

# What's New in the Loan Submission Template (LST) 2.14

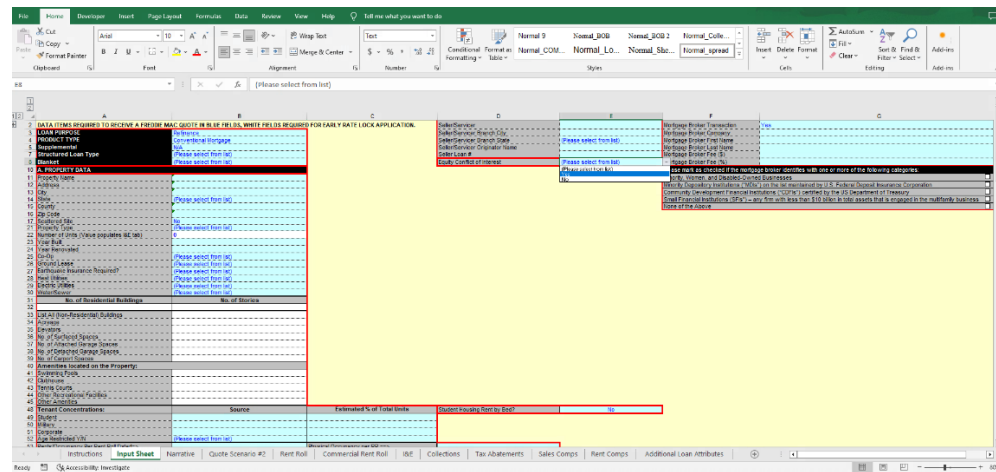
## About this Job Aid

This job aid uses short descriptions and screenshots to identify the new items in the Loan Submission Template (LST) 2.14, available on the [Multifamily website](#).

## New Items in LST 2.14

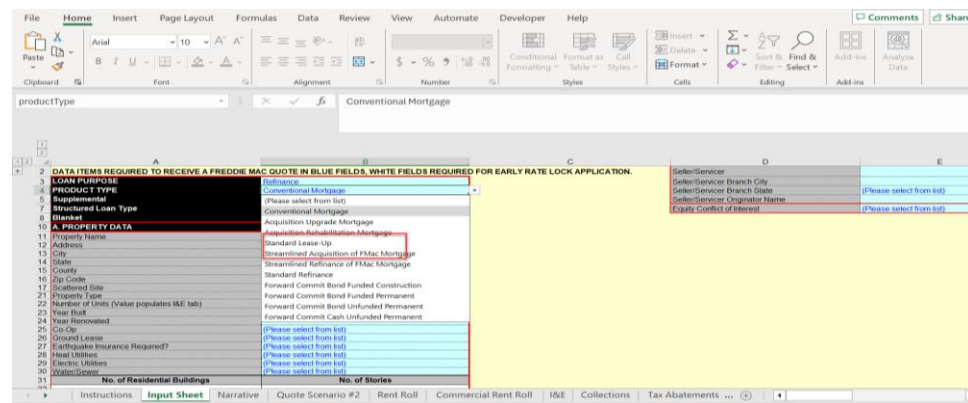
Tab	Description
Select Product	<div><div>New version: LST 2.14</div><div><div>Please select product type:</div><div><div><input checked="" type="radio"/> Conventional/SBL/MHC</div><div><input type="radio"/> Seniors Housing</div><div><input type="radio"/> Targeted Affordable Housing</div></div><div>Supplemental: <div>N/A</div></div><div>OK</div></div><div>2.14</div></div>
Instructions	<div><div>New version: LST 2.14</div><div><div><div>Freddie Mac Multifamily Loan Submission Template</div><div><div>Instructions:</div><div>1) Enter loan application data in the Input Sheet Tab and the I&amp;E Tab to receive a Freddie Mac Quote or an Early Rate Lock Application. Information needed for a Quote are requested in the blue-shaded fields.</div><div>The balance of the fields, which are white, constitute the supplemental information needed to complete the Early Rate Lock Application document.</div><div>2) Utilize the Rent Roll Summary Section located in the Input Sheet Tab for unit mix information. In addition to this requirement, and as an added option, there is also a detailed Rent Roll Tab available. Instructions for utilizing the detailed Rent Roll are provided in that Tab.</div><div>3) Describe the proposed loan structure in Quote Scenario #1 within Section B of the Input Sheet. If a quote for an alternative structure is also desired, utilize Quote Scenario #2, which is a separate Tab.</div><div>4) To print copies of the individual worksheets and/or save the I&amp;E as a separate file, select the appropriate option below or select "file-print" when in each tab. If you choose to detach the I&amp;E and save it as a separate file, the copy of the file will be created as an unnamed workbook that you will need to save.</div><div>5) Maps and photos are still required. Submission of this template does not release the Seller/Service from any Guide requirements including any forms and certifications that may be required by the Guide.</div></div><div><div><div>Print Instructions</div><div>Print Input Sheet</div><div>Print I &amp; E Statement</div><div>Print Quote Scenario #2</div><div>Print Rent Roll</div><div>Print Construction</div></div><div><div>Print Entire Loan Submission</div></div></div><div><div>This template is intended to be used with Seller/Service; any other use is prohibited.</div><div>Freddie Mac Multifamily</div></div><div>Freddie Mac Multifamily Loan Submission Template version 2.14</div></div></div></div>

