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 - LOANS UNDER $6MM

DUS - Fixed Rate [1]

Term:	Prepay:	Tier 2 (80% / 1.25x) Spread	Tier 2 All-In Rate	Tier 3 (65% / 1.35x) Spread	Tier 3 All-In Rate	Tier 4 (55% / 1.55x) Spread	Tier 4 All-In Rate
5 year	4.5yr YM	2.25% - 2.50%	5.84% - 6.09%	1.90% - 2.15%	5.49% - 5.74%	1.70% - 1.95%	5.29% - 5.54%
7 year	6.5yr YM	2.07% - 2.32%	5.84% - 6.09%	1.82% - 2.07%	5.59% - 5.84%	1.62% - 1.87%	5.39% - 5.64%
10 year	9.5yr YM	1.95% - 2.20%	5.96% - 6.21%	1.75% - 2.00%	5.76% - 6.01%	1.55% - 1.80%	5.56% - 5.81%
12 year	11.5yr YM	2.09% - 2.34%	6.10% - 6.35%	1.89% - 2.14%	5.90% - 6.15%	1.69% - 1.94%	5.70% - 5.95%
15 year	14.5yr YM	2.27% - 2.52%	6.28% - 6.53%	2.07% - 2.32%	6.08% - 6.33%	1.87% - 2.12%	5.88% - 6.13%
18 year	15yr YM	2.59% - 2.84%	6.60% - 6.85%	2.39% - 2.64%	6.40% - 6.65%	2.19% - 2.44%	6.20% - 6.45%
30 year	15yr YM	3.00% - 3.25%	7.01% - 7.26%	2.80% - 3.05%	6.81% - 7.06%	2.60% - 2.85%	6.61% - 6.86%

(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 [1]

		Tier 2 Spread	Tier 2 All-In Rate	Tier 3 Spread	Tier 3 All-In Rate	Tier 4 Spread	Tier 4 All-In Rate
ARM 7/6	1yr LO, 1%	3.73%	7.76%	3.49%	7.52%	3.19%	7.22%

(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 10bps lower rate.*