



Arbor Realty Trust, Inc. Completes \$315 Million Freddie Mac Q Series Securitization

December 15, 2022

UNIONDALE, N.Y., Dec. 15, 2022 (GLOBE NEWSWIRE) -- Arbor Realty Trust, Inc. (NYSE:ABR) ("**Arbor**," "**our**," or "**we**") today announced the completion of an approximately \$315 million loan securitization through Freddie Mac's Q Series securitization program (the "**Securitization**"). Arbor's affiliated entity Arbor Realty SR, Inc. originated the loans and was the loan seller for the Securitization. The Securitization is Arbor's first Freddie Mac Q Series transaction.

The Securitization is backed by a pool of 11 floating rate loans secured by first priority mortgage liens on 21 multifamily properties that qualify as mission-driven under the Federal Housing Finance Agency guidelines. Nearly 60% of the units at the properties have rents affordable to households that earn 60% of Area Median Income ("**AMI**") and 95% are affordable to households that earn 80% of AMI. Arbor's servicing and asset management affiliate, Arbor Multifamily Lending, LLC, will be the sub-servicer of the loans.

"As a well-established Freddie Mac Optigo[®] seller/servicer and one of the top contributors to the Freddie Mac SBL Program, Arbor is honored to join Freddie Mac's Q Series program and further build on our tremendous relationship with Freddie Mac," said Ivan Kaufman, Founder, Chairman and CEO of Arbor Realty Trust. "This transaction demonstrates the strong social commitment we share with Freddie Mac in continuing to provide liquidity for the preservation of affordable multifamily housing. Our commitment to mission-driven business and equitable lending practices is longstanding and best evidenced through the fundings we close through our agency lending partnerships. With our strong reputation as a leader in the securitization market, the Freddie Mac Q Series program provides yet another avenue for Arbor to participate in low-cost securitization financing options."

"This is yet another example of Freddie Mac and Arbor demonstrating our commitment to affordable housing preservation," said Leena Amin, Director of Multifamily Structured Transactions for Freddie Mac. "It takes total commitment and seasoned skill sets to execute a Q Series Securitization. When we work with excellent Optigo seller/servicers like Arbor, it paves the way for a successful execution."

Beneficial ownership interests in the Securitization trust are represented by a series of multifamily mortgage pass-through certificates (the "**Certificates**"). The Certificates were issued under a pooling and servicing agreement, which will govern the servicing and administration of the mortgage loans. At closing, an Arbor affiliate retained certain subordinate and interest-only classes of Certificates.

J.P. Morgan Securities LLC served as the lead manager and sole bookrunner, and Drexel Hamilton, LLC served as the co-manager on the Securitization. No nationally recognized statistical rating organizations were engaged to rate any classes of the Certificates.

The Certificates are not registered under the Securities Act of 1933, as amended, and may not be offered or sold in the United States absent an applicable exemption from registration requirements. This press release shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of these securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such state or jurisdiction.

About Arbor Realty Trust, Inc.

[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, and other diverse commercial real estate assets. Headquartered in New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in government-sponsored enterprise products. Arbor is a leading [Fannie Mae DUS[®]](#) lender, [Freddie Mac Optigo[®]](#) Seller/Servicer, and an approved FHA Multifamily Accelerated Processing (MAP) lender. Arbor's product platform also includes [bridge](#), [CMBS](#), [mezzanine and preferred equity](#) lending. 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.

Safe Harbor Statement

Certain items in this press release may constitute forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These statements are based on management's current expectations and beliefs and are subject to a number of trends and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. Arbor can give no assurance that its expectations will be attained. Factors that could cause actual results to differ materially from Arbor's expectations include, but are not limited to, changes in economic conditions generally, and the real estate markets specifically, in particular, due to the uncertainties created by the COVID-19 pandemic, continued ability to source new investments, changes in interest rates and/or credit spreads, and other risks detailed in Arbor's Annual Report on Form 10-K for the year ended December 31, 2021 and its other reports filed with the SEC. Such forward-looking statements speak only as of the date of this press release. Arbor expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in Arbor's expectations with regard thereto or change in events, conditions, or circumstances on which any such statement is based.

Contact:

Arbor Realty Trust, Inc.

Paul Elenio, Chief Financial Officer

516-506-4422

pelenio@arbor.com



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