

Multifrequency AFM reveals lipid membrane mechanical properties and the effect of cholesterol in modulating viscoelasticity

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26 **Abstract**

27 The physical properties of lipid bilayers comprising the cell membrane occupy the current
28 spotlight of membrane biology. Their traditional representation as a passive two-dimensional fluid has
29 gradually been abandoned in favor of a more complex picture; an anisotropic time-dependent
30 viscoelastic biphasic material, capable of transmitting or attenuating mechanical forces that regulate
31 biological processes. In establishing new models, quantitative experiments are necessary when
32 attempting to develop suitable techniques for dynamic measurements. Here we map both the elastic and
33 viscous properties of the model system 1, 2-dipalmitoyl-sn-glycero-3-phosphocholine (DPPC) lipid
34 bilayers using multifrequency atomic force microscopy (AFM), namely amplitude modulation-
35 frequency modulation (AM-FM) AFM imaging in an aqueous environment. Furthermore, we
36 investigate the effect of cholesterol (Chol) on the DPPC bilayer in concentrations from 0 to 60%. The
37 AM-AFM quantitative maps demonstrate that at low Chol concentrations, the lipid bilayer displays a
38 distinct phase separation and is elastic; whereas at higher Chol concentration, the bilayer appears
39 homogenous and exhibits both elastic and viscous properties. At low Chol contents, the E_{storage} modulus
40 (elastic) dominates. As the Chol insertions increases, higher energy is dissipated; and although the
41 bilayer stiffens (increase in E_{storage}) the viscous component dominates (E_{loss}). Our results provide
42 evidence that the lipid bilayer exhibits both elastic and viscous properties that are modulated by the
43 presence of Chol, which may affect the propagation (elastic) or attenuation (viscous) of mechanical
44 signals across the cell membrane.

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Significance Statement

The lipid bilayer mediates a number of cellular processes including cell recognition, signaling, transfer of ions, adhesion and fusion. In orchestrating these functions, the cell membrane behaves as both an elastic and a viscous material. Although the physical properties of the lipid bilayer have been extensively studied, a thorough description of the viscoelasticity of the membrane is significantly less well characterized. In our study, we utilize multifrequency atomic force microscopy (AFM) as a tool to extract quantitative viscoelastic information of a model lipid system with molar fraction inserts of cholesterol (Chol). Using this approach, we provide evidence that the lipid bilayer appears to exhibit both elastic and viscous properties, an important aspect in its role in mechanotransduction.

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Introduction

The cell membrane is a highly-specialized compartment, holding many essential cellular functions including transport of molecules, communication and metabolic properties (1). Mammalian cell membranes consist of a lipid bilayer composed of amphiphilic molecules arranged in a two-dimensional fluid crystalline assembly (2). Traditionally lipid bilayers were thought to behave as 2D Newtonian fluids allowing membrane proteins to diffuse laterally (3). More recent studies have demonstrated lipid bilayers to also possess other properties including bending, area expansion and compression moduli (4) and in some cases, shear modulus (5). This is supported by the rationale that the membrane must be stiff enough to provide stability, allowing for directed propagation of mechanical signals in both lateral and orthogonal directions. Recent research highlights the need for an accurate, high-resolution quantitative description of both the elastic and viscous aspects in building a more precise physical model of the cell membrane, describing both its transport and communication functions.

Cell membranes are dynamic structures which undergo various changes across spatiotemporal measurements, from nanoscopic to microscopic and mesoscopic scales (6, 7). Lipid bilayers respond to force in a time-varying manner as nonlinear functions of strain (8). The phospholipid bilayer shows frequency-dependent changes in tension and viscosity with viscoelastic relaxation times on the order of tens of microseconds (8). In addition, previous studies have revealed that changes to local mechanical properties of the cell membrane regulate the propagation of forces in cells (9) and modulate processes

such as membrane trafficking, endocytosis, actin assembly, cell signaling and protein function (10, 11). Mechanical forces propagating through the membrane are also central to the propagation of the action potential in neurons (12) and affect the activity of membrane proteins such as ion channels (13, 14). Moreover, previous work has also shown that mechanical properties can modulate a membranes' interface with its' surrounding liquid and are able to selectively control ionic adsorption and condensation (15).

To date, the synchronized measurements of both viscous and elastic properties of lipid membranes, with high spatial resolution has not yet been reported. Further characterization of the mechanical properties of the cell membrane would supplement our current understanding of the membrane's role in mechanotransduction. Advanced dynamic atomic force microscopy (AFM) methods are particularly well poised in achieving this goal. This is firstly due to the fact that dynamic AFM provides the highest resolution microscopy of membranes in a liquid environment. Secondly, when utilizing either frequency modulation (FM) or amplitude modulation (AM) modes, dynamic AFM has been used to successfully visualize individual lipids artificially inserted in lipid bilayers with sub-nm resolution (16, 17). Moreover, these methods generated the depiction of their hydration layers (17) and mobile ions (18) at water-lipid interfaces. In addition, AFM-based force spectroscopy nanoindentation and force-clamp measurements have been used to extract the elastic moduli of several lipid bilayers and native membranes (19-21). Recent advances in multifrequency AFM have enabled the extraction of both elastic and viscous moduli from AFM observables from higher eigenmodes of the AFM cantilever (22-27). These characteristics have also been demonstrated in living cells placed under physiological conditions (28, 29). In particular, AM-FM AFM has been proposed as a method to image and measure material properties with molecular resolution (30). The method combines bimodal excitation with FM-AFM, separating topographical information from quantitative mapping. Recent studies have shown that high-resolution imaging and elastic mapping of pentameric IgM antibodies and DNA strands could be achieved in aqueous environments (31, 32).

Due to its' small dimensions, the width of the lipid bilayer (~ 6 nm) makes it particularly challenging to extract mechanical information using dynamic AFM since the indentations required to extract meaningful information must be of at least 10% of the width of the material. Here, we exemplify the broad capability of AM-FM AFM in imaging at much smaller amplitudes ($\sim 0.5 - 2$ nm) than other multifrequency AFM techniques ($> \sim 10$ nm). This is due to its' unique ability to simultaneously map both the topography and the viscoelastic properties of a model system bilayer made of 1, 2-dipalmitoyl-sn-glycero-3-phosphocholine (DPPC) lipids. The technique reproduces

123 previously obtained values of elastic moduli obtained by AFM semi-static nanoindentation studies of
124 DPPC bilayers (19, 20, 33), but at magnitudes faster.

