

Multifamily Mortgage Business Lender Letter 16-03

March 7, 2016

To: Fannie Mae Multifamily Lenders
From: Brad Lefkowitz, Associate General Counsel
Subject: Fannie Mae Multifamily Mortgage Business 6000 Series Form Loan Documents; Counsel Designation Request (Form 4625); Relocation of Loan Document Communications

HIGHLIGHTS

Fannie Mae announces:

- the publication of new and revised Fannie Mae Multifamily Mortgage Business 6000 Series Form Loan Documents (the “Loan Documents”);
- the retirement of certain ARM/SARM Loan Documents;
- the removal of HYARM and F+1 Loan Documents from FannieMae.com;
- the republication of the Counsel Designation Request (Form 4625); and
- the relocation of Loan Document Communications to a new section on the Multifamily Lender Notifications page on FannieMae.com.

New and Revised Loan Documents

We are pleased to announce the availability of the following newly published Loan Documents, now available on the [Multifamily Loan Documents page](#) on FannieMae.com:

1031 Exchanges

6244	Modifications to Multifamily Loan and Security Agreement (1031 Exchange) <ul style="list-style-type: none">• For use on Mortgage Loans with a 1031 Exchange component. This document supersedes the 1031 Exchange inserts in the Annotated Loan Agreement.
6634	Assumption and Release Agreement and Ratification of Loan Obligations (1031 Exchanges) <ul style="list-style-type: none">• For use when the Mortgaged Property is transferred from the exchange accommodator to the Borrower.

Completion Guarantees – for use when the Mortgaged Property is subject to renovation and a completion guaranty and assignment of contracts are required.

6018	Completion Guaranty <ul style="list-style-type: none">• Use with Forms 6472 and 6473 for Mortgage Loan originations.
6632	Completion Guaranty [4000 Series Post-Closing] <ul style="list-style-type: none">• Use with Forms 6472 and 6473.

6633	Completion Guaranty [6000 Series Post-Closing] <ul style="list-style-type: none"> • Use with Forms 6472 and 6473.
6472	Omnibus Assignment of Contracts, Plans, Permits and Approvals <ul style="list-style-type: none"> • Use with Form 6473 and either Form 6632 or Form 6633.
6473	Agreement and Assignment Regarding General Contractor's Contract <ul style="list-style-type: none"> • Use with Form 6472 and either Form 6632 or Form 6633.

Rehabilitation Reserves – these two documents replace the existing Form 6222.

6222.MOD	Modifications to Multifamily Loan and Security Agreement (Rehabilitation Reserve – Moderate Rehabilitation) <ul style="list-style-type: none"> • For use with Moderate Rehabilitation Mortgage Loans. • Blackline against Form 6222.
6222.SUB	Modifications to Multifamily Loan and Security Agreement (Rehabilitation Reserve – Substantial Rehabilitation) <ul style="list-style-type: none"> • For use with Substantial Rehabilitation Mortgage Loans. • Blackline against Form 6222.

Scorecard Exclusions for Affordable Housing – for use when the Mortgaged Property is subject to a regulatory agreement or recorded use restriction. Note that these are the same documents referenced in Lender Letter 16-01.

6102.23	Modifications to Multifamily Loan and Security Agreement – Schedule 2 Addenda – Summary of Loan Terms (Scorecard Exclusions for Affordable Housing)
6253	Modifications to Multifamily Loan and Security Agreement (Scorecard Exclusions for Affordable Housing)

Springing Cap – for use when the Interest Rate Cap purchase is deferred at closing.

6245	Modifications to Multifamily Loan and Security Agreement (Springing Cap) <ul style="list-style-type: none"> • Use with Form 6442.SC.
6442.SC	Interest Rate Cap Reserve and Security Agreement (Springing Cap) <ul style="list-style-type: none"> • Use with Form 6245. Note that this agreement is designed to be retired and replaced with Form 6442 at the time the Interest Rate Cap is purchased.

