





From its beginnings as the multifamily small balance mortgage loan specialist, partnering with Fannie Mae to develop the first ever agency Small Balance Mortgage Loan program two decades ago, to its unique ability to now offer Freddie Mac, Fannie Mae, FHA, Bridge and CMBS small balance mortgage loan financing, Arbor has long ensured this once underserved market receives the professional and personalized treatment it deserves.

Welcome to your small loan source and now the back-to-back Freddie Mac Top Small Balance Loan Lender!

## EXPERIENCE THE BEST IN SMALL LOAN FINANCING WITH THE COMPANY THAT STARTED IT ALL

## WHY GO TO ARBOR. THE SMALL LOAN SOURCE?

- Market-leading terms: 1.20 DSCR, 80% LTV and incredibly low interest rates
- · Reduced documentation requirements & rapid closings
- Uniquely personalized, one-on-one service, from your dedicated loan originator through your dedicated loan servicing portfolio manager
- · Certainty of execution with the most tenured multifamily small loan lender in the business
- Confidence in our strength as one of only a select few lenders offering Freddie Mac and Fannie Mae small loans nationwide

## WHY BOTHER WITH BANKS? ARBOR INSTEAD OFFERS:

- 12, 15, 20, 25 and 30 year fixed- and floating-rate financing for acquisitions and refinancings with 30 years of amortization
- Full-term interest only options
- · Nonrecourse is standard
- · No underwriting floors for top markets
- · Loan assumability and cash out options
- · Zero banking account deposit requirements
- Flexible prepayment capabilities
- Personalized treatment as a long-term partner, not just another customer, with loan customization and flexibility every step of the way

QUESTIONS?
SPEAK TO YOUR **LOAN ORIGINATOR** OR GIVE ARBOR A CALL AT **800.ARBOR.10** 