125 Cholesterol (Chol) is a non-phospholipid membrane component that is key for modulating the
126 mechanical properties of mammalian cell membranes. Chol is known to enhance the permeability-
127 barrier properties of the lipid bilayer, control membrane fluidity and provide mechanical stability. Chol
128 localizes in both trans-bilayer and lateral domains and is one of the main components of forming rafts
129 enriched in glycosphingolipids and proteins (34, 35). Previous studies employing several techniques
130 including nuclear magnetic resonance (NMR), differential scanning calorimetry (DSC), neutron
131 scattering and X-ray diffraction have detailed the liquid to gel phase transitions of the lipid:Chol
132 mixtures at large compositional space and temperature ranges (36-39). These studies therefore
133 comprehensively describe the phase-separated behavior of phospholipid membranes in the presence of
134 Chol insertions. AM-FM AFM can also be used to probe the effect of Chol on the material properties
135 of the cell membrane by consolidating these afore-mentioned qualitative scales.

136 In this study, we used AM-FM AFM to simultaneously map the topography and viscoelastic
137 properties of a DPPC bilayer containing Chol (DPPC:Chol mixtures) at 0, 15, 33 and 60%
138 concentrations. Our findings provide evidence that the lipid bilayer exhibits both elastic and viscous
139 properties and that Chol content modulates both. Therefore, we believe the lipid bilayer is exhibiting
140 both elastic and viscous properties, which may be used by cells to modulate the propagation (elastic) or
141 attenuation (viscous) of mechanical signals across the cell membrane.

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143 **Results & Discussion**

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145 **AFM topography of DPPC:Chol**

146 This study examined the viscoelastic properties of the DPPC:Chol (0 – 60%) system utilizing
147 AM-FM AFM (Fig. 1). A detailed description of the AM-FM technique is given in the SI. The first
148 resonance of AM-FM AFM is monitored in standard tapping mode (AM mode), offering the
149 topography of lipid bilayers through its feedback on the second eigenmode amplitude. To observe the
150 phase separation produced by Chol in the DPPC bilayers, supported lipid bilayers (SLB) with different
151 molar fractions of Chol were imaged and their viscoelastic properties were characterized using AM-FM
152 AFM. DPPC forms islands of bilayers of about ~ 5 nm in height. When 15% Chol is introduced in
153 molar fractions in the DPPC mixture, two different phases coexist (Fig. 2A, B), whereas at higher Chol
154 concentrations, we observe a more homogenous bilayer (Fig. 2C, D). The average height of the bilayer

155 changes from 5.1 ± 0.90 nm for pure DPPC to 1.1 ± 0.01 nm for DPPC: Chol (60%). Since the liquid-
156 like state of the lipid bilayers show a smaller thickness than in their gel phase (40), the observed
157 difference in height maybe related to the fluidization effect of the Chol to the DPPC bilayer.

158 Previous DSC studies indicate that the DPPC bilayer exhibits a phase transition that completely
159 disappears when the % Chol content increases (41). Our findings are consistent with previous work that
160 has shown the existence of two phases at higher molar fractions of Chol: a Chol-rich phase and a Chol-
161 poor DPPC phase (41). These two phases exist in equilibrium with each other until the % of Chol
162 exceeds ~30 %, where at such high Chol concentrations an enriched fluid phase in solubilized Chol is
163 observed (42, 43). This implies that at less than 33% Chol, the melting behavior of the DPPC:Chol
164 system is likely governed by the melting phase transition of the Chol-rich and Chol-poor DPPC
165 domains (37, 44). Conversely, at higher Chol concentrations (33 and 60%), no phase transition is
166 observed, which implies that the bilayer exists in the liquid-ordered regime, consistent with previous
167 work (41). Additionally, previous NMR studies have shown that higher Chol concentrations in PC
168 mixtures causes a broadening and eventual removal of the clear phase transitions, suggesting an
169 increase in exchange rate between the domains (45, 46).

170 To understand the role that Chol plays in maintaining the mechanical behavior of the lipid
171 bilayer using DPPC as a model system, we used the FM component of AM-FM AFM to record the
172 amplitude (A_3) and frequency (f_3) images. In this mode, the cantilever is driven to oscillate at the third
173 eigenmode (~ 420 kHz). Figure S1 shows the amplitude and frequency images. In the amplitude
174 images, DPPC and DPPC:Chol (15%) appear darker than the substrate, implying that in these areas the
175 cantilever shifts the oscillation of the higher normal mode to a lower resonant frequency, i.e. the
176 sample appears more dissipative than the substrate (Fig. S1A, B). At higher Chol concentrations (33
177 and 60%), we observe a more homogenous bilayer (Fig. S1C, D), but with few darker regions.

178 AFM energy dissipation of organic systems has been intensively studied in ultra-high vacuum
179 conditions (47, 48). These previous studies demonstrated that the dissipated energy reflects the
180 mobility of the molecules interacting with the tip (47). The images (Fig. S1) obtained in this study
181 reveal the properties of the gel phase in pure DPPC and DPPC:Chol (15%), while at increased Chol
182 concentrations (33 and 60%), the DPPC:Chol system is in the liquid-ordered phase exhibiting higher
183 molecular fluidity. Generally, molecules with lower fluidity form islands and those with a higher
184 fluidity tend to flexibly change their distribution to surround the islands. Our results are in agreement
185 with previous work that utilized FM-AFM to study the molecular arrangement of the DPPC:Chol

186 system (49). Taken together, our findings demonstrate that at low Chol concentrations the lipid bilayer
187 exhibits a distinct phase separation and is elastic; whereas at higher Chol concentration the bilayer is
188 homogenous and displays both elastic and viscous properties.

