

# Navigate FHA Financing with Dedicated Experts

**\$1.3B**

FHA Loans  
Closed

**15**

Years as an FHA  
Partner

**\$76B**

Total Servicing  
Portfolio

**6000**

Loans  
Serviced

FHA/HUD loans are available for a wide range of multifamily and healthcare assets, including both market rate and affordable properties. These loans provide some of the most aggressive rates and terms in the market, which can generate maximum proceeds along with significant debt-service savings for borrowers.

We guide first-time FHA borrowers through the unique challenges of the loan process and expedite it for those who are more familiar with FHA financing.

## Loan Programs

### New Construction | Sub Rehab

*40-Year Term | Fully Amortizing | Non-Recourse*

#### FHA 221(d)(4)

Market Rate, Affordable, Elderly, and Rental Assisted Multifamily Developments

#### FHA 232

Skilled Nursing, Assisted Living, Intermediate Care, and Board & Care Facilities

#### FHA 241(a)

Supplemental Financing for Repairs, Additions, and Improvements to existing FHA-Insured Loans currently in the portfolio

#### FHA 242

Acute Care Hospitals

### Refinance | Acquisition

*35-Year Term | Fully Amortizing | Non-Recourse*

#### FHA 223(f)

Market Rate, Affordable, Elderly, and Rental Assisted Multifamily Developments

#### FHA 232-223(f)

Skilled Nursing, Assisted Living, Intermediate Care, and Board & Care Facilities

#### FHA 223(a)(7)

Streamlined Refinancing of existing FHA-Insured Multifamily Loans currently in the portfolio

#### FHA 242-223(f)

Acute Care Hospitals

## FHA/HUD Non-Recourse Permanent Financing

### Project Type

Market Rate  
Affordable Housing  
90+% Project-Based Section 8, or 202

### LTV/LTC DSCR

85% 1.18x  
87% 1.15x  
90% 1.11x

# The Northmarq Advantage



## Dedicated Team of Experts

Our in-house team focuses solely on FHA transactions and brings a rare depth of knowledge and experience in FHA/HUD lending.



## Fully Licensed Hud Lender

We are a fully licensed FHA lender and approved GNMA seller/servicer capable of submitting applications under all MAP and LEAN programs.



## National Platform

We are active in all regions across the country and have cultivated strong, valuable relationships with FHA staff in each regional office.



## With You for the Life of Your Loan

We service all FHA loans in-house for the life of the loan, regardless of size.

## Production Managers

### David Schmidt

*Senior Vice President, FHA Production Manager*  
972.941.3406 | dschmidt@northmarq.com

David serves as an FHA Production Manager for Northmarq and has made a career in the commercial financing space spanning over 30 years, 15 of which have been focused on FHA production. David has been involved in closing more than \$2 Billion in FHA financing.

### James Hillhouse

*FHA Production Manager*  
303.831.9480 | jhillhouse@northmarq.com

James serves as an FHA Production Manager for Northmarq and has worked with the FHA group since joining the company in 2011. During his tenure, James has been integral in closing more than \$800 Million in FHA financing.