

Multifamily Debt Solutions

02.10.2026

**INDEXES**

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.658%	3.73%	3.94%	4.17%	4.82%

**FANNIE MAE - DUS PROGRAM**

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

Term:	Prepay:	Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	4.5yr YM	1.46% - 1.61%	5.19% - 5.34%	1.11% - 1.26%	4.84% - 4.99%	1.01% - 1.11%	4.74% - 4.84%
7 year	6.5yr YM	1.30% - 1.45%	5.24% - 5.39%	1.05% - 1.20%	4.99% - 5.14%	0.95% - 1.05%	4.89% - 4.99%
10 year	9.5yr YM	1.17% - 1.32%	5.34% - 5.49%	0.97% - 1.12%	5.14% - 5.29%	0.87% - 0.97%	5.04% - 5.14%
12 year	11.5yr YM	1.34% - 1.49%	5.51% - 5.66%	1.14% - 1.29%	5.31% - 5.46%	1.04% - 1.14%	5.21% - 5.31%
15 year	14.5yr YM	1.33% - 1.63%	5.50% - 5.80%	1.28% - 1.43%	5.45% - 5.60%	1.18% - 1.28%	5.35% - 5.45%
18 year	15yr YM	1.73% - 1.88%	5.90% - 6.05%	1.53% - 1.68%	5.70% - 5.85%	1.43% - 1.53%	5.60% - 5.70%
30 year	15yr YM	2.06% - 2.21%	6.23% - 6.38%	1.86% - 2.01%	6.03% - 6.18%	1.76% - 1.86%	5.93% - 6.03%

(1) UPB > \$6MM/Multifamily/Over 50 units/30yr AM/A360/5 days to close/Strong property, sponsor and market-Call for other loan terms, prepaes and IO.

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

5yr (SOFR)	1yr LO, 1%	2.12% - 2.12%	5.78% - 5.78%	1.97% - 1.97%	5.63% - 5.63%	1.82% - 1.82%	5.48% - 5.48%
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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, prepaes 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 <sup>(1)</sup>**

Term:	Prepay:	(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.22% - 1.47%	4.95% - 5.20%	1.17% - 1.42%	4.90% - 5.15%	1.07% - 1.32%	4.80% - 5.05%
7 year	Defeasance	1.15% - 1.45%	5.09% - 5.39%	1.10% - 1.35%	5.04% - 5.29%	1.00% - 1.25%	4.94% - 5.19%
10 year	Defeasance	0.97% - 1.22%	5.14% - 5.39%	0.92% - 1.17%	5.09% - 5.34%	0.82% - 1.07%	4.99% - 5.24%
12 year	Defeasance	1.07% - 1.32%	5.24% - 5.49%	1.02% - 1.17%	5.19% - 5.34%	0.92% - 1.17%	5.09% - 5.34%

(1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market /YM+5bps/Call for other loan terms.

**ARM <sup>(1)</sup>**

10yr (SOFR)	1yr LO, 1%	1.82% - 2.02%	5.48% - 5.68%	1.77% - 1.97%	5.43% - 5.63%	1.72% - 1.92%	5.38% - 5.58%
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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<sup>(1)</sup>**

**FHA - Fixed Rate:**

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

Purchase/Refinance (35yr Term/Amortization)	Construction (40yr Term/Amortization)
All-In Rate Call for Pricing	All-In Rate 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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