

Multifamily Debt Solutions

03.03.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.672%	3.67%	3.86%	4.09%	4.72%

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	1.44% - 1.59%	5.11% - 5.26%	1.09% - 1.24%	4.76% - 4.91%	0.99% - 1.09%	4.66% - 4.76%
7 year	6.5yr YM	1.28% - 1.43%	5.14% - 5.29%	1.03% - 1.18%	4.89% - 5.04%	0.93% - 1.03%	4.79% - 4.89%
10 year	9.5yr YM	1.15% - 1.30%	5.24% - 5.39%	0.95% - 1.10%	5.04% - 5.19%	0.85% - 0.95%	4.94% - 5.04%
12 year	11.5yr YM	1.29% - 1.44%	5.38% - 5.53%	1.09% - 1.24%	5.18% - 5.33%	0.99% - 1.09%	5.08% - 5.18%
15 year	14.5yr YM	1.29% - 1.59%	5.38% - 5.68%	1.24% - 1.39%	5.33% - 5.48%	1.14% - 1.24%	5.23% - 5.33%
18 year	15yr YM	1.68% - 1.83%	5.77% - 5.92%	1.48% - 1.63%	5.57% - 5.72%	1.38% - 1.48%	5.47% - 5.57%
30 year	15yr YM	2.02% - 2.17%	6.11% - 6.26%	1.82% - 1.97%	5.91% - 6.06%	1.72% - 1.82%	5.81% - 5.91%

(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%	2.12% - 2.12%	5.79% - 5.79%	1.97% - 1.97%	5.64% - 5.64%	1.82% - 1.82%	5.49% - 5.49%
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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%	4.89% - 5.14%	1.17% - 1.42%	4.84% - 5.09%	1.07% - 1.32%	4.74% - 4.99%
7 year	Defeasance	1.15% - 1.45%	5.01% - 5.31%	1.10% - 1.35%	4.96% - 5.21%	1.00% - 1.25%	4.86% - 5.11%
10 year	Defeasance	0.97% - 1.22%	5.06% - 5.31%	0.92% - 1.17%	5.01% - 5.26%	0.82% - 1.07%	4.91% - 5.16%
12 year	Defeasance	1.07% - 1.32%	5.16% - 5.41%	1.02% - 1.17%	5.11% - 5.26%	0.92% - 1.17%	5.01% - 5.26%

(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%	5.49% - 5.69%	1.77% - 1.97%	5.44% - 5.64%	1.72% - 1.92%	5.39% - 5.59%
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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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