

Exhibit 2: Origination Guidelines for Targeted Affordable Housing Mortgages (06/27/19)



Optigo TAH Lenders (TAH Lenders) are eligible to originate Mortgages under the Targeted Affordable Housing Cash Mortgage Purchase Program, the Multifamily Housing Bond Credit Enhancement Program and the Tax-Exempt Loan (TEL) Program. Optigo Conventional Lenders (Conventional Lenders) are permitted to sell certain Mortgages to Freddie Mac under the Targeted Affordable Housing Cash Mortgage Purchase Program. The chart below outlines the types of affordability components available to both TAH Lenders and Conventional Lenders.

Affordability Component	TAH Lenders	Conventional Lenders
Tax-Exempt Financing	X	
Cash Mortgages with:		
• Low-Income Housing Tax Credit (LIHTC) during years 1-15 of initial compliance	X	
• LIHTC in year 16+	X	X
• Interest Reduction Payments (IRPs)	X	
• Section 8 HAP contracts	X	X*
• Section 8 vouchers	X	X
• Tax Abatements – affordability restrictions	X	X*
• Tax Abatements – other	X	

* Both of the following conditions apply:

- Only if no tax credits
- If the Conventional Lender is also a TAH Lender, the Mortgage must be handled through a TAH originator within the Conventional Lender's organization