



SBL UPDATE

Multifamily All Star: Jose Barrios

One of our Small Balance Loan (SBL) leaders and underwriting managers, [Jose Barrios](#), is this month's Freddie Mac Multifamily All Star.

Jose's family immigrated to the states from Guanajuato, Mexico when he was nine months old. Although he was raised in Chicago, he still finds ways to celebrate his Hispanic roots.



When he isn't busy underwriting SBL deals, he enjoys his passion in music and being outdoors. [Read his story](#).

Underwriting Team Update

Today is Jared Rothgeb's last day with Freddie Mac. He has been part of the North Central team for over five years and was a strong contributor to SBL. He will certainly be missed and we wish him success in his next chapter. While we work to backfill Jared's role, Rick Farmer will take a more active role in decision-making for the North Central region.

Reminder: Year-end Deadlines

9/23/2022

Thursday, December 1 is the last day to submit a full and complete package to the SBL Underwriting team to rate lock in 2022. Please note that the ability to rate lock before year-end depends on (1) the quality of the package and (2) timely responses from the Optigo® lender and borrower. For 2022 rate-lock, you must get prior approval from our Underwriting team to submit an underwriting package after our deadline.

Thursday, December 15 is the last day to submit a final delivery package to our Purchase team to ensure a loan is funded by Freddie Mac in 2022. Pools must be discussed on an individual basis to confirm dates.

We look forward to closing out the year strong.



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