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191 **Viscoelastic mapping of DPPC:Chol**

192 Recently, dual-beam optical trap and lateral shear flow techniques have demonstrated the
193 viscoelastic behavior of lipids (5, 50). Furthermore, these experiments have demonstrated apparent
194 viscoelastic deformation of lipid bilayer vesicles (50) and membrane fluidity at lower frequencies (5).
195 Herein, to qualitatively evaluate the elastic and viscous properties of DPPC:Chol (0-60%) we used
196 AM-FM AFM to map the E_{storage} , E_{loss} and loss tangent ($\tan\delta$) of the SLBs with different molar
197 fractions of Chol at higher frequencies ($\sim 150 - 420$ kHz). The measured loss tangent is the ratio of the
198 dissipated (E_{loss}) to stored (E_{storage}) power in the AFM tip-sample interaction. In the quantitative E_{storage}
199 maps, the DPPC and DPPC:Chol (15%) appear darker than the substrate, suggesting that the material is
200 more dissipative than the background with values for DPPC: ~ 63 MPa and DPPC:Chol (15%): ~ 85
201 MPa, (Fig. 3A, B and Table S1). At higher Chol concentrations (33 and 60%), E_{storage} maps appear
202 homogenous, exhibiting higher elastic moduli, (DPPC:Chol (33%): ~ 225 MPa and DPPC:Chol (60%):
203 304 MPa), (Fig. 3C, D and Table S1). These findings demonstrate that the presence of Chol leads to the
204 stiffening of the SLB.

205 The corresponding E_{loss} maps of the SLB with different Chol concentrations showed similar
206 behaviors as the E_{storage} maps. In the absence of Chol or with 15% Chol, the SLBs still appeared more
207 dissipative than the solid mica substrate and with values of DPPC: ~ 89 MPa and DPPC:Chol (15%): \sim
208 99 MPa, (Fig. 3A, B and Table S1). As the molar fraction of Chol increased (33 and 60%), the SLBs
209 appeared both homogenous and more dissipative than the SLB with 0 or 15% Chol (DPPC:Chol (33%):
210 ~ 487 MPa and DPPC:Chol (60%): ~ 429 MPa), (Fig. 3C, D and Table S1). It is important to note that
211 at higher Chol concentrations, the SLBs appear to show both elastic and viscous regions. Chol
212 molecules are known to dissipate less energy in the fluid membranes and dissipate more energy in the
213 gel-to-liquid crystalline phase transition of the lipid bilayer (51).

214 To characterize the viscoelastic behavior of the lipid bilayer, we determined the loss tangent
215 $\tan\delta$ from the second mode amplitude and phase (52). The loss tangent images (Fig. 3) exhibit
216 essentially the same congruent, but inverted, pattern compared to the corresponding E_{storage} and E_{loss}
217 images. In the $\tan\delta$ map, the DPPC and DPPC:Chol (15%) appeared lighter than the substrate,
218 suggesting that the material dissipated greater energy than stored (Fig. 3A, B). Previously, the

viscoelastic loss tangent has been used to identify phase or melting transitions in polymers (53). In examining the viscoelastic behavior of DPPC:Chol mixtures with different molar fractions of Chol, we found a peak in the value of $\tan\delta$ in pure DPPC compared to the other DPPC:Chol mixtures, implying a more dominant role of the elastic response (Fig. S2 and S3). As the Chol concentration increased, the $\tan\delta$ maps also demonstrated the homogeneity of the SLB at these increased concentrations (33 and 60%) (Fig. 3C, D). However, lighter inclusions can be found in the SLBs, suggesting that they may be more viscous than the surrounding area (Fig. 3C, D). This finding suggests that these lighter regions are less ordered than their surroundings. Congruent with the FM-AFM data, our findings imply that SLBs with different molar fractions of Chol exhibit both elastic and viscous properties. AFM loss tangent imaging as a function of molar fractions of Chol can therefore, provide valuable information for understanding the mechanical and topographical heterogeneity of the DPPC:Chol mixtures.

Storage and loss moduli of DPPC:Chol mixtures

When the two phases coexist, the phase with 0 to low (15%) Chol concentrations maintains approximately constant E_{storage} (DPPC: ~ 63 MPa and DPPC:Chol (15%): ~ 85 MPa) and E_{loss} (DPPC: ~ 89 MPa and DPPC:Chol (15%): ~ 99 MPa) moduli, while the other phase shows a steady increase in E_{storage} (DPPC:Chol (33%): ~225 MPa and DPPC:Chol (60%): 304 MPa) and E_{loss} (DPPC:Chol (33%): ~ 487 MPa and DPPC:Chol (60%): ~ 429 MPa) moduli that eventually saturates with increasing Chol content (Table S1). The results are summarized in figure 4, wherein the increase in elastic and viscous components with increasing Chol fraction of the DPPC:Chol system can be observed. However, the trend does not appear to be linear. Between 0 to 15% Chol, we observe constant E_{storage} and E_{loss} , where both elastic and viscous properties of the DPPC:Chol system exist.

The presence of Chol is required for normal functioning of mammalian plasma membranes (51). In fluid-phase lipids, Chol decreases membrane fluidity whereas in gel-phase lipids, Chol increases the membrane fluidity forming the so-called liquid-ordered phase (54). This phase is characterized by very close intermolecular spacing, a lack of long-range order and an increased distance between lipid headgroups (45). Here, we find that in the absence of Chol concentrations, the DPPC:Chol system shows a E_{storage} value that is consistent with previous studies using semi-static AFM studies (19, 20, 33). These studies provide the Young's modulus, an intensive property that characterizes a material, independently of its geometry. However, other techniques provide the shear modulus (5, 55, 56), describing the materials response to shear stresses. For anisotropic materials such as the lipid bilayer, which exhibit differing responses to stress or strain when applied in different directions, the relationship between the Young's modulus and shear modulus is not as trivial. In

microrheological studies (55, 56), thermally driven particle trajectories are tracked as they contain information regarding the linear viscoelastic response of the material. A frequency-dependent complex shear modulus can be obtained, which typically consists of the elastic storage modulus and the viscous loss modulus. Furthermore, increasing the molar fraction of Chol (15 %) did not significantly change the E_{storage} modulus. Though, DPPC:Chol (0 and 15%) also exhibits viscous behavior, the E_{loss} moduli appears comparable to the E_{storage} moduli. This behavior may be explained by the fact that the small addition of Chol (15%) in the SLBs can increase the fluidity of the layer as observed elsewhere (20, 49).

