

INDEXES

Index:	30 day Avg SOFR	5T	7T	10T	30T
Current:	5.327%	4.48%	4.48%	4.47%	4.62%

FANNIE MAE - DUS PROGRAM
DUS - Fixed Rate ⁽¹⁾

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	1.81% - 1.91%	6.29% - 6.39%	1.27% - 1.37%	5.75% - 5.85%	1.07% - 1.17%	5.55% - 5.65%
7 year	6.5yr YM	1.53% - 1.63%	6.01% - 6.11%	1.22% - 1.32%	5.70% - 5.80%	1.02% - 1.12%	5.50% - 5.60%
10 year	9.5yr YM	1.40% - 1.50%	5.87% - 5.97%	1.20% - 1.30%	5.67% - 5.77%	1.00% - 1.10%	5.47% - 5.57%
12 year	11.5yr YM	1.48% - 1.58%	5.95% - 6.05%	1.28% - 1.38%	5.75% - 5.85%	1.08% - 1.18%	5.55% - 5.65%
15 year	14.5yr YM	1.59% - 1.69%	6.06% - 6.16%	1.39% - 1.49%	5.86% - 5.96%	1.19% - 1.29%	5.66% - 5.76%
18 year	15yr YM	1.80% - 1.90%	6.27% - 6.37%	1.60% - 1.70%	6.07% - 6.17%	1.40% - 1.50%	5.87% - 5.97%
30 year	15yr YM	2.06% - 2.16%	6.53% - 6.63%	1.86% - 1.96%	6.33% - 6.43%	1.66% - 1.76%	6.13% - 6.23%

(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%	2.27% - 2.47%	7.60% - 7.80%	2.08% - 2.28%	7.41% - 7.61%	1.78% - 1.98%	7.11% - 7.31%
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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

* 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:	(65% / 1.25x)		(60% / 1.30x)		(55% / 1.35x)	
		Spread	All-In Rate	Spread	All-In Rate	Spread	All-In Rate
5 year	Defeasance	1.45% - 1.70%	5.93% - 6.18%	1.40% - 1.65%	5.88% - 6.13%	1.30% - 1.55%	5.78% - 6.03%
7 year	Defeasance	1.43% - 1.68%	5.91% - 6.16%	1.38% - 1.63%	5.86% - 6.11%	1.28% - 1.53%	5.76% - 6.01%
10 year	Defeasance	1.35% - 1.60%	5.82% - 6.07%	1.30% - 1.55%	5.77% - 6.02%	1.20% - 1.45%	5.67% - 5.92%
12 year	Defeasance	1.55% - 1.80%	6.02% - 6.27%	1.50% - 1.75%	5.97% - 6.22%	1.40% - 1.65%	5.87% - 6.12%

(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%	1.95% - 2.15%	7.28% - 7.48%	1.90% - 2.10%	7.23% - 7.43%	1.85% - 2.05%	7.18% - 7.38%
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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⁽¹⁾
FHA - Fixed Rate:

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

Purchase/Refinance (35yr Term/Amortization)
All-In Rate 5.67%

Construction (40yr Term/Amortization)
All-In Rate 6.18%

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

