

Multifamily Affordable Housing Debt Solutions

10.15.2024

INDEXES						
Index:	30 day Avg SOFR	5T	7T	10T	30T	
Current:	4.923%	3.89%	3.97%	4.07%	4.37%	

FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae		Tier 2 (80% / 1.20x)		Tier 3 (7	70% / 1.30x)	Tier 4 (60% / 1.50x)		
Term:	Prepay:	<u>Spread</u>	All-In Rate	<u>Spread</u>	All-In Rate	Spread	All-In Rate	
5vr Fixed ⁽¹⁾	4.5yr YM	1.54% - 2.04%	5.43% - 5.93%	1.44% - 1.94%	5.33% - 5.83%	1.36% - 1.86%	5.25% - 5.75%	
7yr Fixed ⁽¹⁾	6.5yr YM	1.26% - 1.76%	5.23% - 5.73%	1.16% - 1.66%	5.13% - 5.63%	1.08% - 1.58%	5.05% - 5.55%	
10yr Fixed ⁽¹⁾	9.5yr YM	1.11% - 1.61%	5.18% - 5.68%	1.01% - 1.51%	5.08% - 5.58%	0.93% - 1.43%	5.00% - 5.50%	
12yr Fixed ⁽¹⁾	11.5yr YM	1.20% - 1.70%	5.27% - 5.77%	1.10% - 1.60%	5.17% - 5.67%	1.02% - 1.52%	5.09% - 5.59%	
15yr Fixed ⁽¹⁾	14.5yr YM	1.27% - 1.77%	5.34% - 5.84%	1.17% - 1.67%	5.24% - 5.74%	1.09% - 1.59%	5.16% - 5.66%	
30yr Fixed ⁽¹⁾	15yr YM	1.80% - 2.30%	5.87% - 6.37%	1.70% - 2.20%	5.77% - 6.27%	1.62% - 2.12%	5.69% - 6.19%	
10yr SARM ⁽²⁾	1yr LO, 1%	2.15% - 2.65%	7.07% - 7.57%	1.96% - 2.46%	6.88% - 7.38%	1.66% - 2.16%	6.58% - 7.08%	

(1) UPB > \$507077 197617 \$257... periods and declining prepayment.

(2) UPB>\$25MM/ MAH/ 30yr AM A360/ Index is 30-day avg SOFR. Call for other loan terms, prepays and IO. Tier 2 Margin Floor 2.50%

FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE

9% LIHTC ⁽¹⁾		Immediate 9% LIHTC]	24 month Unfunded Forward			30 month Unfunded Forward		
Term:	Prepay:	Spread	All-In Rate	1	Spread	All-In Rate		Spread	All-In Rate	
15 year	14.5yr YM	1.27% - 1.77%	5.34% - 5.84%		2.46% - 2.96%	6.53% - 7.03%		2.51% - 3.01%	6.58% - 7.08%	
		(1) Assumes Tier 2 and loan size	ze greater than \$6MM	-			-			

FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS⁽³⁾

Fixed ⁽¹⁾		70%/1.25	x 30-Yr Am	60%/1.35x 30-Yr Am		
Term:	Prepay:	Spread All-In Rate		Spread	All-In Rate	
7-Yr	Defeasance	1.47% - 1.77%	5.44% - 5.74%	1.37% - 1.67%	5.34% - 5.64%	
10-Yr Defeasance		1.39% - 1.69%	5.46% - 5.76%	1.29% - 1.59%	5.36% - 5.66%	
ARM ⁽¹⁾		70%/1.25	x 30-Yr Am	60%/1.35x 30-Yr Am		
7-Yr	1 Yr LO, 1%	1.79% - 2.04%	6.71% - 6.96%	1.55% - 1.80%	6.61% - 6.86%	
10-Yr	1 Yr LO, 1%	1.89% - 2.14%	6.81% - 7.06%	1.79% - 2.04%	6.71% - 6.96%	
9% LIH	JTC ⁽²⁾	90%/1.15	x 35-Yr Am	80%/1.25	< 35-Yr Am	
		1.95% - 2.20%	6.02% - 6.27%	1.78% - 2.03%	5.85% - 6.10%	
-Yr Immedia						
-Yr 30 Mo Fw	vd YM	2.18% - 2.43%	6.25% - 6.50%	2.01% - 2.26%	6.08% - 6.33%	

FHA/GINNIE MAE

ixed Rate:	Purchase/Refinance ⁽¹⁾ (35yr Term/Amortization)	Construction ⁽²⁾ (40yr
Prepav:	All-In Rate	<u>All-In F</u>
10,9,8,7,6,5,4,3,2,1	Call for Pricing	Call for P

r Term/Amortization) Rate

Pricing

(1)Multifamily/30 day close/Pricing does not include MIP

(2)Multifamily/ 30 day close/ Pricing does not include MIP/ 20 month construction period & first draw at least 15% of loan amount.

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