Other

6241	Modifications to Multifamily Loan and Security Agreement (Green Financing Mortgage Loans) <ul style="list-style-type: none"> • For use with any Fannie Mae “Green Financing” product.
6251	Modifications to Multifamily Loan and Security Agreement (Tax Abatement or Exemption Rider) <ul style="list-style-type: none"> • For use when a Mortgaged Property is subject to a tax abatement or exemption.
6420	Compliance Agreement for Mold Operations and Maintenance Plan <ul style="list-style-type: none"> • For use when an operations and maintenance plan is required for the containment or removal of mold or excess moisture. Although this agreement is very similar to the Compliance Agreements for O&M Plans regarding asbestos (Form 6418) and lead paint (Form 6419), note that an O&M Plan prepared by an environmental consultant must be provided and attached as Exhibit A to Form 6420.
6476	Agreement to Submit to United States Jurisdiction <ul style="list-style-type: none"> • For use when a Foreign Person is approved by Fannie Mae as a Guarantor.

Loan Documents that have been revised, together with blacklines against the previously published forms, are set forth on [Exhibit A](#) attached to this Lender Letter. Revisions reflect our review of common issues raised since the last publication and are intended to enhance transactional efficiency and reduce the need for Fannie Mae review. Notable changes include:

- Loan Agreements (6001 Series): Section 2.02(d)(1) now specifies that interest shall accrue at the Default Rate during any post-foreclosure redemption period.

- Loan Agreements (6001 Series); Definitions Schedules (6101 Series): Sections 4.01(g) and 4.02(b) in the Loan Agreements and the definitions for Economic Sanctions, Sanctioned Country and Sanctioned Person in the Definitions Schedules were updated to conform to recent revisions to OFAC rules.
- Loan Agreements (6001 Series): In Sections 4.01(q) and 4.02(i) the lockbox requirements were relaxed to limit applicability, in most cases, to Rents and other income from the Mortgaged Property.
- Loan Agreements (6001 Series): Section 4.02(h) was revised to limit the restriction on distributions during an Event of Default to Rents or other income from the Mortgaged Property.
- Loan Agreements (6001 Series): Section 8.02(b)(2)(D) was revised to incorporate the existing requirement (from the Annual Loan Agreement Certification (6620 Series)) for the Borrower to report to the Lender any energy consumption metric otherwise required to be reported to any Governmental Authority.
- Loan Agreements (6001 Series): Section 11.02(b)(4) provides that no Borrower, Guarantor, or Key Principal may convert to a Delaware Statutory Trust or series LLC. The prohibition against Delaware Statutory Trust conversion previously appearing in Section 11.02(b)(3) was limited to the Borrower.
- Loan Agreements (6001 Series): Section 11.03(c) was revised to clarify that the ownership interests in the Borrower that are permitted to be transferred under this section may be owned by transferors other than the Guarantor or Key Principal.
- Seniors Loan Agreement (6001.NR.SRS): Section 11.02(a)(3) was revised to include Permitted Equipment Financing among the permitted encumbrances.
- Security Instruments (6025 Series): Many of the Security Instruments were updated to reflect recent state law changes. Although most of these changes are minor and self-explanatory, it is worthwhile to note that the South Carolina Security Instrument (6025.SC) now includes a new Schedule II that must be completed by a South Carolina attorney certifying that the closing complies with state law.
- Environmental Indemnity Agreements (6085 Series): The definition of “Prohibited Activities or Conditions” was revised to exclude noncompliance with Environmental Laws or Environmental Permits on Borrower, Key Principal, or Borrower Affiliate-owned or controlled adjacent properties that do not impact the Mortgaged Property, and Section 3(d) was revised to incorporate this definitional change. Additionally, the representation in Section 3(a) relating to Environmental Inspections was revised similarly to exclude such adjacent properties.
- Loan Agreement Definitions Schedules (6101 Series): The definition of Material Commercial Lease was revised to add (i) cell tower Leases, and (ii) Leases of oil, gas, and mineral rights, and to exclude (iii) cable television Leases, (iv) broadband network Leases, (v) storage unit Leases, and (vi) laundry Leases. These changes were made to align with forthcoming Guide revisions.
- Loan Agreement Schedules (6101, 6102, and 6103 Series): Various schedules were revised primarily to incorporate the ARM/SARM conversion feature. See “Retirement of ARM/SARM Loan Documents” below for additional details.
- Loan Agreement Modifications for Section 8 HAP Contract (6216; 6102.02): The indemnity provision previously added only when HAP contracts were known to be missing has been added to Form 6216 and revised to address any missing HAP contracts, known or unknown, that adversely impact the Lender. Additionally, Form 6102.02 now requires all HAP contract documents reviewed by the Lender to be listed on the form.
- Loan Agreement Modifications for SAE Waiver – Additional Assets Permitted (6217) and SAE Waiver (6218): The representations and covenants regarding the Disclosed Assets were revised to clarify that encumbrances on the Disclosed Assets approved by the Lender are permissible.
- Security Instrument Modifications – Ground Lease Provisions (6308): The definition of “Impositions” was revised to include escrowed Ground Rent payments.

