



ARBOR

Our Business at a Glance

We value our clients to such an extent that we're more comfortable calling them our partners. Relationships are the foundation of our business.



Who We Are

Founded by Chairman, CEO, and President Ivan Kaufman, Arbor Realty Trust, Inc. (NYSE: ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, single-family rental (SFR) portfolios, and other diverse commercial real estate assets. Headquartered in Uniondale, New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in government-sponsored enterprise products. Arbor is a leading Fannie Mae DUS® lender, Freddie Mac Optigo® Seller/Servicer, and an approved FHA Multifamily Accelerated Processing (MAP) lender. Arbor's product platform also includes bridge, CMBS, mezzanine, and preferred equity loans. Arbor is rated by Standard and Poor's and Fitch. In June 2023, Arbor was added to the S&P SmallCap 600® index. Arbor is committed to building on its reputation for service, quality, and customized solutions with an unparalleled dedication to providing our clients excellence over the entire life of a loan.

For more than 30 years, Arbor has been helping multifamily and commercial real estate clients achieve their financial goals by focusing on growing long-term relationships and conducting business as not simply another real estate lender, but as a partner.



Ivan Kaufman
Chairman, CEO, and President



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The Arbor Difference

At Arbor, many of our long-term client relationships begin with a simple meeting, a handshake and a commitment from your personal Arbor originator. It's not something many commercial real estate investors and brokers are used to experiencing with a national, direct commercial lender — until they work with Arbor. Arbor has industry-leading expertise working with all Fannie Mae, Freddie Mac, FHA, CMBS and bridge loan products across nearly all asset classes. Its deep expertise also supports the creation of other innovative solutions for investors, like the Arbor Private Label product for multifamily executions and the Single-Family Rental product.

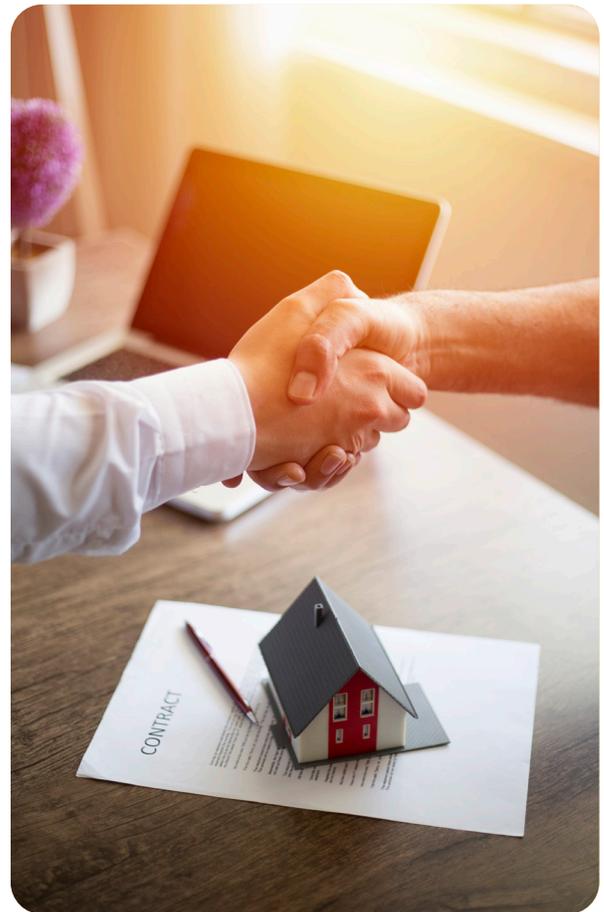
Discover How Your Portfolio Stands Out From the Rest

Most Multifamily Lenders Provide:

- Industry-Leading Terms
- Diverse Loan Products
- Security of a Well-Capitalized Lender

Arbor Provides Much More:

- Personalized Service
- Diverse Platform
- Deal Customization
- Transactional Flexibility
- In-House Servicing
- A Long-Term Financial Partner
- Plus, Arbor Loan Express (ALEX), our online lending platform, provides an easy and efficient loan application process.



In-House Servicing

Arbor's in-house servicing team and experienced asset managers strengthen the financial partnership with our clients, assisting throughout the lifecycle of all loans.

