



Multifamily Debt Solutions

12.09.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.985%	3.75%	3.94%	4.16%	4.80%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate ⁽¹⁾

		Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	4.5yr YM	1.56% - 1.76%	5.31% - 5.51%	1.21% - 1.41%	4.96% - 5.16%	1.11% - 1.26%	4.86% - 5.01%
7 year	6.5yr YM	1.39% - 1.59%	5.33% - 5.53%	1.14% - 1.34%	5.08% - 5.28%	1.04% - 1.19%	4.98% - 5.13%
10 year	9.5yr YM	1.26% - 1.46%	5.42% - 5.62%	1.06% - 1.26%	5.22% - 5.42%	0.96% - 1.11%	5.12% - 5.27%
12 year	11.5yr YM	1.42% - 1.62%	5.58% - 5.78%	1.22% - 1.42%	5.38% - 5.58%	1.12% - 1.27%	5.28% - 5.43%
15 year	14.5yr YM	1.46% - 1.81%	5.62% - 5.97%	1.41% - 1.61%	5.57% - 5.77%	1.31% - 1.46%	5.47% - 5.62%
18 year	15yr YM	1.96% - 2.16%	6.12% - 6.32%	1.76% - 1.96%	5.92% - 6.12%	1.66% - 1.81%	5.82% - 5.97%
30 year	15yr YM	2.35% - 2.55%	6.51% - 6.71%	2.15% - 2.35%	6.31% - 6.51%	2.05% - 2.20%	6.21% - 6.36%

(1) UPB > \$6MM/Multifamily/Over 50 units/30yr AM/A360/5 days to close/Strong property, sponsor and market-Call for other loan terms, prepaids and IO.

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.14% - 2.14%	6.12% - 6.12%	1.99% - 1.99%	5.97% - 5.97%	1.84% - 1.84%	5.82% - 5.82%
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(1) UPB>\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepaids 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⁾

		(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.22% - 1.47%	4.97% - 5.22%	1.17% - 1.42%	4.92% - 5.17%	1.07% - 1.32%	4.82% - 5.07%
7 year	Defeasance	1.15% - 1.45%	5.09% - 5.39%	1.10% - 1.35%	5.04% - 5.29%	1.00% - 1.25%	4.94% - 5.19%
10 year	Defeasance	0.97% - 1.22%	5.13% - 5.38%	0.92% - 1.17%	5.08% - 5.33%	0.82% - 1.07%	4.98% - 5.23%
12 year	Defeasance	1.07% - 1.32%	5.23% - 5.48%	1.02% - 1.17%	5.18% - 5.33%	0.92% - 1.17%	5.08% - 5.33%

(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⁾

10yr (SOFR)	1yr LO, 1%	1.82% - 2.02%	5.80% - 6.00%	1.77% - 1.97%	5.75% - 5.95%	1.72% - 1.92%	5.70% - 5.90%
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(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)	Construction (40yr Term/Amortization)
All-In Rate Call for Pricing	All-In Rate 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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