

# Multifamily Debt Solutions

02.18.2025

6.14% - 6.34%

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

#### **FANNIE MAE - DUS PROGRAM**

DUS - F	ixed Rate <sup>(1)</sup>	Tier 2 (80%
Term:	Prepay:	<u>Spread</u>
5 year	4.5yr YM	1.63% - 1.73%
7 year	6.5yr YM	1.38% - 1.48%
10 year	9.5yr YM	1.22% - 1.32%
12 year	11.5yr YM	1.30% - 1.40%
15 year	14.5yr YM	1.44% - 1.54%
18 year	15yr YM	1.70% - 1.80%
30 year	15yr YM	1.97% - 2.07%

Tier 2 (80% / 1.25x)			Tier 3 (65			
<u>Spread</u>	All-In Rate		<u>Spread</u>	<u>All-In Rate</u>		į
1.63% - 1.73%	6.00% - 6.10%		1.09% - 1.19%	5.46% - 5.56%		0.89
1.38% - 1.48%	5.82% - 5.92%		1.07% - 1.17%	5.51% - 5.61%		0.87
1.22% - 1.32%	5.74% - 5.84%		1.02% - 1.12%	5.54% - 5.64%		0.82
1.30% - 1.40%	5.82% - 5.92%		1.10% - 1.20%	5.62% - 5.72%		0.90
1.44% - 1.54%	5.96% - 6.06%		1.24% - 1.34%	5.76% - 5.86%		1.04
1.70% - 1.80%	6.22% - 6.32%		1.50% - 1.60%	6.02% - 6.12%		1.30
1.97% - 2.07%	6.49% - 6.59%		1.77% - 1.87%	6.29% - 6.39%		1.57
(1) UPB > \$6MM/Multifam	ily/Over 50 units/30yr AM/	4360	/5 days to close/Strong pr	roperty,sponsor and marke	et-Cal	I for other

Tier 4 (55% / 1.55x)							
<u>Spread</u>	All-In Rate						
0.89% - 0.99%	5.26% - 5.36%						
0.87% - 0.97%	5.31% - 5.41%						
0.82% - 0.92%	5.34% - 5.44%						
0.90% - 1.00%	5.42% - 5.52%						
1.04% - 1.14%	5.56% - 5.66%						
1.30% - 1.40%	5.82% - 5.92%						
1.57% - 1.67%	6.09% - 6.19%						
Call for other loan terms, r	repays and IO.						

DUS - ARM <sup>(1)</sup>

5yr (SOFR) 1yr LO, 1%

6.63% - 6.83% 2.09% - 2.29% 6.44% - 6.64% (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 guotes.
- \* 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% /	(65% / 1.25x) (60% / 1.30x)			1.30x)		(55% / 1.35x)		
Spread	All-In Rate		<u>Spread</u>	All-In Rate		Spread	All-In R	
1.40% - 1.65%	5.77% - 6.02%		1.35% - 1.60%	5.72% - 5.97%		1.25% - 1.50%	5.62% - 5	
1.33% - 1.58%	5.77% - 6.02%		1.28% - 1.53%	5.72% - 5.97%		1.18% - 1.43%	5.62% - 5	
1.15% - 1.40%	5.67% - 5.92%		1.10% - 1.35%	5.62% - 5.87%		1.00% - 1.25%	5.52% - 5	
1.25% - 1.50%	5.77% - 6.02%		1.20% - 1.45%	5.72% - 5.97%		1.10% - 1.35%	5.62% - 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				
1.35% - 1.60%	5.72% - 5.97%				
1.28% - 1.53%	5.72% - 5.97%				
1.10% - 1.35%	5.62% - 5.87%				
1.20% - 1.45%	5.72% - 5.97%				
E . I					

(55% / 1.35x)						
Spread	All-In Rate					
1.25% - 1.50%	5.62% - 5.87%					
1.18% - 1.43%	5.62% - 5.87%					
1.00% - 1.25%	5.52% - 5.77%					
1.10% - 1.35%	5.62% - 5.87%					

ARM <sup>(1)</sup>

10yr (SOFR) 1yr LO, 1%

6.30% - 6.50% (1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms

6.25% - 6.45%

- \* 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<sup>(1)</sup>

FHA - Fixed Rate:

Prepay: 10,9,8,7,6,5,4,3,2,1 Purchase/Refinance (35yr Term/Amortization) All-In Rate

Construction (40yr Term/Amortization)	
<u>All-In Rate</u>	
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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