



Multifamily Debt Solutions

01.20.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.700%	3.86%	4.07%	4.30%	4.93%

FANNIE MAE - DUS PROGRAM

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	1.43% - 1.58%	5.29% - 5.44%	1.08% - 1.23%	4.94% - 5.09%	0.98% - 1.08%	4.84% - 4.94%
7 year	6.5yr YM	1.26% - 1.41%	5.33% - 5.48%	1.01% - 1.16%	5.08% - 5.23%	0.91% - 1.01%	4.98% - 5.08%
10 year	9.5yr YM	1.14% - 1.29%	5.44% - 5.59%	0.94% - 1.09%	5.24% - 5.39%	0.84% - 0.94%	5.14% - 5.24%
12 year	11.5yr YM	1.30% - 1.45%	5.60% - 5.75%	1.10% - 1.25%	5.40% - 5.55%	1.00% - 1.10%	5.30% - 5.40%
15 year	14.5yr YM	1.35% - 1.65%	5.65% - 5.95%	1.30% - 1.45%	5.60% - 5.75%	1.20% - 1.30%	5.50% - 5.60%
18 year	15yr YM	1.74% - 1.89%	6.04% - 6.19%	1.54% - 1.69%	5.84% - 5.99%	1.44% - 1.54%	5.74% - 5.84%
30 year	15yr YM	2.08% - 2.23%	6.38% - 6.53%	1.88% - 2.03%	6.18% - 6.33%	1.78% - 1.88%	6.08% - 6.18%

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

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.12% - 2.12%	5.82% - 5.82%	1.97% - 1.97%	5.67% - 5.67%	1.82% - 1.82%	5.52% - 5.52%
------------	------------	---------------	---------------	---------------	---------------	---------------	---------------

(1) UPB>\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepaes 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⁾

Term:	Prepay:	(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.22% - 1.47%	5.08% - 5.33%	1.17% - 1.42%	5.03% - 5.28%	1.07% - 1.32%	4.93% - 5.18%
7 year	Defeasance	1.15% - 1.45%	5.22% - 5.52%	1.10% - 1.35%	5.17% - 5.42%	1.00% - 1.25%	5.07% - 5.32%
10 year	Defeasance	0.97% - 1.22%	5.27% - 5.52%	0.92% - 1.17%	5.22% - 5.47%	0.82% - 1.07%	5.12% - 5.37%
12 year	Defeasance	1.07% - 1.32%	5.37% - 5.62%	1.02% - 1.17%	5.32% - 5.47%	0.92% - 1.17%	5.22% - 5.47%

(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%	5.52% - 5.72%	1.77% - 1.97%	5.47% - 5.67%	1.72% - 1.92%	5.42% - 5.62%
-------------	------------	---------------	---------------	---------------	---------------	---------------	---------------

(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:
10,9,8,7,6,5,4,3,1

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.



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.

©2024 NewPoint Real Estate Capital LLC. All rights reserved.