



March 28, 2022

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
Treasury	2.54%	2.54%	2.46%	SOFR 0.28%	Prime 3.50%	Swaps 2.60%	2.55%	2.51%

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	187 - 203	4.40% - 4.56%	207 - 223	4.60% - 4.76%	232 - 248	4.85% - 5.01%
10/30	188 - 200	4.33% - 4.45%	208 - 220	4.53% - 4.65%	233 - 245	4.78% - 4.90%
12/30	152 - 163	4.47% - 4.58%	172 - 183	4.67% - 4.78%	172 - 208	4.92% - 5.03%

Fannie Mae SBL under \$6MM

LTV/ DCR	55%/1.55X	65%/1.35X	75%/1.30X
TERM/AMORT.	Rate	Rate	Rate
7/30	4.55% - 4.75%	4.75% - 4.95%	5.00% - 5.20%
10/30	4.48% - 4.63%	4.68% - 4.83%	4.93% - 5.08%
12/30	4.62% - 4.77%	4.82% - 4.97%	5.07% - 5.22%

* 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	205 - 235	4.58% - 4.88%	215 - 245	4.68% - 4.98%	483 - 513	4.83% - 5.13%
10/30	195 - 222	4.40% - 4.67%	205 - 232	4.50% - 4.77%	465 - 492	4.65% - 4.92%
12/30	155 - 182	4.50% - 4.77%	165 - 192	4.60% - 4.87%	172 - 207	4.75% - 5.02%

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	4.39% - 4.64%	4.32% - 4.57%	4.42% - 4.67%
7/30	4.32% - 4.57%	4.40% - 4.65%	4.50% - 4.75%
10/30	4.52% - 4.77%	4.70% - 4.95%	4.80% - 5.05%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	210 - 260	10-yr. fixed	Swap	4.61% - 5.11%
*Bank	5 Yr. Rate	5-yr. fixed		3.75% - 4.50%
**Floating	400 - 775	Bridge Floater	SOFR	4.28% - 8.03%

*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	4.06% - 4.26%
10/25 or 30	65% - 75%	175 - 245	4.21% - 4.91%

* LTV based on lender underwritten value

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2 yr.
-0.03% -0.05%
2.95%

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