



## Multifamily Affordable Housing Debt Solutions

07.15.2025

### INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.344%	3.97%	4.16%	4.41%	4.97%

### FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

#### Fannie Mae

Term:	Prepay:	Tier 2 (80% / 1.20x)		Tier 3 (70% / 1.30x)		Tier 4 (60% / 1.50x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5yr Fixed <sup>(1)</sup>	4.5yr YM	1.20% - 1.70%	5.17% - 5.67%	1.10% - 1.60%	5.07% - 5.57%	1.02% - 1.52%	4.99% - 5.49%
7yr Fixed <sup>(1)</sup>	6.5yr YM	1.01% - 1.51%	5.17% - 5.67%	0.91% - 1.41%	5.07% - 5.57%	0.83% - 1.33%	4.99% - 5.49%
10yr Fixed <sup>(1)</sup>	9.5yr YM	0.87% - 1.37%	5.28% - 5.78%	0.77% - 1.27%	5.18% - 5.68%	0.69% - 1.19%	5.10% - 5.60%
12yr Fixed <sup>(1)</sup>	11.5yr YM	1.01% - 1.51%	5.42% - 5.92%	0.91% - 1.41%	5.32% - 5.82%	0.83% - 1.33%	5.24% - 5.74%
15yr Fixed <sup>(1)</sup>	14.5yr YM	1.25% - 1.75%	5.66% - 6.16%	1.15% - 1.65%	5.56% - 6.06%	1.07% - 1.57%	5.48% - 5.98%
30yr Fixed <sup>(1)</sup>	15yr YM	1.84% - 2.34%	6.25% - 6.75%	1.74% - 2.24%	6.15% - 6.65%	1.66% - 2.16%	6.07% - 6.57%
10yr SARM <sup>(2)</sup>	1yr LO, 1%	1.96% - 2.26%	6.30% - 6.60%	1.81% - 2.11%	6.15% - 6.45%	1.66% - 1.96%	6.00% - 6.30%

(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>

Term:	Prepay:	Immediate 9% LIHTC		24 month Unfunded Forward		30 month Unfunded Forward	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
15 year	14.5yr YM	1.25% - 1.75%	5.66% - 6.16%	2.72% - 3.22%	7.13% - 7.63%	2.81% - 3.31%	7.22% - 7.72%

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

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

Term:	Prepay:	70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
		Spread	All-In Rate	Spread	All-In Rate
Fixed <sup>(1)</sup>					
7-Yr	Defeasance	1.18% - 1.48%	5.34% - 5.64%	1.08% - 1.38%	5.24% - 5.54%
10-Yr	Defeasance	1.00% - 1.30%	5.41% - 5.71%	0.90% - 1.20%	5.31% - 5.61%
ARM <sup>(1)</sup>		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
		Spread	All-In Rate	Spread	All-In Rate
7-Yr	1 Yr LO, 1%	1.65% - 1.90%	5.99% - 6.24%	1.45% - 1.70%	5.89% - 6.14%
10-Yr	1 Yr LO, 1%	1.75% - 2.00%	6.09% - 6.34%	1.65% - 1.90%	5.99% - 6.24%
9% LIHTC <sup>(2)</sup>		90%/1.15x 35-Yr Am		80%/1.15x 35-Yr Am	
		Spread	All-In Rate	Spread	All-In Rate
15-Yr Immediate	YM	1.67% - 1.92%	6.08% - 6.33%	1.57% - 1.82%	5.98% - 6.23%
15-Yr 30 Mo Fwd	YM	1.94% - 2.19%	6.35% - 6.60%	1.84% - 2.09%	6.25% - 6.50%

### FHA/GINNIE MAE

#### FHA - Fixed Rate:

Prepay:  
10,9,8,7,6,5,4,3,2,1

#### Purchase/Refinance<sup>(1)</sup> (35yr Term/Amortization)

All-In Rate  
Call for Pricing

#### Construction<sup>(2)</sup> (40yr Term/Amortization)

All-In Rate  
Call for Pricing

(1) Multifamily/30 day close/Pricing does not include MIP.



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