

Multifamily Affordable Housing Debt Solutions

03.25.2025

| | | | INDEXES | | |
|----------|-----------------|-------|---------|-------|-------|
| Index: | 30 day Avg SOFR | 5T | 7T | 10T | 30T |
| Current: | 4.335% | 4.12% | 4.24% | 4.36% | 4.70% |

FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

| Fannie Mae | | Tier 2 (80% / 1.20x) | | Tier 3 (70 | % / 1.30x) | Tier 4 (60% / 1.50x) | | |
|---------------------------|------------|----------------------|---------------|---------------|---------------|----------------------|---------------|--|
| Term: | Prepay: | Spread | All-In Rate | Spread | All-In Rate | Spread | All-In Rate | |
| 5yr Fixed ⁽¹⁾ | 4.5yr YM | 1.17% - 1.67% | 5.29% - 5.79% | 1.07% - 1.57% | 5.19% - 5.69% | 0.99% - 1.49% | 5.11% - 5.61% | |
| 7yr Fixed ⁽¹⁾ | 6.5yr YM | 1.01% - 1.51% | 5.25% - 5.75% | 0.91% - 1.41% | 5.15% - 5.65% | 0.83% - 1.33% | 5.07% - 5.57% | |
| 10yr Fixed ⁽¹⁾ | 9.5yr YM | 0.93% - 1.43% | 5.29% - 5.79% | 0.83% - 1.33% | 5.19% - 5.69% | 0.75% - 1.25% | 5.11% - 5.61% | |
| 12yr Fixed ⁽¹⁾ | 11.5yr YM | 1.00% - 1.50% | 5.36% - 5.86% | 0.90% - 1.40% | 5.26% - 5.76% | 0.82% - 1.32% | 5.18% - 5.68% | |
| 15yr Fixed ⁽¹⁾ | 14.5yr YM | 1.09% - 1.59% | 5.45% - 5.95% | 0.99% - 1.49% | 5.35% - 5.85% | 0.91% - 1.41% | 5.27% - 5.77% | |
| 30yr Fixed ⁽¹⁾ | 15yr YM | 1.64% - 2.14% | 6.00% - 6.50% | 1.54% - 2.04% | 5.90% - 6.40% | 1.46% - 1.96% | 5.82% - 6.32% | |
| 10yr SARM ⁽²⁾ | 1yr LO, 1% | 1.95% - 2.45% | 6.28% - 6.78% | 1.76% - 2.26% | 6.09% - 6.59% | 1.46% - 1.96% | 5.79% - 6.29% | |

periods and declining prepayment.

(2) UPB>\$25MM/ MAH/ 30yr AM A360/ Index is 30-day avg SOFR. Call for other loan terms, prepays and IO. Tier 2 Margin Floor 2.50%

FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE 9% LIHTC ⁽¹⁾ Immediate 9% LIHTC 24 month Unfunded Forward 30 month Unfunded Forward Term: Prepay: Spread All-In Rate Spread All-In Rate Spread All-In Rate 14.5yr YM 1.09% - 1.59% 5.45% - 5.95% 2.42% - 2.92% 6.78% - 7.28% 2.48% - 2.98% 6.84% - 7.34% 15 year (1) Assumes Tier 2 and loan size greater than \$6MM FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS⁽³⁾ Fixed⁽¹⁾ 70%/1.25x 30-Yr Am 60%/1.35x 30-Yr Am All-In Rate Term: Prepay: Spread Spread All-In Rate 1 15% - 1 45% 1 25% - 1 55% 549% - 579% 5 39% - 5 69% 7-Yr Defeasance 10-Yr 1.07% - 1.37% 5.43% - 5.73% 0.97% - 1.27% 5.33% - 5.63% Defeasance ARM⁽¹⁾ 60%/1.35x 30-Yr Am 70%/1.25x 30-Yr Am 7-Yr 1 Yr LO, 1% 1.72% - 1.97% 6.05% - 6.30% 1.50% - 1.75% 5.95% - 6.20% 1.82% - 2.07% 6.15% - 6.40% 1.72% - 1.97% 6.05% - 6.30% 10-Yr 1 Yr LO, 1% 9% LIHTC ⁽²⁾ 90%/1.15x 35-Yr Am 80%/1.25x 35-Yr Am 15-Yr Immediate ΥM 1.72% - 1.97% 6.08% - 6.33% 1.62% - 1.97% 5.98% - 6.33% 15-Yr 30 Mo Fwd 1.99% - 2.24% 6.35% - 6.60% 1.89% - 2.14% 6.25% - 6.50% YΜ **FHA/GINNIE MAE** Construction⁽²⁾ (40vr Term/Amortization) FHA - Fixed Rate: Purchase/Refinance⁽¹⁾ (35yr Term/Amortization)

 Prepay:
 Call for Pricing

 (1)Multifamily/30 day close/Pricing does not include MIP.

| Construction | |
|--------------|------------------|
| | All-In Rate |
| (| Call for Pricing |
| | |
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