

# Multifamily Debt Solutions

04.17.2024

		INDEXES			
Index:	30 day Avg SOFR	5T	<b>7</b> T	10T	30T
Current:	5.330%	4.68%	4.67%	4.65%	4.67%

# **FANNIE MAE - DUS PROGRAM**

DUS - Fi	ixed 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
30 year	15yr YM

Tier 2 (80% / 1.25x)					
<u>Spread</u>	All-In Rate				
1.77% - 1.87%	6.45% - 6.55%				
1.50% - 1.60%	6.17% - 6.27%				
1.42% - 1.52%	6.07% - 6.17%				
1.52% - 1.62%	6.17% - 6.27%				
1.63% - 1.73%	6.28% - 6.38%				
1.83% - 1.93%	6.48% - 6.58%				
2.04% - 2.14%	6.69% - 6.79%				
(1) LIDD > CENANA/NAultiform	ily/Oyer EO unite/20vr ANA				

Tier 2 (8	0% / 1.25x)	]	Tier 3 (65	i% / 1.35x)		Tier 4 (55% / 1.55x)	
<u>Spread</u>	All-In Rate		<u>Spread</u>	All-In Rate		<u>Spread</u>	<u>All-Ir</u>
1.77% - 1.87%	6.45% - 6.55%		1.23% - 1.33%	5.91% - 6.01%		1.03% - 1.13%	5.71%
1.50% - 1.60%	6.17% - 6.27%		1.19% - 1.29%	5.86% - 5.96%		0.99% - 1.09%	5.66%
1.42% - 1.52%	6.07% - 6.17%		1.22% - 1.32%	5.87% - 5.97%		1.02% - 1.12%	5.67%
1.52% - 1.62%	6.17% - 6.27%		1.32% - 1.42%	5.97% - 6.07%		1.12% - 1.22%	5.77%
1.63% - 1.73%	6.28% - 6.38%		1.43% - 1.53%	6.08% - 6.18%		1.23% - 1.33%	5.88%
1.83% - 1.93%	6.48% - 6.58%		1.63% - 1.73%	6.28% - 6.38%		1.43% - 1.53%	6.08%
2.04% - 2.14%	6.69% - 6.79%		1.84% - 1.94%	6.49% - 6.59%		1.64% - 1.74%	6.29%
(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 4 (55	% / 1.55x)
<u>Spread</u>	<u>All-In Rate</u>
1.03% - 1.13%	5.71% - 5.81%
0.99% - 1.09%	5.66% - 5.76%
1.02% - 1.12%	5.67% - 5.77%
1.12% - 1.22%	5.77% - 5.87%
1.23% - 1.33%	5.88% - 5.98%
1.43% - 1.53%	6.08% - 6.18%
1.64% - 1.74%	6.29% - 6.39%

DUS - ARM <sup>(1)</sup>

10yr (SOFR) 1yr LO, 1%

7.60% - 7.80%

2.08% - 2.28% 7.41% - 7.61%

7.11% - 7.31% 1.78% - 1.98%

(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:
5 year	Defeasance
7 year	Defeasance
10 year	Defeasance
12 year	Defeasance

(65% /	′ 1.25x)		(60% /	1.30x)		(55% / 1.35x)	
<u>Spread</u>	All-In Rate		<u>Spread</u>	All-In Rate		<u>Spread</u>	All-In R
1.50% - 1.75%	6.18% - 6.43%		1.45% - 1.70%	6.13% - 6.38%		1.40% - 1.65%	6.08% - 6
1.50% - 1.75%	6.17% - 6.42%		1.45% - 1.70%	6.12% - 6.37%		1.40% - 1.65%	6.07% - 6
1.45% - 1.70%	6.10% - 6.35%		1.40% - 1.65%	6.05% - 6.30%		1.35% - 1.60%	6.00% - 6
1.55% - 1.80%	6.20% - 6.45%		1.50% - 1.75%	6.15% - 6.40%		1.45% - 1.70%	6.10% - 6
(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.							

(60% / 1.30x)					
Spread	All-In Rate				
1.45% - 1.70%	6.13% - 6.38%				
1.45% - 1.70%	6.12% - 6.37%				
1.40% - 1.65%	6.05% - 6.30%				
1.50% - 1.75%	6.15% - 6.40%				
F device of most levels /04					

(55% /	1.35x)
Spread	All-In Rate
1.40% - 1.65%	6.08% - 6.33%
1.40% - 1.65%	6.07% - 6.32%
1.35% - 1.60%	6.00% - 6.25%
1.45% - 1.70%	6.10% - 6.35%

ARM (1)

10yr (SOFR) 1yr LO, 1%

2.05% - 2.25% 7.38% - 7.58% (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
5.87%
1)Multifamily/30 day close/Pricing does not include MIP/20 mont

Construction (40yr Term/Amortization)
All-In Rate
6.34%

MIP/20 month construction period & first draw at least 15% of loan amount.



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