

# Navigate HUD financing with dedicated experts

**12+**YEARS AS A  
HUD PARTNER**\$1.3B+**FHA LOANS  
CLOSED**\$56B+**TOTAL SERVICING  
PORTFOLIO**6,000+**LOANS  
SERVICED

FHA/HUD loans are available for a wide range of multifamily and healthcare assets, including both market rate and affordable properties. These loans provide some of the most aggressive rates and terms in the market, which can generate significant debt-service savings for borrowers.

We help first-time FHA borrowers navigate the challenges of the closing process and expedite it for those who are more familiar with FHA financing.

## ADVANTAGES TO WORKING WITH US

### DEDICATED TEAM OF EXPERTS

Our in-house team dedicated to FHA transactions brings a rare depth of experience in HUD/FHA lending.



### FULLY LICENSED HUD LENDER

We are a fully licensed FHA lender and approved GNMA seller/servicer capable of submitting applications under all MAP and LEAN programs.



### WITH YOU FOR THE LIFE OF YOUR LOAN

We service all FHA loans in-house for the life of the loan, regardless of size.



## AVAILABLE LOAN PROGRAMS

<b>NEW CONSTRUCTION   SUB REHAB</b> <i>40-Year Term – Fully Amortizing – Non-Recourse</i>	<b>REFINANCE   ACQUISITION</b> <i>35-Year Term – Fully Amortizing – Non-Recourse</i>
<b>FHA 221(d)(4):</b> Market Rate, Affordable, Elderly, and Rental Assisted Multifamily Developments	<b>FHA 223(f):</b> Market Rate, Affordable, Elderly, and Rental Assisted Multifamily Developments
<b>FHA 232:</b> Skilled Nursing, Assisted Living, Intermediate Care, and Board & Care Facilities	<b>FHA 232-223(f):</b> Skilled Nursing, Assisted Living, Intermediate Care, and Board & Care Facilities
<b>FHA 241(a):</b> Supplemental Financing for Repairs, Additions, and Improvements to Existing FHA-Insured Loans Currently in the Portfolio	<b>FHA 223(a)(7):</b> Streamlined Refinancing of Existing FHA-Insured Multifamily Loans Currently in the Portfolio
<b>FHA 242:</b> Acute Care Hospitals	<b>FHA 242-223(f):</b> Acute Care Hospitals

## FHA/HUD NON-RECOURSE PERMANENT FINANCING

PROJECT TYPE	LTV/LTC	DSCR
MARKET RATE	85%	1.18x
AFFORDABLE HOUSING	87%	1.15x
90+% PROJECT-BASED SECTION 8, OR 202	90%	1.11x

## PRODUCTION MANAGERS

**DAVID SCHMIDT**, Vice President, FHA Production Manager  
 972.941.3406 | dschmidt@northmarq.com

David serves as an FHA Production Manager for NorthMarq and has made a career in the commercial financing space spanning over 30 years, 15 of which have been focused on FHA production. David has been involved in closing more than \$2 Billion in FHA financing.

**JAMES HILLHOUSE**, FHA Production Manager  
 303.831.9480 | jhillhouse@northmarq.com

James serves as an FHA Production Manager for NorthMarq and has worked with the FHA group since joining the company in 2011. During his tenure, James has been integral in closing more than \$700 Million in FHA financing.