



TAH UPDATE

Pricing Drop Just for Our TAH Borrowers

On Tuesday we announced we've lowered our TAH pricing, so bring us your mission deals:

Tax-Exempt Loans

- Decreased base fixed-rate grids by **10 bps**.

9% Low-Income Housing Tax Credit (LIHTC)

- Decreased base fixed-rate grids by **10 bps**.

Non-LIHTC Forwards

- Decreased forward adders by **10 bps** on 5-, 7- and 10-year loan terms.
- Decreased forward adders by **5 bps** on loan terms longer than 10 years.

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Good News on Forwards & Good Faith Deposits

Send Date: March 30, 2023

We hear you — and know how challenging the market is with the current volatility. Along with our spread hold and Index Lock offerings, we're leaning even further into Forwards to increase the supply of affordable housing.

On top of our grid reduction, we're offering additional incentives to help. For now, we've changed our standard good faith deposits on Forwards to 1% cash and 1% note — from 2% cash. We don't know what the market or our good faith deposits will look like down the road, so now is a good time to take advantage of this offer and lock in your deals.

On-site Property Inspections Are Back

Any loan not yet under app will be required to complete a Guide-compliant inspection: An appropriate **lender representative must physically be on-site for the inspection**. Loans under application in their quote hold period where alternative methods of inspection were already approved by Freddie Mac will be permitted to close without this requirement.

[Learn More](#)

Underwriter Update: We Care About Rent Roll Subsidies

Optigo® lenders should make sure that any per-unit subsidies are included in the rent roll provided by the borrower and listed in the [Loan Submission Template](#). Why is this important? We need this so we can accurately report Very Low-Income (VLI) units with the ultimate aim of meeting our annual VLI goal.

Potential Fraud: Help Us Detect It

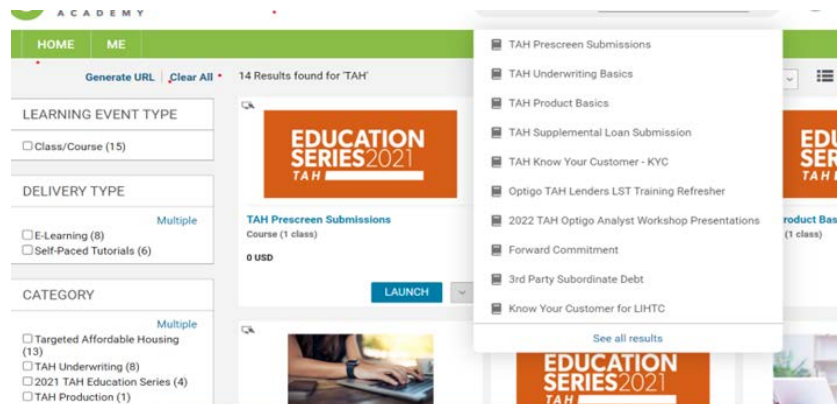
In case you missed our free webinar, here's the recording and presentation for those of you involved in property inspections:

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- [Recording](#)
- [Presentation deck](#)

Any questions, please contact the [Multifamily Fraud team](#).

Free Online Education for Our Lenders



Do you have any new staff or team members who might want a refresher about doing business with Freddie Mac?

Please direct them to our TAH courses in Optigo Academy. [Sign up](#) for an Optigo Academy account — it's free to sign up for those in the Optigo network.

New TAH Product: Coming Soon!

Look for an announcement soon on our new **TAH Bridge Loans** — encompassing Bridge to Resyndication as well as two new bridge offerings, Bridge to Syndication and Non-LIHTC Bridge.

LIHTC Syndicator Forum Today

Today we welcome our LIHTC syndicators to Freddie Mac to meet with our top executives and our team to discuss our LIHTC investments and learn more

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about our program. Thank you to our syndicators for joining us for our first-ever forum of its kind. We look forward to our continued partnership to make an impact, through our LIHTC equity investments, in some of the most underserved markets nationwide.

Our LIHTC investments last year are helping create or preserve nearly 6,000 affordable units for low-income renters struggling to find quality housing they can afford in challenging markets, whether rural or urban.

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