NEW POINT REAL ESTATE CAPITAL

RATE SHEET

Multifamily 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 - DUS PROGRAM - LOANS <=$6MM

DUS - Fixed Rate (1)		Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
Term:	**Prepay:**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**
5 year	4.5yr YM	2.49% - 2.85%	7.20% - 7.56%	2.14% - 2.50%	6.85% - 7.21%	1.94% - 2.30%	6.65% - 7.01%
7 year	6.5yr YM	2.33% - 2.69%	7.13% - 7.49%	2.08% - 2.44%	6.88% - 7.24%	1.88% - 2.24%	6.68% - 7.04%
10 year	9.5yr YM	2.20% - 2.51%	7.13% - 7.44%	2.00% - 2.31%	6.93% - 7.24%	1.80% - 2.11%	6.73% - 7.04%
12 year	11.5yr YM	2.29% - 2.60%	7.22% - 7.53%	2.09% - 2.40%	7.02% - 7.33%	1.89% - 2.20%	6.82% - 7.13%
15 year	14.5yr YM	2.40% - 2.71%	7.33% - 7.64%	2.20% - 2.51%	7.13% - 7.44%	2.00% - 2.31%	6.93% - 7.24%
18 year	15yr YM	2.63% - 2.94%	7.56% - 7.87%	2.43% - 2.74%	7.36% - 7.67%	2.23% - 2.54%	7.16% - 7.47%
30 year	15yr YM	2.87% - 3.18%	7.80% - 8.11%	2.67% - 2.98%	7.60% - 7.91%	2.47% - 2.78%	7.40% - 7.71%

(1) Loan Size <= $6MM

** Pricing assumes Conventional Multifamily loan*
** Tier 2 minimum deal size is $2MM; significant adders apply below $2MM*
** Fannie Mae Green loans may be eligible for up to 10bps lower rate*

FREDDIE MAC - SMALL LOANS - $2MM-$10MM

Fixed Rate (1)		(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
Term:	**Prepay:**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**	**Spread**	**All-In Rate**
5 year	Defeasance	1.50% - 1.80%	6.21% - 6.51%	1.45% - 1.75%	6.16% - 6.46%	1.35% - 1.65%	6.06% - 6.36%
7 year	Defeasance	1.43% - 1.73%	6.23% - 6.28%	1.38% - 1.68%	6.18% - 6.48%	1.28% - 1.58%	6.08% - 6.38%
10 year	Defeasance	1.30% - 1.55%	6.23% - 6.48%	1.25% - 1.50%	6.18% - 6.43%	1.15% - 1.40%	6.08% - 6.33%
12 year	Defeasance	1.40% - 1.65%	6.33% - 6.58%	1.35% - 1.60%	6.28% - 6.53%	1.25% - 1.50%	6.18% - 6.43%

(1) Loan size $2MM-$10MM

** Pricing assumes Conventional Multifamily loan*

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