

PRODUCT SNAPSHOT

Green Advantage[®]

**Better Pricing. Larger Proceeds.
Energy Savings.**

We make it easy to be green. When you commit to reducing energy or water (by at least 30 percent, with a minimum 15 percent from energy), you can get better pricing and more funding to make these improvements.

Is your property already green certified? Then you may be eligible to get rewarded.

The Freddie Mac Difference

When it comes to multifamily finance, Freddie Mac gets it done. We work closely with our Sellers to tackle complicated transactions, provide certainty of execution and fund quickly. Contact your Freddie Mac Multifamily representative today — we're here to help.

Borrowers Who Want to Know More

Contact one of our approved Seller/Service providers at:
mf.freddie.com/borrowers/

- Works with the majority of Freddie Mac Multifamily loans
- Options include Green Up[®], Green Up Plus[®], Green Certified, Green Rebate, or C-PACE
- The Green Assessment[®] and Green Assessment Plus[®] show borrowers how they can save energy or water. We reimburse up to \$3,500 of the cost of the report when the borrower closes a Freddie Mac Multifamily loan
- We support eligible mixed-use properties



<https://mf.freddie.com/product/>

	Green Up®	Green Up Plus®
Minimum Projected Consumption Reduction	30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment	30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment Plus
Underwriting Approach	Recognize 50% of projected owner-paid energy and/or water/sewer savings based on Green Assessment	Recognize 75% of projected owner-paid energy and/or water/sewer savings based on Green Assessment Plus
Loan Proceeds/Sizing	<ul style="list-style-type: none"> Debt Coverage Ratio (DCR): -0.05x of policy-compliant DCR. Subject to lesser of 1.20x or program/product limit Loan-to-Value (LTV) ratio: +5.0% of policy-compliant LTV. Subject to greater of 85% or program/product limit 	<ul style="list-style-type: none"> DCR: -0.05x of policy-compliant DCR. Subject to lesser of 1.20x or program/product limit LTV: +5.0% of policy-compliant LTV. Subject to greater of 85% or program/product limit
As Is DCR/LTV	<ul style="list-style-type: none"> DCR: -0.05x of policy compliant DCR Subject to lessor of 1.20x or product limit LTV: +5.0% of policy compliant LTV Subject to greater of 85% or product limit 	<ul style="list-style-type: none"> DCR: -0.05x of policy compliant DCR Subject to lessor of 1.20x or product limit LTV: +5.0% of policy compliant LTV Subject to greater of 85% or product limit
As-Improved DCR/LTV (If Applicable)	<ul style="list-style-type: none"> Must meet policy compliant DCR/LTV; no adjustments Based on As-Improved NOI and As-Improved appraised value 	<ul style="list-style-type: none"> Must meet policy compliant DCR/LTV; no adjustments Based on As-Improved NOI and As-Improved appraised value
Time to Complete Green Improvements	2 years to complete	2 years to complete
Escrow Requirements	Funds for energy/water efficiency work will be escrowed at 125% of cost and released as work is completed	Funds for energy/water efficiency work will be escrowed at 125% of cost and released as work is completed

Required Third-Party Reports	Green Assessment	Green Assessment Plus
Benchmarking Data Collection	Green Up and Green Up Plus loans require Borrowers to engage a third-party data collection consultant, prior to the origination of the loan, to collect, input and monitor actual energy and water usage through the term of the loan.	

Already Green?

<p>Green Certified</p>	<p>We give discounted loan pricing for properties — if at least 20% of the property’s units are affordable rental units — and has one of these eight industry-standard green building certifications:</p> <ol style="list-style-type: none"> 1. EarthCraft, Greater Atlanta Home Builders Association & South Face 2. ENERGY STAR® for Multifamily, EPA 3. ENERGY STAR® for Qualified Multifamily High-Rise, EPA 4. Green Communities, Enterprise Community Partners 5. Green Globes, Green Building Initiative 6. GreenPoint Rated, Build It Green 7. LEED, US Green Building Council 8. National Green Building Standard (NGBS), Home Innovation Research Labs <p>Seller/Serviceers should:</p> <ol style="list-style-type: none"> 1. Speak to their Freddie Mac representatives. 2. Complete our Affordability Test and select the relevant certification. 3. Provide evidence of certification as part of the loan submission to receive our best quote.
<p><u>Green Rebate</u></p>	<p>If your borrower doesn’t choose any of the above Green Advantage options, make sure they know they can receive \$5000 from Freddie Mac for delivering an EPA ENERGY STAR Score®.</p>
<p>C-PACE</p>	<p>Freddie Mac Multifamily can grant consent for Commercial PACE financing from qualifying Commercial PACE programs on loans in our retained portfolio. Additional requirements apply. Seller/Serviceers should speak with a Freddie Mac representative for details.</p>