Supplemental Loan
Add-On Funding Without Refinancing

Our supplemental loan gives borrowers access to additional capital at a cost lower than refinancing. Take advantage of Freddie Mac’s flexible terms, streamlined underwriting and certainty of execution.

The Freddie Mac Difference
When it comes to multifamily finance, Freddie Mac gets it done. We work closely with our Optigo SM network of Seller/Servicers 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 Optigo Seller/Servicers at mf.freddiemac.com/borrowers/

- Additional financing placed at least 12 months after origination of the first loan or the most recent prior supplemental loan
- Both fixed- and floating-rate supplemental loans available
- Supplemental financing behind securitized loans is a unique advantage of the Freddie Mac execution

Our Freddie Mac Multifamily Green Advantage® initiative rewards Borrowers who improve their properties to save energy or water.

mf.freddiemac.com/product/
### Eligible Optigo Seller/Servicers
- If the first loan has been securitized, the original Optigo Seller/Servicer for that first loan or currently servicing that first loan
- If the first loan has not been securitized, the Optigo Seller/Servicer currently servicing that first loan

### Eligible Borrowers
Original first loan borrower or lender-approved transferee

### Eligible Loans
- Loans behind existing first loans
  - Stabilized properties in good standing
  - Purchased through the Conventional Cash Mortgage Purchase program, the Targeted Affordable Housing Cash Mortgage Purchase program, the Seniors Housing Cash Mortgage Purchase program, and Conventional Structured Transactions
- Prior loans (first loans and any prior supplemental loans in place) must have remaining terms of 3 years or more
- Minimum supplemental amount: $1 million

### Terms
Coterminous with first loan; must be at least 12 months after origination of the first loan or the most recent prior to the supplemental loan; not available during the last 3 years of the first loan

### Prepayment Provisions
Structured as a yield maintenance loan

### Reserve and Escrow Requirements
Origination of a supplemental loan may trigger collection of deferred reserves and escrows for that first loan. Deferred insurance escrows may be permitted under limited circumstances.

### Refinance Test
Based on the sum of the debt service and unpaid principal balance of the first loan and all existing and proposed supplemental loans

### Servicing Fee
Calculation based on supplemental proceeds

### Loan Documents
Subject to Freddie Mac’s then current loan documents and any applicable conditions set forth in the first loan and any existing supplemental loan documents
Loan-to-Value (LTV) Ratios and Amortizing Debt Coverage Ratios (DCR)\(^1\)

<table>
<thead>
<tr>
<th>Supplemental Loan Base Maximum LTV and Minimum DCR</th>
<th>Fixed-Rate LTV/DCR and Floating-Rate LTV/DCR (DCR at comparable fixed-note rate)</th>
<th>Amortizing(^2)</th>
<th>Partial-Term Interest-Only</th>
<th>Full-Term Interest-Only (including any supplemental loan with a full-term interest-only first loan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>≥ 3-Year and &lt; 5-Year Term</td>
<td></td>
<td>75% / 1.35x</td>
<td>75% / 1.35x</td>
<td>65% / 1.45x</td>
</tr>
<tr>
<td>≥ 5-Year and &lt; 7-Year Term</td>
<td></td>
<td>75% / 1.30x</td>
<td>75% / 1.30x</td>
<td>65% / 1.40x</td>
</tr>
<tr>
<td>≥ 7-Year Term</td>
<td></td>
<td>80% / 1.25x</td>
<td>80% / 1.25x</td>
<td>70% / 1.35x</td>
</tr>
</tbody>
</table>

\(^1\) All DCRs and LTVs are calculated based on the sum of the amortizing debt service and unpaid principal balance of the first loan and all existing and proposed supplemental loans.

\(^2\) For partial-term interest-only loans, there must be a minimum amortization period of 5 years for loans with terms greater than 5 years. Acquisition loans with 5-year terms may have up to 1 year of partial-term interest-only. For terms of 10 years or more, loans may have interest-only in an amount equal to no more than half of the loan term.