

## Multifamily Debt Solutions

09.23.2024

**INDEXES**

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	5.280%	3.52%	3.64%	3.76%	4.11%

**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	1.71% - 1.81%	5.23% - 5.33%	1.17% - 1.27%	4.69% - 4.79%	0.97% - 1.07%	4.49% - 4.59%
7 year	6.5yr YM	1.43% - 1.53%	5.07% - 5.17%	1.12% - 1.22%	4.76% - 4.86%	0.92% - 1.02%	4.56% - 4.66%
10 year	9.5yr YM	1.30% - 1.40%	5.06% - 5.16%	1.10% - 1.20%	4.86% - 4.96%	0.90% - 1.00%	4.66% - 4.76%
12 year	11.5yr YM	1.39% - 1.49%	5.15% - 5.25%	1.19% - 1.29%	4.95% - 5.05%	0.99% - 1.09%	4.75% - 4.85%
15 year	14.5yr YM	1.48% - 1.58%	5.24% - 5.34%	1.28% - 1.38%	5.04% - 5.14%	1.08% - 1.18%	4.84% - 4.94%
18 year	15yr YM	1.73% - 1.83%	5.49% - 5.59%	1.53% - 1.63%	5.29% - 5.39%	1.33% - 1.43%	5.09% - 5.19%
30 year	15yr YM	2.03% - 2.13%	5.79% - 5.89%	1.83% - 1.93%	5.59% - 5.69%	1.63% - 1.73%	5.39% - 5.49%

(1) UPB &gt; \$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%	2.32% - 2.52%	7.60% - 7.80%	2.13% - 2.33%	7.41% - 7.61%	1.83% - 2.03%	7.11% - 7.31%
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(1) UPB&gt;\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepays and IO.

\* Fixed Rate &amp; 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 &gt;\$6MM/Tier 2/&lt;=65% LTV are eligible for an additional -34 bps or -11 bps respectively

\* Fannie Mae 7-Year &amp; 10- Year, 5-50 Units with at least 50% of units at 80% of AMI are eligible for 10bps lower rate, 5-Year, 5-50 Units with 50% at 80% are eligible for 20 bps 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	1.55% - 1.80%	5.07% - 5.32%	1.50% - 1.75%	5.02% - 5.27%	1.40% - 1.65%	4.92% - 5.17%
7 year	Defeasance	1.53% - 1.78%	5.17% - 5.42%	1.48% - 1.73%	5.12% - 5.37%	1.38% - 1.63%	5.02% - 5.27%
10 year	Defeasance	1.45% - 1.70%	5.21% - 5.46%	1.40% - 1.65%	5.16% - 5.41%	1.30% - 1.55%	5.06% - 5.31%
12 year	Defeasance	1.55% - 1.80%	5.31% - 5.56%	1.50% - 1.75%	5.26% - 5.51%	1.40% - 1.65%	5.16% - 5.41%

(1) UPB &gt; \$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%	2.05% - 2.25%	7.33% - 7.53%	2.00% - 2.20%	7.28% - 7.48%	1.95% - 2.15%	7.23% - 7.43%
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(1) UPB &gt; \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

\* Fixed Rate &amp; 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 Call for Pricing

Construction (40yr Term/Amortization)
All-In Rate Call for Pricing

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



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