COMMCAP ADVISORS

August 1, 2022							
	5-yr	7-yr	10-yr	30-day	WSJ		5-yr	7-yr	10-yr
Treasury	2.64%	2.62%	2.57%	**SOFR** 2.27%	**Prime** 5.50%	**Swaps** 2.68%	2.63%	2.66%

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	200 - 216	4.61% - 4.77%	220 - 236	4.81% - 4.97%	245 - 261	5.06% - 5.22%
10/30	197 - 209	4.54% - 4.66%	217 - 229	4.74% - 4.86%	242 - 254	4.99% - 5.11%
12/30	159 - 170	4.68% - 4.79%	179 - 190	4.88% - 4.99%	179 - 215	5.13% - 5.24%

Fannie Mae SBL under $6MM

LTV/ DCR TERM/AMORT.	55%/1.55X Rate	65%/1.35X Rate	75%/1.30X Rate
7/30	4.61% - 4.81%	4.81% - 5.01%	5.06% - 5.26%
10/30	4.54% - 4.69%	4.74% - 4.89%	4.99% - 5.14%
12/30	4.68% - 4.83%	4.88% - 5.03%	5.13% - 5.28%

* 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	185 - 215	4.46% - 4.76%	195 - 225	4.56% - 4.86%	210 - 240	4.71% - 5.01%
10/30	181 - 208	4.38% - 4.65%	191 - 218	4.48% - 4.75%	206 - 233	4.63% - 4.90%
12/30	139 - 166	4.48% - 4.75%	149 - 176	4.58% - 4.85%	179 - 191	4.73% - 5.00%

Freddie Mac SBL Western Region (Standard/Small market)

LTV/ DCR TERM/AMORT.	55%/1.55X Rate	65%/1.35X Rate	75%/1.30X 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	220 - 300	10-yr. fixed	Swap	4.86% - 5.66%
*Bank	5 Yr. Rate	5-yr. fixed		5.25% - 6.00%
**Floating	400 - 775	Bridge Floater	LIBOR	6.27% - 10.02%

*Rates mary 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%	180 - 200	4.37% - 4.57%
10/25 or 30	65% - 75%	175 - 245	4.32% - 5.02%

* LTV based on lender underwritten value

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