



November 1, 2022

	5-yr	7-yr	10-yr		30-day	WSJ		5-yr	7-yr	10-yr	
Treasury	4.25%	4.16%	4.05%		SOFR 3.05%		Prime 6.25%		Swaps 4.33%	4.19%	4.10%

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	197 - 213	6.13% - 6.29%	217 - 233	6.33% - 6.49%	242 - 258	6.58% - 6.74%
10/30	204 - 216	6.09% - 6.21%	224 - 236	6.29% - 6.41%	249 - 261	6.54% - 6.66%
12/30	132 - 143	6.18% - 6.29%	152 - 163	6.38% - 6.49%	152 - 188	6.63% - 6.74%

Fannie Mae SBL under \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	6.13% - 6.33%	6.33% - 6.53%	6.58% - 6.78%
10/30	6.09% - 6.24%	6.29% - 6.44%	6.54% - 6.69%
12/30	6.18% - 6.33%	6.38% - 6.53%	6.63% - 6.78%

* 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	5.84% - 6.14%	178 - 208	5.94% - 6.24%	609 - 639	6.09% - 6.39%
10/30	165 - 192	5.70% - 5.97%	175 - 202	5.80% - 6.07%	595 - 622	5.95% - 6.22%
12/30	94 - 121	5.80% - 6.07%	104 - 131	5.90% - 6.17%	152 - 146	6.05% - 6.32%

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	7.04% - 7.29%	6.97% - 7.22%	7.07% - 7.32%
7/30	6.82% - 7.07%	6.90% - 7.15%	7.00% - 7.25%
10/30	6.77% - 7.02%	6.95% - 7.20%	7.05% - 7.30%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	225 - 300	10-yr. fixed	Swap	6.35% - 7.10%
*Bank	5 Yr. Rate	5-yr. fixed		5.50% - 7.25%
**Floating	275 - 775	Bridge Floater	LIBOR	5.80% - 10.80%

Commercial - Life Company Rates

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	165 - 195	5.70% - 6.00%
10/25 or 30	65% - 75%	185 - 235	5.90% - 6.40%

* 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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