



December 5, 2022

	5-yr	7-yr	10-yr		30-day	WSJ		5-yr	7-yr	10-yr
Treasury	3.80%	3.72%	3.60%		SOFR 3.80%	Prime 7.00%		Swaps 3.68%	3.53%	3.45%

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	167 - 183	5.39% - 5.55%	187 - 203	5.59% - 5.75%	212 - 228	5.84% - 6.00%
10/30	180 - 192	5.40% - 5.52%	200 - 212	5.60% - 5.72%	225 - 237	5.85% - 5.97%
12/30	129 - 140	5.61% - 5.72%	149 - 160	5.81% - 5.92%	149 - 185	6.06% - 6.17%

Fannie Mae SBL under \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	5.50% - 5.70%	5.70% - 5.90%	5.95% - 6.15%
10/30	5.40% - 5.55%	5.60% - 5.75%	5.85% - 6.00%
12/30	5.61% - 5.76%	5.81% - 5.96%	6.06% - 6.21%

* 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	176 - 206	5.48% - 5.78%	186 - 216	5.58% - 5.88%	573 - 603	5.73% - 6.03%
10/30	172 - 199	5.32% - 5.59%	182 - 209	5.42% - 5.69%	557 - 584	5.57% - 5.84%
12/30	110 - 137	5.42% - 5.69%	120 - 147	5.52% - 5.79%	149 - 162	5.67% - 5.94%

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	6.84% - 7.09%	6.77% - 7.02%	6.87% - 7.12%
7/30	6.62% - 6.87%	6.70% - 6.95%	6.80% - 7.05%
10/30	6.57% - 6.82%	6.75% - 7.00%	6.85% - 7.10%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	210 - 260	10-yr. fixed	Swap	5.55% - 6.05%
*Bank	5 Yr. Rate	5-yr. fixed		3.75% - 4.50%
**Floating	400 - 775	Bridge Floater	LIBOR	7.80% - 11.55%

Commercial - Life Company Rates

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	165 - 180	5.25% - 5.40%
10/25 or 30	65% - 75%	180 - 245	5.40% - 6.05%

* 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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