



June 17, 2022

|                 | 5-yr  | 7-yr  | 10-yr | 30-day            | WSJ                | 5-yr               | 7-yr  | 10-yr |
|-----------------|-------|-------|-------|-------------------|--------------------|--------------------|-------|-------|
| <b>Treasury</b> | 3.39% | 3.39% | 3.29% | <b>SOFR</b> 1.45% | <b>Prime</b> 4.75% | <b>Swaps</b> 3.46% | 3.42% | 3.41% |

**Fannie Mae over \$6MM**

| LTV/ DCR<br>TERM/AMORT. | 55%/1.55X |               | 65%/1.35X |               | 75%/1.25X |               |
|-------------------------|-----------|---------------|-----------|---------------|-----------|---------------|
|                         | Spread    | Rate          | Spread    | Rate          | Spread    | Rate          |
| 7/30                    | 167 - 183 | 5.06% - 5.22% | 187 - 203 | 5.26% - 5.42% | 212 - 228 | 5.51% - 5.67% |
| 10/30                   | 168 - 180 | 4.97% - 5.09% | 188 - 200 | 5.17% - 5.29% | 213 - 225 | 5.42% - 5.54% |
| 12/30                   | 120 - 131 | 5.14% - 5.25% | 140 - 151 | 5.34% - 5.45% | 140 - 176 | 5.59% - 5.70% |

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

| LTV/ DCR<br>TERM/AMORT. | 55%/1.55X     | 65%/1.35X     | 75%/1.30X     |
|-------------------------|---------------|---------------|---------------|
|                         | Rate          | Rate          | Rate          |
| 7/30                    | 5.06% - 5.26% | 5.26% - 5.46% | 5.51% - 5.71% |
| 10/30                   | 4.97% - 5.12% | 5.17% - 5.32% | 5.42% - 5.57% |
| 12/30                   | 5.14% - 5.29% | 5.34% - 5.49% | 5.59% - 5.74% |

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

**Freddie Mac**

| LTV/ DCR<br>TERM/AMORT. | 55%/1.55X |               | 65%/1.35X |               | 75%/1.25X |               |
|-------------------------|-----------|---------------|-----------|---------------|-----------|---------------|
|                         | Spread    | Rate          | Spread    | Rate          | Spread    | Rate          |
| 7/30                    | 157 - 187 | 4.96% - 5.26% | 167 - 197 | 5.06% - 5.36% | 182 - 212 | 5.21% - 5.51% |
| 10/30                   | 153 - 180 | 4.82% - 5.09% | 163 - 190 | 4.92% - 5.19% | 178 - 205 | 5.07% - 5.34% |
| 12/30                   | 98 - 125  | 4.92% - 5.19% | 108 - 135 | 5.02% - 5.29% | 140 - 150 | 5.17% - 5.44% |

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

| LTV/ DCR<br>TERM/AMORT. | 55%/1.55X     | 65%/1.35X     | 75%/1.30X     |
|-------------------------|---------------|---------------|---------------|
|                         | Rate          | Rate          | Rate          |
| 5/30                    | 5.24% - 5.49% | 5.17% - 5.42% | 5.27% - 5.52% |
| 7/30                    | 5.12% - 5.37% | 5.20% - 5.45% | 5.30% - 5.55% |
| 10/30                   | 5.27% - 5.52% | 5.45% - 5.70% | 5.55% - 5.80% |

**Commercial Mortgage Rates**

|            | Spread     | Loan Type      | Index | Rate          |
|------------|------------|----------------|-------|---------------|
| *CMBS      | 210 - 280  | 10-yr. fixed   | Swap  | 5.51% - 6.21% |
| *Bank      | 5 Yr. Rate | 5-yr. fixed    |       | 5.00% - 5.75% |
| **Floating | 400 - 775  | Bridge Floater | LIBOR | 5.45% - 9.20% |

**Commercial - Life Company Rates**

| TERM/AMORT. | LTV       | Spread    | Rate          |
|-------------|-----------|-----------|---------------|
| 10/25 or 30 | 50% - 65% | 150 - 190 | 4.79% - 5.19% |
| 10/25 or 30 | 65% - 75% | 175 - 245 | 5.04% - 5.74% |

\* 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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