The changes and revisions to the Loan Documents not described above are largely ministerial, conforming, or corrective; however, please refer to the blacklined versions for complete details. The revised Loan Documents are available on the [Multifamily Loan Documents page](#) on FannieMae.com.

Retirement of ARM/SARM Loan Documents

Based on recent Guide changes all ARM/SARM Loans are now eligible for conversion to a fixed rate at the Borrower's option. Accordingly, the fixed rate conversion requirements were incorporated into Schedule 3 to Multifamily Loan and Security Agreement - Interest Rate Type Provisions (ARM) and Fixed Rate Conversion Option (Form 6103.ARM) and Schedule 3 to Multifamily Loan and Security Agreement - Interest Rate Type Provisions (SARM) and Fixed Rate Conversion Option (Form 6103.SARM), thereby allowing us to retire the following documents:

6102.06	Modification to Multifamily Loan and Security Agreement -- Addenda to Schedule 2 -- Summary of Loan Terms (Conversion Option -- SARM Loan)
6102.07	Modification to Multifamily Loan and Security Agreement -- Addenda to Schedule 2 -- Summary of Loan Terms (Conversion Option -- ARM Loan)
6225	Modifications to Multifamily Loan and Security Agreement (Conversion Option -- SARM Loan)
6226	Modifications to Multifamily Loan and Security Agreement (Conversion Option -- ARM Loan)

Suspension of HYARM and F+1 Loan Documents; T+50 Yield Maintenance Option

Due to infrequent use we have elected to remove the Loan Documents set forth on [Exhibit B](#) for the HYARM and F+1 products, as well as the T+50 Yield Maintenance option, from FannieMae.com. Contact your Deal Team if you need to utilize these Loan Documents.

Counsel Designation Request

Counsel Designation Request (Form 4625), for use in connection with interest rate hedge transactions and Credit Enhancement Mortgage Loans, has been revised and republished on the [Current Guide Forms page](#) on FannieMae.com.

Relocation of Loan Document Communications

Historical Lender Memos and Guide Update Memos announcing Loan Document publications have been relocated from the [Lender Memos](#) and [Guide Updates](#) pages on FannieMae.com to a new Loan Document Communications section on the [Multifamily Lender Notifications page](#) on FannieMae.com, and all new Lender Letters (now the preferred format for announcing Loan Document publications) will also be stored in the Loan Documents Communications section. Both new and historical Loan Document communications will continue to be available on AllRegs in a new subfolder named "Loan Document Publications" located under the "Multifamily Selling and Servicing Guide" tab.

Effective Date

The revised Counsel Designation Request (Form 4625) and the Loan Documents listed in this Lender Memo may be used immediately, and must be used in connection with all Mortgage Loans committed on and after April 1, 2016.

