

Arbor Launches Proprietary Single-Family Rental Portfolio Platform

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The Company is Committed to this Growing Sector and is Positioned to be a Market Leader

UNIONDALE, N.Y., Nov. 19, 2019 /PRNewswire/ -- Arbor Realty Trust, Inc. (NYSE: ABR), a real estate investment trust and national direct lender specializing in loan origination and servicing for residential, multifamily, seniors housing, healthcare and other diverse commercial real estate assets, is pleased to announce the launch of its proprietary Single-Family Rental (SFR) portfolio lending platform.

Single-family rentals comprise a significant portion of overall U.S. apartment inventory, accounting for more than half of the nation's nearly 43.4 million rental units. Since the Great Recession, this sector has continued to expand its market share of the overall housing market, becoming the fastest-growing segment of occupied rental households.

"We believe the single-family rental portfolio market, which is currently very fragmented, is as big as the multifamily market, with unique financing opportunities available in build-to-rent, bridge and permanent lending products," said Ivan Kaufman, President and CEO, Arbor Realty Trust. "By bringing capital to this business, we can leverage our national, tenured originations team and our more than 30 years of experience in residential and multifamily housing to become a leader in this space."

Arbor's SFR platform offers an array of loan options, including build-to-rent, bridge and permanent financing for SFR portfolios and multifamily properties of 20 units or less. The platform is for borrowers seeking loan amounts of \$1 million or greater. Eligible properties include a minimum of five single-family units; single-family detached homes, townhomes and rowhomes; as well as duplexes, triplexes and quadruplexes built for residential use. Arbor's SFR platform offers nonrecourse and recourse loans, with a permanent financing option offering 5-, 7- and 10-year terms.

"The SFR market has become one of the fastest-growing asset classes and our diversified SFR program is poised to take advantage of this development," said Steven Katz, Chief Investment Officer and Executive Vice President, Residential Financing, Arbor Realty Trust. "Our platform offers products that will address investors' unique needs and help them make strategic investments in the SFR space."

Arbor has significant experience in residential and commercial financing, including in small balance lending. Arbor closed more than \$115 million in SFR portfolio transactions under the former Freddie Mac Single-Family Rental Pilot Program before developing its own proprietary platform.

See our recently closed business under our new SFR Portfolio product by visiting: https://arbor.com/sfr/.

About Us

Arbor Realty Trust. Inc. (NYSE: ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, single-family rental (SFR) portfolios, seniors housing, healthcare and other diverse commercial real estate assets. Headquartered in Uniondale, New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in government-sponsored enterprise products. Arbor is a Fannie Mae DUS® lender and Freddie Mac Optigo Seller/Servicer. Arbor's product platform also includes <u>CMBS</u>, <u>bridge</u>, <u>mezzanine and preferred</u> equity loans. Rated by Standard and Poor's and Fitch Ratings, Arbor is committed to building on its reputation for service, quality and customized solutions with an unparalleled dedication to providing our clients excellence over the entire life of a loan.

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