However, at higher Chol concentrations (33 and 60 %), both the E_{storage} and E_{loss} increased at 33% Chol, eventually saturating above that molar fraction (60% Chol). Interestingly, it appears that as the Chol concentration increases, the DPPC:Chol system appears both elastic and more viscous. This finding implies that under physiological Chol concentrations (~ 30 % Chol), the lipid bilayer is likely to behave more like a viscoelastic material, displaying both elastic and viscous properties. Previous work has shown that an excess of Chol in pulmonary surfactant films may be forced to interact with the fluid phase lipids, making areas of the SLBs more rigid (57). Consistent with this study, we find that the E_{storage} moduli increased as Chol concentrations in the SLBs increased (Fig. 3C, D and Fig. 4). Moreover, the DPPC:Chol (33 and 60%) also showed an increase in the E_{loss} moduli. By increasing the Chol concentration, we believe more hydrogen bonds are likely forming allowing the system to dissipate more energy and therefore, exhibit increased viscoelasticity and relaxation time. It is well-established that Chol forms hydrogen bonds with the phosphate oxygens of the polar heads of the DPPC phospholipids (58). In another study, FM-AFM images of DPPC:Chol bilayer in the liquid-ordered phase also showed higher energy dissipation values compared to pure DPPC in the gel phase, reflecting increased molecular fluidity due to Chol insertions (49), which may increase the viscous properties of the DPPC:Chol system.

Based on previous studies on the viscoelasticity of lipid bilayers, it can be expected that the storage and loss moduli depend on the frequency at which they are being probed. In previous studies, the values for E_{storage} and E_{loss} moduli have been validated at low frequencies (~ 1 kHz) (5, 59-61), although not at high frequencies (~ 150 – 420 kHz) as presented in this work. In contrast to our findings, low values for the elastic and viscous moduli have been reported in the afore-mentioned studies. Several reasons can account for these observed differences: (I) the studies used microrheological techniques; (II) the models used in those experiments have not been validated for high frequencies; and finally (III) it can be expected that viscoelastic materials exhibit higher moduli

284 when probed at higher frequencies due to their time-dependent responses. AM-FM AFM uses the
285 Kelvin-Voight model to calculate the viscoelasticity of the material. In this description, the time scale
286 of the response of the material can be calculated (within the assumptions made in the AM-FM
287 technique, as discussed in detail in the SI), using the formula $\tau = \frac{\tan \varphi}{2\pi f}$. The measured relaxation
288 timescales range from $\sim 1.66 \mu\text{sec}$ to $\sim 2.64 \mu\text{sec}$ for DPPC bilayers containing 0 to 60% Chol. Our
289 results suggest that higher molar fractions of Chol produce more energy dissipated from the SLBs and
290 therefore, an increase in the time it takes the system to relax after it has been deformed. The advantage
291 of probing the higher frequencies ($\sim 1 \text{ Hz} - 100 \text{ kHz}$) has recently been demonstrated in assessing
292 cytoskeletal dynamics of living cells (62). This study found that the mechanical response at high
293 frequency provided valuable insight into the morphological and dynamical state of the cytoskeleton.
294 Therefore, high frequency mechanics may be used to characterize the mechanical phenotype of living
295 cells in physiological and pathological environments.

296 It is believed that excess Chol may cause (I) the lateral spacing of lipid head groups to increase;
297 and (II) the DPPC heads to dissociate through the formation of hydrogen bonding with the ester
298 linkages of the glycerol backbone of the lipids (63). This loosening of the inter-molecular association
299 between the lipids reduces the van der Waals interactions between the hydrocarbon chains (63),
300 increasing the liquid-ordered phase of the bilayer. This mechanism could be responsible for the
301 increase in the viscous properties of the DPPC bilayer with the incorporation of Chol. Furthermore, it is
302 likely that increased lipid ordering in the membrane may enhance the ability of permeant molecules to
303 diffuse through the lipid bilayer. Therefore, it is possible that in the gel phase DPPC, the SLB's order
304 allows permeation of molecules through the bilayer. This behavior is likely to be related to the
305 observed elastic behavior of the lipid bilayer (Fig. 3A, B and Fig. 4). Recent work in organic
306 semiconductor materials has shown that the less ordered and more amorphous the poly(3-
307 hexylthiophene) films were, the less permeable the material was to ions, and the less likely it conducted
308 electrons (64). This is an interesting finding because it demonstrates that signal propagation is poor
309 when the material is dissipative compared to when poly(3-hexylthiophene) is rigid and crystalline (64).
310 This finding can be compared to cell membranes, where it has been postulated that an elastic bilayer
311 can propagate signal transductions through the membrane much easier than a more dissipative bilayer
312 (10). Furthermore, changes in the mechanical properties of the membranes' interface with the aqueous
313 environment can affect ionic adsorption across the bilayer (15). Therefore, local changes to the
314 viscoelastic properties of the cell membrane are likely regulating the propagation of forces and
315 modulating various physiological and pathological processes.

316

317 **Conclusion**

318 The mechanisms by which the mechanical properties of the membrane influence signal
319 transduction still remain poorly understood. By modulating both changes in amplitude and frequency
320 utilizing AM-FM AFM, we have investigated the viscoelasticity of model biological membranes
321 consisting of DPPC molecules and different molar fractions of Chol. Our values of elasticity for DPPC
322 agree with previous reports using semi-static AFM indentations, therefore validating the accuracy of
323 our findings. Furthermore, our data implies that DPPC:Chol (60%) shows higher energy dissipation
324 when compared to the gel phase DPPC. Additionally, our results provide evidence that the lipid bilayer
325 is exhibiting both elastic and viscous properties, which is likely to affect the propagation (elastic) or
326 attenuation (viscous) of mechanical signals across the cell membrane. Further investigation is needed to
327 provide deeper insights into the mechanisms that regulate and modulate the physical properties of the
328 lipid bilayer and its role in mechanotransduction in physiological and pathological processes.

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330

331 **Materials and Methods**

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333 Detailed information on the materials and methods is included in the **SI Materials and Methods**.