Contact Us

If you have questions regarding this Lender Letter or the Loan Documents please contact your Deal Team or either of the following individuals:

Brad Lefkowitz at (202) 752-2021 or bradley_lefkowitz@fanniemae.com

Gary Fordyce at (202) 752-8265 or gary_fordyce@fanniemae.com

EXHIBIT A

REVISED MULTIFAMILY MORTGAGE BUSINESS 6000 SERIES FORM LOAN DOCUMENTS

Loan Documentation Requirements:

6000	Loan Documentation Requirements	Blackline
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Core Loan Documents:

6001.NR	Multifamily Loan and Security Agreement (Non-Recourse) (Standard Form)	Blackline
6001.NR.SRS	Multifamily Loan and Security Agreement (Non-Recourse) (Seniors Housing)	Blackline
6001.NR.IDOT	Multifamily Loan and Security Agreement (Non-Recourse) (Maryland IDOT)	Blackline
6001.R	Multifamily Loan and Security Agreement (Recourse) (Standard Form)	Blackline
6010	Multifamily Note	Blackline
6010.AR.MD	Amended and Restated Multifamily Note (Maryland)	Blackline
6010.CAR.FL	Consolidated, Amended and Restated Multifamily Note (Florida)	Blackline
6010.IDOT	Multifamily Note (Maryland IDOT)	Blackline
6015	Guaranty of Non-Recourse Obligations	Blackline
6015.IDOT	Guaranty of Non-Recourse Obligations (Maryland IDOT)	Blackline
6015.PE	Guaranty of Non-Recourse Obligations (Preferred Equity Transactions)	Blackline
6015.PEG	Guaranty of Non-Recourse Obligations (Preferred Equity Guarantor)	Blackline
6020	Guaranty (Payment)	Blackline
6020.IDOT	IDOT Guaranty (Maryland IDOT)	Blackline
6085	Environmental Indemnity Agreement	Blackline
6085.IDOT	Environmental Indemnity Agreement (Maryland IDOT)	Blackline

Loan Agreement Schedules:

6101.ARM	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- ARM)	Blackline
6101.ARM.IDOT	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- ARM) (Maryland IDOT)	Blackline
6101.ARM.SRS	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- ARM) (Seniors Housing)	Blackline
6101.FR	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- Fixed Rate)	Blackline
6101.FR.IDOT	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- Fixed Rate) (Maryland, IDOT)	Blackline
6101.FR.SRS	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- Fixed Rate) (Seniors Housing)	Blackline
6101.SARM	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- SARM)	Blackline
6101.SARM.IDOT	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- SARM) (Maryland IDOT)	Blackline
6101.SARM.SRS	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- SARM) (Senior Housing)	Blackline
6102.ARM	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- ARM)	Blackline
6102.ARM.IDOT	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- ARM) (Maryland IDOT)	Blackline
6102.ARM.SRS	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- ARM) (Senior Housing)	Blackline
6102.FR.SRS	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- Fixed Rate) (Seniors Housing)	Blackline

6102.SARM	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- SARM)	Blackline
6102.SARM.IDOT	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- SARM) (Maryland IDOT)	Blackline
6102.SARM.SRS	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- SARM) (Senior Housing)	Blackline
6102.02	Modifications to Multifamily Loan and Security Agreement -- Addenda to Schedule 2 -- Summary of Loan Terms (Section 8 HAP Contract)	Blackline
6102.13	Modifications to Multifamily Loan and Security Agreement -- Addenda to Schedule 2 -- Summary of Loan Terms (Rehabilitation Reserve)	Blackline
6103.ARM	Schedule 3 to Multifamily Loan and Security Agreement -- Interest Rate Type Provisions (ARM) and Fixed Rate Conversion Option	Blackline
6103.SARM	Schedule 3 to Multifamily Loan and Security Agreement -- Interest Rate Type Provisions (SARM) and Fixed Rate Conversion Option	Blackline

Loan Agreement Modifications:

6203	Modifications to Multifamily Loan and Security Agreement (Cross-Default and Cross-Collateralization: Multi-Note)	Blackline
6208	Modifications to Multifamily Loan and Security Agreement (Manufactured Housing Community)	Blackline
6216	Modifications to Multifamily Loan and Security Agreement (Section 8 HAP Contract)	Blackline
6217	Modifications to Multifamily Loan and Security Agreement (Single Asset Entity Waiver -- Additional Assets Permitted)	Blackline
6218	Modifications to Multifamily Loan and Security Agreement (Single Asset Entity Waiver)	Blackline
6233	Modifications to Multifamily Loan and Security Agreement (Restabilization Reserve)	Blackline
6240.T2	Modifications to Multifamily Loan and Security Agreement (Type 2 Transfers)	Blackline
6240.T3	Modifications to Multifamily Loan and Security Agreement (Type 3 Transfers)	Blackline