## Input Sheet tab

Added new field *Equity Conflict of Interest* with Yes/No binary dropdown


The screenshot shows the Freddie Mac Multifamily Input Sheet tab. The 'PRODUCT TYPE' dropdown menu is open, showing options: Conventional Mortgage, Acquisition Upgrade Mortgage, Standard Lease-Up, Streamlined Acquisition of FIM Mortgage, Streamlined Refinance of FIM Mortgage, Forward Commit Bond Funded Construction, Forward Commit Bond Funded Permanent, Forward Commit Bond Unfunded Permanent, and Forward Commit Cash Unfunded Permanent. The 'Equity Conflict of Interest' field is highlighted in red, indicating it is a new addition. The field is a binary dropdown with 'Yes' and 'No' options.

## Input Sheet tab

Removed *Premier Lease-Up* from *PRODUCT TYPE* dropdown


The screenshot shows the Freddie Mac Multifamily Input Sheet tab. The 'PRODUCT TYPE' dropdown menu is open, showing options: Conventional Mortgage, Acquisition Upgrade Mortgage, Standard Lease-Up, Streamlined Acquisition of FIM Mortgage, Streamlined Refinance of FIM Mortgage, Forward Commit Bond Funded Construction, Forward Commit Bond Funded Permanent, Forward Commit Bond Unfunded Permanent, and Forward Commit Cash Unfunded Permanent. The 'Premier Lease-Up' option has been removed from the dropdown menu.

## Sales Comps tab

- Added *Occupancy %* into Row 23 for all the sales comps
- The existing color combination is used for *Occupancy %* just like other attributes (not green)
- Value for *Occupancy %* is user input
- Value for *Occupancy %* is up to 2 decimal places
- Standard rounding is applied if user enter more than 2 decimal places
- These are added to all sales comps based on number selected in cell D4
- XML tags are added for the newly added row

