



Multifamily Debt Solutions

11.19.2024

**INDEXES**

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.761%	4.22%	4.29%	4.35%	4.55%

**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	2.22% - 2.62%	6.44% - 6.84%	1.68% - 2.08%	5.90% - 6.30%	1.48% - 1.88%	5.70% - 6.10%
7 year	6.5yr YM	1.95% - 2.35%	6.24% - 6.64%	1.64% - 2.04%	5.93% - 6.33%	1.44% - 1.84%	5.73% - 6.13%
10 year	9.5yr YM	1.81% - 2.21%	6.16% - 6.56%	1.61% - 2.01%	5.96% - 6.36%	1.41% - 1.81%	5.76% - 6.16%
12 year	11.5yr YM	1.89% - 2.29%	6.24% - 6.64%	1.69% - 2.09%	6.04% - 6.44%	1.49% - 1.89%	5.84% - 6.24%
15 year	14.5yr YM	1.94% - 2.34%	6.29% - 6.69%	1.74% - 2.14%	6.09% - 6.49%	1.54% - 1.94%	5.89% - 6.29%
18 year	15yr YM	2.17% - 2.57%	6.52% - 6.92%	1.97% - 2.37%	6.32% - 6.72%	1.77% - 2.17%	6.12% - 6.52%
30 year	15yr YM	2.43% - 2.83%	6.78% - 7.18%	2.23% - 2.63%	6.58% - 6.98%	2.03% - 2.43%	6.38% - 6.78%

(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%	8.49%	3.49%	8.25%	3.19%	7.95%
---------	------------	-------	-------	-------	-------	-------	-------

(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.

