

## Arbor surpasses \$2 billon threshold in Freddie Mac Small Business loans

August 15, 2017 - Financial Digest

Uniondale, NY Arbor Realty Trust, Inc. has surpassed a milestone in its small balance loan history as the first lender to reach \$2 billion in Freddie Mac Small Balance loans.

"Our volume, capacity and borrower loyalty are all well in excess of what we could have predicted when the Small Balance Loan program launched, and that's largely due to the remarkably strong relationship we've built with Freddie Mac," said Arbor chairman, president and CEO, Ivan Kaufman.

"The product was created with the unique needs of the smaller multifamily participant in mind, and it has evolved to meet their changing demands as the multifamily cycle has progressed. We are excited to continue to provide a stable, reliable financial solution that supports the workforce housing goals associated with smaller multifamily assets."

Arbor was a key contributor in the development of the program, which launched in late 2014, and has been the program's top lender in 2015 and 2016.

"We congratulate Arbor Realty Trust in reaching this milestone. Freddie Mac's commitment to small property lending through the Small Balance Loan program is evident through our outstanding seller partnerships, which is exemplified by our relationship with Arbor," said Stephen Johnson, Vice President, Small Balance Loan Business for Freddie Mac Multifamily. "Arbor was our top producing Small Balance lender in 2015 and 2016, and its 2017 performance has exceeded all expectations. We look forward to seeing what the balance of the year brings."

Arbor is known for its long-standing success in the small balance lending sector and has worked to become an innovator in this space through such initiatives as the 2016 launch of Arbor LoanExpress, believed to be the first ever, all-agency, online loan origination platform developed for direct borrowers, brokers and correspondent lenders. Arbor has also developed a leading small balance multifamily news blog known as ALEX Chatter that is dedicated to providing unique insights for small balance investors through an exclusive partnership with distinguished professor and economist Sam Chandan, PhD and his firm, Chandan Economics.

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