

Multifamily Debt Solutions

12.17.2024

		INDEXES			
Index:	30 day Avg SOFR	5T	7 T	10T	30T
Current:	4.603%	4.30%	4.36%	4.43%	4.62%

FANNIE MAE - DUS PROGRAM

DUS - F	ixed 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

Tier 2 (80% / 1.25x)					
<u>Spread</u>	All-In Rate				
1.67% - 1.77%	5.97% - 6.07%				
1.41% - 1.51%	5.77% - 5.87%				
1.24% - 1.34%	5.67% - 5.77%				
1.30% - 1.40%	5.73% - 5.83%				
1.47% - 1.57%	5.90% - 6.00%				
1.70% - 1.80%	6.13% - 6.23%				
1.96% - 2.06%	6.39% - 6.49%				
(4) LIDD - OCLANA (NA 10:0	:l/O				

Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)			Tier 4 (55% / 1.55x)		
<u>Spread</u>	<u>All-In Rate</u>		<u>Spread</u>	All-In Rate		<u>Spread</u>	<u>All-Ir</u>
1.67% - 1.77%	5.97% - 6.07%		1.13% - 1.23%	5.43% - 5.53%		0.93% - 1.03%	5.23%
1.41% - 1.51%	5.77% - 5.87%		1.10% - 1.20%	5.46% - 5.56%		0.90% - 1.00%	5.26%
1.24% - 1.34%	5.67% - 5.77%		1.04% - 1.14%	5.47% - 5.57%		0.84% - 0.94%	5.27%
1.30% - 1.40%	5.73% - 5.83%		1.10% - 1.20%	5.53% - 5.63%		0.90% - 1.00%	5.33%
1.47% - 1.57%	5.90% - 6.00%		1.27% - 1.37%	5.70% - 5.80%		1.07% - 1.17%	5.50%
1.70% - 1.80%	6.13% - 6.23%		1.50% - 1.60%	5.93% - 6.03%		1.30% - 1.40%	5.73%
1.96% - 2.06%	6.39% - 6.49%		1.76% - 1.86%	6.19% - 6.29%		1.56% - 1.66%	5.99%
(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.							

Tier 4 (55	% / 1.55x)
<u>Spread</u>	All-In Rate
0.93% - 1.03%	5.23% - 5.33%
0.90% - 1.00%	5.26% - 5.36%
0.84% - 0.94%	5.27% - 5.37%
0.90% - 1.00%	5.33% - 5.43%
1.07% - 1.17%	5.50% - 5.60%
1.30% - 1.40%	5.73% - 5.83%
1.56% - 1.66%	5.99% - 6.09%

DUS - ARM ⁽¹⁾

15yr YM

10yr (SOFR) 1yr LO, 1%

30 year

6.88% - 7.08%

2.09% - 2.29% 6.69% - 6.89%

6.39% - 6.59%

(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 50% Mission.
- * Fannie Mae MAH loans are eligible for 30bps lower rate.
- * Fannie Mae Green loans may be eligible for 20bps lower rate.
- * Fannie Mae loans under \$6MM please call for quotes.
- * Fannie Mae 5-YR and 7-Yr loans >\$6MM/Tier 2/<=65% LTV are eligible for an additional -34 bps or -11 bps respectively
- * Fannie Mae 7-Year & 10- Year, 5-50 Units with at least 50% of units at 80% of AMI are eligible for 10bps lower rate, 5-Year, 5-50 Units with 50% at 80% are eligible for 20 bps lower rate

FREDDIE MAC

Fixed Rate (1)				
Term:	Prepay:			
5 year	Defeasance			
7 year	Defeasance			
10 year	Defeasance			
12 year	Defeasance			

(65% /	′ 1.25x)		(60%/	1.30x)		(55% / 1.35x)	
Spread	All-In Rate		<u>Spread</u>	All-In Rate		<u>Spread</u>	All-In R
1.45% - 1.70%	5.75% - 6.00%		1.40% - 1.65%	5.70% - 5.95%		1.30% - 1.55%	5.60% - 5
1.43% - 1.68%	5.79% - 6.04%		1.38% - 1.63%	5.74% - 5.99%		1.28% - 1.53%	5.64% - 5
1.25% - 1.50%	5.68% - 5.93%		1.20% - 1.45%	5.63% - 5.88%		1.10% - 1.35%	5.53% - 5
1.40% - 1.65%	5.83% - 6.08%		1.35% - 1.60%	5.78% - 6.03%		1.25% - 1.50%	5.68% - 5
(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.							

(60% / 1.30x)					
Spread	All-In Rate				
1.40% - 1.65%	5.70% - 5.95%				
1.38% - 1.63%	5.74% - 5.99%				
1.20% - 1.45%	5.63% - 5.88%				
1.35% - 1.60%	5.78% - 6.03%				
F -1					

(55% /	1.35x)
Spread	All-In Rate
1.30% - 1.55%	5.60% - 5.85%
1.28% - 1.53%	5.64% - 5.89%
1.10% - 1.35%	5.53% - 5.78%
1.25% - 1.50%	5.68% - 5.93%

ARM (1)

10yr (SOFR) 1yr LO, 1%

6.65% - 6.85% (1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

2.00% - 2.20% 6.60% - 6.80%

- * 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 Call for Pricing

Construction (40yr Term/Amortization)
All-In Rate
Call for Pricing
uction period 2 first draw at least 1EV of lean amount

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

NEWPOINT.COM

Interest rates and spreads change frequently and are subject to market conditions and other factors. All rates are informational only and subject to change at any time without notice. All loan pricing is based on the individual characteristics of a loan. Some products may not be available in all states. Restrictions may apply. Nothing contained in this rate sheet constitutes a commitment to lend. Arizona Commercial Mortgage Banker License CBK – 0926535. Nevada Mortgage Company License 5605. California DFPI Finance Law License 603F812. California commercial real estate broker activities are conducted through NewPoint Multifamily Capital Corporation (California Department of Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Company License No. 10991236549. North Carolina Collection Agency Permit No. 112712. North Dakota Money Broker License MB104168. South Dakota Non-Residential Mortgage Lender License 1140125.ML-NR. To view NewPoint's complete licensing information please visit newpoint.com/licensing-disclosures