



Multifamily Debt Solutions

12.17.2024

INDEXES

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

FANNIE MAE - DUS PROGRAM - LOANS UNDER \$6MM

DUS - Fixed Rate ⁽¹⁾

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	2.25% - 2.65%	6.55% - 6.95%	1.71% - 2.11%	6.01% - 6.41%	1.51% - 1.91%	5.81% - 6.21%
7 year	6.5yr YM	1.99% - 2.39%	6.35% - 6.75%	1.68% - 2.08%	6.04% - 6.44%	1.48% - 1.88%	5.84% - 6.24%
10 year	9.5yr YM	1.82% - 2.22%	6.25% - 6.65%	1.62% - 2.02%	6.05% - 6.45%	1.42% - 1.82%	5.85% - 6.25%
12 year	11.5yr YM	1.88% - 2.28%	6.31% - 6.71%	1.68% - 2.08%	6.11% - 6.51%	1.48% - 1.88%	5.91% - 6.31%
15 year	14.5yr YM	2.05% - 2.45%	6.48% - 6.88%	1.85% - 2.25%	6.28% - 6.68%	1.65% - 2.05%	6.08% - 6.48%
18 year	15yr YM	2.28% - 2.68%	6.71% - 7.11%	2.08% - 2.48%	6.51% - 6.91%	1.88% - 2.28%	6.31% - 6.71%
30 year	15yr YM	2.54% - 2.94%	6.97% - 7.37%	2.34% - 2.74%	6.77% - 7.17%	2.14% - 2.54%	6.57% - 6.97%

(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⁾

ARM 7/6	1yr LO, 1%	3.73%	8.33%	3.49%	8.09%	3.19%	7.79%
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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 20bps lower rate.

