



## SMALL BALANCE LOAN UPDATE

### Freddie Mac Staff:

The email below will be sent externally to Multifamily customers and others who are subscribed to our news emails. You are receiving this email for information purposes only, and you may [update your email preferences](#) at any time.

### Regional Pricing Is Here

We will post five regional pricing grids starting on Monday, May 6. The grids will remain the same, but base pricing and incentives may differ from region to region. The location of the grids will also remain the same, and the pricing calculator will automatically update pricing based on the property's location.

This will be a benefit to the overall program and your customers, allowing us to be more responsive and provide you the best price available.

As a reminder, our [Production Contacts](#) are listed by region under 'Contacts' on our Originate & Underwrite webpage. For quick reference:

- **Northeast:** CT, DE, MA, ME, NH, NJ, NY, PA, RI and VT
- **Southeast:** AL, AR, DC, FL, GA, LA, MD, MS, NC, SC, TN, VA and WV
- **North Central:** IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD and WI
- **South Central:** CO, MT, NM, OK, TX and WY
- **Western:** AK, AZ, CA, HI, ID, NV, OR, UT, and WA

If you have any questions, please contact [Dave Cardwell](#) or [Meg McElgunn](#).

### Western Region Personnel Change

Jerry Lam's last day with Freddie Mac is today, May 3. We are grateful for Jerry's four plus years leading West Coast underwriting and driving for innovation. We wish him the best at Greystone.

The Western Region is well-prepared for this transition, with a highly experienced underwriting team led by [Patty Hennessey](#) and strong partners in production led by [Kelly Chou](#). The region is ready for the expected volume increase with the release of a regional pricing grid.

### Upcoming Optigo<sup>SM</sup> SBL Loan Labs

If you have a deal, or portfolio of deals (3-5 properties only), bring it to one of our regional Optigo SBL Loan Lab locations where we can walk through it together and get a commitment in real time.

Also, for the first time, we're allowing deals with exceptions and other unique characteristics, so use this opportunity to get those tough questions answered or see how we make our credit decisions.

We have two regional options remaining:

- Thursday, May 30 in New York City (Eastern Region) – **hotel cutoff date: May 10**
- Tuesday, July 16 in Irvine, CA (Western Region)

Loan submission cutoff dates are typically a week before the Loan Lab – see our [registration page](#) for more information.

### Optigo SBL Workshop

[Register](#) today for one of our upcoming SBL Workshops. These workshops are open to all underwriters and production analysts. We'll provide training and exercises on a wide range of topics, including regional pricing processing, updates on pipeline management, sales and rent comps, inspections, due diligence, our *Seller/Service Guide*, and knowing your borrower.

The workshops occur in the afternoons following our regional SBL Loan Labs and are followed by a networking reception. [Register](#) now and get ahead of the curve!

## **SBL Pricing Calculator Training Now Available**

We posted a new [SBL Pipeline Management Tool Pricing Calculator](#) e-learning module to our Learning Center. The module provides a comprehensive overview on how to use the SBL Pricing Calculator, which was recently incorporated into the SBL Pipeline Management Tool (PMT).

Please note, we recommend that you view this module using the Google Chrome browser, not in Internet Explorer.



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