## SBL Update



## **Updated Affordability Test**

Starting today, version 5.4 of the Affordability Test is now available. With this version of the tool, we've added the ability for Optigo® lenders to calculate Seniors Housing affordability.

**Please note**: Use version 5.3 for all deals up to 8 p.m. ET today, after which version 5.4 of the Affordability Test must be used going forward.

Make sure you are using the latest version on all deals prior to submission to Freddie Mac underwriting, as it may change the mission percentage of a property, which could impact pricing.

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