

## RATE SHEET

## Multifamily Debt Solutions

## 01.14.2025

				INDEXES			
Index:		30 day Avg SOFR		5T	7T	10T	30T
Current:		4.396%		4.59%	4.70%	4.79%	4.98%
		F	ANNIE MAE - DU	S PROGRAM - LOA	ANS UNDER \$6MM		
DUS - Fixed Rate <sup>(1)</sup>		Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	<u>All-In Rate</u>
5 year	4.5yr YM	2.18% - 2.58%	6.77% - 7.17%	1.64% - 2.04%	6.23% - 6.63%	1.44% - 1.84%	6.03% - 6.43%
7 year	6.5yr YM	1.89% - 2.29%	6.59% - 6.99%	1.58% - 1.98%	6.28% - 6.68%	1.38% - 1.78%	6.08% - 6.48%
10 year	9.5yr YM	1.76% - 2.16%	6.55% - 6.95%	1.56% - 1.96%	6.35% - 6.75%	1.36% - 1.76%	6.15% - 6.55%
12 year	11.5yr YM	1.83% - 2.23%	6.62% - 7.02%	1.63% - 2.03%	6.42% - 6.82%	1.43% - 1.83%	6.22% - 6.62%
15 year	14.5yr YM	2.02% - 2.42%	6.81% - 7.21%	1.82% - 2.22%	6.61% - 7.01%	1.62% - 2.02%	6.41% - 6.81%
18 year	15yr YM	2.21% - 2.61%	7.00% - 7.40%	2.01% - 2.41%	6.80% - 7.20%	1.81% - 2.21%	6.60% - 7.00%
30 year	15yr YM	2.44% - 2.84%	7.23% - 7.63%	2.24% - 2.64%		2.04% - 2.44%	6.83% - 7.23%
SU year		<ol> <li>(1) Loan Size &lt; = \$6MM/Multi</li> </ol>	family/5-50 units/Fligible M	arket/30yr AM/A360/5 days	to close/Strong property, sponsor a	nd market-Call for other loan t	erms, prepays and IC
,	- ARM <sup>(1)</sup>						

\* 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.

畲

Interest rates and spreads change frequently and are subject to market conditions and other factors. All rates are informational only and subject to change at any time without notice. All loan pricing is based on the individual characteristics of a loan. Some products may not be available in all states. Restrictions may apply. Nothing contained in this rate sheet constitutes a commitment to lend. Arizona Commercial Mortgage Banker License CBK – 0926535. Nevada Mortgage Company License 5605. California DFPI Finance Law License 603F812. California commercial real estate broker activities are conducted through NewPoint Multifamily Capital Corporation (California Department of Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Company License No. 10991236549. North Carolina Collection Agency Permit No. 112712. North Dakota Money Broker License MB104168. South Dakota Non-Residential Mortgage Lender License 1140125.ML-NR. To view NewPoint's complete licensing information please visit newpoint.com/licensing-disclosures.

©2024 NewPoint Real Estate Capital LLC. All rights reserved.