

Multifamily Debt Solutions

03.24.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.661%	3.99%	4.18%	4.37%	4.95%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate ⁽¹⁾

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%	5.45% - 5.60%	1.11% - 1.26%	5.10% - 5.25%	1.01% - 1.11%	5.00% - 5.10%
7 year	6.5yr YM	1.29% - 1.44%	5.47% - 5.62%	1.04% - 1.19%	5.22% - 5.37%	0.94% - 1.04%	5.12% - 5.22%
10 year	9.5yr YM	1.17% - 1.32%	5.54% - 5.69%	0.97% - 1.12%	5.34% - 5.49%	0.87% - 0.97%	5.24% - 5.34%
12 year	11.5yr YM	1.31% - 1.46%	5.68% - 5.83%	1.11% - 1.26%	5.48% - 5.63%	1.01% - 1.11%	5.38% - 5.48%
15 year	14.5yr YM	1.32% - 1.62%	5.69% - 5.99%	1.27% - 1.42%	5.64% - 5.79%	1.17% - 1.27%	5.54% - 5.64%
18 year	15yr YM	1.73% - 1.88%	6.10% - 6.25%	1.53% - 1.68%	5.90% - 6.05%	1.43% - 1.53%	5.80% - 5.90%
30 year	15yr YM	2.04% - 2.19%	6.41% - 6.56%	1.84% - 1.99%	6.21% - 6.36%	1.74% - 1.84%	6.11% - 6.21%

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

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.08% - 2.08%	5.74% - 5.74%	1.93% - 1.93%	5.59% - 5.59%	1.78% - 1.78%	5.44% - 5.44%
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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, prepays 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 ⁽¹⁾

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%	5.21% - 5.46%	1.17% - 1.42%	5.16% - 5.41%	1.07% - 1.32%	5.06% - 5.31%
7 year	Defeasance	1.15% - 1.45%	5.33% - 5.63%	1.10% - 1.35%	5.28% - 5.53%	1.00% - 1.25%	5.18% - 5.43%
10 year	Defeasance	0.97% - 1.22%	5.34% - 5.59%	0.92% - 1.17%	5.29% - 5.54%	0.82% - 1.07%	5.19% - 5.44%
12 year	Defeasance	1.07% - 1.32%	5.44% - 5.69%	1.02% - 1.17%	5.39% - 5.54%	0.92% - 1.17%	5.29% - 5.54%

(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 ⁽¹⁾

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⁽¹⁾

FHA - Fixed Rate:

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

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

Construction (40yr Term/Amortization)
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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