



## Multifamily Affordable Housing Debt Solutions

08.26.2025

### INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.355%	3.77%	3.99%	4.28%	4.91%

### FANNIE MAE - AFFORDABLE HOUSING PERMANENT LOANS

Fannie Mae		Tier 2 (80% / 1.20x)		Tier 3 (70% / 1.30x)		Tier 4 (60% / 1.50x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5yr Fixed <sup>(1)</sup>	4.5yr YM	1.18% - 1.68%	4.95% - 5.45%	1.08% - 1.58%	4.85% - 5.35%	1.00% - 1.50%	4.77% - 5.27%
7yr Fixed <sup>(1)</sup>	6.5yr YM	1.00% - 1.50%	4.99% - 5.49%	0.90% - 1.40%	4.89% - 5.39%	0.82% - 1.32%	4.81% - 5.31%
10yr Fixed <sup>(1)</sup>	9.5yr YM	0.85% - 1.35%	5.13% - 5.63%	0.75% - 1.25%	5.03% - 5.53%	0.67% - 1.17%	4.95% - 5.45%
12yr Fixed <sup>(1)</sup>	11.5yr YM	0.97% - 1.47%	5.25% - 5.75%	0.87% - 1.37%	5.15% - 5.65%	0.79% - 1.29%	5.07% - 5.57%
15yr Fixed <sup>(1)</sup>	14.5yr YM	1.10% - 1.60%	5.38% - 5.88%	1.00% - 1.50%	5.28% - 5.78%	0.92% - 1.42%	5.20% - 5.70%
30yr Fixed <sup>(1)</sup>	15yr YM	1.74% - 2.24%	6.02% - 6.52%	1.64% - 2.14%	5.92% - 6.42%	1.56% - 2.06%	5.84% - 6.34%
10yr SARM <sup>(2)</sup>	1yr LO, 1%	1.94% - 2.24%	6.29% - 6.59%	1.79% - 2.09%	6.14% - 6.44%	1.64% - 1.94%	5.99% - 6.29%

(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, prepaes and IO. Tier 2 Margin Floor 2.50%

### FANNIE MAE - AFFORDABLE HOUSING - 9% LIHTC / FANNIE MAE

9% LIHTC <sup>(1)</sup>		Immediate 9% LIHTC		24 month Unfunded Forward		30 month Unfunded Forward	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
15 year	14.5yr YM	1.10% - 1.60%	5.38% - 5.88%	2.59% - 3.09%	6.87% - 7.37%	2.69% - 3.19%	6.97% - 7.47%

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

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

Fixed <sup>(1)</sup>		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate
7-Yr	Defeasance	1.20% - 1.50%	5.19% - 5.49%	1.10% - 1.40%	5.09% - 5.39%
10-Yr	Defeasance	1.02% - 1.32%	5.30% - 5.60%	0.92% - 1.22%	5.20% - 5.50%
ARM <sup>(1)</sup>		70%/1.25x 30-Yr Am		60%/1.35x 30-Yr Am	
7-Yr	1 Yr LO, 1%	1.67% - 1.92%	6.02% - 6.27%	1.45% - 1.70%	5.92% - 6.17%
10-Yr	1 Yr LO, 1%	1.77% - 2.02%	6.12% - 6.37%	1.67% - 1.92%	6.02% - 6.27%
9% LIHTC <sup>(2)</sup>		90%/1.15x 35-Yr Am		80%/1.15x 35-Yr Am	
15-Yr Immediate	YM	1.69% - 1.94%	5.97% - 6.22%	1.59% - 1.84%	5.87% - 6.12%
15-Yr 30 Mo Fwd	YM	2.10% - 2.35%	6.38% - 6.63%	2.00% - 2.25%	6.28% - 6.53%

### FHA/GINNIE MAE

FHA - Fixed Rate:	Purchase/Refinance <sup>(1)</sup> (35yr Term/Amortization)	Construction <sup>(2)</sup> (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.



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