



ARBOR

Growing Financial Partnerships

Sponsor-Initiated Affordability

We'll provide you with extensive training and a compliance toolkit. Our life-of-loan servicing means no other master servicer or special servicer is involved, ensuring seamless post-closing activities – a foundation of the DUS[®] model. Together we can ensure access to affordable housing for years to come.



As the need for affordable housing continues to grow, we are finding more creative solutions to expand affordability and increase affordable housing. **Sponsor-Initiated Affordability (SIA)** provides sponsors lower borrowing costs when they create or preserve a minimum of 20% of units affordable to those renters earning 80% or less of area median income (AMI) for the life of the loan.

Flexible and Better Pricing

- Lower interest rate and competitive pricing
- Flexible loan terms
- Up to 80% LTV
- Certainty of execution
- Speed in underwriting and processing
- Rent and income restrictions ensure positive impact for households living at or below 80% of AMI

Rely on Us

- Single-asset security allows for customized Mortgage Loan structures
- Delegated risk-sharing model provides certainty of execution, faster decisions, and quicker loan closings
- Experts who know the business and understand complex transactions
- Life-of-loan servicing means seamless post-closing activities

Questions?

Speak to your **Loan Originator** or give Arbor a call at **800.ARBOR.10**

