



Multifamily 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 - DUS PROGRAM

DUS - Fixed Rate ⁽¹⁾

Term:	Prepay:	Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	4.5yr YM	1.49% - 1.59%	5.51% - 5.61%	1.14% - 1.24%	5.16% - 5.26%	1.04% - 1.09%	5.06% - 5.11%
7 year	6.5yr YM	1.32% - 1.42%	5.52% - 5.62%	1.07% - 1.17%	5.27% - 5.37%	0.97% - 1.02%	5.17% - 5.22%
10 year	9.5yr YM	1.22% - 1.32%	5.62% - 5.72%	1.02% - 1.12%	5.42% - 5.52%	0.92% - 0.97%	5.32% - 5.37%
12 year	11.5yr YM	1.31% - 1.41%	5.71% - 5.81%	1.11% - 1.21%	5.51% - 5.61%	1.01% - 1.06%	5.41% - 5.46%
15 year	14.5yr YM	1.50% - 1.60%	5.90% - 6.00%	1.30% - 1.40%	5.70% - 5.80%	1.20% - 1.25%	5.60% - 5.65%
18 year	15yr YM	1.68% - 1.78%	6.08% - 6.18%	1.48% - 1.58%	5.88% - 5.98%	1.38% - 1.43%	5.78% - 5.83%
30 year	15yr YM	2.02% - 2.12%	6.42% - 6.52%	1.82% - 1.92%	6.22% - 6.32%	1.72% - 1.77%	6.12% - 6.17%

(1) UPB > \$6MM/Multifamily/Over 50 units/30yr AM/A360/5 days to close/Strong property, sponsor and market-Call for other loan terms, prepaes and IO.

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.18% - 2.38%	6.53% - 6.73%	1.99% - 2.19%	6.34% - 6.54%	1.69% - 1.89%	6.04% - 6.24%
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(1) UPB>\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepaes and IO.

* Fixed Rate & ARM pricing is based on loans having at least 50% Mission.

* Fannie Mae MAH loans are eligible for 30bps lower rate.

* Fannie Mae Green loans may be eligible for 20bps lower rate.

* Fannie Mae loans under \$6MM - please call for quotes.

* Fannie Mae 5-YR and 7-Yr loans >\$6MM/Tier 2/<=65% LTV are eligible for an additional -34 bps or -11 bps respectively

* Fannie Mae 7-Year & 10- Year, 5-50 Units with at least 50% of units at 80% of AMI are eligible for 10bps lower rate, 5-Year, 5-50 Units with 50% at 80% are eligible for 20 bps lower rate

FREDDIE MAC

Fixed Rate ⁽¹⁾

Term:	Prepay:	(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.25% - 1.50%	5.27% - 5.52%	1.20% - 1.45%	5.22% - 5.47%	1.10% - 1.35%	5.12% - 5.37%
7 year	Defeasance	1.18% - 1.43%	5.38% - 5.63%	1.13% - 1.38%	5.33% - 5.58%	1.03% - 1.28%	5.23% - 5.48%
10 year	Defeasance	1.00% - 1.25%	5.40% - 5.65%	0.95% - 1.20%	5.35% - 5.60%	0.85% - 1.10%	5.25% - 5.50%
12 year	Defeasance	1.10% - 1.35%	5.50% - 5.75%	1.05% - 1.30%	5.45% - 5.70%	0.95% - 1.20%	5.35% - 5.60%

(1) UPB > \$20MM /Multifamily /30yr AM /A360 /close within 5 days of rate lock /Strong property, sponsor, and market /YM+5bps/Call for other loan terms.

ARM ⁽¹⁾

10yr (SOFR)	1yr LO, 1%	1.85% - 2.05%	6.20% - 6.40%	1.80% - 2.00%	6.15% - 6.35%	1.75% - 1.95%	6.10% - 6.30%
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(1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms.

* Fixed Rate & ARM pricing is based on loans having at least 50% Mission.

* Freddie Mac Green loans may be eligible for a 5-10bps lower rate.

* Freddie Mac Affordable loans are approximately 10-20bps lower.

FHA/GINNIE MAE⁽¹⁾

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	All-In Rate Call for Pricing

(1)Multifamily/30 day close/Pricing does not include MIP/20 month construction period & first draw at least 15% of loan amount.



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