For important disclosures about Lument and the information found in this term sheet click here.

FREDDIE MAC OPTIGO®

Small Balance Loan Portfolios

FLEXIBLE, STREAMLINED AND COST EFFECTIVE

QUALIFICATIONS*	• 10 or more SBL loans; and/or
	· Greater than \$25 million in aggregate portfolio loan amount
BORROWER BENEFITS	Customized pricing.
	Cost efficiencies.
	Streamlined process.
	Individual loans provide flexibility.
	 Dedicated Freddie Mac team from quote to closing.
REQUIREMENTS	 Lender collects a 0.50% Good Faith Deposit on behalf of Freddie Mac (earned upon application execution). The Good Faith Deposit is refundable to borrower at lender's closing
	 Lender fees and premiums must be disclosed upfront to Freddie Mac and are subject to Freddie Mac's review and approval.

For portfolios that do not fall within these parameters, please contact an SBL Production Regional Manager.