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335 1, 2-dipalmitoyl-sn-glycero-3-phosphocholine (DPPC; Sigma-Aldrich, Scotland, UK) and Chol
336 (Avanti, Alabaster, AL, USA) were both separately dissolved in chloroform (Sigma-Aldrich, Irvine,
337 Scotland, UK) at stock concentrations of 0.82 mM and 1.29 mM respectively, (Fig. 1A).

338

339 **Competing Interests**

340 The authors declare no competing interests.

341

342 **Author contributions**

343 ZAR and SC conceived and designed the experiments. ZAR performed the experiments. ZAR and SC
344 analyzed the data. ZAR and SC wrote the paper. All authors gave final approval and agree to be
345 accountable for all aspects of the work.

346

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518 **Figure Legend**

519 **Fig. 1** Schematic of the supported lipid bilayer (SLB) preparation. (A) Chemical structures of DPPC
520 and Chol. (B) Diagram describing the SLB preparation process by vesicle fusion. (C) The schematic of
521 operation for AM-FM AFM and a 3-dimensional topographical representation of the SLB. In brief, two
522 separate excitation signals are combined to excite the cantilever resonances simultaneously. The
523 resulting cantilever deflection is analyzed to determine the response at each resonance. The first
524 resonance operates in normal tapping mode (AM mode). The amplitude A_2 controls the vertical
525 feedback loop for the standard tapping mode topography, while A_2 and the phase φ_2 give the values for
526 the loss tangent. The second resonance operates in the FM mode. Changes in resonance frequency
527 determine the elasticity, while changes in the amplitude A_3 give the dissipation information.

528

529 **Fig. 2** Topographical images and profiles of DPPC:Chol mixtures. The first resonance (AM-mode)
530 provides the topography of our model system at different Chol concentrations: (A) pure DPPC (scan
531 size: 2.0 μm); (B) DPPC:Chol (15%) (scan size: 2.2 μm); (C) DPPC:Chol (33%) (scan size: 5.5 μm);
532 and (D) DPPC:Chol (60%) (scan size: 2.9 μm). The height profiles corresponding to the lines drawn
533 over the images displayed. Scale bar: 500 nm (left-hand corner).

534

535 **Fig. 3** Quantitative viscoelastic mapping of DPPC:Chol mixtures. The E_{storage} and E_{loss} maps for (A) the
536 pure DPPC (scan size: 2.7 μm) and (B) DPPC:Chol (15%) (scan size: 4.6 μm) appeared darker than the
537 substrate, suggesting that the material is more dissipative than the background. Their corresponding
538 loss tangent images ($\tan\delta$) shows essentially the same congruent, but inverted, pattern compared to the
539 corresponding E_{storage} and E_{loss} images. In the $\tan\delta$ map, the DPPC and DPPC:Chol (15%) appears
540 lighter than the substrate, suggesting that the material dissipates greater energy than which it stores. At

541 higher Chol concentrations: (C) 33 mol % (scan size: 5.4 μm) and (D) 60 mol % (scan size: 4.9 μm),
542 the E_{storage} and E_{loss} maps of the system appear homogenous; however, the membrane appears to stiffen,
543 becoming more viscous. In addition, the corresponding $\tan\delta$ maps also demonstrate the homogeneity of
544 the model system at these increased concentrations (33 and 60%) with lighter inclusions in the
545 monolayer, suggesting that they may be more viscous than the surrounding SLBs. Scale bar: 500 nm
546 (left-hand corner).

547
548 **Fig. 4** Storage and loss moduli of DPPC:Chol mixtures. The mean E_{storage} (red) and E_{loss} (black) of the
549 DPPC:Chol as function of the percentage molar fraction of Chol. The error bars correspond to the SD.

Supporting Information

SI Materials and Methods

Supported lipid bilayers (SLB). SLBs were obtained through the commonly used method, small unilamellar vesicle fusion (1). Circular mica surfaces (Ted Pella, Redding, CA, USA) were used as SLB substrates for the experiments. Initially, mica surfaces were mounted onto metal discs using high-vacuum silicone grease (Dow Corning, Midland, MI, USA). Freshly cleaved mica supports were initially lubricated with 100 ml of 20 mM NaCl. This was followed by placing 7 μ l of SUV suspension onto the mica and allowing them to settle at room temperature for 20 min. Next, the samples were rinsed several times with 20 mM NaCl to avoid unfused vesicles, but were always kept hydrated. The samples were then heated to 60°C for 45 mins. The SLB preparation process is shown in Fig. 1B.

AM-FM AFM. After slowly cooling down the sample, it was mounted onto the Asylum Research Cypher AFM (Oxford Instruments Asylum Research, Santa Barbara, USA) and imaged. Using AM-FM mode, two separate excitation signals were combined to excite two cantilever resonances simultaneously. The principle of AM-FM operation in aqueous environment has been previously described (2-5). Briefly, the first resonance was monitored in standard tapping mode (AM mode), providing the topography through feedback on the first-resonance amplitude, (Fig. 1C). Meanwhile, the cantilever was driven to oscillate at a second resonance, where the frequency was tracked by the controller (FM mode), (Fig. 1C). This implied that a stiffer sample will shift the oscillation of the higher normal mode to a higher frequency (6-8). Since, AM-FM AFM involves the excitation of two cantilever eigenmodes (3, 4), we can therefore measure the deflection of cantilever as $z(t) = z_0 + A_2 \cos(\omega_2 t - \varphi_2) + A_3 \cos(\omega_3 t - \varphi_3) + O(\alpha)$, where z_0 is the mean deflection and $O(\alpha)$ contains higher order terms, which are usually very small. The amplitude of the second eigenmode (A_2) is used to track the topography of the material, while the amplitude and phase of the third eigenmode are used to map both the conservative and dissipative components of the tip-sample interaction (3, 4, 9). In brief, the bimodal excitation and detection with FM mode of the AFM under aqueous conditions, provides simultaneous information on both topography and local elastic modulus (storage), (3, 4). Furthermore, the signal of the lower frequency is used to establish the feedback mechanism as in regular FM AFM while the higher frequency is sampled to provide the elastic modulus. Therefore, in AM-FM AFM quantitative information of materials are extracted from the projection of the continuous beam deflection over the cantilever eigenmodes. Applying both energy conservation and the virial theorem to the third eigenmode (free) gives two independent equations:

