



March 7, 2022

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
<b>Treasury</b>	2.83%	2.87%	2.83%	<b>SOFR</b> 1.52%	<b>Prime</b> 4.75%	<b>Swaps</b> 2.86%	2.85%	2.91%

**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	183 - 199	4.70% - 4.86%	203 - 219	4.90% - 5.06%	228 - 244	5.15% - 5.31%
10/30	186 - 198	4.68% - 4.80%	206 - 218	4.88% - 5.00%	231 - 243	5.13% - 5.25%
12/30	147 - 158	4.86% - 4.97%	167 - 178	5.06% - 5.17%	167 - 203	5.31% - 5.42%

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

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	4.70% - 4.90%	4.90% - 5.10%	5.15% - 5.35%
10/30	4.68% - 4.83%	4.88% - 5.03%	5.13% - 5.28%
12/30	4.86% - 5.01%	5.06% - 5.21%	5.31% - 5.46%

\* 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	171 - 201	4.58% - 4.88%	181 - 211	4.68% - 4.98%	196 - 226	4.83% - 5.13%
10/30	168 - 195	4.50% - 4.77%	178 - 205	4.60% - 4.87%	193 - 220	4.75% - 5.02%
12/30	121 - 148	4.60% - 4.87%	131 - 158	4.70% - 4.97%	167 - 173	4.85% - 5.12%

**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	5.39% - 5.64%	5.32% - 5.57%	5.42% - 5.67%
7/30	5.27% - 5.52%	5.35% - 5.60%	5.45% - 5.70%
10/30	5.42% - 5.67%	5.60% - 5.85%	5.70% - 5.95%

**Commercial Mortgage Rates**

	Spread	Loan Type	Index	Rate
*CMBS	210 - 260	10-yr. fixed	Swap	5.01% - 5.51%
*Bank	5 Yr. Rate	5-yr. fixed		5.00% - 5.75%
**Floating	400 - 775	Bridge Floater	LIBOR	5.52% - 9.27%

**Commercial - Life Company Rates**

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	180 - 220	4.63% - 5.03%
10/25 or 30	65% - 75%	180 - 245	4.63% - 5.28%

\* 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

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