

# Multifamily Debt Solutions

10.04.2022

			INDEXES			
Index:	30 day Avg SOFR	1M Libor	5T	<b>7</b> T	10T	30T
Current:	2.562%	3.143%	3.830%	3.72%	3.61%	3.67%
Last Week:	2.400%	3.113%	4.060%	3.98%	3.81%	3.70%
Change:	0.162%	0.030%	-0.230%	-0.26%	-0.20%	-0.03%

### **FANNIE MAE - DUS PROGRAM**

DUS - Fixed Rate <sup>(1)</sup>				
Term:	Prepay:			
5 year	4.5yr YM			
7 year	6.5yr YM			
10 year	9.5yr YM			
12 year	11.5yr YM			
15 year	14.5yr YM			
18 year	15yr YM			

Tier 2 (80% / 1.25x) Spread All-In Rate 1.97% - 2.07% 5.80% - 5.90% 5.53% - 5.63% 1.81% - 1.91% 1.86% - 1.96% 5.47% - 5.57% 5.56% - 5.66% 1.95% - 2.05% 2.09% - 2.19% 5.70% - 5.80% 2.29% - 2.39% 5.90% - 6.00% 5.95% - 6.05% 2.34% - 2.44% (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.

Tier 3 (65% / 1.35x)					
Spread	All-In Rate				
1.77% - 1.87%	5.60% - 5.70%				
1.61% - 1.71%	5.33% - 5.43%				
1.66% - 1.76%	5.27% - 5.37%				
1.75% - 1.85%	5.36% - 5.46%				
1.89% - 1.99%	5.50% - 5.60%				
2.09% - 2.19%	5.70% - 5.80%				
2.14% - 2.24%	5.75% - 5.85%				

Tier 4 (55	% / 1 55v)					
11c1 + (03% / 1.33X)						
<u>Spread</u>	<u>All-In Rate</u>					
1.57% - 1.67%	5.40% - 5.50%					
1.41% - 1.51%	5.13% - 5.23%					
1.46% - 1.56%	5.07% - 5.17%					
1.55% - 1.65%	5.16% - 5.26%					
1.69% - 1.79%	5.30% - 5.40%					
1.89% - 1.99%	5.50% - 5.60%					
1.94% - 2.04%	5.55% - 5.65%					

DUS - ARM <sup>(1)</sup> 10yr (SOFR) 1yr LO, 1%

30 year

15yr YM

2.36% - 2.56% 4.92% - 5.12%

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

#### **FREDDIE MAC**

Fixed Rate (1)				
Term:	Prepay:			
5 year	Defeasance			
7 year	Defeasance			
10 year	Defeasance			
12 year	Defeasance			

(80% / 1.25x)

(80% / 1.25x)		L	(70% / 1.35x)			(60% / 1.55x)		
	<u>Spread</u>	<u>All-In Rate</u>		<u>Spread</u>	<u>All-In Rate</u>		<u>Spread</u>	All-In Ra
	N/A - N/A	N/A - N/A		1.50% - 1.75%	5.33% - 5.58%		1.35% - 1.60%	5.18% - 5.4
	1.75% - 2.00%	5.47% - 5.72%		1.55% - 1.80%	5.27% - 5.52%		1.40% - 1.65%	5.12% - 5.3
	1.65% - 1.90%	5.26% - 5.51%		1.50% - 1.75%	5.11% - 5.36%		1.35% - 1.60%	4.96% - 5.2
	1.75% - 2.00%	5.36% - 5.61%		1.60% - 1.85%	5.21% - 5.46%		1.45% - 1.70%	5.06% - 5.3
	(1) UPB > \$20MM /Multifa	amily /30yr AM /A360 /clos	se wit	hin 5 days of rate lock /St	rong property, sponsor, an	d ma	arket /YM+5bps/Call for ot	her loan terms.

(60% / 1.55x)					
<u>Spread</u>	All-In Rate				
1.35% - 1.60%	5.18% - 5.43%				
1.40% - 1.65%	5.12% - 5.37%				
1.35% - 1.60%	4.96% - 5.21%				
1.45% - 1.70%	5.06% - 5.31%				

ARM <sup>(1)</sup>

10yr (SOFR) 1yr LO, 1%

4.61% - 4.86%

1.85% - 2.10% 4.41% - 4.66% 1.75% - 2.00%

(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.

## 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)	
All-In Rate	٦
5.15%	

Construction (40yr Term/Amortization)
All-In Rate
5.81%

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



#### **NEWPOINT.COM**

Interest rates and spreads change frequently and are subject to market conditions and other factors. All rates are informational only and subject to change at any time without notice. All loan pricing is based on the individual characteristics of a loan. Some products may not be available in all states. Restrictions may apply. Nothing contained in this rate sheet constitutes a commitment to lend. Arizona Commercial Mortgage Banker License CBK – 0926535; California Finance Law License 603 F812. California commercial real estate broker activities are conducted through NewPoint Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Cherose No. 10991236549. To view NewPoint's complete licensing information please visit newpoint.com/licensing-disclosures.

<sup>\*</sup> Fixed Rate & ARM pricing is based on loans having at least 50% Mission.

<sup>\*</sup> Fannie Mae MAH loans are eligible for 30bps lower rate.

<sup>\*</sup> Fannie Mae Green loans may be eligible for 20bps lower rate.

<sup>\*</sup> Fannie Mae loans under \$6MM - please call for quotes.

<sup>\*</sup> Freddie Mac Green loans may be eligible for a 5-10bps lower rate.

<sup>\*</sup> Freddie Mac Affordable loans are approximately 10-25bps lower.