

Multifamily Debt Solutions

07.19.2022

3.29% - 3.49%

INDEXES							
Index:	30 day Avg SOFR	1M Libor	5T	7 T	10T	30T	
Current:	1.509%	2.120%	3.090%	3.08%	2.98%	3.15%	
Last Week:	1.390%	1.971%	3.020%	3.03%	2.97%	3.16%	
Change:	0.118%	0.149%	0.070%	0.05%	0.01%	-0.01%	

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	1.78% - 1.88%	4.87% - 4.97%	1.58% - 1.68%	4.67% - 4.77%	1.38% - 1.48%	4.47% - 4.57%
7 year	6.5yr YM	1.61% - 1.71%	4.69% - 4.79%	1.41% - 1.51%	4.49% - 4.59%	1.21% - 1.31%	4.29% - 4.39%
10 year	9.5yr YM	1.67% - 1.77%	4.65% - 4.75%	1.47% - 1.57%	4.45% - 4.55%	1.27% - 1.37%	4.25% - 4.35%
12 year	11.5yr YM	1.81% - 1.91%	4.79% - 4.89%	1.61% - 1.71%	4.59% - 4.69%	1.41% - 1.51%	4.39% - 4.49%
15 year	14.5yr YM	2.02% - 2.12%	5.00% - 5.10%	1.82% - 1.92%	4.80% - 4.90%	1.62% - 1.72%	4.60% - 4.70%
18 year	15yr YM	2.21% - 2.31%	5.19% - 5.29%	2.01% - 2.11%	4.99% - 5.09%	1.81% - 1.91%	4.79% - 4.89%
30 year	15yr YM	2.37% - 2.47%	5.35% - 5.45%	2.17% - 2.27%	5.15% - 5.25%	1.97% - 2.07%	4.95% - 5.05%

2.08% - 2.28%

3.59% - 3.79%

1.78% - 1.98%

DUS - ARM ⁽¹⁾

10yr (SOFR) 1yr LO, 1%

(1) UPB>\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property, sponsor and market. Call for other loan terms, prepays and IO.

3.78% - 3.98%

* Fixed Rate & ARM pricing is based on loans having at least 50% Mission.

2.27% - 2.47%

* Fannie Mae MAH loans are eligible for 30bps lower rate.

* Fannie Mae Green loans may be eligible for 20bps lower rate.

* Fannie Mae loans under \$6MM - please call for quotes.

FREDDIE MAC

Fixed Rate ⁽¹⁾		(80% / 1.25x)			(70% / 1.35x)		(60% / 1.55x)	
Term:	Prepay:	Spread	All-In Rate		<u>Spread</u>	All-In Rate	Spread	All-In Rate
5 year	Defeasance	N/A - N/A	N/A - N/A		1.55% - 1.80%	4.64% - 4.89%	1.40% - 1.65%	4.49% - 4.74%
7 year	Defeasance	1.80% - 2.05%	4.88% - 5.13%		1.60% - 1.85%	4.68% - 4.93%	1.45% - 1.70%	4.53% - 4.78%
10 year	Defeasance	1.70% - 1.95%	4.68% - 4.93%		1.55% - 1.80%	4.53% - 4.78%	1.40% - 1.65%	4.38% - 4.63%
12 year	Defeasance	1.80% - 2.05%	4.78% - 5.03%		1.65% - 1.90%	4.63% - 4.88%	1.50% - 1.75%	4.48% - 4.73%
		(1) UPB > \$20MM /Multifa	amily /30yr AM /A360 /clo	se witl	nin 5 days of rate lock /St	rong property, sponsor, and r	market /YM+5bps/Call for	other loan terms.
	ARM ⁽¹⁾							
10yr (SOFR) 1yr LO, 1%	2.05% - 2.30%	3.56% - 3.81%	ΙΓ	1.85% - 2.10%	3.36% - 3.61%	1.75% - 2.00%	3.26% - 3.51%
		(1) UPB > \$20MM / Multif	amily / 30yr AM / A360 / c	lose v	/ithin 5 days of rate lock /	Strong property, sponsor, ar	d market / call for other lo	an 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 10-25bps lower.

FHA/GINNIE MAE⁽¹⁾

FHA - Fixed Rate:	Purchase/Refinance (35yr Term/Amortization)	Construction (40yr Term/Amortization)				
Prepay:	All-In Rate	All-In Rate				
10,9,8,7,6,5,4,3,2,1	4.59%	5.27%				
	(1) Multifemily/20 day alogg / Driving dags not include MID/20 month construction paried 8 first draw at least 15% of least amount					

(1)Multifamily/30 day close/Pricing does not include MIP/20 month construction period & first draw at least 15% of loan amount.

Equal Housing Lender

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