

Multifamily Debt Solutions

07.28.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.619%	4.38%	4.50%	4.63%	5.12%

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	1.47% - 1.82%	5.85% - 6.20%	1.12% - 1.47%	5.50% - 5.85%	1.02% - 1.27%	5.40% - 5.65%
7 year	6.5yr YM	1.30% - 1.65%	5.80% - 6.15%	1.05% - 1.40%	5.55% - 5.90%	0.95% - 1.20%	5.45% - 5.70%
10 year	9.5yr YM	1.18% - 1.48%	5.81% - 6.11%	0.98% - 1.28%	5.61% - 5.91%	0.88% - 1.08%	5.51% - 5.71%
12 year	11.5yr YM	1.29% - 1.59%	5.92% - 6.22%	1.09% - 1.39%	5.72% - 6.02%	0.99% - 1.19%	5.62% - 5.82%
15 year	14.5yr YM	1.25% - 1.71%	5.88% - 6.34%	1.21% - 1.51%	5.84% - 6.14%	1.11% - 1.31%	5.74% - 5.94%
18 year	15yr YM	1.67% - 1.97%	6.30% - 6.60%	1.47% - 1.77%	6.10% - 6.40%	1.37% - 1.57%	6.00% - 6.20%
30 year	15yr YM	1.96% - 2.26%	6.59% - 6.89%	1.76% - 2.06%	6.39% - 6.69%	1.66% - 1.86%	6.29% - 6.49%

(1) Loan size > \$6MM

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.01% - 2.21%	5.63% - 5.83%	1.86% - 2.06%	5.48% - 5.68%	1.71% - 1.91%	5.33% - 5.53%
------------	------------	---------------	---------------	---------------	---------------	---------------	---------------

(1) Loan size > \$25MM

* Pricing assumes Conventional Multifamily loan

* Pricing is based on loans having at least 75% of units at 80% AMI or below

* Fannie Mae Green loans may be eligible for up to 10bps lower rate

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	1.25% - 1.65%	5.63% - 6.03%	1.20% - 1.60%	5.58% - 5.98%	1.10% - 1.50%	5.48% - 5.88%
7 year	Defeasance	1.18% - 1.58%	5.68% - 6.08%	1.13% - 1.53%	5.63% - 6.03%	1.03% - 1.43%	5.53% - 5.93%
10 year	Defeasance	1.05% - 1.40%	5.68% - 6.03%	1.00% - 1.35%	5.63% - 5.98%	0.90% - 1.25%	5.53% - 5.88%
12 year	Defeasance	1.15% - 1.50%	5.78% - 6.13%	1.10% - 1.45%	5.73% - 6.08%	1.00% - 1.35%	5.63% - 5.98%

(1) Loan size > \$20MM

ARM ⁽¹⁾

10yr (SOFR)	1yr LO, 1%	1.85% - 2.15%	5.47% - 5.77%	1.80% - 2.10%	5.42% - 5.72%	1.75% - 2.05%	5.37% - 5.67%
-------------	------------	---------------	---------------	---------------	---------------	---------------	---------------

(1) Loan size > \$20MM

* Pricing assumes Conventional Multifamily loan

* Pricing is based on loans having at least 50% Mission

FHA/GINNIE MAE

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



NEWPOINT.COM

Interest rates and spreads change frequently and are subject to market conditions and other factors. All rates are informational only and subject to change at any time without notice. All loan pricing is based on the individual characteristics of a loan. Some products may not be available in all states. Restrictions may apply. Nothing contained in this rate sheet constitutes a commitment to lend. Arizona Commercial Mortgage Banker License CBK - 0926535. Nevada Mortgage Company License 5605. California DFPI Finance Law License 603F812. California commercial real estate broker activities are conducted through NewPoint Multifamily Capital Corporation (California Department of Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Company License No. 10991236549. North Carolina Collection Agency Permit No. 112712. North Dakota Money Broker License MB104168. South Dakota Non-Residential Mortgage Lender License 1140125.ML-NR. To view NewPoint's complete licensing information please visit newpoint.com/licensing-disclosures.

©2026 NewPoint Real Estate Capital LLC. All rights reserved.