



## AHF Live

We look forward to seeing you next week in Chicago at AHF Live!

Steve Johnson will speak about affordable housing and Freddie Mac in this [session](#). One of our production managers, Jillian Grzywacz, will join [a panel on bond financing](#) and spotlight our [Tax-Exempt Loans](#).

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## Year-End Deadlines

**Lender Closing: Monday, November 22** is the last day to submit a full and complete package to TAH Underwriting to rate lock in 2021. Please note that the ability to rate lock before year-end depends on (1) the quality of the package and (2) timely responses from the lender and sponsor.

**Freddie Mac Funding: Friday, December 17** is the last day to submit a final delivery package to Freddie Mac's Purchase Team to ensure a loan is funded by Freddie Mac in 2021.

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## 2022 Mission-Driven Business

As you may know, FHFA announced the [Freddie Mac Multifamily loan purchase volume cap of \\$78 billion for 2022](#). They also published our 2022 [mission-driven requirements](#), with guidance for TAH properties, along with [cost burdened and very cost-burdened market designations](#).

## Underwriting Update: 'Fast Forwarding' Forwards

You asked and we listened. We no longer have two separate paths, Standard and Expedited, for review of construction documentation. Effective today, all forward transactions (taxable and tax-exempt) will now have an expedited underwriting review — which means that most construction documents will be reviewed post rate-lock.

We will still require the following to be submitted at the time of full underwriting:

- A narrative summary, including a property and site description, a summary analysis of the development team's qualifications, prepared by the Chief Architect/Engineer as outlined in [Section 55.2](#) of the *Multifamily Seller/Service Guide*, and the underwriting checklist, Section 1.30 of Exhibit 1.
- A pre-construction analysis report, as described in [Section 63.3\(a\)](#) of the Guide.

Section 55.2 of the Guide lists the items to be submitted as construction documentation in the underwriting package to be reviewed post rate-lock.

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## New Underwriting Boilerplate

A reminder that we recently published a new Multifamily [Underwriting Boilerplate](#). Please use this resource to help us make our loan process more efficient.

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## Submitting Your Loans

Please digitally submit your TAH cash preservation loan opportunities in [myOptigo®](#). All other loans, including TAH forwards and immediate TELs, must be submitted through the Origination & Underwriting System (OUS).

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## Optigo Now Next Wednesday

Join us next Wednesday, November 17 (2-3 p.m. ET) for *What's Moving the Markets Today* — *Macroeconomics and a Market Outlook*. [Register here](#) for our last Optigo Now session.



## Meet Our Team!

The World Series may be over, but we've got our own team player — and former college pitcher Christopher Williams — who's stepping up to the mound.

*Christopher Williams*

**TAH Retail Sr.  
Production Analyst**  
3 YEARS WITH FREDDIE MAC

**HOMETOWN**  
Tampa, FL

**COLLEGE TEAM**  
University of Tampa

**FAVE PASTIMES**  
Tampa Sports Fan (Buccaneers, Rays, Lightning)

**MOST MEMORABLE PLAY 2021**  
Co-leading a virtual training on our TAH product line

**GAME-WINNING PITCH**  
New goals, same mission. Our team is excited and ready to work with FHFA's 2022 Scorecard for Affordable Housing

**WALK-UP SONG**  
"Run This Town" – Jay-Z

**CURVEBALL**  
Mentally preparing to go from t-shirts to button-ups. Excited to get to see our amazing Optigo® lenders in 2022!

**FreddieMac**  
MULTIFAMILY