34 $E_3^{dissipated} = -\int_0^T F_{tip-sample}(d) \cdot \dot{z}_3(t) dt = \frac{\pi k_3 A_3}{Q_3} (A_{0,3} \sin \varphi_3 - A_3)$ and $V_3^{tip-sample} =$
 35 $\frac{1}{T} \int_0^T F_{tip-sample}(d) \cdot z_3(t) dt = -\frac{k_3 A_{0,3}}{2Q_3} A_3 \cos \varphi_3$, where $E^{dissipated}$ is the energy dissipated by the
 36 tip-sample forces, $V_{tip-sample}$ is the virial tip-sample forces and $F_{tip-sample}$ is the tip-sample forces.
 37 The virial equation can be simplified using previous approximations (10) to express a relationship
 38 between the gradient of the interaction forces and phase shift of the third mode to give,
 39 $F'_{tip-sample}(d) \approx C \frac{k_3 A_{0,3}}{A_3(z_c) Q_3} \cos \varphi_3(z_c)$, where $A_{0,3}$, k_3 and Q_3 are the free amplitude, spring constant
 40 and quality factor of the third eigenmode respectively. There is a correction factor, C that converges for
 41 high ratios ($A_{0,2}/A_{0,3}$) and finally, the relevant distances in the theory used for the tip-sample
 42 separation is $d = z + z_c = z_c - A_2 - A_3$. Using the Hertz contact model for a paraboloid indenter of
 43 radius R , the elasticity of the sample is related to the tip-sample stiffness by the relation $k_{int}(\delta) =$
 44 $2E\sqrt{R\delta}$, where E is the elastic modulus (storage modulus) and δ is the indentation depth. Therefore, a
 45 relationship between φ_3 and E can be obtained where $F'_{tip-sample}(z_c) = 2E\sqrt{R\delta} = 2Er_c$, where r_c is
 46 the true contact radius, which has been derived in detail elsewhere (5). In the FM mode, the elastic
 47 modulus maps ($E_{storage}$) are determined by recording $A_3(x, y)$ and $\varphi_3(x, y)$ and hence we can determine
 48 those maps from the above equations, where $E = \frac{1}{2r_c} \frac{k_3 A_{0,3}}{A_3(z_c) Q_3} \cos \varphi_3(z_c)$. Consequently, as described
 49 elsewhere in detail (8, 11), a loss tangent map is obtained from the amplitude and phase signals in the
 50 AM mode. Since this technique is based on the Kelvin-Voigt viscoelastic model, we know that the loss
 51 tangent is equivalent to the ratio of the dissipated energy to stored energy ($\tan \delta = E_{loss}/E_{storage}$),
 52 allowing us to obtain the loss modulus ($E_{loss} = E_{storage} \tan \delta$). In this study, AM-FM AFM was used to
 53 estimate the $E_{storage}$ and E_{loss} of DPPC:Chol (0-60%) lipid bilayers. We used OMCL-RC800PSA silicon
 54 nitride tips with a spring constant of 0.76 N/m (Olympus, Tokyo, Japan). Cantilevers were calibrated
 55 using the Sader method (12). The tip was brought in contact with the sample and the drive frequency
 56 was carefully adjusted to the resonant frequency of the second normal mode of vibration of the
 57 cantilever ($f_2 \sim 150$ kHz) with a larger free amplitude at ($\sim 50 - 100$ nm). Meanwhile, the cantilever
 58 was driven at a second resonance, characterized by higher frequency ($f_3 \sim 420$ kHz), corresponding to
 59 the third normal mode with much smaller amplitude ($\sim 0.5 - 2$ nm). The third mode was adjusted to
 60 keep the phase at 90° on resonance. After the method was calibrated using a sample of known elastic
 61 modulus (DPPC), the tip was retracted, and the calibration sample was replaced by the sample of
 62 interest. When the tip-to-surface approach was completed, both resonances were tuned again. The drive
 63 set-point of the second normal mode was 700-800 mV and that of the higher mode was 20 mV. A low

A_3/A_0 ensured optimal tracking of the surface topography, which was important to obtain proper results in AM-FM AFM. All results in this work are freely available from our lab by contacting the corresponding authors.

Data deposition: All results in this work have been deposited in figshare (https://figshare.com/articles/PNAS_paper_zip/5894584).

Data analysis. The images were rendered and post-processed with the software IGOR PRO 6.2 (WaveMetrics, Lake Oswego, OR, USA). Post-processing included cropping and flattening the images using the 1st, 3rd or histogram flatten order. In this study, E_{storage} and E_{loss} of mixtures of DPPC, DPPC:Chol (15%), DPPC:Chol (33%) and DPPC:Chol (60%) were obtained using IGOR. Histograms were plotted for the distribution of the moduli recorded for all pixels of the image. The histograms were fitted with gaussian fits in Matlab (The MathWorks, Natick, MA, USA), providing both the mean and standard deviation (SD), (Table S1). All results presented in this work are freely available from our lab by contacting the corresponding authors. Data deposition: All results in this work have been deposited in figshare (https://figshare.com/articles/PNAS_paper_zip/5894584).

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126 **Supplemental Information Legends**

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128 **Fig. S1** The frequency modulation (FM) component of AM-FM AFM. The second resonance provides
129 the amplitude (A_3) and frequency (f_3) information of DPPC:Chol with various molar fractions of Chol:
130 (A) DPPC (0 mol %; scan size: 3.5 μm); (B) 15 mol % (scan size: 5.2 μm), which appears darker than
131 the substrate, suggesting that the material is softer than the background; (C) Both 33 mol % (scan size:
132 5.4 μm); and (D) 60 mol % (scan size: 3.8 μm) appear homogenous. Scale bar: 500 nm (bottom left-
133 hand corner).

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135 **Fig. S2** Loss tangent values as function of molar fractions of Chol. The $\tan\delta$ values for each respective
136 mol % of Chol in the DPPC:Chol model system.

