



June 1, 2022

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
Treasury	2.94%	2.98%	2.94%	SOFR 0.79%	Prime 4.00%	Swaps 2.96%	2.97%	3.00%

Fannie Mae over \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X		65%/1.35X		75%/1.25X	
	Spread	Rate	Spread	Rate	Spread	Rate
7/30	164 - 180	4.62% - 4.78%	184 - 200	4.82% - 4.98%	204 - 220	5.02% - 5.18%
10/30	168 - 180	4.62% - 4.74%	188 - 200	4.82% - 4.94%	208 - 220	5.02% - 5.14%
12/30	125 - 136	4.78% - 4.89%	145 - 156	4.98% - 5.09%	145 - 176	5.18% - 5.29%

Fannie Mae SBL under \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	4.62% - 4.82%	4.82% - 5.02%	5.07% - 5.27%
10/30	4.62% - 4.77%	4.82% - 4.97%	5.07% - 5.22%
12/30	4.78% - 4.93%	4.98% - 5.13%	5.23% - 5.38%

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

Freddie Mac

LTV/ DCR TERM/AMORT.	55%/1.55X		65%/1.35X		75%/1.25X	
	Spread	Rate	Spread	Rate	Spread	Rate
7/30	153 - 183	4.51% - 4.81%	163 - 193	4.61% - 4.91%	476 - 506	4.76% - 5.06%
10/30	150 - 177	4.44% - 4.71%	160 - 187	4.54% - 4.81%	469 - 496	4.69% - 4.96%
12/30	101 - 128	4.54% - 4.81%	111 - 138	4.64% - 4.91%	145 - 153	4.79% - 5.06%

Freddie Mac SBL Western Region (Standard/Small market)

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
5/30	4.94% - 5.19%	4.87% - 5.12%	4.97% - 5.22%
7/30	4.82% - 5.07%	4.90% - 5.15%	5.00% - 5.25%
10/30	5.02% - 5.27%	5.20% - 5.45%	5.30% - 5.55%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	210 - 280	10-yr. fixed	Swap	5.10% - 5.80%
*Bank	5 Yr. Rate	5-yr. fixed		4.50% - 5.25%
**Floating	400 - 775	Bridge Floater	LIBOR	4.79% - 8.54%

Commercial - Life Company Rates

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	160 - 190	4.54% - 4.84%
10/25 or 30	65% - 75%	175 - 245	4.69% - 5.39%

* LTV based on lender underwritten value

*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

FOR MORE INFORMATION CONTACT:

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