

AN OPPORTUNITY  
FOR BOTH BANKS &  
BORROWERS



# FHA REFINANCE FOR MULTIFAMILY



The FHA 223(f) refinance program holds key advantages  
for both banks and their multifamily borrowers.



## FOR BANKS, FHA & AGM OFFER:



REDUCED LOAN  
EXPOSURE



FEE  
GENERATION



INCREASED LIQUIDITY



INCREASED  
LENDING CAPACITY



SOLID SOLUTION  
FOR MULTIFAMILY  
BORROWERS

AGM is strictly an FHA nonbank lender, licensed by HUD and approved by GNMA as a seller/servicer. We do **not** take deposits or offer any bank-related services. A referral to AGM for an FHA refinance helps banks protect their borrower relationships, manage the bank's balance sheet and generate fees while offering borrowers a way to refinance on favorable terms.

## FOR YOUR BORROWERS, FHA & AGM OFFER:



LOW FIXED RATES



80% LTV -  
CASH OUT



FULLY AMORTIZING  
LOAN WITH  
35-YEAR TERM



87% LTV -  
NO CASH OUT



1.15 DSC



FULLY  
NONRECOURSE

For borrowers, an FHA refinance for an existing or just completed multifamily property\* offers low fixed rates, lower coverage, higher LTVs, and greater proceeds. 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 \$130 million



I welcome the opportunity to discuss how  
AGM can help your bank & your borrowers.  
**Frank Grosch, Senior Vice President, AGM**  
443-573-2068 | [fgrosch@agmfinancial.com](mailto:fgrosch@agmfinancial.com)



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[agmfinancial.com](http://agmfinancial.com)  
800.729.4266