



Multifamily Debt Solutions

08.05.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.336%	3.76%	3.97%	4.22%	4.81%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate ⁽¹⁾

		Tier 2 (80% / 1.25x)		Tier 3 (65% / 1.35x)		Tier 4 (55% / 1.55x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	4.5yr YM	1.46% - 1.61%	5.22% - 5.37%	1.11% - 1.26%	4.87% - 5.02%	1.01% - 1.16%	4.77% - 4.92%
7 year	6.5yr YM	1.28% - 1.43%	5.25% - 5.40%	1.03% - 1.18%	5.00% - 5.15%	0.93% - 1.08%	4.90% - 5.05%
10 year	9.5yr YM	1.15% - 1.30%	5.37% - 5.52%	0.95% - 1.10%	5.17% - 5.32%	0.85% - 1.00%	5.07% - 5.22%
12 year	11.5yr YM	1.26% - 1.41%	5.48% - 5.63%	1.06% - 1.21%	5.28% - 5.43%	0.96% - 1.11%	5.18% - 5.33%
15 year	14.5yr YM	1.39% - 1.59%	5.61% - 5.81%	1.24% - 1.39%	5.46% - 5.61%	1.14% - 1.29%	5.36% - 5.51%
18 year	15yr YM	1.68% - 1.83%	5.90% - 6.05%	1.48% - 1.63%	5.70% - 5.85%	1.38% - 1.53%	5.60% - 5.75%
30 year	15yr YM	2.05% - 2.20%	6.27% - 6.42%	1.85% - 2.00%	6.07% - 6.22%	1.75% - 1.90%	5.97% - 6.12%

(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%	2.14% - 2.14%	6.48% - 6.48%	1.99% - 1.99%	6.33% - 6.33%	1.84% - 1.84%	6.18% - 6.18%
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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 ⁽¹⁾

		(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
Term:	Prepay:	Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.27% - 1.52%	5.03% - 5.28%	1.22% - 1.47%	4.98% - 5.23%	1.12% - 1.37%	4.88% - 5.13%
7 year	Defeasance	1.20% - 1.45%	5.17% - 5.42%	1.15% - 1.40%	5.12% - 5.37%	1.05% - 1.30%	5.02% - 5.27%
10 year	Defeasance	1.02% - 1.27%	5.24% - 5.49%	0.97% - 1.22%	5.19% - 5.44%	0.87% - 1.12%	5.09% - 5.34%
12 year	Defeasance	1.12% - 1.37%	5.34% - 5.59%	1.07% - 1.32%	5.29% - 5.54%	0.97% - 1.22%	5.19% - 5.44%

(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%	1.87% - 2.07%	6.21% - 6.41%	1.82% - 2.02%	6.16% - 6.36%	1.77% - 1.97%	6.11% - 6.31%
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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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