

## 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 - LOANS UNDER \$6MM

 DUS - Fixed Rate <sup>(1)</sup>

Term:	Prepay:	
5 year	4.5yr YM	2.15% - 2.45%
7 year	6.5yr YM	1.98% - 2.28%
10 year	9.5yr YM	1.86% - 2.16%
12 year	11.5yr YM	2.02% - 2.32%
15 year	14.5yr YM	2.22% - 2.52%
18 year	15yr YM	2.46% - 2.76%
30 year	15yr YM	2.80% - 3.10%

## Tier 2 (80% / 1.25x)

Spread	All-In Rate
6.01% - 6.31%	5.66% - 5.96%
6.05% - 6.35%	5.80% - 6.10%
6.16% - 6.46%	5.96% - 6.26%
6.32% - 6.62%	6.12% - 6.42%
6.52% - 6.82%	6.32% - 6.62%
6.76% - 7.06%	6.56% - 6.86%
7.10% - 7.40%	6.90% - 7.20%

## Tier 3 (65% / 1.35x)

Spread	All-In Rate
1.80% - 2.10%	5.66% - 5.96%
1.73% - 2.03%	5.80% - 6.10%
1.66% - 1.96%	5.96% - 6.26%
1.82% - 2.12%	6.12% - 6.42%
2.02% - 2.32%	6.32% - 6.62%
2.26% - 2.56%	6.56% - 6.86%
2.60% - 2.90%	6.90% - 7.20%

## Tier 4 (55% / 1.55x)

Spread	All-In Rate
1.60% - 1.90%	5.46% - 5.76%
1.53% - 1.83%	5.60% - 5.90%
1.46% - 1.76%	5.76% - 6.06%
1.62% - 1.92%	5.92% - 6.22%
1.82% - 2.12%	6.12% - 6.42%
2.06% - 2.36%	6.36% - 6.66%
2.40% - 2.70%	6.70% - 7.00%

(1) Loan Size < = \$6MM/Multifamily/5-50 units/Eligible Market/30yr AM/A360/5 days to close/Strong property/sponsor and market-Call for other loan terms, prepayments and IO.

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

ARM 7/6	1yr LO, 1%	3.73%	7.43%	3.49%	7.19%	3.19%	6.89%
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(1) UPB under \$6MM/Multifamily/7yr ARM (convertible to fixed rate years 2-6).

\* Fannie Mae Fixed Rate, First Lien, Tier 2, Conventional <=\$2MM is +82 bps, if the property is highly affordable, at least 50% of units at 80% AMI the adder is +41bps

\* Fannie Mae MAH loans are eligible for ~50bps lower rate.

\* Fannie Mae Green loans may be eligible for 10bps lower rate.



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