NEW POINT
REAL ESTATE CAPITAL

RATE SHEET

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) Spread	Tier 2 (80% / 1.25x) All-In Rate	Tier 3 (65% / 1.35x) Spread	Tier 3 (65% / 1.35x) All-In Rate	Tier 4 (55% / 1.55x) Spread	Tier 4 (55% / 1.55x) 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)

		Tier 2 Spread	Tier 2 All-In Rate	Tier 3 Spread	Tier 3 All-In Rate	Tier 4 Spread	Tier 4 All-In Rate
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) Spread	(65% / 1.25x) All-In Rate	(60% / 1.30x) Spread	(60% / 1.30x) All-In Rate	(55% / 1.35x) Spread	(55% / 1.35x) 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)

		(65% / 1.25x) Spread	(65% / 1.25x) All-In Rate	(60% / 1.30x) Spread	(60% / 1.30x) All-In Rate	(55% / 1.35x) Spread	(55% / 1.35x) All-In Rate
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:	Purchase/Refinance (35yr Term/Amortization) All-In Rate	Construction (40yr Term/Amortization) All-In Rate
10,9,8,7,6,5,4,3,2,1	Call for Pricing	Call for Pricing

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