



**INDEXES**

Index:	30 day Avg SOFR	1M Libor	5T	7T	10T	30T
Current:	3.341%	3.875%	3.89%	3.85%	3.79%	3.98%
Last Week:	3.169%	3.859%	4.30%	4.21%	4.13%	4.28%
Change:	0.172%	0.017%	-0.41%	-0.36%	-0.34%	-0.30%

**FANNIE MAE - DUS PROGRAM**

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

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	1.97% - 2.07%	5.86% - 5.96%	1.43% - 1.53%	5.32% - 5.42%	1.23% - 1.33%	5.12% - 5.22%
7 year	6.5yr YM	1.75% - 1.85%	5.60% - 5.70%	1.44% - 1.54%	5.29% - 5.39%	1.24% - 1.34%	5.09% - 5.19%
10 year	9.5yr YM	1.78% - 1.88%	5.57% - 5.67%	1.58% - 1.68%	5.37% - 5.47%	1.38% - 1.48%	5.17% - 5.27%
12 year	11.5yr YM	1.91% - 2.01%	5.70% - 5.80%	1.71% - 1.81%	5.50% - 5.60%	1.51% - 1.61%	5.30% - 5.40%
15 year	14.5yr YM	2.12% - 2.22%	5.91% - 6.01%	1.92% - 2.02%	5.71% - 5.81%	1.72% - 1.82%	5.51% - 5.61%
18 year	15yr YM	2.37% - 2.47%	6.16% - 6.26%	2.17% - 2.27%	5.96% - 6.06%	1.97% - 2.07%	5.76% - 5.86%
30 year	15yr YM	2.46% - 2.56%	6.25% - 6.35%	2.26% - 2.36%	6.05% - 6.15%	2.06% - 2.16%	5.85% - 5.95%

(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 <sup>(1)</sup>**

10yr (SOFR)	1yr LO, 1%	2.65% - 2.85%	5.99% - 6.19%	2.46% - 2.66%	5.80% - 6.00%	2.16% - 2.36%	5.50% - 5.70%
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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.

\* Fannie Mae 5-YR and 7-Yr loans >\$6MM/Tier 2/<=65% LTV are eligible for an additional -34 bps or -11 bps respectively

**FREDDIE MAC**

**Fixed Rate <sup>(1)</sup>**

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	1.80% - 2.05%	5.69% - 5.94%	1.65% - 1.90%	5.54% - 5.79%
7 year	Defeasance	2.05% - 2.30%	5.90% - 6.15%	1.85% - 2.10%	5.70% - 5.95%	1.70% - 1.95%	5.55% - 5.80%
10 year	Defeasance	1.95% - 2.20%	5.74% - 5.99%	1.80% - 2.05%	5.59% - 5.84%	1.65% - 1.90%	5.44% - 5.69%
12 year	Defeasance	2.05% - 2.30%	5.84% - 6.09%	1.90% - 2.15%	5.69% - 5.94%	1.75% - 2.00%	5.54% - 5.79%

(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%	2.30% - 2.55%	5.64% - 5.89%	2.10% - 2.35%	5.44% - 5.69%	2.00% - 2.25%	5.34% - 5.59%
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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 10-20bps 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)
All-In Rate 5.51%

Construction (40yr Term/Amortization)
All-In Rate 6.19%

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

