

## FANNIE MAE DUS®

# Healthy Housing Rewards Healthy Design

We offer financial incentives to Multifamily borrowers who invest in the health and well-being of the people who live in affordable housing properties.

### BENEFITS

- Lower interest rate.
- Reimbursement for Healthy Design Certification.
- Flexible underwriting to specific affordable developments.
- Flexible loan terms, and fixed- or variable-rate financing options.
- Certainty and speed of execution.

<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>• Affordable Housing properties with at least 60% of the units affordable at 60% of Area Median Income or less.</li> <li>• Must obtain Healthy Design certification from an approved Fannie Mae provider.</li> <li>• One-time benefit per borrower per property. Cannot be combined with Healthy Housing Rewards Enhanced Resident Services™.</li> </ul>
<b>PRICING</b>	Up to 15 basis points interest rate discount.
<b>TERM</b>	5 - 30 years.
<b>AMORTIZATION</b>	Up to 35 years.
<b>HEALTHY DESIGN CERTIFICATION</b>	Certification fee cost (up to \$6,500) reimbursed by Fannie Mae.
<b>INTEREST RATE</b>	Fixed- and variable-rate options available.
<b>MAXIMUM LTV</b>	Varies by product type.
<b>MINIMUM DSCR</b>	Varies by product type.
<b>PREPAYMENT AVAILABILITY</b>	Flexible prepayment options available including yield maintenance and declining prepayment premium.
<b>LOAN AMOUNT</b>	No minimum or maximum.
<b>RATE LOCK</b>	30- to 180-day commitments. Borrowers may lock the interest rate using Streamlined Rate Lock option. Confirmation of Healthy Design certification is required prior to rate lock.
<b>ACCRUAL</b>	30/360 and Actual/360.
<b>RECOURSE</b>	Non-recourse execution with standard carve-outs for “bad acts” such as fraud and bankruptcy.
<b>THIRD-PARTY REPORTS</b>	Standard third-party reports, including Appraisal, Phase I Environmental Assessment, and a Property Condition Assessment, are required. Confirmation of Healthy Housing Rewards features and eligibility is required.
<b>ASSUMPTION</b>	Loans are typically assumable, subject to review and approval of the new borrower’s financial capacity and experience.