Arbor Servicing & Asset Management

- Rated Commercial Mortgage Loan Primary Servicer and Special Servicer by S&P Global Ratings with an above average rating
- Member of the S&P Global Ratings Special Servicer List
- Rated Commercial Primary Servicer and Commercial Special Servicer by Fitch Ratings. Arbor's servicing and asset management division currently oversees a multibillion-dollar portfolio of assets across the commercial real estate sector. Our unique structure and exemplary level of customer service allow us to meet our clients' needs, year after year and deal after deal.



Financial Partnerships

Arbor understands that while it's nice to begin a relationship with a commercial real estate lender, without the right products, proceeds, terms, commitment, and a great lending experience, a financial partnership will never emerge. Arbor strives to consistently offer the financial parameters you need and the flexibility you desire. Arbor's lending capabilities have also grown in step with its repeat client base, allowing the company to consistently support you through our financial strength.

Arbor's Area of Lending Specialization — Multifamily Solutions

Market-Leading Experience:

- Top 10 Fannie Mae DUS® Multifamily Lender
- Top Fannie Mae Small Loan Lender
- Top Freddie Mac Small Balance Loan Lender

Expansive and Diverse Platforms:

- Fannie Mae DUS® Seller/Servicer
 - Multifamily, Seniors Housing/Healthcare, Student Housing, Office, Retail, Hospitality and Industrial
- Freddie Mac Optigo® Seller/Servicer
 - Multifamily, Seniors Housing/Healthcare, Student Housing, Office, Retail, Hospitality and Industrial
- FHA Multifamily Accelerated Processing (MAP), Low-Income Housing Tax Credit (LIHTC) and LEAN Healthcare Lender
- Bridge Loans
- CMBS Loans
- Mezzanine Loans



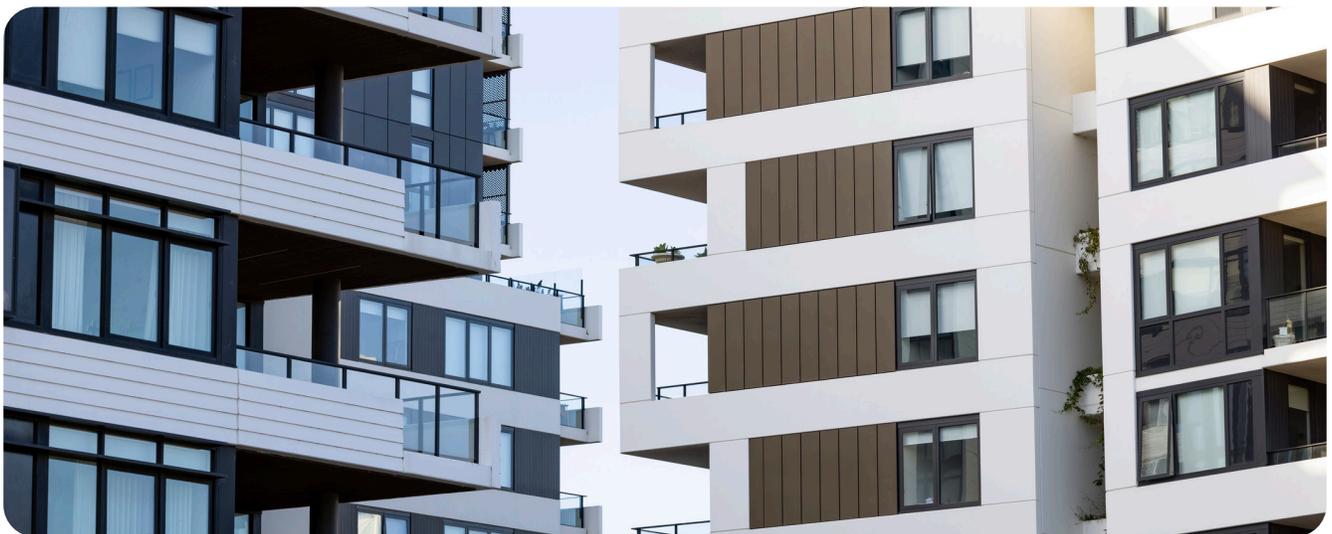
Fannie Mae Financing

The Security of a Long-Standing Top 10 Fannie Mae DUS® Multifamily Lender Combined with Arbor's Uniquely Personalized Level of Service from Origination Through Servicing

