

# Arbor's Commercial Primary Servicer Rating Upgraded by Fitch Ratings; Outlook Maintained

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NEW YORK, Dec. 3, 2024 /PRNewswire/ -- Fitch Ratings, a global credit ranking agency, upgraded Arbor Realty Trust's (NYSE: ABR) commercial primary servicer rating, affirmed its special servicer rating, and maintained its positive rating outlook.



# Growing Financial Partnerships

Arbor's Commercial Primary Servicer Rating Upgraded by Fitch Ratings; Outlook Maintained. "Fitch's upgrade of Arbor's servicer rating is a result of Arbor's continued investments in people, process, and technology improvements in addition to the diligent work our experienced servicing team performs day after day," said Danny van der Reis, Executive Vice President, Servicing and Asset Management. "We excel by making a personal commitment to our clients through the lifecycle of the loan, ensuring the highest level of satisfaction."

## Arbor Earns High Marks in Operations

Arbor's commercial primary servicer rating was upgraded from CPS2 to CPS2+, and its rating outlook was revised to stable, reflecting the company's continued high performance in several areas of operations, including its:

- Overall servicing ability primarily focused on multifamily agency loans
- · Tenured and experienced staff and management with improved aggregate turnover
- Continued technology enhancements to support its servicing functions, such as the deployment of <u>ALEX</u>, an internally developed borrower portal
- Proficient governance infrastructure consisting of management oversight and quarterly internal compliance reviews conducted by Arbor's dedicated and independent quality control team, which continue to result in external audits with no material findings

### **Positive Rating Outlook Maintained**

Fitch Ratings also affirmed Arbor's commercial special servicer rating to CSS3+ and maintained Arbor's positive rating outlook.

Arbor compared favorably to other Fitch-rated servicers, showing strength in its employees' experience levels, well-established policies and procedures, and sound reporting and management oversight. Fitch made its new determination after reviewing Arbor's business plans for six non-securitized specially serviced assets and noted they are sufficient relative to other Fitch-rated special servicers.

Arbor's servicing division, based in Tonawanda, NY, proactively manages the company's multi-billion-dollar portfolio consisting of thousands of multifamily and commercial real estate loans, from lenders like Eannie Mae and Ereddie Mac.

#### **About Arbor**

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 <u>Eannie Mae DUS®</u> lender, <u>Ereddie Mac Optigo®</u> Seller/Servicer, and an approved FHA Multifamily Accelerated Processing (MAP) lender. Arbor's product platform also includes <u>bridge</u>, <u>CMBS</u>, <u>mezzanine</u>, and <u>preferred equity</u> 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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