NEW POINT
REAL ESTATE CAPITAL

RATE SHEET

Multifamily Debt Solutions

08.11.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.633%	4.40%	4.55%	4.70%	5.25%

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	1.48% - 1.83%	5.88% - 6.23%	1.13% - 1.48%	5.53% - 5.88%	1.03% - 1.28%	5.43% - 5.68%
7 year	6.5yr YM	1.31% - 1.66%	5.86% - 6.21%	1.06% - 1.41%	5.61% - 5.96%	0.96% - 1.21%	5.51% - 5.76%
10 year	9.5yr YM	1.18% - 1.48%	5.88% - 6.18%	0.98% - 1.28%	5.68% - 5.98%	0.88% - 1.08%	5.58% - 5.78%
12 year	11.5yr YM	1.30% - 1.60%	6.00% - 6.30%	1.10% - 1.40%	5.80% - 6.10%	1.00% - 1.20%	5.70% - 5.90%
15 year	14.5yr YM	1.27% - 1.73%	5.97% - 6.43%	1.23% - 1.53%	5.93% - 6.23%	1.13% - 1.33%	5.83% - 6.03%
18 year	15yr YM	1.71% - 2.01%	6.41% - 6.71%	1.51% - 1.81%	6.21% - 6.51%	1.41% - 1.61%	6.11% - 6.31%
30 year	15yr YM	2.02% - 2.32%	6.72% - 7.02%	1.82% - 2.12%	6.52% - 6.82%	1.72% - 1.92%	6.42% - 6.62%

(1) Loan size > $6MM

DUS - ARM (1)

Term	Prepay	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%	2.05% - 2.25%	5.68% - 5.88%	1.90% - 2.10%	5.53% - 5.73%	1.75% - 1.95%	5.38% - 5.58%

(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%	5.65% - 6.05%	1.20% - 1.60%	5.60% - 6.00%	1.10% - 1.50%	5.50% - 5.90%
7 year	Defeasance	1.18% - 1.58%	5.73% - 6.13%	1.13% - 1.53%	5.68% - 6.08%	1.03% - 1.43%	5.58% - 5.98%
10 year	Defeasance	1.05% - 1.40%	5.75% - 6.10%	1.00% - 1.35%	5.70% - 6.05%	0.90% - 1.25%	5.60% - 5.95%
12 year	Defeasance	1.15% - 1.50%	5.85% - 6.20%	1.10% - 1.45%	5.80% - 6.15%	1.00% - 1.35%	5.70% - 6.05%

(1) Loan size > $20MM

ARM (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
10yr (SOFR)	1yr LO, 1%	1.85% - 2.15%	5.48% - 5.78%	1.80% - 2.10%	5.43% - 5.73%	1.75% - 2.05%	5.38% - 5.68%

(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)	Construction (40yr Term/Amortization)
All-In Rate	Call for Pricing	Call for Pricing

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