

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⁾

Tier 2 (80% / 1.25x)			
Term:	Prepay:	Spread	All-In Rate
5 year	4.5yr YM	1.43% - 1.58%	5.29% - 5.44%
7 year	6.5yr YM	1.26% - 1.41%	5.33% - 5.48%
10 year	9.5yr YM	1.14% - 1.29%	5.44% - 5.59%
12 year	11.5yr YM	1.30% - 1.45%	5.60% - 5.75%
15 year	14.5yr YM	1.35% - 1.65%	5.65% - 5.95%
18 year	15yr YM	1.74% - 1.89%	6.04% - 6.19%
30 year	15yr YM	2.08% - 2.23%	6.38% - 6.53%

Tier 3 (65% / 1.35x)			
Term:	Prepay:	Spread	All-In Rate
5 year	4.5yr YM	1.08% - 1.23%	4.94% - 5.09%
7 year	6.5yr YM	1.01% - 1.16%	5.08% - 5.23%
10 year	9.5yr YM	0.94% - 1.09%	5.24% - 5.39%
12 year	11.5yr YM	1.10% - 1.25%	5.40% - 5.55%
15 year	14.5yr YM	1.30% - 1.45%	5.60% - 5.75%
18 year	15yr YM	1.54% - 1.69%	5.84% - 5.99%
30 year	15yr YM	1.88% - 2.03%	6.18% - 6.33%

Tier 4 (55% / 1.55x)			
Term:	Prepay:	Spread	All-In Rate
5 year	4.5yr YM	0.98% - 1.08%	4.84% - 4.94%
7 year	6.5yr YM	0.91% - 1.01%	4.98% - 5.08%
10 year	9.5yr YM	0.84% - 0.94%	5.14% - 5.24%
12 year	11.5yr YM	1.00% - 1.10%	5.30% - 5.40%
15 year	14.5yr YM	1.20% - 1.30%	5.50% - 5.60%
18 year	15yr YM	1.44% - 1.54%	5.74% - 5.84%
30 year	15yr YM	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, prepayments 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%
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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, prepayments 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)			
Term:	Prepay:	Spread	All-In Rate
5 year	Defeasance	1.22% - 1.47%	5.08% - 5.33%
7 year	Defeasance	1.15% - 1.45%	5.22% - 5.52%
10 year	Defeasance	0.97% - 1.22%	5.27% - 5.52%
12 year	Defeasance	1.07% - 1.32%	5.37% - 5.62%

(60% / 1.30x)			
Term:	Prepay:	Spread	All-In Rate
5 year	Defeasance	1.17% - 1.42%	5.03% - 5.28%
7 year	Defeasance	1.10% - 1.35%	5.17% - 5.42%
10 year	Defeasance	0.92% - 1.17%	5.22% - 5.47%
12 year	Defeasance	1.02% - 1.17%	5.32% - 5.47%

(55% / 1.35x)			
Term:	Prepay:	Spread	All-In Rate
5 year	Defeasance	1.07% - 1.32%	4.93% - 5.18%
7 year	Defeasance	1.00% - 1.25%	5.07% - 5.32%
10 year	Defeasance	0.82% - 1.07%	5.12% - 5.37%
12 year	Defeasance	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 /Y/M+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%
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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:

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

Construction (40yr Term/Amortization)	
Prepay:	All-In Rate
10,9,8,7,6,5,4,3,2,1	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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