Security Instruments:

6025.AK	Multifamily Security Instrument (Alaska Deed of Trust)	Blackline
6025.AR	Multifamily Security Instrument (Arkansas Mortgage)	Blackline
6025.AZ	Multifamily Security Instrument (Arizona Deed of Trust)	Blackline
6025.CA	Multifamily Security Instrument (California Deed of Trust)	Blackline
6025.DC	Multifamily Security Instrument (District of Columbia Deed of Trust)	Blackline
6025.FL	Multifamily Security Instrument (Florida Mortgage)	Blackline
6025.FL.AR	Consolidated Amended and Restated Multifamily Security Instrument (Florida Amended and Restated Mortgage)	Blackline
6025.GA	Multifamily Security Instrument (Georgia Deed to Secure Debt)	Blackline
6025.IA	Multifamily Security Instrument (Iowa Mortgage)	Blackline
6025.ID	Multifamily Security Instrument (Idaho Deed of Trust)	Blackline
6025.IL	Multifamily Security Instrument (Illinois Mortgage)	Blackline
6025.IN	Multifamily Security Instrument (Indiana Mortgage)	Blackline
6025.KS	Multifamily Security Instrument (Kansas Mortgage)	Blackline
6025.KY	Multifamily Security Instrument (Kentucky Mortgage)	Blackline
6025.LA	Multifamily Security Instrument (Louisiana Mortgage)	Blackline
6025.ME	Multifamily Security Instrument (Maine Mortgage)	Blackline
6025.MN	Multifamily Security Instrument (Minnesota Mortgage)	Blackline
6025.MO	Multifamily Security Instrument (Missouri Deed of Trust)	Blackline
6025.MT	Multifamily Security Instrument (Montana Deed of Trust)	Blackline
6025.ND	Multifamily Security Instrument (North Dakota Mortgage)	Blackline

6025.NH	Multifamily Security Instrument (New Hampshire Mortgage)	Blackline
6025.NM	Multifamily Security Instrument (New Mexico Mortgage)	Blackline
6025.OH	Multifamily Security Instrument (Ohio Mortgage)	Blackline
6025.OR	Multifamily Security Instrument (Oregon Deed of Trust)	Blackline
6025.PA	Multifamily Security Instrument (Pennsylvania Mortgage)	Blackline
6025.SC	Multifamily Security Instrument (South Carolina Mortgage)	Blackline
6025.TN	Multifamily Security Instrument (Tennessee Deed of Trust)	Blackline
6025.TX	Multifamily Security Instrument (Texas Deed of Trust))	Blackline
6025.UT	Multifamily Security Instrument (Utah Deed of Trust)	Blackline
6025.VA	Multifamily Security Instrument (Virginia Deed of Trust)	Blackline
6025.VT	Multifamily Security Instrument (Vermont Mortgage)	Blackline
6025.WI	Multifamily Security Instrument (Wisconsin Mortgage)	Blackline
6025.WV	Multifamily Security Instrument (West Virginia Deed of Trust)	Blackline
6025.WY	Multifamily Security Instrument (Wyoming Mortgage)	Blackline

Security Instrument Modifications:

6308	Modifications to Multifamily Security Instrument (Ground Lease Provisions)	Blackline
6310.SRS	Modifications to Multifamily Security Instrument (Seniors Housing)	Blackline
6313	Modifications to Multifamily Security Instrument (Supplemental Lien – Senior Loan Terms)	Blackline

Miscellaneous Documents:

