



Multifamily 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 - 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	1.45% - 1.60%	5.22% - 5.37%	1.10% - 1.25%	4.87% - 5.02%	1.00% - 1.15%	4.77% - 4.92%
7 year	6.5yr YM	1.27% - 1.42%	5.26% - 5.41%	1.02% - 1.17%	5.01% - 5.16%	0.92% - 1.07%	4.91% - 5.06%
10 year	9.5yr YM	1.12% - 1.27%	5.40% - 5.55%	0.92% - 1.07%	5.20% - 5.35%	0.82% - 0.97%	5.10% - 5.25%
12 year	11.5yr YM	1.24% - 1.39%	5.52% - 5.67%	1.04% - 1.19%	5.32% - 5.47%	0.94% - 1.09%	5.22% - 5.37%
15 year	14.5yr YM	1.32% - 1.52%	5.60% - 5.80%	1.17% - 1.32%	5.45% - 5.60%	1.07% - 1.22%	5.35% - 5.50%
18 year	15yr YM	1.62% - 1.77%	5.90% - 6.05%	1.42% - 1.57%	5.70% - 5.85%	1.32% - 1.47%	5.60% - 5.75%
30 year	15yr YM	2.01% - 2.16%	6.29% - 6.44%	1.81% - 1.96%	6.09% - 6.24%	1.71% - 1.86%	5.99% - 6.14%

(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%	2.14% - 2.14%	6.49% - 6.49%	1.99% - 1.99%	6.34% - 6.34%	1.84% - 1.84%	6.19% - 6.19%
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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	1.27% - 1.52%	5.04% - 5.29%	1.22% - 1.47%	4.99% - 5.24%	1.12% - 1.37%	4.89% - 5.14%
7 year	Defeasance	1.20% - 1.45%	5.19% - 5.44%	1.15% - 1.40%	5.14% - 5.39%	1.05% - 1.30%	5.04% - 5.29%
10 year	Defeasance	1.02% - 1.27%	5.30% - 5.55%	0.97% - 1.22%	5.25% - 5.50%	0.87% - 1.12%	5.15% - 5.40%
12 year	Defeasance	1.12% - 1.37%	5.40% - 5.65%	1.07% - 1.32%	5.35% - 5.60%	0.97% - 1.22%	5.25% - 5.50%

(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%	1.87% - 2.07%	6.22% - 6.42%	1.82% - 2.02%	6.17% - 6.37%	1.77% - 1.97%	6.12% - 6.32%
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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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