



ARBOR

PARTNER PROGRAM



ARBOR

Millions in Agency Finance Possibilities

Diversify your multifamily finance business by offering loan products only available in the market-leading, agency finance sector with Fannie Mae, Freddie Mac, FHA as well as Bridge, CMBS and more. Become a select Arbor Correspondent Partner and let us provide you an avenue to new business generation.

Why it Works for You

- Create a new avenue for business
- Retain your client's multifamily business
- Your clients receive the best financing available to meet their investment goals
- You remain involved with the loan process as much as you desire with the Arbor LoanExpress (ALEX) online portal
- Realize the benefits of the additional reverse correspondent lending program through which Arbor sends loan referrals to your business

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 and beyond
- 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

Become an Arbor Correspondent Partner Today

Contact Alex Leybov

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Loan Products & Offerings

Arbor offers one of the most diverse loan product lineups available in the multifamily finance industry, from short-term bridge loans to permanent agency and CMBS loans, all backed by personalized in-house loan servicing. And it's all available on a truly nationwide basis from a lender with more than 20 years of multifamily experience and growing financial partnerships.

Fannie Mae

Arbor has been a Top 10 Fannie Mae DUS® Multifamily Lender 10 years in a row. Arbor is also a top Freddie Mac and Fannie Mae Small Loan Lender.

- Standard DUS Loans (\$5M+)
- Small Loans (\$1M-\$5M)
- Adjustable Rate Mortgage Programs
- Affordable Housing
- Seniors Housing
- Green Financing
- Near-Stabilization Execution
- Manufactured Housing
- Supplemental Loans
- Student Housing
- Cooperative Apartments
- Early/Extended Rate Lock

No Matter Which Loan is the Right Solution, Your Clients Always Receive:

- Non-Recourse Financing
- Market-Leading, Low Interest Rates
- LTVs as High as 80% on Some Executions; 85% for some Green Programs
- DSCRs as Low as 1.20 on Some Executions
- Loans Starting at \$1M and Beyond
- Flexible Pre-Payment Options
- 30-Year Amortization
- Interest-Only Options Available on Some Programs
- Refinance or Acquisitions Plus Fixed- or Adjustable-Rate Loans

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Freddie Mac

Although Arbor offers both large and small loan finance options through Freddie Mac, it helped develop the Agency's first-ever small balance loan program. To this day, Arbor remains Freddie Mac's number one small balance loan volume producer.

- Fixed & Floating Rate (\$5M+)
- Small Balance Loans (\$1M-\$5M)
- Seniors Housing
- Green Advantage
- Lease-Ups
- Moderate Rehabs
- Supplemental Loans
- Student Housing
- Cooperative Apartments
- Early Rate Lock

FHA

The best terms in multifamily financing are built with FHA loans, including low interest rates and 40-year amortization.

- Market-Rate & Affordable Housing
- Seniors Housing, Including Independent and Assisted Living and Skilled Nursing Facilities
- Green Energy Retrofitting
- Moderate-to-Substantial Rehabs
- New Construction

Bridge

Ease a newly constructed, renovated or distressed asset's financial transition with a short-term loan, backed by a seamless permanent financing execution.

- Experience the Arbor one-stop, bridge-to-perm, financing solution with reduced fees and quick and seamless execution
- Permanent loan take-out options include Fannie Mae, Freddie Mac, FHA and CMBS
- Typically interest-only
- Pre-payment generally permitted

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CMBS

A loan platform for deals requiring maximized leverage along with unique agility, flexibility and, above all, customization.

Mezzanine

Arbor's Mezzanine financing product gives owners access to greater proceeds than are available through conventional financing. Arbor's products can be used in conjunction with new or existing mortgage loan financing.

Preferred Equity

Arbor's Preferred Equity Product gives owners access to greater proceeds than generally available through conventional financing. These proceeds come in the form of a direct Arbor equity investment. Arbor's products can be used in conjunction with new or existing mortgage loan financing.

Arbor Loan Express (ALEX)

The industry's first online agency loan origination and processing platform for borrowers and correspondent lenders. ALEX allows you and your borrowers to easily submit and manage loan documents anytime and watch and actively engage with the progress of the loan.

In-House Servicing

A loan closing is only the first stage in Arbor's relationship with clients. Our experienced in-house multifamily servicing and asset management teams perpetuate the financial partnership, assisting through the lifecycle of all loans.

- Above Average-Rated Primary Commercial Loan and Special Servicer by Standard & Poor's
- Rated Primary Commercial Loan Servicer and Loan Level Special Servicer by Fitch Ratings
- Member of Standard & Poor's Select Servicer List

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Training & Support Overview

Arbor's Correspondent Partnership Program offers a comprehensive line of diverse products designed to enhance your current multifamily lending platform and help you both retain and better serve your clients. Whether you prefer onsite staff training or a quick overview of our products, Arbor will provide all of the infrastructure and support needed to expand your commercial lending platform. Our mutual success depends on product familiarity as well as the ability to quickly identify viable lending opportunities. As an approved Arbor Correspondent Partner, your organization will receive a customized training and support program that includes the following:

In-Person Training

Your Correspondent Partnership account manager will visit your main office to conduct a training workshop on all product offerings. The program will include case studies, deal-by-deal analysis and material handouts.

Webinar Training

Today's technology supports virtual learning from anywhere and your account manager will schedule customized training sessions in lieu of — or in conjunction with — face-to-face training sessions.

Client Support (Optional)

As a non-depository institution, Arbor is dedicated to solidifying the client relationships of our correspondent partners. We are available to either interface directly with your borrowers or work solely through your selected point person. The option is yours.

Email Updates & Alerts

The multifamily lending landscape is constantly changing as our agency partners work to deliver creative solutions to keep the nation's apartment stock well capitalized. Your Correspondent Partnership account manager will share relevant program and product updates to ensure that your group or program head has the latest information available to support the sales team.

Arbor Loan Express (ALEX) Training Portal

ALEX's password-protected correspondent training portal ensures that every product term sheet, training asset, case study and any other educational item is accessible 24/7. This assures that you can arm your team with the knowledge they need anytime, anywhere.

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Five Quick Steps

to Launching a Correspondent Partnership Program

Arbor believes that every business initiative starts with a relationship built on trust. If you are interested in forming a Correspondent Partnership, we will gladly meet at your convenience to explain the details of the business line. Launching the turnkey program is quite simple.

- 1** We meet to discuss the opportunities and determine if we are a match based on your needs and our products (see Arbor's Correspondent Partnership Product sheet).
- 2** If our business goals are aligned for success, we proceed with a partnership.
- 3** We assess if your team prefers in-person product training or if our Arbor Loan Express (ALEX) customized Correspondent Partnership portal is sufficient for your program ramp up. The ALEX portal contains all of the term sheets and product information organized in a library that is accessible 24/7.
- 4** We develop and implement a customized workflow for submitting deals through your Correspondent Partnership account manager, who in turn, begins to deliver deals.*
- 5** You earn a new revenue stream with limited operational costs or risks.

*In addition, you will realize the benefits of the Reverse Correspondent Lending Partnership through which Arbor sends you referrals for transactions that fall outside of our loan parameters.

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