

Multifamily Affordable Housing Debt Solutions

10.06.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.792%	5.02%	5.14%	5.27%	5.65%

FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae

Term:	Prepay:	Tier 2 (80% / 1.20x)		Tier 3 (70% / 1.30x)		Tier 4 (60% / 1.50x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year Fixed ⁽¹⁾	4.5yr YM	1.28% - 1.83%	6.30% - 6.85%	1.18% - 1.73%	6.20% - 6.75%	1.10% - 1.65%	6.12% - 6.67%
7 year Fixed ⁽¹⁾	6.5yr YM	1.12% - 1.67%	6.26% - 6.81%	1.02% - 1.57%	6.16% - 6.71%	0.94% - 1.49%	6.08% - 6.63%
10 year Fixed ⁽¹⁾	9.5yr YM	1.00% - 1.50%	6.27% - 6.77%	0.90% - 1.40%	6.17% - 6.67%	0.82% - 1.32%	6.09% - 6.59%
12 year Fixed ⁽¹⁾	11.5yr YM	1.09% - 1.59%	6.36% - 6.86%	0.99% - 1.49%	6.26% - 6.76%	0.91% - 1.41%	6.18% - 6.68%
15 year Fixed ⁽¹⁾	14.5yr YM	1.21% - 1.71%	6.48% - 6.98%	1.11% - 1.61%	6.38% - 6.88%	1.03% - 1.53%	6.30% - 6.80%
30 year Fixed ⁽¹⁾	15yr YM	1.69% - 2.19%	6.96% - 7.46%	1.59% - 2.09%	6.86% - 7.36%	1.51% - 2.01%	6.78% - 7.28%
5/7 year SARM ⁽²⁾	1yr LO, 1%	1.97% - 2.32%	5.76% - 6.11%	1.82% - 2.17%	5.61% - 5.96%	1.67% - 2.02%	5.46% - 5.81%

(1) Loan size > \$6MM

(2) Loan size > \$25MM

FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE

9% LIHTC⁽¹⁾

Term:	Prepay:	Immediate 9% LIHTC		24 month Unfunded Forward		30 month Unfunded Forward	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
15 year	14.5yr YM	1.21% - 1.71%	6.48% - 6.98%	2.33% - 2.83%	7.60% - 8.10%	2.39% - 2.89%	7.66% - 8.16%

(1) Assumes Tier 2 and loan size greater than \$6MM

FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS

Fixed

Term:	Prepay:	70% / 1.25x		60% / 1.35x	
		Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.22% - 1.67%	6.24% - 6.69%	1.12% - 1.57%	6.14% - 6.59%
7 year	Defeasance	1.15% - 1.60%	6.29% - 6.74%	1.05% - 1.50%	6.19% - 6.64%
10 year	Defeasance	0.97% - 1.37%	6.24% - 6.64%	0.87% - 1.27%	6.14% - 6.54%

ARM

Term:	Prepay:	70% / 1.25x		60% / 1.35x	
		Spread	All-In Rate	Spread	All-In Rate
5 year	1 Yr LO, 1%	1.60% - 1.85%	5.39% - 5.64%	1.50% - 1.75%	5.29% - 5.54%
7 year	1 Yr LO, 1%	1.70% - 1.95%	5.49% - 5.74%	1.60% - 1.85%	5.39% - 5.64%
10 year	1 Yr LO, 1%	1.80% - 2.05%	5.59% - 5.84%	1.70% - 1.95%	5.49% - 5.74%

9% LIHTC⁽¹⁾⁽²⁾

Term:	Prepay:	90% / 1.15x		80% / 1.15x	
		Spread	All-In Rate	Spread	All-In Rate
15 year Immediate	YM	1.59% - 1.94%	6.86% - 7.21%	1.49% - 1.84%	6.76% - 7.11%
18 year Immediate	YM	1.79% - 2.14%	7.06% - 7.41%	1.69% - 2.04%	6.96% - 7.31%

(1) 36mo Forward Period: +37bps

(2) 42mo Forward Period: +41bps to 15Yr Immediate, +40bps to 18Yr Immediate

FHA/GINNIE MAE

FHA - Fixed Rate:

Prepay:
10,9,8,7,6,5,4,3,2,1

Purchase/Refinance (35yr Term/Amortization)
All-In Rate
Call for Pricing

Construction (40yr Term/Amortization)

All-In Rate
Call for Pricing



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