

# 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 <sup>(1)</sup>

|         |           | 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  | 2.18% - 2.48%        | 5.91% - 6.21% | 1.83% - 2.13%        | 5.56% - 5.86% | 1.63% - 1.93%        | 5.36% - 5.66% |
| 7 year  | 6.5yr YM  | 2.02% - 2.32%        | 5.96% - 6.26% | 1.77% - 2.07%        | 5.71% - 6.01% | 1.57% - 1.87%        | 5.51% - 5.81% |
| 10 year | 9.5yr YM  | 1.89% - 2.19%        | 6.06% - 6.36% | 1.69% - 1.99%        | 5.86% - 6.16% | 1.49% - 1.79%        | 5.66% - 5.96% |
| 12 year | 11.5yr YM | 2.06% - 2.36%        | 6.23% - 6.53% | 1.86% - 2.16%        | 6.03% - 6.33% | 1.66% - 1.96%        | 5.83% - 6.13% |
| 15 year | 14.5yr YM | 2.20% - 2.50%        | 6.37% - 6.67% | 2.00% - 2.30%        | 6.17% - 6.47% | 1.80% - 2.10%        | 5.97% - 6.27% |
| 18 year | 15yr YM   | 2.45% - 2.75%        | 6.62% - 6.92% | 2.25% - 2.55%        | 6.42% - 6.72% | 2.05% - 2.35%        | 6.22% - 6.52% |
| 30 year | 15yr YM   | 2.78% - 3.08%        | 6.95% - 7.25% | 2.58% - 2.88%        | 6.75% - 7.05% | 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, prepays and IO.

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

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

(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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