NEW POINT
REAL ESTATE CAPITAL

RATE SHEET

Multifamily Debt Solutions

08.18.2026

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	3.636%	4.39%	4.56%	4.74%	5.32%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate (1)

Term:	Prepay:	Tier 2 (80% / 1.25x) Spread	Tier 2 All-In Rate	Tier 3 (65% / 1.35x) Spread	Tier 3 All-In Rate	Tier 4 (55% / 1.55x) Spread	Tier 4 All-In Rate
5 year	4.5yr YM	1.47% - 1.82%	5.86% - 6.21%	1.12% - 1.47%	5.51% - 5.86%	1.02% - 1.27%	5.41% - 5.66%
7 year	6.5yr YM	1.30% - 1.65%	5.86% - 6.21%	1.05% - 1.40%	5.61% - 5.96%	0.95% - 1.20%	5.51% - 5.76%
10 year	9.5yr YM	1.17% - 1.47%	5.91% - 6.21%	0.97% - 1.27%	5.71% - 6.01%	0.87% - 1.07%	5.61% - 5.81%
12 year	11.5yr YM	1.30% - 1.60%	6.04% - 6.34%	1.10% - 1.40%	5.84% - 6.14%	1.00% - 1.20%	5.74% - 5.94%
15 year	14.5yr YM	1.28% - 1.74%	6.02% - 6.48%	1.24% - 1.54%	5.98% - 6.28%	1.14% - 1.34%	5.88% - 6.08%
18 year	15yr YM	1.71% - 2.01%	6.45% - 6.75%	1.51% - 1.81%	6.25% - 6.55%	1.41% - 1.61%	6.15% - 6.35%
30 year	15yr YM	2.05% - 2.35%	6.79% - 7.09%	1.85% - 2.15%	6.59% - 6.89%	1.75% - 1.95%	6.49% - 6.69%

(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%	5.69% - 5.89%	1.90% - 2.10%	5.54% - 5.74%	1.75% - 1.95%	5.39% - 5.59%

(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%	5.64% - 6.04%	1.20% - 1.60%	5.59% - 5.99%	1.10% - 1.50%	5.49% - 5.89%
7 year	Defeasance	1.18% - 1.58%	5.74% - 6.14%	1.13% - 1.53%	5.69% - 6.09%	1.03% - 1.43%	5.59% - 5.99%
10 year	Defeasance	1.05% - 1.40%	5.79% - 6.14%	1.00% - 1.35%	5.74% - 6.09%	0.90% - 1.25%	5.64% - 5.99%
12 year	Defeasance	1.15% - 1.50%	5.89% - 6.24%	1.10% - 1.45%	5.84% - 6.19%	1.00% - 1.35%	5.74% - 6.09%

(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%	5.49% - 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:
10,9,8,7,6,5,4,3,2,1

Purchase/Refinance (35yr Term/Amortization) All-In Rate	Construction (40yr Term/Amortization) All-In Rate
Call for Pricing	Call for Pricing

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