

**INDEXES**

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	5.336%	4.28%	4.26%	4.27%	4.42%

**FANNIE MAE - DUS PROGRAM**

**DUS - Fixed Rate <sup>(1)</sup>**

Term:	Prepay:	Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	4.5yr YM	1.88% - 1.98%	6.16% - 6.26%	1.34% - 1.44%	5.62% - 5.72%	1.14% - 1.24%	5.42% - 5.52%
7 year	6.5yr YM	1.58% - 1.68%	5.84% - 5.94%	1.27% - 1.37%	5.53% - 5.63%	1.07% - 1.17%	5.33% - 5.43%
10 year	9.5yr YM	1.44% - 1.54%	5.71% - 5.81%	1.24% - 1.34%	5.51% - 5.61%	1.04% - 1.14%	5.31% - 5.41%
12 year	11.5yr YM	1.50% - 1.60%	5.77% - 5.87%	1.30% - 1.40%	5.57% - 5.67%	1.10% - 1.20%	5.37% - 5.47%
15 year	14.5yr YM	1.61% - 1.71%	5.88% - 5.98%	1.41% - 1.51%	5.68% - 5.78%	1.21% - 1.31%	5.48% - 5.58%
18 year	15yr YM	1.81% - 1.91%	6.08% - 6.18%	1.61% - 1.71%	5.88% - 5.98%	1.41% - 1.51%	5.68% - 5.78%
30 year	15yr YM	2.04% - 2.14%	6.31% - 6.41%	1.84% - 1.94%	6.11% - 6.21%	1.64% - 1.74%	5.91% - 6.01%

(1) UPB > \$6MM/Multifamily/Over 50 units/30yr AM/A360/5 days to close/Strong property, sponsor and market-Call for other loan terms, prepays and IO.

**DUS - ARM <sup>(1)</sup>**

10yr (SOFR)	1yr LO, 1%	2.28% - 2.48%	7.62% - 7.82%	2.09% - 2.29%	7.43% - 7.63%	1.79% - 1.99%	7.13% - 7.33%
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(1) UPB>\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepays and IO.

- \* Fixed Rate & ARM pricing is based on loans having at least 50% Mission.
- \* Fannie Mae MAH loans are eligible for 30bps lower rate.
- \* Fannie Mae Green loans may be eligible for 20bps lower rate.
- \* Fannie Mae loans under \$6MM - please call for quotes.
- \* Fannie Mae 5-YR and 7-Yr loans >\$6MM/Tier 2/<=65% LTV are eligible for an additional -34 bps or -11 bps respectively
- \* Fannie Mae 5-Year 5-50 Units with at least 50% of units at 80% of AMI are eligible for 20bps lower rate

**FREDDIE MAC**

**Fixed Rate <sup>(1)</sup>**

Term:	Prepay:	(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.45% - 1.70%	5.73% - 5.98%	1.40% - 1.65%	5.68% - 5.93%	1.30% - 1.55%	5.58% - 5.83%
7 year	Defeasance	1.43% - 1.68%	5.69% - 5.94%	1.38% - 1.63%	5.64% - 5.89%	1.28% - 1.53%	5.54% - 5.79%
10 year	Defeasance	1.35% - 1.60%	5.62% - 5.87%	1.30% - 1.55%	5.57% - 5.82%	1.20% - 1.45%	5.47% - 5.72%
12 year	Defeasance	1.55% - 1.80%	5.82% - 6.07%	1.50% - 1.75%	5.77% - 6.02%	1.40% - 1.65%	5.67% - 5.92%

(1) UPB > \$20MM /Multifamily / 30yr AM /A360 /close within 5 days of rate lock /Strong property, sponsor, and market /YM+5bps/Call for other loan terms.

**ARM <sup>(1)</sup>**

10yr (SOFR)	1yr LO, 1%	1.95% - 2.15%	7.29% - 7.49%	1.90% - 2.10%	7.24% - 7.44%	1.85% - 2.05%	7.19% - 7.39%
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(1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

- \* Fixed Rate & ARM pricing is based on loans having at least 50% Mission.
- \* Freddie Mac Green loans may be eligible for a 5-10bps lower rate.
- \* Freddie Mac Affordable loans are approximately 10-20bps lower.

**FHA/GINNIE MAE<sup>(1)</sup>**

**FHA - Fixed Rate:**

Prepay:  
10,9,8,7,6,5,4,3,2,1

Purchase/Refinance (35yr Term/Amortization)
All-In Rate 5.49%

Construction (40yr Term/Amortization)
All-In Rate 5.97%

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