Unlike many other large lenders, Arbor has clients ranging from small, local owners to large national institutional investors. No matter their size or classification, each of our clients receives the same level of personalization and customization, whether it's for a small loan, conventional loan, bridge loan, or beyond. The reliability and consistency of Arbor's Fannie Mae loan products have helped thousands of borrowers achieve their financial goals no matter the market climate. The combination of Arbor's in-house servicing and ability to customize financial terms under the Fannie Mae platform means that many first-time Fannie Mae clients quickly become repeat borrowers.

Fannie Mae Products and Offerings

- [Adjustable-Rate Mortgage 5-5](#)
- [Adjustable-Rate Mortgage 7-6™](#)
- [Choice Refi™ and Refi Plus™](#)
- [Cooperative Apartment Financing](#)
- [Green Financing](#)
- [LIHTC Project Financing](#)
- [Manufactured Housing Communities](#)
- [MBS as Tax-Exempt Bond Collateral](#)
- [Moderate Rehabilitation \(Mod Rehab\) Supplemental](#)
- [Multifamily Affordable Housing](#)
- [Seniors Housing](#)
- [Small Loans](#)
- [Standard DUS®](#)
- [Streamlined Rate Lock](#)
- [Structured Adjustable Rate Mortgage](#)
- [Student Housing](#)



Freddie Mac Financing

Flexible and Efficient Financing Options Through a Leading Optigo® Seller/Servicer Enhanced with the Arbor Advantage

Whether you need a small or large loan, Arbor's customized, flexible and, above all, personalized [Freddie Mac](#) multifamily loan platform can provide the innovative multifamily financing you need to take advantage of the current market. Arbor's Freddie Mac Optigo® platform includes unique features such as interest-only provisions and an ability to work beyond your transactional or operational obstacles to close the loan that works best for your investment. It's the best of Freddie Mac enhanced with the advantage of working with a relationship lender.

Freddie Mac Products and Offerings

- [Conventional Structured Transactions](#)
- [Cooperative Apartments](#)
- [Early Rate-Lock](#)
- [Fixed-Rate Mortgages](#)
- [Floating-Rate Mortgages](#)
- [Green Financing](#)
- [Lease-Up](#)
- [Manufactured Housing Communities](#)
- [Moderate Rehab](#)
- [Seniors Housing](#)
- [Small Balance Loans \(SBL\)](#)
- [Student Housing](#)
- [Supplemental Mortgages](#)
- [Value-Add Loan](#)

Arbor is an approved Freddie Mac Optigo® Seller/Servicer for commercial loans in New York, New Jersey and Connecticut.



FHA Financing

The Best Terms in Multifamily Financing Are Built with Arbor FHA Loans

As an approved [FHA Multifamily Accelerated Processing \(MAP\)](#) and LEAN Lender, as well as a HUD-approved LIHTC Lender, Arbor provides multifamily, seniors housing and healthcare facility owners with all of the financial benefits associated with FHA-insured loan programs. We do so on an expedited basis nationwide, ensuring that you obtain the best terms available in the industry while benefiting from a level of personalization only found at Arbor.

Optimal Financing for the Entire Multifamily Sector

- Market-Rate & Affordable Multifamily Assets (Apartments & Cooperatives)
- Seniors Housing/Healthcare (Independent Living, Assisted Living, Skilled Nursing Facilities & Hospitals)

Diverse Financing Options for Every Transaction Type

Multifamily

- [FHA 223\(f\)](#): Refinance, Acquisition, or Moderate Rehab of Existing Multifamily Properties (includes refinance of Section 202 properties)
- [FHA 223\(a\)\(7\)](#): Multifamily or Acquisition or Refinancing of Existing HUD-Insured Loans
- [FHA 221\(d\)\(4\)](#): New Construction or Substantial Rehab (includes independent living for residents age 62+ with no services)

