



January 5, 2023

	5-yr	7-yr	10-yr		30-day		WSJ		5-yr	7-yr	10-yr			
Treasury	3.92%	3.84%	3.72%		SOFR	4.13%		Prime	7.50%		Swaps	3.92%	3.76%	3.67%

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	166 - 182	5.50% - 5.66%	186 - 202	5.70% - 5.86%	217 - 233	6.01% - 6.17%
10/30	179 - 192	5.51% - 5.64%	199 - 212	5.71% - 5.84%	219 - 232	5.91% - 6.04%
12/30	129 - 141	5.75% - 5.87%	149 - 161	5.95% - 6.07%	149 - 181	6.15% - 6.27%

Fannie Mae SBL under \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	5.61% - 5.81%	5.81% - 6.01%	6.01% - 6.21%
10/30	5.51% - 5.66%	5.71% - 5.86%	5.91% - 6.06%
12/30	5.75% - 5.90%	5.95% - 6.10%	6.15% - 6.30%

* 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	175 - 205	5.59% - 5.89%	185 - 215	5.69% - 5.99%	584 - 614	5.84% - 6.14%
10/30	173 - 200	5.45% - 5.72%	183 - 210	5.55% - 5.82%	570 - 597	5.70% - 5.97%
12/30	109 - 136	5.55% - 5.82%	119 - 146	5.65% - 5.92%	149 - 161	5.80% - 6.07%

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	6.54% - 6.79%	6.47% - 6.72%	6.57% - 6.82%
7/30	6.32% - 6.57%	6.40% - 6.65%	6.50% - 6.75%
10/30	6.27% - 6.52%	6.45% - 6.70%	6.55% - 6.80%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	225 - 300	10-yr. fixed	Swap	5.92% - 6.67%
*Bank	5 Yr. Rate	5-yr. fixed		5.75% - 8.50%
**Floating	280 - 775	Bridge Floater	LIBOR	6.93% - 11.88%

*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

Commercial - Life Company Rates

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	165 - 180	5.37% - 5.52%
10/25 or 30	65% - 75%	175 - 245	5.47% - 6.17%

* LTV based on lender underwritten value

FOR MORE INFORMATION CONTACT:
 Shelly Dunbar |O: 775.345.3659 | sdunbar@commcapnv.com
 Adam Gregory |O: 702.792.7560 | agregory@commcapnv.com

2 yr.
-0.04% -0.08%
4.46%

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