

ⓐ

# Multifamily Affordable Housing Debt Solutions

## 02.18.2025

			INDEXES		
Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.346%	4.37%	4.44%	4.52%	4.74%

### FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae		Tier 2 (80% / 1.20x)		Tier 3 (70	% / 1.30x)	Tier 4 (60% / 1.50x)		
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate	
5vr Fixed <sup>(1)</sup>	4.5yr YM	1.43% - 1.93%	5.80% - 6.30%	1.33% - 1.83%	5.70% - 6.20%	1.25% - 1.75%	5.62% - 6.129	
7yr Fixed <sup>(1)</sup>	6.5yr YM	1.18% - 1.68%	5.62% - 6.12%	1.08% - 1.58%	5.52% - 6.02%	1.00% - 1.50%	5.44% - 5.949	
10yr Fixed <sup>(1)</sup>	9.5yr YM	1.02% - 1.52%	5.54% - 6.04%	0.92% - 1.42%	5.44% - 5.94%	0.84% - 1.34%	5.36% - 5.86%	
12yr Fixed <sup>(1)</sup>	11.5yr YM	1.10% - 1.60%	5.62% - 6.12%	1.00% - 1.50%	5.52% - 6.02%	0.92% - 1.42%	5.44% - 5.949	
15yr Fixed <sup>(1)</sup>	14.5yr YM	1.24% - 1.74%	5.76% - 6.26%	1.14% - 1.64%	5.66% - 6.16%	1.06% - 1.56%	5.58% - 6.089	
30yr Fixed <sup>(1)</sup>	15yr YM	1.77% - 2.27%	6.29% - 6.79%	1.67% - 2.17%	6.19% - 6.69%	1.59% - 2.09%	6.11% - 6.61%	
10yr SARM <sup>(2)</sup>	1yr LO, 1%	2.08% - 2.58%	6.43% - 6.93%	1.89% - 2.39%	6.24% - 6.74%	1.59% - 2.09%	5.94% - 6.449	

(2) UPB>\$25MM/ MAH/ 30yr AM A360/ Index is 30-day avg SOFR. Call for other loan terms, prepays and IO. Tier 2 Margin Floor 2.50%

#### FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE 30 month Unfunded Forward 9% LIHTC <sup>(1)</sup> Immediate 9% LIHTC 24 month Unfunded Forward Term: Prepay: Spread All-In Rate Spread All-In Rate Spread All-In Rate 14.5yr YM 1.24% - 1.74% 5.76% - 6.26% 2.54% - 3.04% 7.06% - 7.56% 2.59% - 3.09% 7.11% - 7.61% 15 year (1) Assumes Tier 2 and loan size greater than \$6MM FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS<sup>(3)</sup> Fixed<sup>(1)</sup> 70%/1.25x 30-Yr Am 60%/1.35x 30-Yr Am All-In Rate Spread All-In Rate Term: Prepay: Spread 1 17% - 1 47% 1 27% - 1 57% 571% - 601% 561% - 591% 7-Yr Defeasance 10-Yr 1.09% - 1.39% 5.61% - 5.91% 0.99% - 1.29% 5.51% - 5.81% Defeasance ARM<sup>(1)</sup> 60%/1.35x 30-Yr Am 70%/1.25x 30-Yr Am 7-Yr 1 Yr LO, 1% 1.74% - 1.99% 6.09% - 6.34% 1.50% - 1.75% 5.99% - 6.24% 1.84% - 2.09% 6.19% - 6.44% 1.74% - 1.99% 6.09% - 6.34% 10-Yr 1 Yr LO, 1% 9% LIHTC <sup>(2)</sup> 90%/1.15x 35-Yr Am 80%/1.25x 35-Yr Am 15-Yr Immediate ΥM 1.74% - 1.99% 6.26% - 6.51% 1.57% - 1.82% 6.09% - 6.34% 15-Yr 30 Mo Fwd 2.01% - 2.26% 6.53% - 6.78% 1.84% - 2.09% 6.36% - 6.61% YΜ **FHA/GINNIE MAE**

FHA - Fixed Rate:	Purchase/Refinance <sup>(1)</sup> (35yr Term/Amortization)		Construction <sup>(2)</sup> (40yr Term/Amortization)
Prepay:	All-In Rate		All-In Rate
10,9,8,7,6,5,4,3,2,1	Call for Pricing		Call for Pricing
	(1)Multifamily/30 day close/Pricing does not include MIP.		

#### **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 – 026535. Nevada Mortgage Company License 5605. California DFPI Finance Law License 663F812. 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. ©2024 NewPoint Real Estate Capital LLC. All rights reserved.