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138 **Fig. S3** Storage and loss moduli as a function of loss tangent values. The mean E_{storage} (red) and E_{loss}
139 (black) of the DPPC:Chol as function of the loss tangent values ($\tan\delta$). The error bars correspond to the
140 SD.

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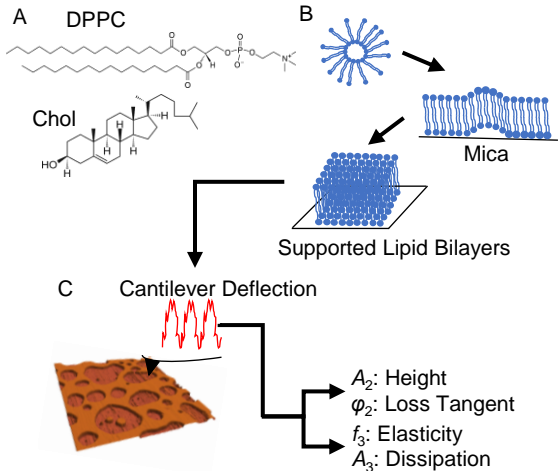
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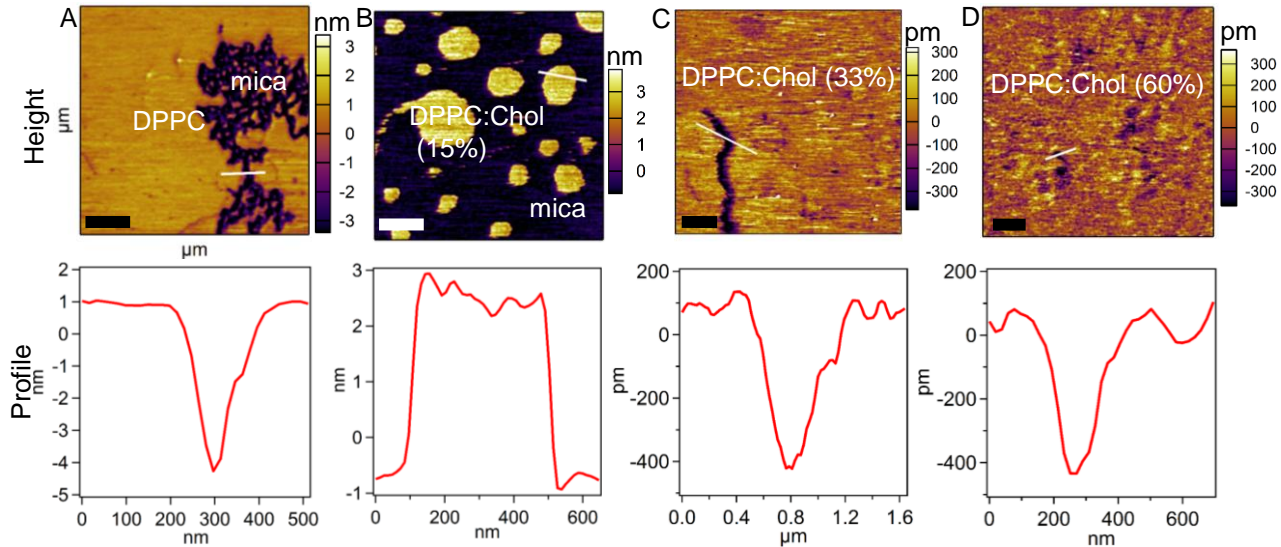
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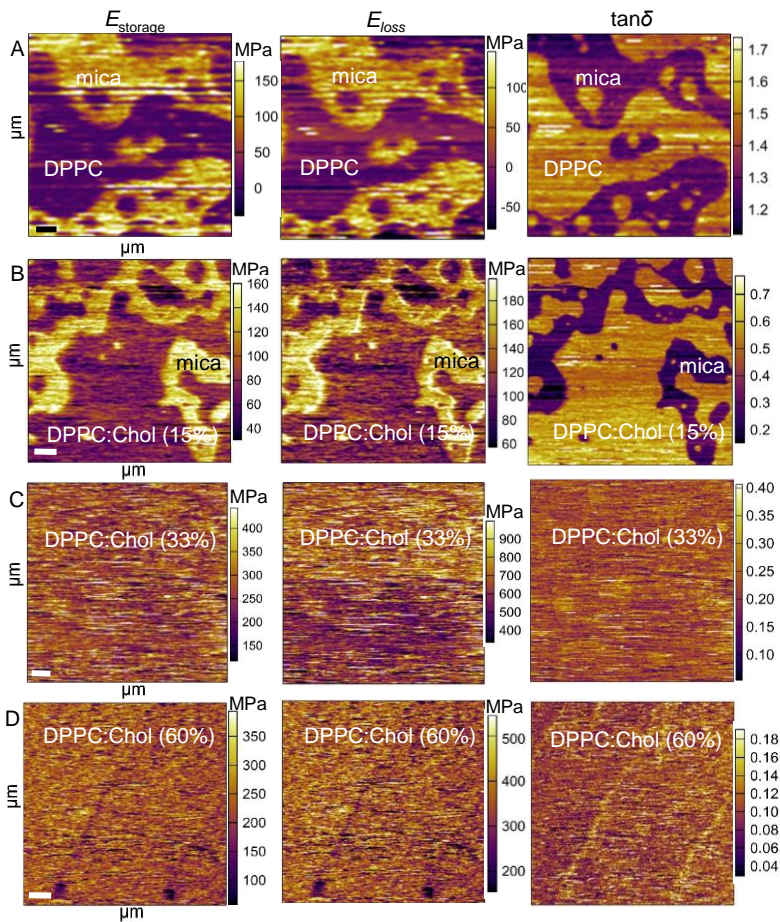
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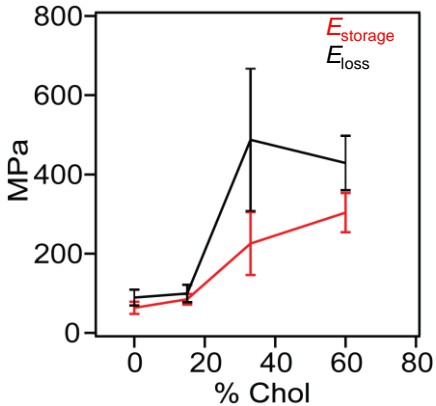
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Supporting Information

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A_3/A_0 ensured optimal tracking of the surface topography, which was important to obtain proper results in AM-FM AFM. All results in this work are freely available from our lab by contacting the corresponding authors.

