



ARBOR

Growing Financial Partnerships



FHA
FINANCING

FHA 223(f)

Multifamily Purchase, Refinance and
Cash-Out Loans



Long-Term, Fixed-Rate Financing for Your Refi, Acquisition & Renovation Needs

Arbor's FHA platform offers 35-year, non-recourse, fixed-rate multifamily financing designed to give you more of what you need – like lower equity requirements and a flexible lending program that meets your unique financing goals.

FHA 223(f) Program Benefits

Long Term, Non-Recourse

With loan terms up to 35-years, FHA 223(f) financing offers an attractive permanent solution for your refinancing, acquisition and renovation needs on a nationwide basis. Non-recourse means no personal guarantees*.

Lower Equity Requirements

Equity requirements start at 15% for market-rate properties, and decrease to 13% for affordable properties and 10% for projects with a 90% or greater rental assistance component. Cash-out transactions require a 20% equity requirement.

Assumable Loan

This is a fully assumable loan, subject to approval from Arbor and HUD. This means that future buyers will be attracted to your foresight for taking advantage of today's historically low interest rate environment.

Eligible Projects

- Maximum Loan Amount: None
- Existing Multifamily Properties at Least Three Years Old
- Market Rate, Affordable and Rental Assistance Properties

ASK HOW WE CAN CLOSE A PURCHASE LOAN IN ROUGHLY 60 DAYS.

**PLEASE CONTACT YOUR ARBOR REPRESENTATIVE
FOR SPECIFIC TERMS, CONDITIONS AND DETAILS.**

*With standard exceptions for fraud and misrepresentation.