

MULTIFAMILY BOND PROGRAM FEES

Updated 2/1/26

[illegible]

MULTIFAMILY BOND PROGRAM FEES

FEES		RISK SHARING (HRB)		GNMA LONG TERM (HRB)		GNMA TAX/TE (Standalone)		FREDDIE TEL (Standalone)		FANNIE MAE M.TEB (Standalone)		FANNIE MAE/FREDDIE MAC CREDIT ENHANCED FUNDS (Standalone)	
OTHER FEES	CDA Issuer Fee							0.40% of the outstanding principal amount of the loan	Paid at closing for the initial funding loan period until conversion; if extended, paid for the extension period at the beginning of that period; paid annually in advance during the permanent loan stage	0.40% of the outstanding principal amount of the loan	Long Term only - The Issuer Fee will be paid at closing for the first 12 months. Subsequently, it will be collected monthly from the borrower by the Lender and then paid to CDA annually in advance.		
	Trustee Fee					\$4,250	Annually, paid directly to trustee	\$4,250	Annually, paid directly to trustee	\$4,250	Annually, paid directly to trustee	\$4,250	Annually, paid directly to trustee
	Rebate Analyst Fee					Varies; based on actual time and costs	Periodic payments, paid directly to rebate analyst	Varies; based on actual time and costs	Periodic payments, paid directly to rebate analyst	Varies; based on actual time and costs	Periodic payments, paid directly to rebate analyst	Varies; based on actual time and costs	Periodic payments, paid directly to rebate analyst
	CDA Freddie TEL Conversion to Permanent Fee							\$15,000; Extension fee, \$5,000	Paid at Conversion				
CHARGES INCLUDED IN LOAN INTEREST RATE	CDA Issuer Fee	0.40% of the outstanding principal amount of the loan	Long-Term and Short-Term loans	0.40% of the outstanding principal amount of the loan	Long-Term and Short-Term loans	0.40% of the principal amount of the loan	Paid in full at closing for the entire loan term			0.40% of the principal amount of the loan	Short Term only - paid in full at closing for the entire loan term	0.40% of the outstanding principal amount of the loan	Long-Term and Short-Term loans
	CDA Servicing Fee	0.25% of the outstanding principal amount of the loan	Long-Term and Short-Term loans										
	Trustee Fee*	from 0.04% to 0.20% of the outstanding principal amount of the loan	Long-Term loans only; percentage depends on the original principal amount of the loan - consult underwriter	from 0.04% to 0.20% of the outstanding principal amount of the loan	Long-Term loans only; percentage depends on the original principal amount of the loan - consult underwriter								

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CHARGES INCLUDED IN LOAN INTEREST RATE	Rebate Analyst Fee**	from 0.03% to 0.15% of the outstanding principal amount of the loan	Long-Term loans only; percentage depends on the original principal amount of the loan - consult underwriter	from 0.03% to 0.15% of the outstanding principal amount of the loan	Long-Term loans only; percentage depends on the original principal amount of the loan - consult underwriter								
	Debt Service Reserve Bond Interest	% of the outstanding principal amount of the loan	Long-Term loans only; percentage to be determined at the time of pricing of the bonds										
	GNMA Guarantee and Servicing Fee			Set by MAP Lender	Consult MAP Lender	Set by MAP Lender	Consult MAP Lender						
	FNMA/FHLMC Guarantee and Servicing Fee									Set by FNMA Lender or Seller/Servicer	Consult FNMA Lender or Seller/Servicer	Set by FNMA/FHLMC Lender or Seller/Servicer	Consult FNMA/FHLMC Lender or Seller/Servicer

*** Trustee Fee Billing Scale**
Percentage depends on the original principal amount of the loan:

Under \$3,000,000 - consult underwriter

\$3,000,000 up to \$5,000,000 - 0.20%

\$5,000,000 up to \$10,000,000 - 0.13%

\$10,000,000 up to \$20,000,000 - 0.07%

\$20,000,000 and above - 0.04%

Fees will be adjusted for multiple loans funded from the same bond issue; consult underwriter.

**** Rebate Analyst Fee Billing Scale**
Percentage depends on the original principal amount of the loan:

Under \$3,000,000 - consult underwriter

\$3,000,000 up to \$5,000,000 - 0.15%

\$5,000,000 up to \$10,000,000 - 0.08%

\$10,000,000 up to \$20,000,000 - 0.04%

\$20,000,000 and above - 0.03%

Fees will be adjusted for multiple loans funded from the same bond issue; consult underwriter.