



September 1, 2022

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
<b>Treasury</b>	3.40%	3.37%	3.27%	<b>SOFR</b> 2.29%	<b>Prime</b> 5.50%	<b>Swaps</b> 3.49%	3.41%	3.37%

**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	182 - 198	5.19% - 5.35%	202 - 218	5.39% - 5.55%	227 - 243	5.64% - 5.80%
10/30	181 - 193	5.07% - 5.19%	201 - 213	5.27% - 5.39%	226 - 238	5.52% - 5.64%
12/30	130 - 141	5.22% - 5.33%	150 - 161	5.42% - 5.53%	150 - 186	5.67% - 5.78%

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

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	5.19% - 5.39%	5.39% - 5.59%	5.64% - 5.84%
10/30	5.07% - 5.22%	5.27% - 5.42%	5.52% - 5.67%
12/30	5.22% - 5.37%	5.42% - 5.57%	5.67% - 5.82%

\* 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	170 - 200	5.07% - 5.37%	180 - 210	5.17% - 5.47%	195 - 225	5.32% - 5.62%
10/30	166 - 193	4.92% - 5.19%	176 - 203	5.02% - 5.29%	191 - 218	5.17% - 5.44%
12/30	110 - 137	5.02% - 5.29%	120 - 147	5.12% - 5.39%	150 - 162	5.27% - 5.54%

**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	5.47% - 5.97%
*Bank	5 Yr. Rate	5-yr. fixed		5.25% - 6.00%
**Floating	400 - 775	Bridge Floater	LIBOR	6.29% - 10.04%

**Commercial - Life Company Rates**

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	165 - 200	4.92% - 5.27%
10/25 or 30	65% - 75%	175 - 245	5.02% - 5.72%

\* 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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