

Multifamily Debt Solutions

03.31.2026

**INDEXES**

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.652%	3.94%	4.12%	4.31%	4.88%

**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	1.47% - 1.62%	5.41% - 5.56%	1.12% - 1.27%	5.06% - 5.21%	1.02% - 1.12%	4.96% - 5.06%
7 year	6.5yr YM	1.30% - 1.45%	5.42% - 5.57%	1.05% - 1.20%	5.17% - 5.32%	0.95% - 1.05%	5.07% - 5.17%
10 year	9.5yr YM	1.17% - 1.32%	5.48% - 5.63%	0.97% - 1.12%	5.28% - 5.43%	0.87% - 0.97%	5.18% - 5.28%
12 year	11.5yr YM	1.33% - 1.48%	5.64% - 5.79%	1.13% - 1.28%	5.44% - 5.59%	1.03% - 1.13%	5.34% - 5.44%
15 year	14.5yr YM	1.31% - 1.61%	5.62% - 5.92%	1.26% - 1.41%	5.57% - 5.72%	1.16% - 1.26%	5.47% - 5.57%
18 year	15yr YM	1.72% - 1.87%	6.03% - 6.18%	1.52% - 1.67%	5.83% - 5.98%	1.42% - 1.52%	5.73% - 5.83%
30 year	15yr YM	2.02% - 2.17%	6.33% - 6.48%	1.82% - 1.97%	6.13% - 6.28%	1.72% - 1.82%	6.03% - 6.13%

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

5yr (SOFR)	1yr LO, 1%	2.08% - 2.08%	5.73% - 5.73%	1.93% - 1.93%	5.58% - 5.58%	1.78% - 1.78%	5.43% - 5.43%
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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 <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%	5.16% - 5.41%	1.17% - 1.42%	5.11% - 5.36%	1.07% - 1.32%	5.01% - 5.26%
7 year	Defeasance	1.15% - 1.45%	5.27% - 5.57%	1.10% - 1.35%	5.22% - 5.47%	1.00% - 1.25%	5.12% - 5.37%
10 year	Defeasance	0.97% - 1.22%	5.28% - 5.53%	0.92% - 1.17%	5.23% - 5.48%	0.82% - 1.07%	5.13% - 5.38%
12 year	Defeasance	1.07% - 1.32%	5.38% - 5.63%	1.02% - 1.17%	5.33% - 5.48%	0.92% - 1.17%	5.23% - 5.48%

(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%	5.47% - 5.67%	1.77% - 1.97%	5.42% - 5.62%	1.72% - 1.92%	5.37% - 5.57%
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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)
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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