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

FREDDIE MAC OPTIGO®

Private Placement PC Swap

LIQUIDITY FOR INVESTORS, ORIGINATORS AND HOLDERS OF LOANS BACKED BY MULTIFAMILY HOUSING COLLATERAL

SPONSOR	Small financial institutions, community banks, investment vehicles, CDFIs, HFAs, or aggregators of multifamily collateral.
WE HELP YOU	• Manage your balance sheet. • Monetize your portfolio. • Increase liquidity. • Optimize reserve requirements. • Maintain relationships.
DEAL SIZE	Optimal loan pool size of at least $50 million in aggregate UPB.
DEAL COLLATERAL	Loan backed by multifamily housing.
FREDDIE MAC GUARANTEE	Freddie Mac guarantees principal and interest payments on the guaranteed certificates.
SERVICING	Loans are sold to Freddie Mac on a servicing-released basis. With Freddie Mac's approval, the Sponsor may act as subservicer of the loans.
REPS AND WARRANTIES	The Sponsor will be required to provide loan-level and borrower-level representations and warranties to Freddie Mac.
COLLATERAL DUE DILIGENCE	Freddie Mac will be entitled to conduct a full underwriting and due diligence review of all the loans, including interior and exterior physical inspections, borrower and guarantor credit, property financials and rent rolls, environmental, compliance, valuation, and collateral files and servicing files. Freddie Mac will determine which loans will be purchased and securitized based on its review.