

**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 - LOANS UNDER \$6MM**

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

Term:	Prepay:
5 year	4.5yr YM
7 year	6.5yr YM
10 year	9.5yr YM
12 year	11.5yr YM
15 year	14.5yr YM
18 year	15yr YM
30 year	15yr YM

Tier 2 (80% / 1.25x)	
Spread	All-In Rate
2.51% - 2.91%	6.79% - 7.19%
2.21% - 2.61%	6.47% - 6.87%
2.07% - 2.47%	6.34% - 6.74%
2.13% - 2.53%	6.40% - 6.80%
2.24% - 2.64%	6.51% - 6.91%
2.44% - 2.84%	6.71% - 7.11%
2.67% - 3.07%	6.94% - 7.34%

Tier 3 (65% / 1.35x)	
Spread	All-In Rate
1.97% - 2.37%	6.25% - 6.65%
1.90% - 2.30%	6.16% - 6.56%
1.87% - 2.27%	6.14% - 6.54%
1.93% - 2.33%	6.20% - 6.60%
2.04% - 2.44%	6.31% - 6.71%
2.24% - 2.64%	6.51% - 6.91%
2.47% - 2.87%	6.74% - 7.14%

Tier 4 (55% / 1.55x)	
Spread	All-In Rate
1.77% - 2.17%	6.05% - 6.45%
1.70% - 2.10%	5.96% - 6.36%
1.67% - 2.07%	5.94% - 6.34%
1.73% - 2.13%	6.00% - 6.40%
1.84% - 2.24%	6.11% - 6.51%
2.04% - 2.44%	6.31% - 6.71%
2.27% - 2.67%	6.54% - 6.94%

(1) Loan Size <= \$6MM/Multifamily/5-50 units/Eligible Market/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>**

ARM 7/6	1yr LO, 1%
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3.73%	9.07%
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3.49%	8.83%
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3.19%	8.53%
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(1) UPB under \$6MM/Multifamily/7yr ARM (convertible to fixed rate years 2-6).

\* Fannie Mae Fixed Rate, First Lien, Tier 2, Conventional <=\$2MM is + 82 bps, if the property is highly affordable, at least 50% of units at 80% AMI the adder is +41bps

\* Fannie Mae MAH loans are eligible for ~50bps lower rate.

\* Fannie Mae Green loans may be eligible for 20bps lower rate.

