

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 - LOANS UNDER \$6MM

DUS - Fixed Rate ⁽¹⁾

Term:	Prepay:	
5 year	4.5yr YM	2.18% - 2.48%
7 year	6.5yr YM	2.02% - 2.32%
10 year	9.5yr YM	1.89% - 2.19%
12 year	11.5yr YM	2.06% - 2.36%
15 year	14.5yr YM	2.20% - 2.50%
18 year	15yr YM	2.45% - 2.75%
30 year	15yr YM	2.78% - 3.08%

Tier 2 (80% / 1.25x)

Spread	All-In Rate
5.91% - 6.21%	5.56% - 5.86%
5.96% - 6.26%	5.71% - 6.01%
6.06% - 6.36%	5.86% - 6.16%
6.23% - 6.53%	6.03% - 6.33%
6.37% - 6.67%	6.17% - 6.47%
6.62% - 6.92%	6.42% - 6.72%
6.95% - 7.25%	6.75% - 7.05%

Tier 3 (65% / 1.35x)

Spread	All-In Rate
1.83% - 2.13%	5.56% - 5.86%
1.77% - 2.07%	5.71% - 6.01%
1.69% - 1.99%	5.86% - 6.16%
1.86% - 2.16%	6.03% - 6.33%
2.00% - 2.30%	6.17% - 6.47%
2.25% - 2.55%	6.42% - 6.72%
2.58% - 2.88%	6.75% - 7.05%

Tier 4 (55% / 1.55x)

Spread	All-In Rate
1.63% - 1.93%	5.36% - 5.66%
1.57% - 1.87%	5.51% - 5.81%
1.49% - 1.79%	5.66% - 5.96%
1.66% - 1.96%	5.83% - 6.13%
1.80% - 2.10%	5.97% - 6.27%
2.05% - 2.35%	6.22% - 6.52%
2.38% - 2.68%	6.55% - 6.85%

(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 ⁽¹⁾

ARM 7/6	1yr LO, 1%	3.73%	7.39%	3.49%	7.15%	3.19%	6.85%
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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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