



Multifamily 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 - DUS PROGRAM

DUS - Fixed Rate <sup>(1)</sup>

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	1.47% - 1.62%	5.44% - 5.59%	1.12% - 1.27%	5.09% - 5.24%	1.02% - 1.17%	4.99% - 5.14%
7 year	6.5yr YM	1.28% - 1.43%	5.44% - 5.59%	1.03% - 1.18%	5.19% - 5.34%	0.93% - 1.08%	5.09% - 5.24%
10 year	9.5yr YM	1.14% - 1.29%	5.55% - 5.70%	0.94% - 1.09%	5.35% - 5.50%	0.84% - 0.99%	5.25% - 5.40%
12 year	11.5yr YM	1.28% - 1.43%	5.69% - 5.84%	1.08% - 1.23%	5.49% - 5.64%	0.98% - 1.13%	5.39% - 5.54%
15 year	14.5yr YM	1.47% - 1.67%	5.88% - 6.08%	1.32% - 1.47%	5.73% - 5.88%	1.22% - 1.37%	5.63% - 5.78%
18 year	15yr YM	1.75% - 1.90%	6.16% - 6.31%	1.55% - 1.70%	5.96% - 6.11%	1.45% - 1.60%	5.86% - 6.01%
30 year	15yr YM	2.11% - 2.26%	6.52% - 6.67%	1.91% - 2.06%	6.32% - 6.47%	1.81% - 1.96%	6.22% - 6.37%

(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 <sup>(1)</sup>

5yr (SOFR)	1yr LO, 1%	2.16% - 2.16%	6.50% - 6.50%	2.01% - 2.01%	6.35% - 6.35%	1.86% - 1.86%	6.20% - 6.20%
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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 75% Mission.

\* Fannie Mae MAH loans are eligible for 22bps lower rate.

\* Fannie Mae Green loans may be eligible for up to 25bps 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 <sup>(1)</sup>

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%	5.22% - 5.47%	1.20% - 1.45%	5.17% - 5.42%	1.10% - 1.35%	5.07% - 5.32%
7 year	Defeasance	1.18% - 1.43%	5.34% - 5.59%	1.13% - 1.38%	5.29% - 5.54%	1.03% - 1.28%	5.19% - 5.44%
10 year	Defeasance	1.00% - 1.25%	5.41% - 5.66%	0.95% - 1.20%	5.36% - 5.61%	0.85% - 1.10%	5.26% - 5.51%
12 year	Defeasance	1.10% - 1.35%	5.51% - 5.76%	1.05% - 1.30%	5.46% - 5.71%	0.95% - 1.20%	5.36% - 5.61%

(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 <sup>(1)</sup>

10yr (SOFR)	1yr LO, 1%	1.85% - 2.05%	6.19% - 6.39%	1.80% - 2.00%	6.14% - 6.34%	1.75% - 1.95%	6.09% - 6.29%
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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<sup>(1)</sup>

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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