

Better relationships deliver better results for Fannie Mae financing

\$1.9B

Annual Fannie Mae
Production Volume

23

Years as Fannie Mae
DUS Lender

\$76B

Total Servicing
Portfolio

7000

Loans
Serviced

A track record that speaks for itself

Northmarq is the largest privately owned provider of commercial real estate debt and equity in the country. We help you capitalize on real estate opportunities by partnering production with in-house underwriting, legal, and servicing – and delivering certain execution with competitive pricing for all products. When you are ready to sell or invest in a new asset, our investment sales team can bring their marketing and market knowledge to the table, which we can couple with our opportunities for customized debt.

While we have an unmatched network of lending partners for all types of financing, our over 20-year relationship as a Fannie Mae DUS® lender allows our regional offices to produce loans from rate-lock through servicing for any of the Fannie Mae products. We retain all servicing and manage the loan process from start to finish, committed to closing the loan on-time and consistent with the quote.

A commitment that goes beyond closing

We are committed to providing balanced guidance and appropriate solutions for each client's unique real estate financing needs, staying closely connected with Fannie Mae to offer the newest and most unique programs in the marketplace.

The relationship between our dedicated in-house Fannie Mae team and the network of Northmarq offices ensures that there isn't much we haven't seen or solved in commercial mortgage loan origination. Moreover, with comprehensive, flexible servicing capabilities, the ability to service a loan of any size, and more than 30 years of experience, Northmarq remains as committed and responsive to your financing needs after closing as we are at origination.

Products

Acquisition Loans

Refinancing

Manufactured Housing
Communities

Green/Sustainable
Properties

Cooperative Properties

Credit Facilities

Newly Constructed/Near
Stabilized Properties

Affordable Housing

Fixed-Rate Mortgages

Adjustable Rate
Mortgages

Conventional Loans

Supplemental Loans

Student Housing
Properties

Case Studies



Refinancing With Supplemental Loan Potential

Northwoods Upland Apartments, a 324-unit, class B apartment complex in Upland, California, was refinanced at \$30 million with a low-leverage 55% LTV first mortgage. The borrowers chose a Fannie Mae execution through Northmarq to maintain strong current cash flow after debt service, while maintaining the flexibility to generate significantly more cash-out in the future via supplemental financing for estate planning purposes. Fannie Mae's current supplemental financing program allows for a 75% LTV.



Green Rewards Financing

Lumina Apartments, a 440-unit, class A apartment complex built in 1994 in Gresham, Oregon, was financed at \$48 million under Fannie Mae's Green Rewards program. The transaction locked at a 166 spread, which is approximately 36 basis points below a comparable conventional loan. The borrower committed to completing \$289/unit in Green improvements by replacing older bathroom fixtures with modern high-efficiency equivalents. As a result, annual water/sewer expenses will be reduced by a projected \$31,407.



New Construction, Nearly Stable Acquisition Loan

Villas at Spring Trails, a newly constructed 270-unit class A near-stabilized property in Austin, Texas, was acquired through a Northmarq-arranged Fannie Mae loan for \$27.1 million at 75% LTV. Utilizing Fannie Mae's near-stabilized program, we offered a higher certainty of execution than the competition and captured future income in underwriting, resulting in higher loan proceeds and more years of interest-only.



Smaller Than 50-Unit Complex Receives Market-Leading Competitive Quote

Meadowood Townhomes, a 40-unit, class B apartment complex in Lakeland, Florida, was being refinanced at \$3.5 million with existing debt at 75% LTV. With extremely rate-sensitive borrowers and a less than 50-unit complex, the property qualified for an very competitive quote through Fannie Mae.