Data deposition: All results in this work have been deposited in figshare (https://figshare.com/articles/PNAS_paper_zip/5894584).

Data analysis. The images were rendered and post-processed with the software IGOR PRO 6.2 (WaveMetrics, Lake Oswego, OR, USA). Post-processing included cropping and flattening the images using the 1st, 3rd or histogram flatten order. In this study, E_{storage} and E_{loss} of mixtures of DPPC, DPPC:Chol (15%), DPPC:Chol (33%) and DPPC:Chol (60%) were obtained using IGOR. Histograms were plotted for the distribution of the moduli recorded for all pixels of the image. The histograms were fitted with gaussian fits in Matlab (The MathWorks, Natick, MA, USA), providing both the mean and standard deviation (SD), (Table S1). All results presented in this work are freely available from our lab by contacting the corresponding authors. Data deposition: All results in this work have been deposited in figshare (https://figshare.com/articles/PNAS_paper_zip/5894584).

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126 **Supplemental Information Legends**

127

128 **Fig. S1** The frequency modulation (FM) component of AM-FM AFM. The second resonance provides
129 the amplitude (A_3) and frequency (f_3) information of DPPC:Chol with various molar fractions of Chol:
130 (A) DPPC (0 mol %; scan size: 3.5 μm); (B) 15 mol % (scan size: 5.2 μm), which appears darker than
131 the substrate, suggesting that the material is softer than the background; (C) Both 33 mol % (scan size:
132 5.4 μm); and (D) 60 mol % (scan size: 3.8 μm) appear homogenous. Scale bar: 500 nm (bottom left-
133 hand corner).

134

135 **Fig. S2** Loss tangent values as function of molar fractions of Chol. The $\tan\delta$ values for each respective
136 mol % of Chol in the DPPC:Chol model system.

137

138 **Fig. S3** Storage and loss moduli as a function of loss tangent values. The mean E_{storage} (red) and E_{loss}
139 (black) of the DPPC:Chol as function of the loss tangent values ($\tan\delta$). The error bars correspond to the
140 SD.

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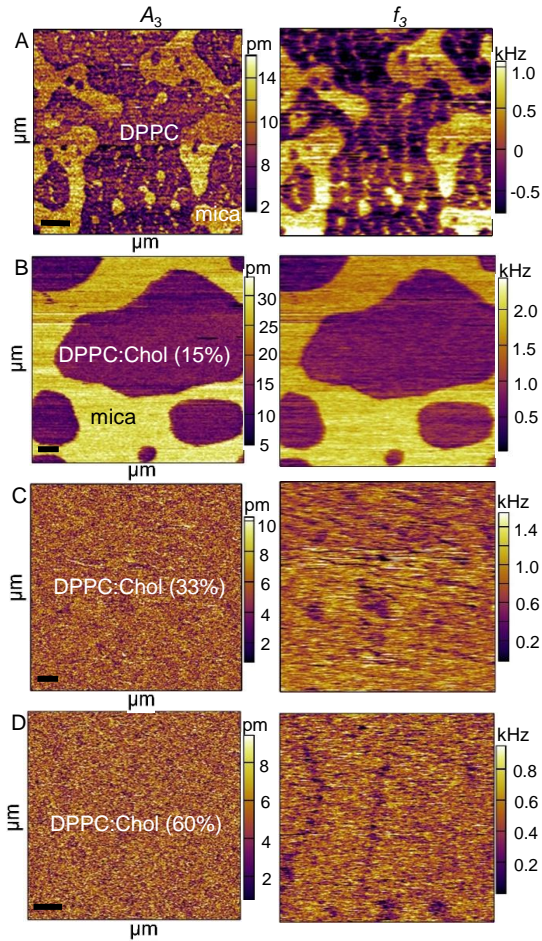
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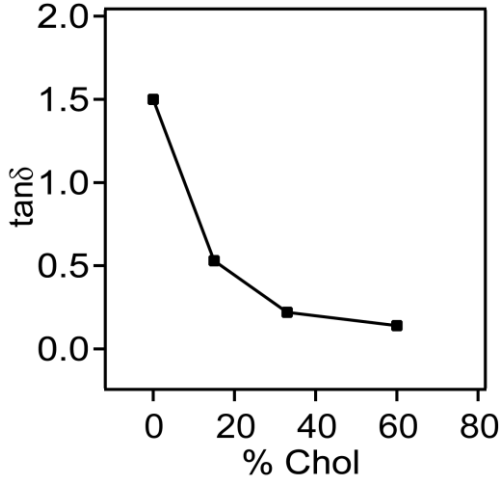
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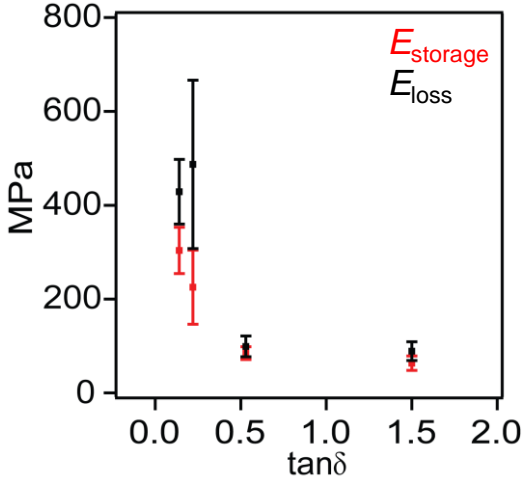


Table S1. Storage and loss moduli of DPPC:Chol mixtures.

DPPC:Chol Mixtures	E_{storage} (MPa)	E_{loss} (MPa)
DPPC	63.3 ± 15.3	89.0 ± 20.0
DPPC:Chol (15%)	84.8 ± 13.5	99.2 ± 22.0
DPPC:Chol (33%)	225 ± 79.2	487 ± 179
DPPC:Chol (60%)	304 ± 49.4	429 ± 68.9