



TAH UPDATE

Underwriting Notes

- With the help of our Optigo® lenders, 2022 is shaping up to be another strong year for TAH loan volume. As a result of the high volume, the turnaround time for our underwriting will continue to be four weeks for most transactions. Forward conversion packages still require 45 calendar days.
- As always, please let us know about underwriting issues **early**, and inform your underwriting and production team if your deal has changed since quote.
- Please submit loan document modifications **with the underwriting submission** — or as early as possible.
- We're seeing a large increase in insurance premiums from quote. If the premium at final underwriting is higher than what was thought at quote, proceeds will be adjusted accordingly.

Optigo Analyst Workshop in Two Weeks

TAH Update: July 28, 2022

Join our team for a free workshop covering Southeast region specifics and the latest Freddie Mac Multifamily business updates. Spots are limited, so register soon to secure your place.

- August 11: [Southeast region, McLean, Virginia](#) (Conventional, SBL and TAH)

myOptigo®: We Added Supplementals

You can now submit TAH supplemental loans in [myOptigo](#), as well as TAH Cash Preservation loans (excluding TAH forwards and immediate tax-exempt loans).

Research: LIHTC at Risk

What happens to Low-Income Housing Tax Credit (LIHTC) properties once they're no longer in the LIHTC program? Our research shows that rents increase modestly at most of these properties. Former LIHTC properties often transition to workforce housing, remaining affordable to tenants who earn below the area median income.

[Learn More](#)



Lakeside in Texas: New Affordable Housing Community

We provided both LIHTC equity and a permanent loan to help create [new, affordable housing](#) at the water's edge for Garland, Texas residents — with easy access to downtown Dallas.

Meet the Team

Julio Villalobos-Torres

Senior Underwriting Analyst - TAH

FreddieMac
MULTIFAMILY

HOMETOWN
Born in Mexico City but raised in College Station, TX

COLLEGE TEAM
Texas A&M University Aggies

FAVE PASTIMES
Movies, watching sports, cleaning, and reorganizing my place...

MOST RECENT PLAY
Progressively adding responsibilities during the busiest quarter I've experienced yet all while just having moved from out of state.

WALK UP SONG
"Los Mandados" - Vicente Fernandez

GAME-WINNING PITCH
Keeping the dream alive by continuing to support the affordable housing mission regardless how complicated a deal might seem.

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Multifamily All Stars

Senior Producer [Chris Osborn](#) was featured last month in our online All Stars series.

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