NEWPOINT
REAL ESTATE CAPITAL

RATE SHEET

Multifamily Debt Solutions

05.31.2023

INDEXES

Index:	30 day Avg SOFR	1M Libor	5T	7T	10T	30T
Current:	5.041%	5.154%	3.78%	3.73%	3.67%	3.89%
Last Week:	4.981%	5.141%	3.82%	3.78%	3.75%	3.99%
Change:	*0.059%*	*0.013%*	*-0.04%*	*-0.05%*	*-0.08%*	*-0.10%*

FANNIE MAE - DUS PROGRAM

DUS - Fixed Rate (1)

Term:	Prepay:	Tier 2 (80% / 1.25x) Spread	Tier 2 (80% / 1.25x) All-In Rate	Tier 3 (65% / 1.35x) Spread	Tier 3 (65% / 1.35x) All-In Rate	Tier 4 (55% / 1.55x) Spread	Tier 4 (55% / 1.55x) All-In Rate
5 year	4.5yr YM	2.07% - 2.17%	5.85% - 5.95%	1.53% - 1.63%	5.31% - 5.41%	1.33% - 1.43%	5.11% - 5.21%
7 year	6.5yr YM	1.86% - 1.96%	5.59% - 5.69%	1.55% - 1.65%	5.28% - 5.38%	1.35% - 1.45%	5.08% - 5.18%
10 year	9.5yr YM	1.74% - 1.84%	5.41% - 5.51%	1.54% - 1.64%	5.21% - 5.31%	1.34% - 1.44%	5.01% - 5.11%
12 year	11.5yr YM	1.86% - 1.96%	5.53% - 5.63%	1.66% - 1.76%	5.33% - 5.43%	1.46% - 1.56%	5.13% - 5.23%
15 year	14.5yr YM	2.10% - 2.20%	5.77% - 5.87%	1.90% - 2.00%	5.57% - 5.67%	1.70% - 1.80%	5.37% - 5.47%
18 year	15yr YM	2.26% - 2.36%	5.93% - 6.03%	2.06% - 2.16%	5.73% - 5.83%	1.86% - 1.96%	5.53% - 5.63%
30 year	15yr YM	2.45% - 2.55%	6.12% - 6.22%	2.25% - 2.35%	5.92% - 6.02%	2.05% - 2.15%	5.72% - 5.82%

(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%	2.45% - 2.65%	7.49% - 7.69%	2.26% - 2.46%	7.30% - 7.50%	1.96% - 2.16%	7.00% - 7.20%

(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*
** Fannie Mae 5-Year 5-50 Units with at least 50% of units at 80% of AMI are eligible for 20bps lower rate*

FREDDIE MAC

Fixed Rate (1)

Term:	Prepay:	(80% / 1.25x) Spread	(80% / 1.25x) All-In Rate	(70% / 1.35x) Spread	(70% / 1.35x) All-In Rate	(60% / 1.55x) Spread	(60% / 1.55x) All-In Rate
5 year	Defeasance	1.85% - 2.10%	5.63% - 5.88%	1.70% - 1.95%	5.48% - 5.73%	1.55% - 1.80%	5.33% - 5.58%
7 year	Defeasance	1.95% - 2.20%	5.68% - 5.93%	1.80% - 2.05%	5.53% - 5.78%	1.65% - 1.90%	5.38% - 5.63%
10 year	Defeasance	1.90% - 2.15%	5.57% - 5.82%	1.75% - 2.00%	5.42% - 5.67%	1.60% - 1.85%	5.27% - 5.52%
12 year	Defeasance	2.00% - 2.25%	5.67% - 5.92%	1.85% - 2.10%	5.52% - 5.77%	1.70% - 1.95%	5.37% - 5.62%

(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%	2.10% - 2.35%	7.14% - 7.39%	1.95% - 2.20%	6.99% - 7.24%	1.85% - 2.10%	6.89% - 7.14%

(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(1)

FHA - Fixed Rate:

Prepay:	Purchase/Refinance (35yr Term/Amortization) All-In Rate	Construction (40yr Term/Amortization) All-In Rate
10,9,8,7,6,5,4,3,2,1	5.52%	5.97%

(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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