



Multifamily Debt Solutions

09.09.2025

INDEXES

| Index:   | 30 day Avg SOFR | 5T    | 7T    | 10T   | 30T   |
|----------|-----------------|-------|-------|-------|-------|
| Current: | 4.369%          | 3.59% | 3.79% | 4.06% | 4.71% |

FANNIE MAE - DUS PROGRAM

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

|         |           | 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%        | 5.05% - 5.20% | 1.11% - 1.26%        | 4.70% - 4.85% | 1.01% - 1.16%        | 4.60% - 4.75% |
| 7 year  | 6.5yr YM  | 1.27% - 1.42%        | 5.06% - 5.21% | 1.02% - 1.17%        | 4.81% - 4.96% | 0.92% - 1.07%        | 4.71% - 4.86% |
| 10 year | 9.5yr YM  | 1.15% - 1.30%        | 5.21% - 5.36% | 0.95% - 1.10%        | 5.01% - 5.16% | 0.85% - 1.00%        | 4.91% - 5.06% |
| 12 year | 11.5yr YM | 1.27% - 1.42%        | 5.33% - 5.48% | 1.07% - 1.22%        | 5.13% - 5.28% | 0.97% - 1.12%        | 5.03% - 5.18% |
| 15 year | 14.5yr YM | 1.37% - 1.57%        | 5.43% - 5.63% | 1.22% - 1.37%        | 5.28% - 5.43% | 1.12% - 1.27%        | 5.18% - 5.33% |
| 18 year | 15yr YM   | 1.63% - 1.78%        | 5.69% - 5.84% | 1.43% - 1.58%        | 5.49% - 5.64% | 1.33% - 1.48%        | 5.39% - 5.54% |
| 30 year | 15yr YM   | 2.01% - 2.16%        | 6.07% - 6.22% | 1.81% - 1.96%        | 5.87% - 6.02% | 1.71% - 1.86%        | 5.77% - 5.92% |

(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% | 6.51% - 6.51% | 1.99% - 1.99% | 6.36% - 6.36% | 1.84% - 1.84% | 6.21% - 6.21% |
|------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|

(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>

|         |            | (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% | 4.86% - 5.11% | 1.22% - 1.47% | 4.81% - 5.06% | 1.12% - 1.37% | 4.71% - 4.96% |
| 7 year  | Defeasance | 1.20% - 1.45% | 4.99% - 5.24% | 1.15% - 1.40% | 4.94% - 5.19% | 1.05% - 1.30% | 4.84% - 5.09% |
| 10 year | Defeasance | 1.02% - 1.27% | 5.08% - 5.33% | 0.97% - 1.22% | 5.03% - 5.28% | 0.87% - 1.12% | 4.93% - 5.18% |
| 12 year | Defeasance | 1.12% - 1.37% | 5.18% - 5.43% | 1.07% - 1.32% | 5.13% - 5.38% | 0.97% - 1.22% | 5.03% - 5.28% |

(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% | 6.24% - 6.44% | 1.82% - 2.02% | 6.19% - 6.39% | 1.77% - 1.97% | 6.14% - 6.34% |
|-------------|------------|---------------|---------------|---------------|---------------|---------------|---------------|

(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<br>Call for Pricing             | All-In Rate<br>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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