

# SASB-Q Overview

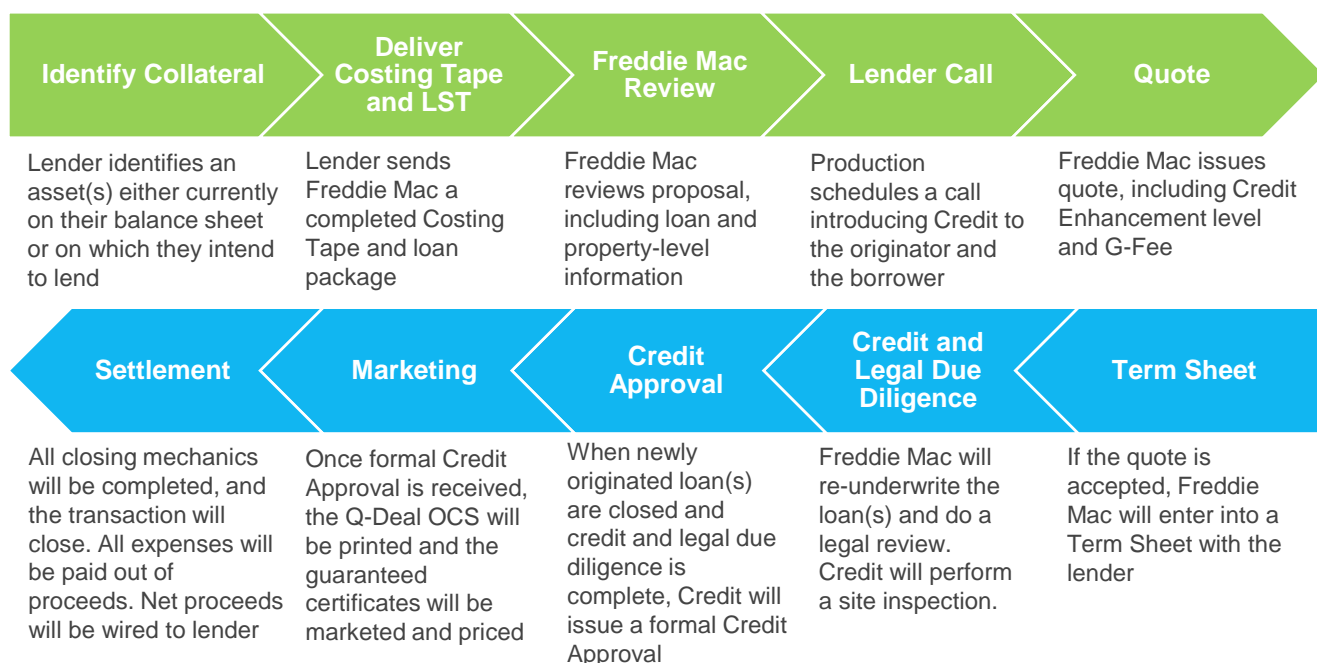
## What it is

Our Structured Q-Deal® offering can be utilized to securitize either a single-loan asset or multiple loans with the same borrower sponsor and a total UPB exceeding \$150 million. Freddie Mac will guarantee the timely payment of interest and the ultimate payment of principal on the senior Class A bonds. The lender must either retain or sell first-loss exposure in the form of either a b-piece or reimbursement obligation.

## What it's not

SASB-Q-Deals are not intended to compete with the Optigo network. If an Optigo® lender structures a loan that meets Optigo lending parameters, they should work with their Freddie Mac Relationship Manager. If the lender is not an Optigo lender and/or the loan structure does not fit into an Optigo loan product structure, a SASB-Q deal is an option.

## How it Works



## Frequently Asked Questions

- **Eligible Collateral Type:** Taxable Affordable or market rate Conventional or Bridge loan(s) backed by a single-loan asset or multiple multifamily loans with the same borrower
- **Associated Fees/Expenses:** Lender is responsible for all deal expenses, typically 80-120 bps depending on loan size
- **Estimated Timing:** From execution of the Term Sheet to closing is usually 10-12 weeks depending on the collateral, number of underlying properties and loan closing timeline

For more information, contact [Cindy Schwartz](#), Senior Director of Structured Products

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