



April 6, 2021

	5-yr	7-yr	10-yr	30-day f	WSJ	5-yr	7-yr	10-yr
<b>Treasury</b>	0.88%	1.35%	1.67%	<b>LIBOR</b> 0.12%	<b>Prime</b> 3.25%	<b>Swaps</b> 1.01%	1.38%	1.70%

### Fannie Mae

LTV/ DCR TERM/AMORT.	75%/1.25X		65%/1.35X		55%/1.55X	
	Spread	Rate	Spread	Rate	Spread	Rate
7/30	195 - 235	3.30% - 3.70%	180 - 220	3.15% - 3.55%	160 - 200	2.95% - 3.35%
10/30	185 - 225	3.52% - 3.92%	170 - 210	3.37% - 3.77%	150 - 190	3.17% - 3.57%
12/30	200 - 245	3.67% - 4.12%	195 - 235	3.62% - 4.02%	175 - 220	3.42% - 3.87%
15/30	215 - 250	3.82% - 4.17%	180 - 215	3.47% - 3.82%	185 - 210	3.52% - 3.77%

### Fannie Mae SBL 5-50 units (min. loan \$1MM)

LTV/ DCR TERM/AMORT.	75%/1.25X	65%/1.35X	55%/1.55X
	Rate	Rate	Rate
5/30	4.14% - 4.29%	3.89% - 4.04%	3.69% - 3.84%
7/30	4.20% - 4.33%	3.95% - 4.08%	3.75% - 3.88%
10/30	4.32% - 4.51%	4.16% - 4.26%	3.96% - 4.06%

\* Based on YM Prepay

### Freddie Mac

LTV/ DCR TERM/AMORT.	75%/1.25X		65%/1.35X		55%/1.55X	
	Spread	Rate	Spread	Rate	Spread	Rate
7/30	190 - 235	3.25% - 3.70%	170 - 205	3.05% - 3.40%	150 - 185	2.85% - 3.20%
10/30	185 - 220	3.52% - 3.87%	165 - 200	3.32% - 3.67%	145 - 180	3.12% - 3.47%
12/30	190 - 225	3.57% - 3.92%	175 - 210	3.42% - 3.77%	165 - 205	3.32% - 3.72%
15/30	200 - 240	3.67% - 4.07%	180 - 215	3.47% - 3.82%	175 - 200	3.42% - 3.67%

### Freddie Mac SBL \$1-\$6MM with 75 units or less

LTV/ DCR TERM/AMORT.	75%/1.30X	65%/1.35X	55%/1.55X
	Rate	Rate	Rate
5/30	3.85% - 4.01%	3.71% - 3.87%	3.61% - 3.77%
7/30	3.62% - 3.74%	3.72% - 3.84%	3.86% - 3.98%
10/30	3.81% - 4.00%	4.10% - 3.91%	4.24% - 4.05%

\* Based on the market size

### Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*Life Company	165 - 225	10-yr. fixed	Treasury	3.32% - 3.92%
*CMBS	215 - 325	10-yr. fixed	Swap	3.85% - 4.95%
*Bank	5 Yr. Rate	5-yr. fixed		3.50% - 4.25%
Floating	400 - 775	Bridge Floater	LIBOR	4.12% - 7.87%

\*Life Cos may have floor rates

\* Floors are implemented 30-day libor for bridge loans. Larger deals may have the tighter spread options

\*Rates may vary depending on a banking relationship

\* Longer terms are available through Fannie Mae, Freddie Mac and Life Companies

FOR MORE INFORMATION CONTACT:

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