



Multifamily 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 - 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	1.37% - 1.47%	5.43% - 5.53%	1.02% - 1.12%	5.08% - 5.18%	0.92% - 1.02%	4.98% - 5.08%
7 year	6.5yr YM	1.20% - 1.30%	5.46% - 5.56%	0.95% - 1.05%	5.21% - 5.31%	0.85% - 0.95%	5.11% - 5.21%
10 year	9.5yr YM	1.10% - 1.20%	5.58% - 5.68%	0.90% - 1.00%	5.38% - 5.48%	0.80% - 0.90%	5.28% - 5.38%
12 year	11.5yr YM	1.23% - 1.33%	5.71% - 5.81%	1.03% - 1.13%	5.51% - 5.61%	0.93% - 1.03%	5.41% - 5.51%
15 year	14.5yr YM	1.53% - 1.63%	6.01% - 6.11%	1.33% - 1.43%	5.81% - 5.91%	1.23% - 1.33%	5.71% - 5.81%
18 year	15yr YM	1.68% - 1.78%	6.16% - 6.26%	1.48% - 1.58%	5.96% - 6.06%	1.38% - 1.48%	5.86% - 5.96%
30 year	15yr YM	2.01% - 2.11%	6.49% - 6.59%	1.81% - 1.91%	6.29% - 6.39%	1.71% - 1.81%	6.19% - 6.29%

(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%	6.50% - 6.70%	1.99% - 2.19%	6.31% - 6.51%	1.69% - 1.89%	6.01% - 6.21%
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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/<=70% LTV are eligible for an additional -15 bps or -5 bps, respectively

* Fannie Mae Tier 2 and Tier 3 5-50 unit properties considered highly affordable (50% at 80% AMI) qualify for an additional 10bps reduction.

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%	5.31% - 5.56%	1.20% - 1.45%	5.26% - 5.51%	1.10% - 1.35%	5.16% - 5.41%
7 year	Defeasance	1.18% - 1.43%	5.44% - 5.69%	1.13% - 1.38%	5.39% - 5.64%	1.03% - 1.28%	5.29% - 5.54%
10 year	Defeasance	1.00% - 1.25%	5.48% - 5.73%	0.95% - 1.20%	5.43% - 5.68%	0.85% - 1.10%	5.33% - 5.58%
12 year	Defeasance	1.10% - 1.35%	5.58% - 5.83%	1.05% - 1.30%	5.53% - 5.78%	0.95% - 1.20%	5.43% - 5.68%

(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%	6.17% - 6.37%	1.80% - 2.00%	6.12% - 6.32%	1.75% - 1.95%	6.07% - 6.27%
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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	All-In Rate
Call for Pricing	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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