| INDEXES |  |  |  |  |  |  |
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| Index: |  | g SOFR | 5 T | 7 T | 10T | 30T |
| Current: |  | 30\% | 4.68\% | 4.67\% | 4.65\% | 4.67\% |
| FANNIE MAE - DUS PROGRAM |  |  |  |  |  |  |
| DUS - Fixed Rate ${ }^{(1)}$ | Tier 2 (80\% / 1.25x) |  | Tier 3 (65\% / 1.35x) |  | Tier 4 (55\% / 1.55x) |  |
| Term: Prepay: | Spread | All-In Rate | Spread | All-In Rate | Spread | All-In Rate |
| 5 year $4.5 y \mathrm{YM}$ | 1.77\%-1.87\% | 6.45\%-6.55\% | 1.23\%-1.33\% | 5.91\% - 6.01\% | 1.03\%-1.13\% | 5.71\%-5.81\% |
| 7 year 6.5yr YM | 1.50\%-1.60\% | 6.17\%-6.27\% | 1.19\%-1.29\% | 5.86\%-5.96\% | 0.99\%-1.09\% | 5.66\%-5.76\% |
| 10 year 9.5 yr YM | 1.42\% - $1.52 \%$ | 6.07\%-6.17\% | 1.22\%-1.32\% | 5.87\%-5.97\% | 1.02\% - 1.12\% | 5.67\%-5.77\% |
| 12 year 11.5yr YM | 1.52\% - $1.62 \%$ | 6.17\%-6.27\% | 1.32\%-1.42\% | 5.97\%-6.07\% | 1.12\%-1.22\% | 5.77\%-5.87\% |
| 15 year 14.5yr YM | 1.63\%-1.73\% | 6.28\%-6.38\% | 1.43\%-1.53\% | 6.08\% - 6.18\% | 1.23\%-1.33\% | 5.88\%-5.98\% |
| 18 year 15 yr YM | 1.83\%-1.93\% | 6.48\%-6.58\% | 1.63\%-1.73\% | 6.28\%-6.38\% | 1.43\%-1.53\% | 6.08\%-6.18\% |
| 30 year 15yr YM | 2.04\%-2.14\% | 6.69\%-6.79\% | 1.84\%-1.94\% | 6.49\%-6.59\% | 1.64\%-1.74\% | 6.29\%-6.39\% |

(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 ${ }^{(1)}$

$10 y r$ (SOFR) 1 yr LO, $1 \%$

| $2.27 \%-2.47 \%$ | $7.60 \%-7.80 \%$ |
| :---: | :---: |
| (1) UPB>\$25MM/Multifamily/30yr AM A360/5 days to close/Strong property,sponsor and market. Call for other loan terms, prepays and IO. |  |

$7.11 \%-7.31 \%$
(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 ${ }^{(1)}$ | (65\% / 1.25x) |  | (60\% / 1.30x) |  | (55\% / 1.35x) |  |
| Term: Prepay: | Spread | All-In Rate | Spread | All-In Rate | Spread | All-In Rate |
| 5 year Defeasance | 1.50\% - 1.75\% | 6.18\%-6.43\% | 1.45\%-1.70\% | 6.13\%-6.38\% | 1.40\% - 1.65\% | 6.08\%-6.33\% |
| 7 year Defeasance | 1.50\% - 1.75\% | 6.17\%-6.42\% | 1.45\%-1.70\% | 6.12\% - 6.37\% | 1.40\% - 1.65\% | 6.07\%-6.32\% |
| 10 year Defeasance | 1.45\% - 1.70\% | 6.10\% - 6.35\% | 1.40\% - 1.65\% | 6.05\% - 6.30\% | 1.35\% - 1.60\% | 6.00\% - 6.25\% |
| 12 year Defeasance | 1.55\% - 1.80\% | 6.20\% - 6.45\% | 1.50\% - 1.75\% | 6.15\% - 6.40\% | 1.45\% - 1.70\% | 6.10\% - 6.35\% |

(1) UPB > \$20MM /Multifamily /30yr AM /A360/close within 5 days of rate lock/Strong property, sponsor, and market /YM $+5 \mathrm{bps} /$ Call for other loan terms.

ARM ${ }^{(1)}$

(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:
10,9,8,7,6,5,4,3,2,1

| Purchase/Refinance (35yr Term/Amortization) |  |
| :---: | :---: |
| All-In Rate | Construction (40yr Term/Amortization) |
| $5.87 \%$ | All-ln Rate |
| $6.34 \%$ |  |
| (1)Multifamily/30 day close/Pricing does not include MIP/20 month |  |

(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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