NEWPOINT
REAL ESTATE CAPITAL

RATE SHEET

Multifamily Debt Solutions

10.14.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.199%	3.60%	3.79%	4.02%	4.62%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate (1)

Term:	Prepay:	Tier 2 (80% / 1.25x) Spread	Tier 2 (80% / 1.25x) All-In Rate	Tier 3 (65% / 1.35x) Spread	Tier 3 (65% / 1.35x) All-In Rate	Tier 4 (55% / 1.55x) Spread	Tier 4 (55% / 1.55x) All-In Rate
5 year	4.5yr YM	1.59% - 1.79%	5.19% - 5.39%	1.24% - 1.44%	4.84% - 5.04%	1.14% - 1.29%	4.74% - 4.89%
7 year	6.5yr YM	1.40% - 1.60%	5.19% - 5.39%	1.15% - 1.35%	4.94% - 5.14%	1.05% - 1.20%	4.84% - 4.99%
10 year	9.5yr YM	1.28% - 1.48%	5.30% - 5.50%	1.08% - 1.28%	5.10% - 5.30%	0.98% - 1.13%	5.00% - 5.15%
12 year	11.5yr YM	1.43% - 1.63%	5.45% - 5.65%	1.23% - 1.43%	5.25% - 5.45%	1.13% - 1.28%	5.15% - 5.30%
15 year	14.5yr YM	1.41% - 1.76%	5.43% - 5.78%	1.36% - 1.56%	5.38% - 5.58%	1.26% - 1.41%	5.28% - 5.43%
18 year	15yr YM	1.75% - 1.95%	5.77% - 5.97%	1.55% - 1.75%	5.57% - 5.77%	1.45% - 1.60%	5.47% - 5.62%
30 year	15yr YM	2.11% - 2.31%	6.13% - 6.33%	1.91% - 2.11%	5.93% - 6.13%	1.81% - 1.96%	5.83% - 5.98%

(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 (1)

Term:	Prepay:	Tier 2 Spread	Tier 2 All-In Rate	Tier 3 Spread	Tier 3 All-In Rate	Tier 4 Spread	Tier 4 All-In Rate
5yr (SOFR)	1yr LO, 1%	2.14% - 2.14%	6.34% - 6.34%	1.99% - 1.99%	6.19% - 6.19%	1.84% - 1.84%	6.04% - 6.04%

(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 75% Mission.*
** Fannie Mae MAH loans are eligible for 22bps lower rate.*
** Fannie Mae Green loans may be eligible for up to 10bps lower rate.*
** Fannie Mae loans under $6MM - please call for quotes.*
** Fannie Mae 5-YR and 7-Yr loans >$6MM/Tier 2/<=70% LTV are eligible for an additional -15 bps or -5 bps, respectively*
** Fannie Mae Tier 2 and Tier 3 5-50 unit properties considered highly affordable (50% at 80% AMI) qualify for an additional 5bps reduction.*

FREDDIE MAC

Fixed Rate (1)

Term:	Prepay:	(65% / 1.25x) Spread	(65% / 1.25x) All-In Rate	(60% / 1.30x) Spread	(60% / 1.30x) All-In Rate	(55% / 1.35x) Spread	(55% / 1.35x) All-In Rate
5 year	Defeasance	1.27% - 1.52%	4.87% - 5.12%	1.22% - 1.47%	4.82% - 5.07%	1.12% - 1.37%	4.72% - 4.97%
7 year	Defeasance	1.20% - 1.45%	4.99% - 5.24%	1.15% - 1.40%	4.94% - 5.19%	1.05% - 1.30%	4.84% - 5.09%
10 year	Defeasance	1.02% - 1.27%	5.04% - 5.29%	0.97% - 1.22%	4.99% - 5.24%	0.87% - 1.12%	4.89% - 5.14%
12 year	Defeasance	1.12% - 1.37%	5.14% - 5.39%	1.07% - 1.32%	5.09% - 5.34%	0.97% - 1.22%	4.99% - 5.24%

(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 (1)

Term:	Prepay:	(65% / 1.25x) Spread	(65% / 1.25x) All-In Rate	(60% / 1.30x) Spread	(60% / 1.30x) All-In Rate	(55% / 1.35x) Spread	(55% / 1.35x) All-In Rate
10yr (SOFR)	1yr LO, 1%	1.87% - 2.07%	6.07% - 6.27%	1.82% - 2.02%	6.02% - 6.22%	1.77% - 1.97%	5.97% - 6.17%

(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(1)

FHA - Fixed Rate:

Prepay:	Purchase/Refinance (35yr Term/Amortization) All-In Rate	Construction (40yr Term/Amortization) All-In Rate
10,9,8,7,6,5,4,3,2,1	Call for Pricing	Call for Pricing

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

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