



Multifamily Debt Solutions

05.06.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.349%	3.93%	4.12%	4.34%	4.84%

FANNIE MAE - DUS PROGRAM - LOANS UNDER \$6MM

DUS - Fixed Rate ⁽¹⁾

Term:	Prepay:
5 year	4.5yr YM
7 year	6.5yr YM
10 year	9.5yr YM
12 year	11.5yr YM
15 year	14.5yr YM
18 year	15yr YM
30 year	15yr YM

Tier 2 (80% / 1.25x)	
Spread	All-In Rate
2.09% - 2.39%	6.02% - 6.32%
1.94% - 2.24%	6.06% - 6.36%
1.83% - 2.13%	6.17% - 6.47%
1.96% - 2.26%	6.30% - 6.60%
2.21% - 2.51%	6.55% - 6.85%
2.38% - 2.68%	6.72% - 7.02%
2.70% - 3.00%	7.04% - 7.34%

Tier 3 (65% / 1.35x)	
Spread	All-In Rate
1.74% - 2.04%	5.67% - 5.97%
1.69% - 1.99%	5.81% - 6.11%
1.63% - 1.93%	5.97% - 6.27%
1.76% - 2.06%	6.10% - 6.40%
2.01% - 2.31%	6.35% - 6.65%
2.18% - 2.48%	6.52% - 6.82%
2.50% - 2.80%	6.84% - 7.14%

Tier 4 (55% / 1.55x)	
Spread	All-In Rate
1.54% - 1.84%	5.47% - 5.77%
1.49% - 1.79%	5.61% - 5.91%
1.43% - 1.73%	5.77% - 6.07%
1.56% - 1.86%	5.90% - 6.20%
1.81% - 2.11%	6.15% - 6.45%
1.98% - 2.28%	6.32% - 6.62%
2.30% - 2.60%	6.64% - 6.94%

(1) Loan Size <= \$6MM/Multifamily/5-50 units/Eligible Market/30yr AM/A360/5 days to close/Strong property,sponsor and market-Call for other loan terms, prepays and IO.

DUS - ARM ⁽¹⁾

ARM 7/6	1yr LO, 1%
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3.73%	8.08%
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3.49%	7.84%
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3.19%	7.54%
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(1) UPB under \$6MM/Multifamily/7yr ARM (convertible to fixed rate years 2-6).

* Fannie Mae Fixed Rate, First Lien, Tier 2, Conventional <=\$2MM is + 82 bps, if the property is highly affordable, at least 50% of units at 80% AMI the adder is +41bps

* Fannie Mae MAH loans are eligible for ~50bps lower rate.

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



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