	<div><div><div>9 Sale Price/Unit</div><div>10 Adj. Price/Unit</div><div>11 Implied Cap Rate</div><div>12 Comparison</div><div>13 Occupancy %</div><div>14</div><div>15</div><div>16</div><div>17</div><div>18</div><div>19</div><div>20</div><div>21</div><div>22</div><div>23</div><div>24</div><div>25</div><div>26</div><div>27</div><div>28</div><div>29</div><div>30</div><div>31</div><div>32</div><div>33</div><div>34</div><div>35</div><div>36</div><div>37</div><div>38</div><div>39</div><div>40</div><div>41</div><div>42</div><div>43</div><div>44</div><div>45</div><div>46</div><div>47</div><div>48</div><div>49</div><div>50</div><div>51</div><div>52</div><div>53</div><div>54</div><div>55</div><div>56</div><div>57</div><div>58</div><div>59</div><div>60</div><div>61</div><div>62</div><div>63</div><div>64</div><div>65</div><div>66</div><div>67</div><div>68</div><div>69</div><div>70</div><div>71</div><div>72</div><div>73</div><div>74</div><div>75</div><div>76</div><div>77</div><div>78</div><div>79</div><div>80</div><div>81</div><div>82</div><div>83</div><div>84</div><div>85</div><div>86</div><div>87</div><div>88</div><div>89</div><div>90</div><div>91</div><div>92</div><div>93</div><div>94</div><div>95</div><div>96</div><div>97</div><div>98</div><div>99</div><div>100</div><div>101</div><div>102</div><div>103</div><div>104</div><div>105</div><div>106</div><div>107</div><div>108</div><div>109</div><div>110</div><div>111</div><div>112</div><div>113</div><div>114</div><div>115</div><div>116</div><div>117</div><div>118</div><div>119</div><div>120</div><div>121</div><div>122</div><div>123</div><div>124</div><div>125</div><div>126</div><div>127</div><div>128</div><div>129</div><div>130</div><div>131</div><div>132</div><div>133</div><div>134</div><div>135</div><div>136</div><div>137</div><div>138</div><div>139</div><div>140</div><div>141</div><div>142</div><div>143</div><div>144</div><div>145</div><div>146</div><div>147</div><div>148</div><div>149</div><div>150</div><div>151</div><div>152</div><div>153</div><div>154</div><div>155</div><div>156</div><div>157</div><div>158</div><div>159</div><div>160</div><div>161</div><div>162</div><div>163</div><div>164</div><div>165</div><div>166</div><div>167</div><div>168</div><div>169</div><div>170</div><div>171</div><div>172</div><div>173</div><div>174</div><div>175</div><div>176</div><div>177</div><div>178</div><div>179</div><div>180</div><div>181</div><div>182</div><div>183</div><div>184</div><div>185</div><div>186</div><div>187</div><div>188</div><div>189</div><div>190</div><div>191</div><div>192</div><div>193</div><div>194</div><div>195</div><div>196</div><div>197</div><div>198</div><div>199</div><div>200</div><div>201</div><div>202</div><div>203</div><div>204</div><div>205</div><div>206</div><div>207</div><div>208</div><div>209</div><div>210</div><div>211</div><div>212</div><div>213</div><div>214</div><div>215</div><div>216</div><div>217</div><div>218</div><div>219</div><div>220</div><div>221</div><div>222</div><div>223</div><div>224</div><div>225</div><div>226</div><div>227</div><div>228</div><div>229</div><div>230</div><div>231</div><div>232</div><div>233</div><div>234</div><div>235</div><div>236</div><div>237</div><div>238</div><div>239</div><div>240</div><div>241</div><div>242</div><div>243</div><div>244</div><div>245</div><div>246</div><div>247</div><div>248</div><div>249</div><div>250</div><div>251</div><div>252</div><div>253</div><div>254</div><div>255</div><div>256</div><div>257</div><div>258</div><div>259</div><div>260</div><div>261</div><div>262</div><div>263</div><div>264</div><div>265</div><div>266</div><div>267</div><div>268</div><div>269</div><div>270</div><div>271</div><div>272</div><div>273</div><div>274</div><div>275</div><div>276</div><div>277</div><div>278</div><div>279</div><div>280</div><div>281</div><div>282</div><div>283</div><div>284</div><div>285</div><div>286</div><div>287</div><div>288</div><div>289</div><div>290</div><div>291</div><div>292</div><div>293</div><div>294</div><div>295</div><div>296</div><div>297</div><div>298</div><div>299</div><div>300</div><div>301</div><div>302</div><div>303</div><div>304</div><div>305</div><div>306</div><div>307</div><div>308</div><div>309</div><div>310</div><div>311</div><div>312</div><div>313</div><div>314</div><div>315</div><div>316</div><div>317</div><div>318</div><div>319</div><div>320</div><div>321</div><div>322</div><div>323</div><div>324</div><div>325</div><div>326</div><div>327</div><div>328</div><div>329</div><div>330</div><div>331</div><div>332</div><div>333</div><div>334</div><div>335</div><div>336</div><div>337</div><div>338</div><div>339</div><div>340</div><div>341</div><div>342</div><div>343</div><div>344</div><div>345</div><div>346</div><div>347</div><div>348</div><div>349</div><div>350</div><div>351</div><div>352</div><div>353</div><div>354</div><div>355</div><div>356</div><div>357</div><div>358</div><div>359</div><div>360</div><div>361</div><div>362</div><div>363</div><div>364</div><div>365</div><div>366</div><div>367</div><div>368</div><div>369</div><div>370</div><div>371</div><div>372</div><div>373</div><div>374</div><div>375</div><div>376</d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**comparableListRent**

