

Multifamily Debt Solutions

01.14.2025

		INDEXES	3		
Index:	30 day Avg SOFR	5T	7Т	10T	30T
Current:	4.396%	4.59%	4.70%	4.79%	4.98%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate ⁽¹⁾			
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	0% / 1.25x)	Tier 3 (Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
<u>Spread</u>	All-In Rate	Spread	All-In Rate	Sprea	ad All-In	
1.60% - 1.70%	6.19% - 6.29%	1.06% - 1.16%	5.65% - 5.75%	0.86% - 0	0.96% 5.45%	
1.31% - 1.41%	6.01% - 6.11%	1.00% - 1.10%	5.70% - 5.80%	0.80% - 0	0.90% 5.50%	
1.18% - 1.28%	5.97% - 6.07%	0.98% - 1.08%	5.77% - 5.87%	0.78% - 0	0.88% 5.57%	
1.25% - 1.35%	6.04% - 6.14%	1.05% - 1.15%	5.84% - 5.94%	0.85% - 0	0.95% 5.64%	
1.44% - 1.54%	6.23% - 6.33%	1.24% - 1.34%	6.03% - 6.13%	1.04% - 1	.14% 5.83%	
1.63% - 1.73%	6.42% - 6.52%	1.43% - 1.53%	6.22% - 6.32%	1.23% - 1	.33% 6.02%	
1.86% - 1.96%	6.65% - 6.75%	1.66% - 1.76%	6.45% - 6.55%	1.46% - 1	.56% 6.25%	
(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.						

Tier 3 (65% / 1.35x)			
<u>Spread</u>	All-In Rate		
1.06% - 1.16%	5.65% - 5.75%		
1.00% - 1.10%	5.70% - 5.80%		
0.98% - 1.08%	5.77% - 5.87%		
1.05% - 1.15%	5.84% - 5.94%		
1.24% - 1.34%	6.03% - 6.13%		
1.43% - 1.53%	6.22% - 6.32%		
1.66% - 1.76%	6.45% - 6.55%		
1 1 (0)			

Tier 4 (55% / 1.55x)				
<u>Spread</u>	<u>All-In Rate</u>			
0.86% - 0.96%	5.45% - 5.55%			
0.80% - 0.90%	5.50% - 5.60%			
0.78% - 0.88%	5.57% - 5.67%			
0.85% - 0.95%	5.64% - 5.74%			
1.04% - 1.14%	5.83% - 5.93%			
1.23% - 1.33%	6.02% - 6.12%			
1.46% - 1.56%	6.25% - 6.35%			

DUS - ARM ⁽¹⁾

10yr (SOFR) 1yr LO, 1%

6.68% - 6.88%

2.09% - 2.29% 6.49% - 6.69%

6.19% - 6.39%

(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 7-Year & 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 (1)		
Term:	Prepay:	
5 year	Defeasance	
7 year	Defeasance	
10 year	Defeasance	
12 year	Defeasance	

(65% / 1.25x)			
Spread	All-In Rate		
1.45% - 1.70%	6.04% - 6.29%		
1.43% - 1.68%	6.13% - 6.38%		
1.25% - 1.50%	6.04% - 6.29%		
1.40% - 1.65%	6.19% - 6.44%		
(1) UPB > \$20MM /Multifa	mily /30vr AM /A360 /clos		

	(60%/	1.30x)	(55% / 1.35x)		1.35x)
	Spread	All-In Rate		Spread	All-In F
	1.40% - 1.65%	5.99% - 6.24%		1.30% - 1.55%	5.89% - 6
	1.38% - 1.63%	6.08% - 6.33%		1.28% - 1.53%	5.98% - 6
	1.20% - 1.45%	5.99% - 6.24%		1.10% - 1.35%	5.89% - 6
	1.35% - 1.60%	6.14% - 6.39%		1.25% - 1.50%	6.04% - 6
ose wit	hin 5 days of rate lock /Stro	ong property, sponsor, and r	marl	ket /YM+5bps/Call for othe	er Ioan terms.

(55% / 1.35x)		
Spread	All-In Rate	
1.30% - 1.55%	5.89% - 6.14%	
1.28% - 1.53%	5.98% - 6.23%	
1.10% - 1.35%	5.89% - 6.14%	
1.25% - 1.50%	6.04% - 6.29%	

ARM (1)

10yr (SOFR) 1yr LO, 1%

6.45% - 6.65% (1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

2.00% - 2.20% 6.40% - 6.60%

- * 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⁽¹⁾

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
Multifamily/30 day close/Pricing does not include MIP/20 mont

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

MIP/20 month construction period & first draw at least 15% of loan amount.

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