NEW POINT REAL ESTATE CAPITAL

RATE SHEET

Multifamily Affordable Housing Debt Solutions

11.03.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.908%	4.71%	4.80%	4.93%	5.30%

FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae		Tier 2 (80% / 1.20x)		Tier 3 (70% / 1.30x)		Tier 4 (60% / 1.50x)	
Term:	**Prepay:**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**
5 year Fixed(1)	4.5yr YM	1.30% - 1.85%	6.01% - 6.56%	1.20% - 1.75%	5.91% - 6.46%	1.12% - 1.67%	5.83% - 6.38%
7 year Fixed(1)	6.5yr YM	1.14% - 1.69%	5.94% - 6.49%	1.04% - 1.59%	5.84% - 6.39%	0.96% - 1.51%	5.76% - 6.31%
10 year Fixed(1)	9.5yr YM	1.01% - 1.51%	5.94% - 6.44%	0.91% - 1.41%	5.84% - 6.34%	0.83% - 1.33%	5.76% - 6.26%
12 year Fixed(1)	11.5yr YM	1.10% - 1.60%	6.03% - 6.53%	1.00% - 1.50%	5.93% - 6.43%	0.92% - 1.42%	5.85% - 6.35%
15 year Fixed(1)	14.5yr YM	1.21% - 1.71%	6.14% - 6.64%	1.11% - 1.61%	6.04% - 6.54%	1.03% - 1.53%	5.96% - 6.46%
30 year Fixed(1)	15yr YM	1.68% - 2.18%	6.61% - 7.11%	1.58% - 2.08%	6.51% - 7.01%	1.50% - 2.00%	6.43% - 6.93%
5/7 year SARM(2)	1yr LO, 1%	1.97% - 2.32%	5.88% - 6.23%	1.82% - 2.17%	5.73% - 6.08%	1.67% - 2.02%	5.58% - 5.93%

(1) Loan size > $6MM

(2) Loan size > $25MM

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

9% LIHTC (1)		Immediate 9% LIHTC		24 month Unfunded Forward		30 month Unfunded Forward	
Term:	**Prepay:**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**
15 year	14.5yr YM	1.21% - 1.71%	6.14% - 6.64%	2.33% - 2.83%	7.26% - 7.76%	2.39% - 2.89%	7.32% - 7.82%

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

FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS

Fixed		70% / 1.25x		60% / 1.35x	
Term:	**Prepay:**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**
5 year	Defeasance	1.22% - 1.67%	5.93% - 6.38%	1.12% - 1.57%	5.83% - 6.28%
7 year	Defeasance	1.15% - 1.60%	5.95% - 6.40%	1.05% - 1.50%	5.85% - 6.30%
10 year	Defeasance	0.97% - 1.37%	5.90% - 6.30%	0.87% - 1.27%	5.80% - 6.20%
ARM		**70% / 1.25x**		**60% / 1.35x**	
5 year	1 Yr LO, 1%	1.60% - 1.85%	5.51% - 5.76%	1.50% - 1.75%	5.41% - 5.66%
7 year	1 Yr LO, 1%	1.70% - 1.95%	5.61% - 5.86%	1.60% - 1.85%	5.51% - 5.76%
10 year	1 Yr LO, 1%	1.80% - 2.05%	5.71% - 5.96%	1.70% - 1.95%	5.61% - 5.86%
9% LIHTC (1)(2)		**90% / 1.15x**		**80% / 1.15x**	
15 year Immediate	YM	1.59% - 1.94%	6.52% - 6.87%	1.49% - 1.84%	6.42% - 6.77%
18 year Immediate	YM	1.79% - 2.14%	6.72% - 7.07%	1.69% - 2.04%	6.62% - 6.97%

(1) 36mo Forward Period: +37bps

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

FHA/GINNIE MAE

FHA - Fixed Rate:	Purchase/Refinance (35yr Term/Amortization)	Construction (40yr Term/Amortization)
Prepay:	**All-In Rate**	**All-In Rate**
10,9,8,7,6,5,4,3,2,1	Call for Pricing	Call for Pricing

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