



August 2, 2022

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
<b>Treasury</b>	2.81%	2.78%	2.71%	<b>SOFR</b> 2.28%	<b>Prime</b> 5.50%	<b>Swaps</b> 2.77%	2.71%	2.71%

**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	4.61% - 4.77%	203 - 219	4.81% - 4.97%	228 - 244	5.06% - 5.22%
10/30	183 - 195	4.54% - 4.66%	203 - 215	4.74% - 4.86%	228 - 240	4.99% - 5.11%
12/30	143 - 154	4.68% - 4.79%	163 - 174	4.88% - 4.99%	163 - 199	5.13% - 5.24%

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

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	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	168 - 198	4.46% - 4.76%	178 - 208	4.56% - 4.86%	193 - 223	4.71% - 5.01%
10/30	167 - 194	4.38% - 4.65%	177 - 204	4.48% - 4.75%	192 - 219	4.63% - 4.90%
12/30	123 - 150	4.48% - 4.75%	133 - 160	4.58% - 4.85%	163 - 175	4.73% - 5.00%

**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	220 - 300	10-yr. fixed	Swap	4.91% - 5.71%
*Bank	5 Yr. Rate	5-yr. fixed		5.25% - 6.00%
**Floating	400 - 775	Bridge Floater	LIBOR	6.28% - 10.03%

**Commercial - Life Company Rates**

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	180 - 200	4.51% - 4.71%
10/25 or 30	65% - 75%	175 - 245	4.46% - 5.16%

\* 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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