



SMALL BALANCE LOAN UPDATE

Freddie Mac Staff:

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Business-to-Business (B2B) Update

In 2019, we saw great progress from our Optigo[®] SBL lenders integrating their underwriting platforms with ours to deliver documents and data. This will allow us to eliminate the current manual process with the Loan Submission Template.

The B2B delivery path supports our digital transformation efforts and will be mandatory by June 30, 2020.

2019 Volume & Top Lenders Announcement

We're excited to share that Freddie Mac Multifamily financed \$78.4 billion in total volume in 2019. This is a record-breaking number we are proud to reach, and of course, we could not have done it without all of you.

As for the SBL program, we have run the numbers and together we financed \$5.6 billion in 2019 – thanks to each and every one of you. We would like to give recognition to the top three lenders who did exceptional business with us last year. To see the results, please visit our [lender appreciation page](#).

New SBL Prepayment Report

Prepay speeds increased in the past 12 months due to loan seasoning and movement into lower prepayment periods. With that said, we expect prepayment activity to pick up going forward. Check out the [full prepayment report](#) that leverages our own data and focuses on the voluntary prepayment activity of SB-Deals from December 2018 through November 2019.

SB-Deal Program Handout Updates

We recently updated the [SB-Deal program handout](#) to include full statistics from 2019. Check it out for the most current information on the SB-Deal securitization program and how it performed last year.



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