



March 7, 2022

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
<b>Treasury</b>	1.78%	1.84%	1.86%	<b>SOFR</b> 0.05%	<b>Prime</b> 3.25%	<b>Swaps</b> 1.75%	1.77%	1.83%

**Fannie Mae over \$6MM**

LTV/ DCR	55%/1.55X		65%/1.35X		75%/1.25X	
TERM/AMORT.	Spread	Rate	Spread	Rate	Spread	Rate
7/30	186 - 202	3.70% - 3.86%	206 - 222	3.90% - 4.06%	231 - 247	4.15% - 4.31%
10/30	188 - 200	3.74% - 3.86%	208 - 220	3.94% - 4.06%	233 - 245	4.19% - 4.31%
12/30	165 - 176	3.88% - 3.99%	185 - 196	4.08% - 4.19%	185 - 221	4.33% - 4.44%

**Fannie Mae SBL under \$6MM**

LTV/ DCR	55%/1.55X	65%/1.35X	75%/1.30X
TERM/AMORT.	Rate	Rate	Rate
7/30	3.85% - 4.05%	4.05% - 4.25%	4.30% - 4.50%
10/30	3.89% - 4.04%	4.09% - 4.24%	4.34% - 4.49%
12/30	4.03% - 4.18%	4.23% - 4.38%	4.48% - 4.63%

\* Based on YM Prepay, add 47 bps for < \$2 million

**Freddie Mac**

LTV/ DCR	55%/1.55X		65%/1.35X		75%/1.25X	
TERM/AMORT.	Spread	Rate	Spread	Rate	Spread	Rate
7/30	215 - 245	3.99% - 4.29%	225 - 255	4.09% - 4.39%	424 - 454	4.24% - 4.54%
10/30	205 - 232	3.91% - 4.18%	215 - 242	4.01% - 4.28%	416 - 443	4.16% - 4.43%
12/30	178 - 205	4.01% - 4.28%	188 - 215	4.11% - 4.38%	185 - 230	4.26% - 4.53%

**Freddie Mac SBL Western Region (Standard/Small market)**

LTV/ DCR	55%/1.55X	65%/1.35X	75%/1.30X
TERM/AMORT.	Rate	Rate	Rate
5/30	4.14% - 4.39%	4.07% - 4.32%	4.17% - 4.42%
7/30	4.07% - 4.32%	4.15% - 4.40%	4.25% - 4.50%
10/30	4.32% - 4.57%	4.50% - 4.75%	4.60% - 4.85%

**Commercial Mortgage Rates**

	Spread	Loan Type	Index	Rate
*CMBS	210 - 260	10-yr. fixed	Swap	3.93% - 4.43%
*Bank	5 Yr. Rate	5-yr. fixed		3.75% - 4.50%
**Floating	400 - 775	Bridge Floater	LIBOR	4.05% - 7.80%

\*Rates may vary depending on a banking relationship

\*\* Floors are implemented based on 30-day SOFR for bridge loans.

\*\*Larger deals may have the tighter spread options

**Commercial - Life Company Rates**

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	160 - 180	3.46% - 3.66%
10/25 or 30	65% - 75%	175 - 245	3.61% - 4.31%

\* LTV based on lender underwritten value

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