

**INDEXES**

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.639%	3.91%	4.10%	4.30%	4.90%

**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%	5.38% - 5.53%	1.12% - 1.27%	5.03% - 5.18%	1.02% - 1.12%	4.93% - 5.03%
7 year	6.5yr YM	1.31% - 1.46%	5.41% - 5.56%	1.06% - 1.21%	5.16% - 5.31%	0.96% - 1.06%	5.06% - 5.16%
10 year	9.5yr YM	1.18% - 1.33%	5.48% - 5.63%	0.98% - 1.13%	5.28% - 5.43%	0.88% - 0.98%	5.18% - 5.28%
12 year	11.5yr YM	1.26% - 1.41%	5.56% - 5.71%	1.06% - 1.21%	5.36% - 5.51%	0.96% - 1.06%	5.26% - 5.36%
15 year	14.5yr YM	1.34% - 1.64%	5.64% - 5.94%	1.29% - 1.44%	5.59% - 5.74%	1.19% - 1.29%	5.49% - 5.59%
18 year	15yr YM	1.80% - 1.95%	6.10% - 6.25%	1.60% - 1.75%	5.90% - 6.05%	1.50% - 1.60%	5.80% - 5.90%
30 year	15yr YM	2.08% - 2.23%	6.38% - 6.53%	1.88% - 2.03%	6.18% - 6.33%	1.78% - 1.88%	6.08% - 6.18%

(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%	1.98% - 2.18%	5.62% - 5.82%	1.83% - 2.03%	5.47% - 5.67%	1.68% - 1.88%	5.32% - 5.52%
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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%	5.13% - 5.38%	1.17% - 1.42%	5.08% - 5.33%	1.07% - 1.32%	4.98% - 5.23%
7 year	Defeasance	1.15% - 1.45%	5.25% - 5.55%	1.10% - 1.35%	5.20% - 5.45%	1.00% - 1.25%	5.10% - 5.35%
10 year	Defeasance	0.97% - 1.22%	5.27% - 5.52%	0.92% - 1.17%	5.22% - 5.47%	0.82% - 1.07%	5.12% - 5.37%
12 year	Defeasance	1.07% - 1.32%	5.37% - 5.62%	1.02% - 1.17%	5.32% - 5.47%	0.92% - 1.17%	5.22% - 5.47%

(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%	5.46% - 5.66%	1.77% - 1.97%	5.41% - 5.61%	1.72% - 1.92%	5.36% - 5.56%
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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.

