



# ARBOR

## PARTNER PROGRAM

FOR CREDIT UNIONS



ARBOR

### Create a New Stream of Revenue with Limited Risk and Infrastructure

There is no better time than now to expand your credit union's multifamily financing capabilities in order to prevent your members from going elsewhere to meet their commercial real estate investment goals. Arm your loan officers with the products they need to compete in multifamily financing where your credit union may not have the appetite or capacity to take on a balance sheet loan. As a non-depository institution, Arbor's goal is to strengthen your credit union's client relationships as well as to increase access to agency capital for the financing of multifamily properties within your charter territory.

#### Why it Works for You

- Create a new avenue for business with limited risk or operational costs
- Retain your clients, as well as their deposits by meeting all of their multifamily and commercial investment needs
- You remain involved with the loan process as much as you desire with the Arbor Loan Express (ALEX) portal that may be co-branded with your credit union's logo
- Arbor frequently sends our correspondent partners referrals that fall outside our capabilities but may be a great match for your credit union

#### Why it Works for Your Clients

- Non-recourse financing
- Market-leading low interest rates
- LTVs as much as 80% on some executions; 85% for some green programs
- DSCRs as low as 1.20 on some executions
- Loans starting at \$1M
- Flexible pre-payment options
- 30-year amortization
- Interest-only options available on some programs
- Refinance or acquisitions plus fixed- or adjustable-rate loans
- Specialized small loan programs for \$1M-\$5M deals
- Customized and affordable, seniors, co-op and student housing loan programs
- Loan programs for green assets, rehabs, lease-ups and much more

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### Become an Arbor Partner Today

Call or Visit:

800.ARBOR.10 | [arbor.com/correspondent](http://arbor.com/correspondent)