Property Name	Property Address	Property City	Property State	Property Zip	Units	Occ%	Year Built	# of Bedrooms	# of Bathrooms	Min Unit Size(SF)	Max Unit Size(SF)	Rent
Comparable 1			(Please select from list)									
Comparable 2			(Please select from list)									
Comparable 3			(Please select from list)									

**Fixed a reference issue seen in the previous version on the *Trailing 9-month collections* cell reference (I69 of the *Collections* tab instead of L69 of the *Collections* tab)**

AY18: `=IF(ISERROR(Collections!I69),0,Collections!I69)`

**Expense Autofill Tool**

Number of Residential Units: 0

Source of Data: **TIME PERIOD**

Basis Selection: Actual Collections

INCOME	Rent Roll NRI	
Less: Residential Vacancy		\$0
Less: Residential Bad Debt		\$0
Short Term Premiums		\$0
<b>Residential NET RENTAL INCOME</b>	<b>Trailing 3-month collections</b>	\$0
<b>Monthly Residential NRI</b>	<b>Trailing 6-month collections</b>	\$0
Commercial Income	<b>Trailing 9-month collections</b>	\$0
Less: Commercial Vacancy		\$0

I69: `=@GetTrailing(9,1,C6:P66,12)`

2024	GPR	Vacancy	% of GPR	Concessions	% of GPR	Bad Debt	% of GPR	Add Back Non Revenue	Net Rental Income
January	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
February	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
March	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
April	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
May	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
June	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
July	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
August	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
September	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
October	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
November	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
December	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0
<b>Total</b>	\$0	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	\$0

Actual Collections			
Trailing	3	6	12
Monthly NRI	\$0	\$0	\$0
Annualized NRI	\$0	\$0	\$0
Economic Occupancy	0.00%	0.00%	0.00%
Physical Occupancy	0.00%	0.00%	0.00%

Trailing 1		Trailing 3 Test	
\$0			Trailing 3 vs.
\$0		T-6	
0.00%		T-9	
0.00%		T-12	

