

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:
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 year	15yr YM
30 year	15yr YM

Tier 2 (80% / 1.25x)	
Spread	All-In Rate
2.25% - 2.50%	5.84% - 6.09%
2.07% - 2.32%	5.84% - 6.09%
1.95% - 2.20%	5.96% - 6.21%
2.09% - 2.34%	6.10% - 6.35%
2.27% - 2.52%	6.28% - 6.53%
2.59% - 2.84%	6.60% - 6.85%
3.00% - 3.25%	7.01% - 7.26%

Tier 3 (65% / 1.35x)	
Spread	All-In Rate
1.90% - 2.15%	5.49% - 5.74%
1.82% - 2.07%	5.59% - 5.84%
1.75% - 2.00%	5.76% - 6.01%
1.89% - 2.14%	5.90% - 6.15%
2.07% - 2.32%	6.08% - 6.33%
2.39% - 2.64%	6.40% - 6.65%
2.80% - 3.05%	6.81% - 7.06%

Tier 4 (55% / 1.55x)	
Spread	All-In Rate
1.70% - 1.95%	5.29% - 5.54%
1.62% - 1.87%	5.39% - 5.64%
1.55% - 1.80%	5.56% - 5.81%
1.69% - 1.94%	5.70% - 5.95%
1.87% - 2.12%	5.88% - 6.13%
2.19% - 2.44%	6.20% - 6.45%
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, prepaes and IO.

DUS - ARM ⁽¹⁾

ARM 7/6	1yr LO, 1%
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3.73%	7.76%
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3.49%	7.52%
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3.19%	7.22%
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(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.


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