

Multifamily Debt Solutions

10.28.2024

		INDEXES			
Index:	30 day Avg SOFR	5T	7 T	10T	30T
Current:	4.856%	4.07%	4.15%	4.25%	4.51%

FANNIE MAE - DUS PROGRAM

DUS - Fi	ixed 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

Tier 2 (80	Tier 2 (80% / 1.25x)		
<u>Spread</u>	All-In Rate		<u>s</u>
1.70% - 1.80%	5.77% - 5.87%		1.16
1.43% - 1.53%	5.58% - 5.68%		1.12
1.27% - 1.37%	5.52% - 5.62%		1.07
1.36% - 1.46%	5.61% - 5.71%		1.16
1.43% - 1.53%	5.68% - 5.78%		1.23
1.68% - 1.78%	5.93% - 6.03%		1.48
1.96% - 2.06%	6.21% - 6.31%		1.76
(1) UPB > \$6MM/Multifam	nily/Over 50 units/30yr AM/	A360.	/5 days to

Tier 3 (65% / 1.35x)				
<u>Spread</u>	<u>All-In Rate</u>			
1.16% - 1.26%	5.23% - 5.33%			
1.12% - 1.22%	5.27% - 5.37%			
1.07% - 1.17%	5.32% - 5.42%			
1.16% - 1.26%	5.41% - 5.51%			
1.23% - 1.33%	5.48% - 5.58%			
1.48% - 1.58%	5.73% - 5.83%			
1.76% - 1.86%	6.01% - 6.11%			
days to close/Strong pro	onerty sponsor and mark			

Tier 4 (55% / 1.55x)				
<u>Spread</u>	<u>All-In Rate</u>			
0.96% - 1.06%	5.03% - 5.13%			
0.92% - 1.02%	5.07% - 5.17%			
0.87% - 0.97%	5.12% - 5.22%			
0.96% - 1.06%	5.21% - 5.31%			
1.03% - 1.13%	5.28% - 5.38%			
1.28% - 1.38%	5.53% - 5.63%			
1.56% - 1.66%	5.81% - 5.91%			

DUS - ARM ⁽¹⁾

15yr YM

10yr (SOFR) 1yr LO, 1%

30 year

7.21% - 7.41%

2.16% - 2.36% 7.02% - 7.22%

6.72% - 6.92% 1.86% - 2.06%

(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		
1.55% - 1.80%	5.62% - 5.87%		
1.53% - 1.78%	5.68% - 5.93%		
1.45% - 1.70%	5.70% - 5.95%		
1.55% - 1.80%	5.80% - 6.05%		
1) UPB > \$20MM /Multifar	mily /30vr AM /A360 /clos		

	(60% /	1.30x)	(55% / 1.35x)		1.35x)
	<u>Spread</u>	All-In Rate		Spread	<u>All-In F</u>
	1.50% - 1.75%	5.57% - 5.82%		1.40% - 1.65%	5.47% - 5
	1.48% - 1.73%	5.63% - 5.88%		1.38% - 1.63%	5.53% - 5
	1.40% - 1.65%	5.65% - 5.90%		1.30% - 1.55%	5.55% - 5
	1.50% - 1.75%	5.75% - 6.00%		1.40% - 1.65%	5.65% - 5
ose with	in 5 days of rate lock /Stro	ong property, sponsor, and n	nark	cet /YM+5bps/Call for othe	er loan terms.

(55% / 1.35x)				
Spread	<u>All-In Rate</u>			
1.40% - 1.65%	5.47% - 5.72%			
1.38% - 1.63%	5.53% - 5.78%			
1.30% - 1.55%	5.55% - 5.80%			
1.40% - 1.65%	5.65% - 5.90%			

ARM (1)

10yr (SOFR) 1yr LO, 1%

(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% 6.86% - 7.06%

- * 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
1)Multifamily/30 day close/Pricing does not include MIP/20 mont

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

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

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