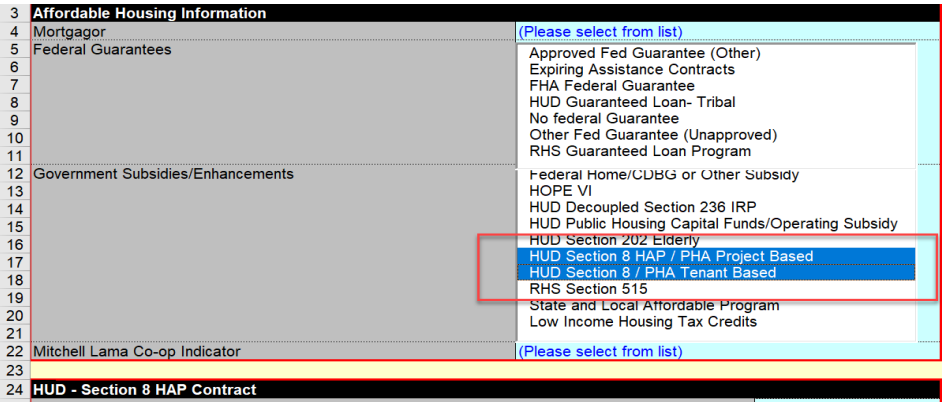
<p><i>TAH &amp; Bonds</i> tab</p>	<p>Naming of the following 2 HUD options updated</p> <ul style="list-style-type: none"> <li>• <i>HUD Section 8 HAP</i> updated to <i>HUD Section 8 HAP / PHA Project Based</i></li> <li>• <i>HUD Section 8 Tenant Base</i> updated to <i>HUD Section 8 / PHA Tenant Based</i></li> </ul>  <p>The screenshot shows a form titled 'HUD - Section 8 HAP Contract'. It has two main sections: 'Affordable Housing Information' and 'Government Subsidies/Enhancements'. The 'Affordable Housing Information' section has a dropdown menu for 'Federal Guarantees' with options: 'Approved Fed Guarantee (Other)', 'Expiring Assistance Contracts', 'FHA Federal Guarantee', 'HUD Guaranteed Loan- Tribal', 'No federal Guarantee', 'Other Fed Guarantee (Unapproved)', and 'RHS Guaranteed Loan Program'. The 'Government Subsidies/Enhancements' section has a dropdown menu with options: 'Federal Home/CDBG or Other Subsidy', 'HOPE VI', 'HUD Decoupled Section 236 IRP', 'HUD Public Housing Capital Funds/Operating Subsidy', 'HUD Section 202 Elderly', 'HUD Section 8 HAP / PHA Project Based' (highlighted in blue), 'HUD Section 8 / PHA Tenant Based' (highlighted in blue), 'RHS Section 515', 'State and Local Affordable Program', and 'Low Income Housing Tax Credits'. There is also a 'Mitchell Lama Co-op Indicator' dropdown with the option '(Please select from list)'. The bottom of the form is labeled 'HUD - Section 8 HAP Contract'.</p>
<p><i>Supplemental</i> <i>Input</i> tab</p>	<ul style="list-style-type: none"> <li>• Formula Update: <i>Max Supplemental ADS(B75) = B72- B47-C47-D47-E47-F47-G47-H47-I47-J47-K47</i></li> <li>• Added the following <ul style="list-style-type: none"> <li>- column: <i>Amort Min DCR and Max UST Calculation Steps</i></li> <li>- column: <i>Seller Proforma and Value</i></li> <li>- field: <i>Maximum Combined Loan Amount per Maximum Combined LTV</i></li> <li>- field: <i>Maximum Supplemental Loan Amount per Maximum Combined LTV</i></li> <li>- field: <i>Maximum Supplemental Loan Amount per Minimum DCR and sized UST</i></li> <li>- field: <i>Max Supp UPB- Act/360</i></li> <li>- field: <i>Max Supp UPB- 30/360</i></li> <li>- column: <i>Freddie Proforma and Value</i></li> <li>- field: <i>Amort Min DSCR</i></li> <li>- field: <i>Max Combined ADS</i></li> <li>- field: <i>Max Supplemental ADS</i></li> <li>- field: <i>Max Supp Note Rate</i></li> <li>- field: <i>Max UST</i></li> </ul> </li> </ul>

