

INDEXES

Index:	30 day Avg SOFR	1M Libor	5T	7T	10T	30T
Current:	1.526%	2.252%	2.820%	2.81%	2.74%	2.98%
Last Week:	1.509%	2.162%	3.150%	3.13%	3.02%	3.18%
Change:	0.018%	0.091%	-0.330%	-0.32%	-0.28%	-0.20%

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	1.78% - 1.88%	4.60% - 4.70%	1.58% - 1.68%	4.40% - 4.50%	1.38% - 1.48%	4.20% - 4.30%
7 year	6.5yr YM	1.62% - 1.72%	4.43% - 4.53%	1.42% - 1.52%	4.23% - 4.33%	1.22% - 1.32%	4.03% - 4.13%
10 year	9.5yr YM	1.66% - 1.76%	4.40% - 4.50%	1.46% - 1.56%	4.20% - 4.30%	1.26% - 1.36%	4.00% - 4.10%
12 year	11.5yr YM	1.81% - 1.91%	4.55% - 4.65%	1.61% - 1.71%	4.35% - 4.45%	1.41% - 1.51%	4.15% - 4.25%
15 year	14.5yr YM	2.03% - 2.13%	4.77% - 4.87%	1.83% - 1.93%	4.57% - 4.67%	1.63% - 1.73%	4.37% - 4.47%
18 year	15yr YM	2.24% - 2.34%	4.98% - 5.08%	2.04% - 2.14%	4.78% - 4.88%	1.84% - 1.94%	4.58% - 4.68%
30 year	15yr YM	2.42% - 2.52%	5.16% - 5.26%	2.22% - 2.32%	4.96% - 5.06%	2.02% - 2.12%	4.76% - 4.86%

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

DUS - ARM ⁽¹⁾

10yr (SOFR)	1yr LO, 1%	2.29% - 2.49%	3.82% - 4.02%	2.10% - 2.30%	3.63% - 3.83%	1.80% - 2.00%	3.33% - 3.53%
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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, prepays and IO.

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

* 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⁾

Term:	Prepay:	(80% / 1.25x)		(70% / 1.35x)		(60% / 1.55x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	N/A - N/A	N/A - N/A	1.60% - 1.85%	4.42% - 4.67%	1.45% - 1.70%	4.27% - 4.52%
7 year	Defeasance	1.85% - 2.10%	4.66% - 4.91%	1.65% - 1.90%	4.46% - 4.71%	1.50% - 1.75%	4.31% - 4.56%
10 year	Defeasance	1.75% - 2.00%	4.49% - 4.74%	1.60% - 1.85%	4.34% - 4.59%	1.45% - 1.70%	4.19% - 4.44%
12 year	Defeasance	1.85% - 2.10%	4.59% - 4.84%	1.70% - 1.95%	4.44% - 4.69%	1.55% - 1.80%	4.29% - 4.54%

(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%	2.15% - 2.40%	3.68% - 3.93%	1.95% - 2.20%	3.48% - 3.73%	1.85% - 2.10%	3.38% - 3.63%
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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 10-25bps 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 4.35%

Construction (40yr Term/Amortization)
All-In Rate 5.03%

(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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