



SBL UPDATE

Welcome Marian!

[Marian Wasef](#) recently joined the SBL team as an underwriting analyst in the Northeast region. She is a graduate of Rutgers University, having earned a Bachelor of Arts in economics, with a concentration in real estate. Prior to joining Freddie Mac, Marian worked in the hospitality and sales industries, where she leveraged her superb customer service skills. Please join us in welcoming Marian to the team!



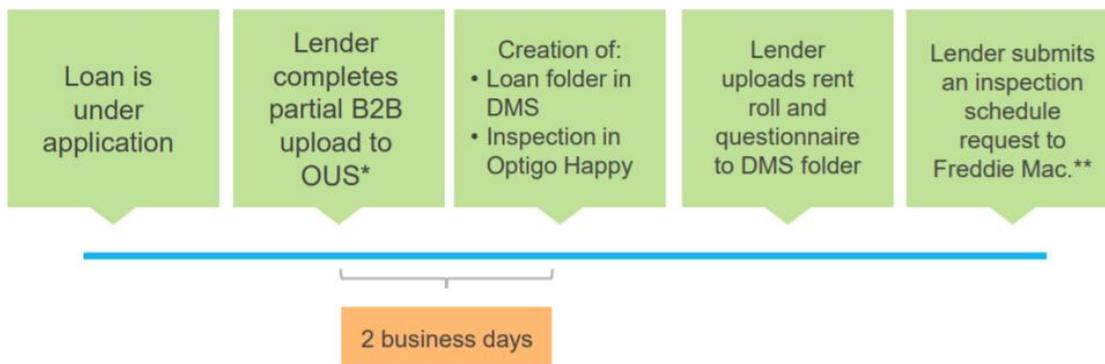
Marian Wasef

SB-Deal® Performance

Since 2014, our SB-Deal program has been making great strides. Earlier this month, the program hit \$35 billion in securitizations when the 94th SB-Deal closed. Check out the most recent [SB-Deal Performance Report](#) for more details.

Partial B2B Submission and Inspection Scheduling Guidance

We've published guidance for **Partial B2B Submission and Inspection Scheduling** on the [Originate & Underwrite webpage](#). By following the steps below, you will greatly increase our ability to confirm the requested inspection date and time. [See the document](#) for more details.



For questions about B2B uploads, contact the [Multifamily Service Desk](#), and for questions about inspections, please visit the [Optigo Happy Service Desk](#).

Small Talk

Each week we welcome any questions from you in the Small Talk series. Please continue to submit questions to the [Small Talk mailbox](#) to hear from a select member of our team in the following week's *SBL Update*.

This week we're featuring [Dajour Young](#). Dajour is a production analyst in the Northeast region.



How do you stay active?

I really enjoy playing basketball and going to the gym. During the winter months, it's pretty cold here in New York City, so I can be found most

weekends playing basketball indoors. I hope to join a young professionals league in the future.

Where was your last vacation?

I went on a cruise in December traveling to Jamaica and the Bahamas. I was a bit hesitant to go given the pandemic, but it seems like cruise lines are operating at near-normal capacity again and taking protective measures. I've always been an avid fan of cruise vacations, and it was great to see things begin to normalize.

What documentation should be provided when processing a Commercial GPR or Commercial NRA exception?

We get this question often, especially in the Northeast region where mixed-use properties are common. First, the lender needs to determine whether the subject's commercial gross potential rent (GPR) or net rentable area (NRA) is 40% or greater (but no greater than 50%). If it is determined that the GPR or NRA is greater than 40% and less than 50%, a formal exception request must be processed with the regional production team. The exception request should be accompanied with photos of the property exterior, commercial space exterior and commercial space interior. Additional attachments that should be provided include a clear analysis showing the exact commercial GPR and NRA breakdown, as well as a snapshot of the affordability metrics from the [Affordability Test](#).



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