



Plan Ahead to Refinance Your Construction Loan with FHA and AGM



An FHA Take Out for Multifamily holds key advantages for borrowers. AGM can refinance your construction loan with an FHA-insured long-term, nonrecourse loan, giving you more for less.



LOW FIXED RATES & HIGHER LEVERAGE



80% LTV – CASH OUT



FULLY AMORTIZING LOAN WITH 35-YEAR TERM



87% LTV – NO CASH OUT



1.15 DSC



FULLY NONRECOURSE

PLAN AHEAD TO GET THE BEST LOAN

- Structure equity or preferred equity as debt
- Get an FHA-compliant environmental review
- Build Accessible: comply with Fair Housing and ADA requirements. Get plans reviewed before construction starts.

FHA refinancing for an existing or just completed multifamily property offers all of the above*, and the ability to lower your interest rate later with a low-cost Note Modification.

Founded in 1990, AGM is a leading FHA lender and GNMA seller/servicer. Family-owned with over 30 years of experience, the firm has closed over \$10 billion in FHA-insured multifamily project loans nationwide. We underwrite, fund, and service all of our loans. Developers and owners can count on AGM to be accessible, transparent, consistent, and ready to lend.

**Loans under \$125 million*

GREEN MIP MEANS MORE GREEN IN YOUR POCKET



Building green earns you the lowest MIP rate available. Plan ahead to obtain the necessary green certification.

Design to any of a number of Green Building Standards for the lowest FHA MIP.

Contact AGM for details and a list of approved green certifications.



I welcome the opportunity to help.
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