



Multifamily Debt Solutions

09.23.2025

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	4.356%	3.68%	3.88%	4.13%	4.76%

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate ⁽¹⁾

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	1.44% - 1.59%	5.12% - 5.27%	1.09% - 1.24%	4.77% - 4.92%	0.99% - 1.14%	4.67% - 4.82%
7 year	6.5yr YM	1.26% - 1.41%	5.14% - 5.29%	1.01% - 1.16%	4.89% - 5.04%	0.91% - 1.06%	4.79% - 4.94%
10 year	9.5yr YM	1.12% - 1.27%	5.25% - 5.40%	0.92% - 1.07%	5.05% - 5.20%	0.82% - 0.97%	4.95% - 5.10%
12 year	11.5yr YM	1.26% - 1.41%	5.39% - 5.54%	1.06% - 1.21%	5.19% - 5.34%	0.96% - 1.11%	5.09% - 5.24%
15 year	14.5yr YM	1.37% - 1.57%	5.50% - 5.70%	1.22% - 1.37%	5.35% - 5.50%	1.12% - 1.27%	5.25% - 5.40%
18 year	15yr YM	1.61% - 1.76%	5.74% - 5.89%	1.41% - 1.56%	5.54% - 5.69%	1.31% - 1.46%	5.44% - 5.59%
30 year	15yr YM	1.98% - 2.13%	6.11% - 6.26%	1.78% - 1.93%	5.91% - 6.06%	1.68% - 1.83%	5.81% - 5.96%

(1) UPB > \$6MM/Multifamily/Over 50 units/30yr AM/A360/5 days to close/Strong property, sponsor and market-Call for other loan terms, prepaes and IO.

DUS - ARM ⁽¹⁾

5yr (SOFR)	1yr LO, 1%	2.14% - 2.14%	6.50% - 6.50%	1.99% - 1.99%	6.35% - 6.35%	1.84% - 1.84%	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, prepaes 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⁾

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%	4.95% - 5.20%	1.22% - 1.47%	4.90% - 5.15%	1.12% - 1.37%	4.80% - 5.05%
7 year	Defeasance	1.20% - 1.45%	5.08% - 5.33%	1.15% - 1.40%	5.03% - 5.28%	1.05% - 1.30%	4.93% - 5.18%
10 year	Defeasance	1.02% - 1.27%	5.15% - 5.40%	0.97% - 1.22%	5.10% - 5.35%	0.87% - 1.12%	5.00% - 5.25%
12 year	Defeasance	1.12% - 1.37%	5.25% - 5.50%	1.07% - 1.32%	5.20% - 5.45%	0.97% - 1.22%	5.10% - 5.35%

(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%	6.23% - 6.43%	1.82% - 2.02%	6.18% - 6.38%	1.77% - 1.97%	6.13% - 6.33%
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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)
All-In Rate
Call for Pricing

Construction (40yr Term/Amortization)
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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