

# Multifamily Debt Solutions

11.19.2024

		INDEXES			
Index:	30 day Avg SOFR	5T	<b>7</b> T	10T	30T
Current:	4.761%	4.22%	4.29%	4.35%	4.55%

## **FANNIE MAE - DUS PROGRAM**

DUS - Fi	ixed Rate <sup>(1)</sup>
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 vear	15vr YM

Tier 2 (80% / 1.25x)						
<u>Spread</u>	All-In Rate					
1.64% - 1.74%	5.86% - 5.96%					
1.37% - 1.47%	5.66% - 5.76%					
1.23% - 1.33%	5.58% - 5.68%					
1.31% - 1.41%	5.66% - 5.76%					
1.36% - 1.46%	5.71% - 5.81%					
1.59% - 1.69%	5.94% - 6.04%					
1.85% - 1.95%	6.20% - 6.30%					
(1) LIDB > \$6MM/Multiform	ily/Oyor 50 unite/30yr AM/					

Tier 2 (80% / 1.25x)			Tier 3 (65% / 1.35x)			Tier 4 (55% / 1.55x)	
Spread	All-In Rate		<u>Spread</u>	All-In Rate		<u>Spread</u>	<u>All-In</u>
64% - 1.74%	5.86% - 5.96%		1.10% - 1.20%	5.32% - 5.42%		0.90% - 1.00%	5.12%
37% - 1.47%	5.66% - 5.76%		1.06% - 1.16%	5.35% - 5.45%		0.86% - 0.96%	5.15%
23% - 1.33%	5.58% - 5.68%		1.03% - 1.13%	5.38% - 5.48%		0.83% - 0.93%	5.18%
31% - 1.41%	5.66% - 5.76%		1.11% - 1.21%	5.46% - 5.56%		0.91% - 1.01%	5.26%
36% - 1.46%	5.71% - 5.81%		1.16% - 1.26%	5.51% - 5.61%		0.96% - 1.06%	5.31%
59% - 1.69%	5.94% - 6.04%		1.39% - 1.49%	5.74% - 5.84%		1.19% - 1.29%	5.54%
85% - 1.95%	6.20% - 6.30%		1.65% - 1.75%	6.00% - 6.10%		1.45% - 1.55%	5.80%
> \$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 4 (55	% / 1.55x)
<u>Spread</u>	<u>All-In Rate</u>
0.90% - 1.00%	5.12% - 5.22%
0.86% - 0.96%	5.15% - 5.25%
0.83% - 0.93%	5.18% - 5.28%
0.91% - 1.01%	5.26% - 5.36%
0.96% - 1.06%	5.31% - 5.41%
1.19% - 1.29%	5.54% - 5.64%
1.45% - 1.55%	5.80% - 5.90%

DUS - ARM <sup>(1)</sup>

10yr (SOFR) 1yr LO, 1%

30 year

7.11% - 7.31%

2.16% - 2.36% 6.92% - 7.12% 6.62% - 6.82%

(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)		(60%/	1.30x)		(55% / 1.35x)	
<u>Spread</u>	All-In Rate		<u>Spread</u>	<u>All-In Rate</u>		Spread	All-In R
1.55% - 1.80%	5.77% - 6.02%		1.50% - 1.75%	5.72% - 5.97%		1.40% - 1.65%	5.62% - 5
1.53% - 1.78%	5.82% - 6.07%		1.48% - 1.73%	5.77% - 6.02%		1.38% - 1.63%	5.67% - 5
1.35% - 1.60%	5.70% - 5.95%		1.30% - 1.55%	5.65% - 5.90%		1.20% - 1.45%	5.55% - 5
1.50% - 1.75%	5.85% - 6.10%		1.45% - 1.70%	5.80% - 6.05%		1.35% - 1.60%	5.70% - 5
(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.							

(60% / 1.30x)						
Spread	<u>All-In Rate</u>					
1.50% - 1.75%	5.72% - 5.97%					
1.48% - 1.73%	5.77% - 6.02%					
1.30% - 1.55%	5.65% - 5.90%					
1.45% - 1.70%	5.80% - 6.05%					

(55% /	1.35x)
Spread	All-In Rate
1.40% - 1.65%	5.62% - 5.87%
1.38% - 1.63%	5.67% - 5.92%
1.20% - 1.45%	5.55% - 5.80%
1.35% - 1.60%	5.70% - 5.95%

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% 6.76% - 6.96%

- \* 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<sup>(1)</sup>

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 MID/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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