



Multifamily Debt Solutions

06.24.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.306%	3.90%	4.11%	4.35%	4.89%

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	1.41% - 1.51%	5.31% - 5.41%	1.06% - 1.16%	4.96% - 5.06%	0.96% - 1.06%	4.86% - 4.96%
7 year	6.5yr YM	1.25% - 1.35%	5.36% - 5.46%	1.00% - 1.10%	5.11% - 5.21%	0.90% - 1.00%	5.01% - 5.11%
10 year	9.5yr YM	1.09% - 1.19%	5.44% - 5.54%	0.89% - 0.99%	5.24% - 5.34%	0.79% - 0.89%	5.14% - 5.24%
12 year	11.5yr YM	1.27% - 1.37%	5.62% - 5.72%	1.07% - 1.17%	5.42% - 5.52%	0.97% - 1.07%	5.32% - 5.42%
15 year	14.5yr YM	1.54% - 1.64%	5.89% - 5.99%	1.34% - 1.44%	5.69% - 5.79%	1.24% - 1.34%	5.59% - 5.69%
18 year	15yr YM	1.74% - 1.84%	6.09% - 6.19%	1.54% - 1.64%	5.89% - 5.99%	1.44% - 1.54%	5.79% - 5.89%
30 year	15yr YM	2.06% - 2.16%	6.41% - 6.51%	1.86% - 1.96%	6.21% - 6.31%	1.76% - 1.86%	6.11% - 6.21%

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

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.16% - 2.16%	6.47% - 6.47%	2.01% - 2.01%	6.32% - 6.32%	1.86% - 1.86%	6.17% - 6.17%
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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, prepaids 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%	5.15% - 5.40%	1.20% - 1.45%	5.10% - 5.35%	1.10% - 1.35%	5.00% - 5.25%
7 year	Defeasance	1.18% - 1.43%	5.29% - 5.54%	1.13% - 1.38%	5.24% - 5.49%	1.03% - 1.28%	5.14% - 5.39%
10 year	Defeasance	1.00% - 1.25%	5.35% - 5.60%	0.95% - 1.20%	5.30% - 5.55%	0.85% - 1.10%	5.20% - 5.45%
12 year	Defeasance	1.10% - 1.35%	5.45% - 5.70%	1.05% - 1.30%	5.40% - 5.65%	0.95% - 1.20%	5.30% - 5.55%

(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%	6.16% - 6.36%	1.80% - 2.00%	6.11% - 6.31%	1.75% - 1.95%	6.06% - 6.26%
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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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