NEW POINT
REAL ESTATE CAPITAL

RATE SHEET

Multifamily Debt Solutions

07.07.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.636%	4.23%	4.35%	4.49%	5.01%

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	1.46% - 1.81%	5.69% - 6.04%	1.11% - 1.46%	5.34% - 5.69%	1.01% - 1.26%	5.24% - 5.49%
7 year	6.5yr YM	1.31% - 1.66%	5.66% - 6.01%	1.06% - 1.41%	5.41% - 5.76%	0.96% - 1.21%	5.31% - 5.56%
10 year	9.5yr YM	1.18% - 1.48%	5.67% - 5.97%	0.98% - 1.28%	5.47% - 5.77%	0.88% - 1.08%	5.37% - 5.57%
12 year	11.5yr YM	1.29% - 1.59%	5.78% - 6.08%	1.09% - 1.39%	5.58% - 5.88%	0.99% - 1.19%	5.48% - 5.68%
15 year	14.5yr YM	1.26% - 1.72%	5.75% - 6.21%	1.22% - 1.52%	5.71% - 6.01%	1.12% - 1.32%	5.61% - 5.81%
18 year	15yr YM	1.68% - 1.98%	6.17% - 6.47%	1.48% - 1.78%	5.97% - 6.27%	1.38% - 1.58%	5.87% - 6.07%
30 year	15yr YM	1.98% - 2.28%	6.47% - 6.77%	1.78% - 2.08%	6.27% - 6.57%	1.68% - 1.88%	6.17% - 6.37%

(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%	5.65% - 5.85%	1.86% - 2.06%	5.50% - 5.70%	1.71% - 1.91%	5.35% - 5.55%

(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%	5.48% - 5.88%	1.20% - 1.60%	5.43% - 5.83%	1.10% - 1.50%	5.33% - 5.73%
7 year	Defeasance	1.18% - 1.58%	5.53% - 5.93%	1.13% - 1.53%	5.48% - 5.88%	1.03% - 1.43%	5.38% - 5.78%
10 year	Defeasance	1.05% - 1.40%	5.54% - 5.89%	1.00% - 1.35%	5.49% - 5.84%	0.90% - 1.25%	5.39% - 5.74%
12 year	Defeasance	1.15% - 1.50%	5.64% - 5.99%	1.10% - 1.45%	5.59% - 5.94%	1.00% - 1.35%	5.49% - 5.84%

(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%	5.49% - 5.79%	1.80% - 2.10%	5.44% - 5.74%	1.75% - 2.05%	5.39% - 5.69%

(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

NEWPOINT.COM