

INDEXES

Index:	30 day Avg SOFR	1M Libor	5T	7T	10T	30T
Current:	2.282%	3.014%	3.740%	3.67%	3.56%	3.58%
Last Week:	2.285%	2.285%	3.450%	3.36%	3.30%	3.46%
Change:	-0.003%	0.729%	0.290%	0.31%	0.26%	0.12%

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	1.92% - 2.02%	5.66% - 5.76%	1.72% - 1.82%	5.46% - 5.56%	1.52% - 1.62%	5.26% - 5.36%
7 year	6.5yr YM	1.73% - 1.83%	5.40% - 5.50%	1.53% - 1.63%	5.20% - 5.30%	1.33% - 1.43%	5.00% - 5.10%
10 year	9.5yr YM	1.71% - 1.81%	5.27% - 5.37%	1.51% - 1.61%	5.07% - 5.17%	1.31% - 1.41%	4.87% - 4.97%
12 year	11.5yr YM	1.80% - 1.90%	5.36% - 5.46%	1.60% - 1.70%	5.16% - 5.26%	1.40% - 1.50%	4.96% - 5.06%
15 year	14.5yr YM	1.97% - 2.07%	5.53% - 5.63%	1.77% - 1.87%	5.33% - 5.43%	1.57% - 1.67%	5.13% - 5.23%
18 year	15yr YM	2.15% - 2.25%	5.71% - 5.81%	1.95% - 2.05%	5.51% - 5.61%	1.75% - 1.85%	5.31% - 5.41%
30 year	15yr YM	2.23% - 2.33%	5.79% - 5.89%	2.03% - 2.13%	5.59% - 5.69%	1.83% - 1.93%	5.39% - 5.49%

(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%	2.40% - 2.60%	4.68% - 4.88%	2.21% - 2.41%	4.49% - 4.69%	1.91% - 2.11%	4.19% - 4.39%
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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	1.50% - 1.75%	5.24% - 5.49%	1.35% - 1.60%	5.09% - 5.34%
7 year	Defeasance	1.75% - 2.00%	5.42% - 5.67%	1.55% - 1.80%	5.22% - 5.47%	1.40% - 1.65%	5.07% - 5.32%
10 year	Defeasance	1.65% - 1.90%	5.21% - 5.46%	1.50% - 1.75%	5.06% - 5.31%	1.35% - 1.60%	4.91% - 5.16%
12 year	Defeasance	1.75% - 2.00%	5.31% - 5.56%	1.60% - 1.85%	5.16% - 5.41%	1.45% - 1.70%	5.01% - 5.26%

(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%	2.05% - 2.30%	4.33% - 4.58%	1.85% - 2.10%	4.13% - 4.38%	1.75% - 2.00%	4.03% - 4.28%
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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 4.97%

Construction (40yr Term/Amortization)
All-In Rate 5.66%

(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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