



## Multifamily Affordable Housing Debt Solutions

05.27.2025

### INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.321%	4.06%	4.26%	4.48%	4.98%

### 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 <sup>(1)</sup>	4.5yr YM	1.15% - 1.65%	5.21% - 5.71%	1.05% - 1.55%	5.11% - 5.61%	0.97% - 1.47%	5.03% - 5.53%
7yr Fixed <sup>(1)</sup>	6.5yr YM	0.98% - 1.48%	5.24% - 5.74%	0.88% - 1.38%	5.14% - 5.64%	0.80% - 1.30%	5.06% - 5.56%
10yr Fixed <sup>(1)</sup>	9.5yr YM	0.88% - 1.38%	5.36% - 5.86%	0.78% - 1.28%	5.26% - 5.76%	0.70% - 1.20%	5.18% - 5.68%
12yr Fixed <sup>(1)</sup>	11.5yr YM	1.01% - 1.51%	5.49% - 5.99%	0.91% - 1.41%	5.39% - 5.89%	0.83% - 1.33%	5.31% - 5.81%
15yr Fixed <sup>(1)</sup>	14.5yr YM	1.31% - 1.81%	5.79% - 6.29%	1.21% - 1.71%	5.69% - 6.19%	1.13% - 1.63%	5.61% - 6.11%
30yr Fixed <sup>(1)</sup>	15yr YM	1.79% - 2.29%	6.27% - 6.77%	1.69% - 2.19%	6.17% - 6.67%	1.61% - 2.11%	6.09% - 6.59%
10yr SARM <sup>(2)</sup>	1yr LO, 1%	1.98% - 2.48%	6.30% - 6.80%	1.79% - 2.29%	6.11% - 6.61%	1.49% - 1.99%	5.81% - 6.31%

(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 <sup>(1)</sup>		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	1.31% - 1.81%	5.79% - 6.29%	2.78% - 3.28%	7.26% - 7.76%	2.87% - 3.37%	7.35% - 7.85%

(1) Assumes Tier 2 and loan size greater than \$6MM

### FREDDIE MAC - TARGETED AFFORDABLE HOUSING LOANS<sup>(3)</sup>

Fixed <sup>(1)</sup>		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%	5.44% - 5.74%	1.08% - 1.38%	5.34% - 5.64%
10-Yr	Defeasance	1.00% - 1.30%	5.48% - 5.78%	0.90% - 1.20%	5.38% - 5.68%
ARM <sup>(1)</sup>		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
7-Yr	1 Yr LO, 1%	1.65% - 1.90%	5.97% - 6.22%	1.45% - 1.70%	5.87% - 6.12%
10-Yr	1 Yr LO, 1%	1.75% - 2.00%	6.07% - 6.32%	1.65% - 1.90%	5.97% - 6.22%
9% LIHTC <sup>(2)</sup>		90%/1.15x 35-Yr Am		80%/1.15x 35-Yr Am	
15-Yr Immediate	YM	1.67% - 1.92%	6.15% - 6.40%	1.57% - 1.82%	6.05% - 6.30%
15-Yr 30 Mo Fwd	YM	1.94% - 2.19%	6.42% - 6.67%	1.84% - 2.09%	6.32% - 6.57%

### FHA/GINNIE MAE

FHA - Fixed Rate:	Purchase/Refinance <sup>(1)</sup> (35yr Term/Amortization)	Construction <sup>(2)</sup> (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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