2015)

**Property is Ground Leased**

Ground Lease Mortgage Rider to Loan Agreement – SBL (03-08-2019)

Ground Lease Mortgage with Fee Joinder Rider to Security Instrument – SBL (11-02-2015)

**Property Benefits from a Tax Abatement Program**

Tax Abatement Rider to Loan Agreement – SBL (10-10-2023)

**Property is in Florida or Maryland and an Existing Loan will be Amended and Restated**

Note – Florida Amended and Restated - SBL (2-14-2020)

Note – Maryland Amended and Restated – SBL (2-14-2020)

**Property is in New York and an Existing Loan will be Consolidated, Extended, or Modified**

Note – New York Amended and Restated – SBL (05-03-2016)

[Consolidation, Extension & Modification Agreement](http://www.freddiemac.com/multifamily/docs/consolidation_extension_modification_agreement.doc)

Lender Loan Documents

Assignment of Security Instrument

Assignment of Consolidated Security Instruments (New York Only)

Omnibus Assignment - SBL (6-15-2020)

Certifications

Seller’s Certification of Outstanding Items - SBL (11-02-2015)

Single Counsel’s Certification - SBL (3-26-2024)

[6-15-2020 version remains acceptable until the date referenced in Endnote 1 below]

Miscellaneous

Tax Abatement/Exemption Analysis – SBL (3-15-2022)

Legal Analyses forms are not required to be completed for the Small Balance Loan product unless requested by Freddie Mac. If requested, the then-current form of Analyses is to be used as listed on the Currently Acceptable Multifamily Loan Documents – Loan Execution, EXCEPT for the Tax Abatement/Exemption Analysis – SBL, which is a separate form listed here.

Endnote 1:

The updated version of the document to which this Endnote pertains (as noted) must be used, as applicable, on loans for which Freddie Mac has issued a Commitment on or after April 26, 2024; the updated versions may be used prior to such date, but such earlier use is not required.