



SBL Portfolio Executions

Qualifications*

- Two or more loans
- Top & Standard Markets

Benefits to Borrowers

- Off-grid, best-in-class pricing for a portfolio of loans
- Proceeds and credit may be structured to weighted averages on a pool basis
- No Application Fees charged for deals in Standard Markets
- Transaction cost efficiencies with a portfolio of loans
- Fewer forms per loan (*Borrower financials*)
- Dedicated Freddie Mac team

Requirements

- Sellers will collect and hold a Good Faith Deposit (“GFD”) on behalf of Freddie Mac - equal to the greater of 10 bps of aggregate UPB and \$50k - at application. Freddie Mac earns the GFD upon loan submission. The GFD is refundable to the borrower at Seller closing.
- Seller fees and premiums must be disclosed upfront to Freddie Mac and are subject to Freddie Mac’s review and approval.

Next Steps

1. Fill out following forms:
 - Portfolio Pricing Request Form; and
 - Collateral Stratification
2. Submit forms to applicable Regional Mailbox.

* For portfolios that do not fall within these parameters, please contact an SBL Production Regional Manager to further discuss.