Figure 1: Supplemental Input and Freddie Proforma and Value

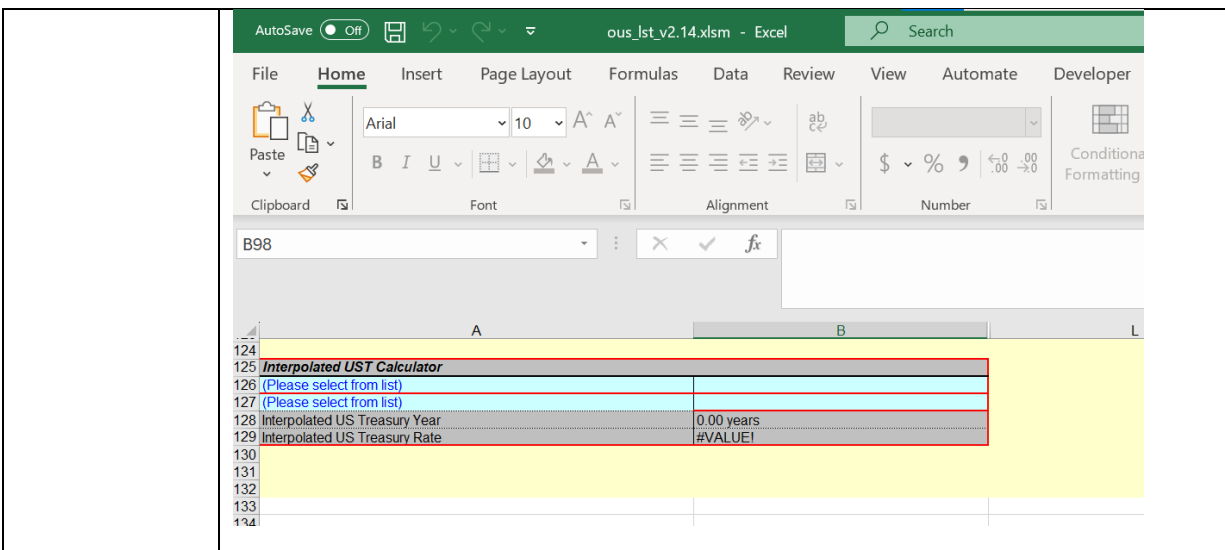
The figure displays two screenshots of an Excel spreadsheet, illustrating the 'Supplemental Input' and 'Freddie Proforma and Value' sections.

**Top Screenshot (Supplemental Input):**

- The active cell is B75, containing the formula: `=B72-B47-C47-D47-E47-F47-G47-H47-I47-J47-K47`.
- The spreadsheet shows columns A through L and rows 55 through 95.
- Key sections include:
  - Amort Min DCR and Max UST Calculation Steps** (Rows 66-82): A table with columns for calculation steps and values.
  - Seller Proforma and Value** (Rows 83-94): A table with columns for proforma and value.
  - Freddie Proforma and Value** (Rows 95-100): A table with columns for proforma and value.
- The bottom ribbon shows tabs: Instructions, Input Sheet, **Supplemental Input**, Narrative, Rent Roll, Commercial Rent Roll, I&E, and Co.

**Bottom Screenshot (Freddie Proforma and Value):**

- The active cell is B98.
- The spreadsheet shows columns A through B and rows 93 through 122.
- Key sections include:
  - Amort Min DCR and Max UST Calculation Steps** (Rows 95-100): A table with columns for calculation steps and values.
  - Freddie Proforma and Value** (Rows 101-122): A table with columns for proforma and value.
- The bottom ribbon shows tabs: AutoSave, Home, Insert, Page Layout, Formulas, Data, Review, View, Automate, and Develop.



## LST Production Support

For immediate technical support, contact 866 MULTI-FM (866-685-8436). For less critical needs, contact [MF\\_Service\\_Desk@freddiemac.com](mailto:MF_Service_Desk@freddiemac.com) or your Freddie Mac Production Team.