

# FREDDIE MAC OPTIGO®

## Green Advantage®

### BETTER PRICING. MORE PROCEEDS. COST SAVINGS.

#### Green Up®

ELIGIBLE LOANS	<ul style="list-style-type: none"> <li>Conventional loans and TAH cash preservation loans (excludes SBL, Seniors, Student, MHCs and supplementals).</li> <li>5, 7- or 10-year term.</li> <li>Fixed or floating-rate execution.</li> </ul>
MINIMUM PROJECTED CONSUMPTION REDUCTION	<p>30% of energy or water/sewer consumption for the whole property, with a minimum of 15% from energy, based on Green Assessment.</p> <p>Find additional energy- and water-efficient products at the Environmental Protection Agency's ENERGY STAR and WaterSense program webpages.</p>
DCR/LTV	Must meet policy compliant DCR/LTV; no adjustment.
TIME TO COMPLETE GREEN IMPROVEMENTS	2 years to complete.
ESCROW REQUIREMENTS	Funds for energy/water efficiency work will be escrowed at 125% of cost and released as work is completed.
REQUIRED THIRD-PARTY REPORTS	Green Assessment.
BENCHMARKING DATA COLLECTION	Green Up loans require borrowers to engage a third-party data collection consultant, prior to the origination of the loan, to collect, input and monitor actual energy and water usage through the term of the loan.

#### Already Green?

##### GREEN RETROFITS

OVERVIEW	For deeply affordable properties that have already had energy and/or water efficiency improvements made within the current calendar year or the previous two calendar years from when the borrower completes Form 1209: Green Retrofits Certification.
ELIGIBLE LOANS	<ul style="list-style-type: none"> <li>Conventional and TAH cash preservation (excludes SBL, Seniors, Student, MHCs and supplementals.)</li> <li>10-year fixed.</li> <li>Affordability Test required - eligible properties need to have at least 20% of units affordable at 60% AMI.</li> </ul>

##### GREEN CERTIFIED

ELIGIBLE LOANS	<p>We give discounted loan pricing for 5-year and 10-year fixed-rate loans - if at least 40% of the property's units are affordable at workforce housing levels. They must have an industry-standard green building certification:</p> <ol style="list-style-type: none"> <li>EarthCraft, Southface</li> <li>ENERGY STAR for Multifamily Existing Buildings, High Rise, New Construction, EPA</li> <li>Green Communities, Enterprise Community Partners</li> <li>Green Globes, Green Building Initiative</li> <li>GreenPoint Rated, Build It Green</li> <li>Leadership in Energy and Environmental Design (LEED), US Green Building Council</li> <li>National Green Building Standard (NGBS), Home Innovation Research Labs</li> <li>Passive House Institute US (PHIUS) Certified</li> <li>Passive House Institute (PHI) Certified</li> </ol>
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For important disclosures about Lument and the information found in this term sheet [click here](#).

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**GET STARTED**

Optigo lenders should:

- Speak to their Freddie Mac representatives.
- Complete the [Affordability Test](#) and select the relevant certification.
- Provide evidence of certification as part of the loan submission to receive our best quote.

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**GREEN REBATES**

If your borrower doesn't choose any of the above Green Advantage options, make sure they know they can receive \$5,000 from Freddie Mac for delivering an EPA ENERGY STAR Score.®

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