

# Multifamily Debt Solutions

11.25.2025

## INDEXES

| Index:   | 30 day Avg SOFR | 5T    | 7T    | 10T   | 30T   |
|----------|-----------------|-------|-------|-------|-------|
| Current: | 4.032%          | 3.59% | 3.77% | 4.01% | 4.65% |

## FANNIE MAE - DUS PROGRAM

### 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  | 1.56% - 1.76%        | 5.15% - 5.35% | 1.21% - 1.41%        | 4.80% - 5.00% | 1.11% - 1.26%        | 4.70% - 4.85% |
| 7 year  | 6.5yr YM  | 1.38% - 1.58%        | 5.15% - 5.35% | 1.13% - 1.33%        | 4.90% - 5.10% | 1.03% - 1.18%        | 4.80% - 4.95% |
| 10 year | 9.5yr YM  | 1.26% - 1.46%        | 5.27% - 5.47% | 1.06% - 1.26%        | 5.07% - 5.27% | 0.96% - 1.11%        | 4.97% - 5.12% |
| 12 year | 11.5yr YM | 1.40% - 1.60%        | 5.41% - 5.61% | 1.20% - 1.40%        | 5.21% - 5.41% | 1.10% - 1.25%        | 5.11% - 5.26% |
| 15 year | 14.5yr YM | 1.43% - 1.78%        | 5.44% - 5.79% | 1.38% - 1.58%        | 5.39% - 5.59% | 1.28% - 1.43%        | 5.29% - 5.44% |
| 18 year | 15yr YM   | 1.90% - 2.10%        | 5.91% - 6.11% | 1.70% - 1.90%        | 5.71% - 5.91% | 1.60% - 1.75%        | 5.61% - 5.76% |
| 30 year | 15yr YM   | 2.31% - 2.51%        | 6.32% - 6.52% | 2.11% - 2.31%        | 6.12% - 6.32% | 2.01% - 2.16%        | 6.02% - 6.17% |

(1) UPB &gt; \$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 <sup>(1)</sup>

|            |            |               |               |               |               |               |               |
|------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 5yr (SOFR) | 1yr LO, 1% | 2.14% - 2.14% | 6.17% - 6.17% | 1.99% - 1.99% | 6.02% - 6.02% | 1.84% - 1.84% | 5.87% - 5.87% |
|------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|

(1) UPB&gt;\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepays and IO.

\* Fixed Rate &amp; 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 &gt;\$6MM/Tier 2/&lt;=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 <sup>(1)</sup>

| Term:   | Prepay:    | (65% / 1.25x) |               | (60% / 1.30x) |               | (55% / 1.35x) |               |
|---------|------------|---------------|---------------|---------------|---------------|---------------|---------------|
|         |            | Spread        | All-In Rate   | Spread        | All-In Rate   | Spread        | All-In Rate   |
| 5 year  | Defeasance | 1.22% - 1.47% | 4.81% - 5.06% | 1.17% - 1.42% | 4.76% - 5.01% | 1.07% - 1.32% | 4.66% - 4.91% |
| 7 year  | Defeasance | 1.15% - 1.45% | 4.92% - 5.22% | 1.10% - 1.35% | 4.87% - 5.12% | 1.00% - 1.25% | 4.77% - 5.02% |
| 10 year | Defeasance | 0.97% - 1.22% | 4.98% - 5.23% | 0.92% - 1.17% | 4.93% - 5.18% | 0.82% - 1.07% | 4.83% - 5.08% |
| 12 year | Defeasance | 1.07% - 1.32% | 5.08% - 5.33% | 1.02% - 1.17% | 5.03% - 5.18% | 0.92% - 1.17% | 4.93% - 5.18% |

(1) UPB &gt; \$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 <sup>(1)</sup>

|             |            |               |               |               |               |               |               |
|-------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 10yr (SOFR) | 1yr LO, 1% | 1.82% - 2.02% | 5.85% - 6.05% | 1.77% - 1.97% | 5.80% - 6.00% | 1.72% - 1.92% | 5.75% - 5.95% |
|-------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|

(1) UPB &gt; \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

\* Fixed Rate &amp; 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                            |

| Construction (40yr Term/Amortization) |
|---------------------------------------|
| All-In Rate                           |
| Call for Pricing                      |

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



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