NEWPOINT
REAL ESTATE CAPITAL

RATE SHEET

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 (1)

Term:	Prepay:	Tier 2 (80% / 1.25x) Spread	Tier 2 (80% / 1.25x) All-In Rate	Tier 3 (65% / 1.35x) Spread	Tier 3 (65% / 1.35x) All-In Rate	Tier 4 (55% / 1.55x) Spread	Tier 4 (55% / 1.55x) 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 > $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 (1)

Term	Prepay	Tier 2 Spread	Tier 2 All-In Rate	Tier 3 Spread	Tier 3 All-In Rate	Tier 4 Spread	Tier 4 All-In Rate
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>$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 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 >$6MM/Tier 2/<=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 (1)

Term:	Prepay:	(65% / 1.25x) Spread	(65% / 1.25x) All-In Rate	(60% / 1.30x) Spread	(60% / 1.30x) All-In Rate	(55% / 1.35x) Spread	(55% / 1.35x) 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 > $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 (1)

Term	Prepay	(65% / 1.25x) Spread	(65% / 1.25x) All-In Rate	(60% / 1.30x) Spread	(60% / 1.30x) All-In Rate	(55% / 1.35x) Spread	(55% / 1.35x) All-In Rate
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 > $20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

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

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

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