

## Multifamily Debt Solutions

RATE SHEET

04.23.2024

|                                 |                      |                                  |                          | INDEX                | ES                   |                           |                                  |                      |  |
|---------------------------------|----------------------|----------------------------------|--------------------------|----------------------|----------------------|---------------------------|----------------------------------|----------------------|--|
| Index:<br>Current:              |                      | <b>30 day Avg SOFR</b><br>5.330% |                          | 5T                   |                      | 7T                        | 10T                              | <b>30T</b><br>4.75%  |  |
|                                 |                      |                                  |                          | 4.69%                |                      | 4.67%                     | 4.64%                            |                      |  |
|                                 |                      |                                  | FAI                      | NNIE MAE - DU        | IS PROGE             | RAM                       |                                  |                      |  |
| DUS - Fixed Rate <sup>(1)</sup> |                      | Tier 2 (80% / 1.25x)             |                          |                      | Tier 3 (65% / 1.35x) |                           |                                  | Tier 4 (55% / 1.55x) |  |
| Term:                           | Prepay:              | Spread                           | All-In Rate              | Spr                  | read                 | All-In Rate               | Spread                           | All-In Rate          |  |
| 5 year                          | 4.5yr YM             | 1.80% - 1.90%                    | 6.49% - 6.59%            | 1.26%                | - 1.36%              | 5.95% - 6.05%             | 1.06% - 1.16%                    | 5.75% - 5.85%        |  |
| 7 year                          | 6.5yr YM             | 1.53% - 1.63%                    | 6.20% - 6.30%            | 1.22%                | - 1.32%              | 5.89% - 5.99%             | 1.02% - 1.12%                    | 5.69% - 5.79%        |  |
| 10 year                         | 9.5yr YM             | 1.46% - 1.56%                    | 6.10% - 6.20%            | 1.26%                | - 1.36%              | 5.90% - 6.00%             | 1.06% - 1.16%                    | 5.70% - 5.80%        |  |
| 12 year                         | 11.5yr YM            | 1.54% - 1.64%                    | 6.18% - 6.28%            | 1.34%                | - 1.44%              | 5.98% - 6.08%             | 1.14% - 1.24%                    | 5.78% - 5.88%        |  |
| 15 year                         | 14.5yr YM            | 1.67% - 1.77%                    | 6.31% - 6.41%            | 1.47%                | - 1.57%              | 6.11% - 6.21%             | 1.27% - 1.37%                    | 5.91% - 6.01%        |  |
| 18 year                         | 15yr YM              | 1.86% - 1.96%                    | 6.50% - 6.60%            | 1.66%                | - 1.76%              | 6.30% - 6.40%             | 1.46% - 1.56%                    | 6.10% - 6.20%        |  |
| 30 year                         | 15yr YM              | 2.08% - 2.18%                    | 6.72% - 6.82%            | 1.88%                | - 1.98%              | 6.52% - 6.62%             | 1.68% - 1.78%                    | 6.32% - 6.42%        |  |
|                                 |                      | (1) UPB > \$6MM/Multifam         | ily/Over 50 units/30yr A | M/A360/5 days to clo | ose/Strong pr        | operty,sponsor and market | -Call for other loan terms, prep | bays and IO.         |  |
| DUS                             | - ARM <sup>(1)</sup> |                                  |                          |                      |                      |                           |                                  |                      |  |
| Dyr (SOFR)                      | 1yr LO, 1%           | 2.27% - 2.47%                    | 7.60% - 7.80%            | 2.08%                | - 2.28%              | 7.41% - 7.61%             | 1.78% - 1.98%                    | 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

7.43% - 7.63%

\* 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 <sup>(1)</sup> |                    | (65% / 1.25x)             |                            | (60% /                           | 1.30x)                        | (55% / 1.35x)               |                |
|---------------------------|--------------------|---------------------------|----------------------------|----------------------------------|-------------------------------|-----------------------------|----------------|
| Term:                     | Prepay:            | Spread                    | All-In Rate                | Spread                           | <u>All-In Rate</u>            | <u>Spread</u>               | All-In Rate    |
| 5 year                    | Defeasance         | 1.50% - 1.75%             | 6.19% - 6.44%              | 1.45% - 1.70%                    | 6.14% - 6.39%                 | 1.40% - 1.65%               | 6.09% - 6.34%  |
| 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%             | 6.09% - 6.34%              | 1.40% - 1.65%                    | 6.04% - 6.29%                 | 1.35% - 1.60%               | 5.99% - 6.24%  |
| 12 year                   | Defeasance         | 1.55% - 1.80%             | 6.19% - 6.44%              | 1.50% - 1.75%                    | 6.14% - 6.39%                 | 1.45% - 1.70%               | 6.09% - 6.34%  |
|                           |                    | (1) UPB > \$20MM /Multifa | mily /30yr AM /A360 /close | within 5 days of rate lock /Stro | ong property, sponsor, and ma | arket /YM+5bps/Call for oth | er loan terms. |
|                           | ARM <sup>(1)</sup> |                           |                            | -                                |                               |                             |                |

10yr (SOFR) 1yr LO, 1%

2.05% - 2.25% 7.38% - 7.58%

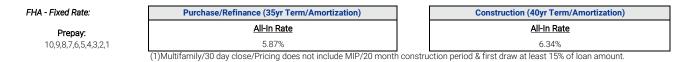
(1) UPB > \$20MM / Multifamily / 30yr AM / A360 / close within 5 days of rate lock / Strong property, sponsor, and market / call for other loan terms. \* Fixed Rate & ARM pricing is based on loans having at least 50% Mission.

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

2.10% - 2.30%

\* Freddie Mac Affordable loans are approximately 10-20bps lower.

## FHA/GINNIE MAE<sup>(1)</sup>





## **NEWPOINT.COM**

7.33% - 7.53%

2.00% - 2.20%

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 Capital Corporation (California Department of Real Estate Broker License No. 01995692, which is a wholly owned subsidiary of NewPoint Real Estate Capital LLC. New York Real Estate Broker Company License No. 10991236549. To view NewPoint's complete licensing information please visit newpoint.com/licensing-disclosures.

©2022 NewPoint Real Estate Capital LLC All rights reserved.