6405	Assignment of Management Agreement	Blackline
6412	Consent to Assignment of HAP Contract as Security for Fannie Mae Financing	Blackline
6415	Subordination, Non-Disturbance and Attornment Agreement	Blackline
6418	Compliance Agreement for Asbestos Operations and Maintenance Plan	Blackline
6419	Compliance Agreement for Lead-Based Paint Operations and Maintenance Plan	Blackline
6421	Schedule A to UCC Financing Statement (Borrower)	Blackline
6430	Streamlined Rate Lock Agreement	Blackline
6434	Schedule A to UCC Financing Statement (Manufactured Housing)	Blackline
6442	Interest Rate Cap Reserve and Security Agreement	Blackline
6443	Schedule A to UCC Financing Statement (Rate Cap (SARM))	Blackline
6446.SRS	Subordination, Assignment, and Security Agreement (Borrower and Property Operator) (Seniors Housing)	Blackline
6449.SRS.Borrower	Schedule A to UCC Financing Statement (Borrower) (Seniors Housing)	Blackline
6449.SRS.Operator	Schedule A to UCC Financing Statement (Property Operator) (Seniors Housing)	Blackline
6452.IDOT	Schedule A to UCC Financing Statement (Maryland IDOT)	Blackline
6471.SRS	Government Receivables Collection Account Agreement	Blackline

Delivery Documents:

6502	Multifamily Mortgage Loan Delivery Package Table of Contents	Blackline
6506	Acceptable State Super Lien Statutes [Replaces 6463]	Blackline

Asset Management Documents:

6615	Insurance Loss Proceeds Collateral Agreement [Replaces 6409]	Blackline
6616	Defeasance Assignment and Assumption Agreement	Blackline
6620.Borrower	Annual Loan Agreement Certification (Borrower) [Replaces 6458.Borrower]	Blackline
6620.IDOT.IDOT.Guarantor	Annual Loan Agreement Certification (IDOT Guarantor) (Maryland IDOT) [Replaces 6458.IDOT.IDOT.Guarantor]	Blackline

EXHIBIT B

SUSPENDED MULTIFAMILY MORTGAGE BUSINESS 6000 SERIES FORM LOAN DOCUMENTS

6101.F+1	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- Fixed+1)
6101.HYARM	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- HYARM)
6101.F+1.SRS	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- Fixed+1) (Seniors Housing)
6101.HYARM.SRS	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- HYARM) (Seniors Housing)
6101.F+1.IDOT	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- Fixed+1) (Maryland IDOT)
6101.HYARM.IDOT	Schedule 1 to Multifamily Loan and Security Agreement -- Definitions Schedule (Interest Rate Type -- HYARM) (Maryland IDOT)
6102.F+1	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- Fixed+1)
6102.HYARM	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- HYARM)
6102.F+1.SRS	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- Fixed+1) (Seniors Housing)
6102.HYARM.SRS	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- HYARM) (Seniors Housing)
6102.F+1.IDOT	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- Fixed+1) (Maryland IDOT)
6102.HYARM.IDOT	Schedule 2 to Multifamily Loan and Security Agreement -- Summary of Loan Terms (Interest Rate Type -- HYARM) (Seniors Housing)
6102.19.F+1	Modifications to Multifamily Loan and Security Agreement -- Addenda to Schedule 2 -- Summary of Loan Terms (New York Gap Note Modifications) (Interest Rate Type -- Fixed+1)
6102.19.HYARM	Modifications to Multifamily Loan and Security Agreement -- Addenda to Schedule 2 -- Summary of Loan Terms (New York Gap Note Modifications) (Interest Rate Type -- Hybrid ARM)
6103.F+1	Schedule 3 to Multifamily Loan and Security Agreement -- Schedule of Interest Rate Type Provisions (Fixed+1)
6103.HYARM	Schedule 3 to Multifamily Loan and Security Agreement -- Schedule of Interest Rate Type Provisions (HYARM)
6104.02	Schedule 4 to Multifamily Loan and Security Agreement -- Prepayment Premium Schedule (Standard Yield Maintenance -- HYARM)
6104.03	Schedule 4 to Multifamily Loan and Security Agreement -- Prepayment Premium Schedule (Yield Maintenance T+50 -- Fixed Rate)
6104.04	Schedule 4 to Multifamily Loan and Security Agreement -- Prepayment Premium Schedule (Yield Maintenance T+50 -- Fixed+1)
6104.08	Schedule 4 to Multifamily Loan and Security Agreement -- Prepayment Premium Schedule (Graduated 7-Year HYARM)
6104.09	Schedule 4 to Multifamily Loan and Security Agreement -- Prepayment Premium Schedule (Graduated 10-Year HYARM)