- [FHA 220](#): New Construction or Rehab of Multifamily in Urban Renewal and Concentrated Development Areas

Healthcare

- [FHA 232](#): New Construction or Substantial Rehab
- [FHA 232/223\(a\)\(7\)](#): Acquisition or Refinance of HUD-Insured Healthcare Properties
- [FHA 241\(a\)](#): Hospital, Healthcare and Multifamily Improvements or Additions
- [FHA 242](#): Hospital New Construction, Rehab, Acquisition, or Refinance (includes refinance of existing HUD hospitals)

Seniors Housing

- [FHA 231](#): New Construction or Substantial Rehab (resident age-restricted to 62 years and older)



Bridge Financing

First-Mortgage Financing for Properties in Strong Markets With Excellent Sponsorship

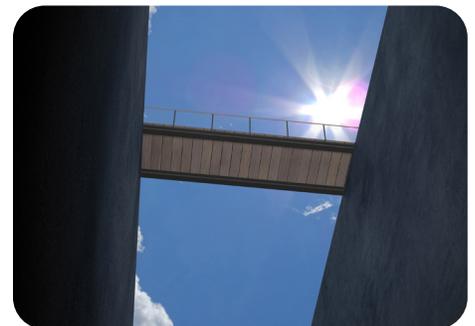
Ease your asset's financial transition and send it on the right investment path with an Arbor bridge loan. Offering you the opportunity to leverage short-term financing benefits without compromising long-term ROI, a bridge loan from Arbor makes your property's financial transition seamless.

Unique Arbor Advantages

- Fannie Mae, Freddie Mac, CMBS or FHA Loan Exit
- Bridge-to-Permanent, One-Stop Shop
- Full Leverage – Up to 80%
- Loan Amounts Starting at \$10M
- Standard Carve-Outs
- Prepayment Generally Permitted

Eligible Transactions in Strong Markets

- Traditional Acquisitions
- Acquisitions with Rehab Component
- Acquisitions with Nearly Completed New Construction
- Acquisitions Out of Foreclosure
- Refinancings
- Debt Buy-Backs with Fresh Equity
- Properties in Lease-Up



Single-Family Rental Financing

Flexible Solutions Customized for Your Growing Rental Portfolio

Arbor has the customized financing solutions you need to help execute your short- and long-term single-family rental (SFR) investment strategies including:

- Build-To-Rent Financing for an end-to-end solution from construction to permanent financing
- Bridge Financing and Lines of Credit solutions to fix and flip or transition to permanent financing
- Fixed-Rate permanent financing for long-term stabilized rental income

SFR Product Highlights

- Local Market Expertise
- Non-recourse and Recourse Options Available
- Expert In-House Servicing



Green Financing

Unlock Preferential Pricing and Higher Loan Proceeds

Arbor's Green Financing solutions unlock preferred pricing and additional loan proceeds. Simply commit to reducing energy or water use at your property for a win-win strategy that supports the environment, the quality of housing, and your bottom line by reducing operating costs and debt service.

CMBS Financing

Leverage the Best in CMBS Financing With Arbor

Experience CMBS lending the Arbor way. Arbor's CMBS expertise and experience have allowed us to build a loan platform with unique agility, flexibility and, above all, personalization that sets it apart as the singular financial foundation you need to realize your greater portfolio goals.

Unique Arbor CMBS Advantages

- Maximized Leverage
- Rapid Execution
- Personalized Benefits of Working with a True Relationship Lender
- Flexible Options, Including Bridge-to-Permanent, CMBS Loans, Mezzanine and Preferred Equity



Arbor Private Label

Exceed Business Goals with Bespoke Loan Products

Arbor has developed a proprietary product execution called Arbor Private Label. This bespoke product offers yet another longer-term financing option for clients' multifamily properties. Capitalizing on its decades of experience, Arbor is able to provide its borrowers with a flexible scope of terms to match their individual business goals.

Arbor Private Label Highlights

- Conventional Multifamily Transactions \$5M and Above
- Offers Geographic Flexibility
- Generally Non-recourse with Standard Carve-Outs
- Interest-Only and Fixed-Rate Options Available
- In-House Underwriting and Servicing



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