



Multifamily Debt Solutions

10.28.2024

**INDEXES**

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

**FANNIE MAE - DUS PROGRAM - LOANS UNDER \$6MM**

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

Term:	Prepay:	Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	4.5yr YM	2.28% - 2.68%	6.35% - 6.75%	1.74% - 2.14%	5.81% - 6.21%	1.54% - 1.94%	5.61% - 6.01%
7 year	6.5yr YM	2.01% - 2.41%	6.16% - 6.56%	1.70% - 2.10%	5.85% - 6.25%	1.50% - 1.90%	5.65% - 6.05%
10 year	9.5yr YM	1.85% - 2.25%	6.10% - 6.50%	1.65% - 2.05%	5.90% - 6.30%	1.45% - 1.85%	5.70% - 6.10%
12 year	11.5yr YM	1.94% - 2.34%	6.19% - 6.59%	1.74% - 2.14%	5.99% - 6.39%	1.54% - 1.94%	5.79% - 6.19%
15 year	14.5yr YM	2.01% - 2.41%	6.26% - 6.66%	1.81% - 2.21%	6.06% - 6.46%	1.61% - 2.01%	5.86% - 6.26%
18 year	15yr YM	2.26% - 2.66%	6.51% - 6.91%	2.06% - 2.46%	6.31% - 6.71%	1.86% - 2.26%	6.11% - 6.51%
30 year	15yr YM	2.54% - 2.94%	6.79% - 7.19%	2.34% - 2.74%	6.59% - 6.99%	2.14% - 2.54%	6.39% - 6.79%

(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%	3.73%	8.59%	3.49%	8.35%	3.19%	8.05%
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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.

