



Multifamily Affordable Housing Debt Solutions

04.15.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.348%	4.02%	4.20%	4.40%	4.84%

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	1.27% - 1.77%	5.29% - 5.79%	1.17% - 1.67%	5.19% - 5.69%	1.09% - 1.59%	5.11% - 5.61%
7yr Fixed ⁽¹⁾	6.5yr YM	1.10% - 1.60%	5.30% - 5.80%	1.00% - 1.50%	5.20% - 5.70%	0.92% - 1.42%	5.12% - 5.62%
10yr Fixed ⁽¹⁾	9.5yr YM	1.00% - 1.50%	5.40% - 5.90%	0.90% - 1.40%	5.30% - 5.80%	0.82% - 1.32%	5.22% - 5.72%
12yr Fixed ⁽¹⁾	11.5yr YM	1.09% - 1.59%	5.49% - 5.99%	0.99% - 1.49%	5.39% - 5.89%	0.91% - 1.41%	5.31% - 5.81%
15yr Fixed ⁽¹⁾	14.5yr YM	1.28% - 1.78%	5.68% - 6.18%	1.18% - 1.68%	5.58% - 6.08%	1.10% - 1.60%	5.50% - 6.00%
30yr Fixed ⁽¹⁾	15yr YM	1.80% - 2.30%	6.20% - 6.70%	1.70% - 2.20%	6.10% - 6.60%	1.62% - 2.12%	6.02% - 6.52%
10yr SARM ⁽²⁾	1yr LO, 1%	1.98% - 2.48%	6.33% - 6.83%	1.79% - 2.29%	6.14% - 6.64%	1.49% - 1.99%	5.84% - 6.34%

(1) UPB > \$6MM/ MAH/ 30yr AM/ A360/ 5 days to close/ Strong property, sponsor and market. 35 year amortization is available on some deals, as well as various prepayment terms including shorter YM periods and declining prepayment.

(2) UPB > \$25MM/ MAH/ 30yr AM A360/ Index is 30-day avg SOFR. Call for other loan terms, prepaids 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
15 year	14.5yr YM	1.28% - 1.78%	5.68% - 6.18%	2.61% - 3.11%	7.01% - 7.51%	2.67% - 3.17%	7.07% - 7.57%

(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	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate
7-Yr	Defeasance	1.18% - 1.48%	5.38% - 5.68%	1.08% - 1.38%	5.28% - 5.58%
10-Yr	Defeasance	1.00% - 1.30%	5.40% - 5.70%	0.90% - 1.20%	5.30% - 5.60%
ARM ⁽¹⁾		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
7-Yr	1 Yr LO, 1%	1.65% - 1.90%	6.00% - 6.25%	1.45% - 1.70%	5.90% - 6.15%
10-Yr	1 Yr LO, 1%	1.75% - 2.00%	6.10% - 6.35%	1.65% - 1.90%	6.00% - 6.25%
9% LIHTC ⁽²⁾		90%/1.15x 35-Yr Am		80%/1.25x 35-Yr Am	
15-Yr Immediate	YM	1.70% - 1.95%	6.10% - 6.35%	1.60% - 1.85%	6.00% - 6.25%
15-Yr 30 Mo Fwd	YM	1.97% - 2.22%	6.37% - 6.62%	1.87% - 2.12%	6.27% - 6.52%

FHA/GINNIE MAE

FHA - Fixed Rate:	Purchase/Refinance ⁽¹⁾ (35yr Term/Amortization)	Construction ⁽²⁾ (40yr Term/Amortization)
	All-In Rate Call for Pricing	All-In Rate Call for Pricing

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



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