



May 2, 2023

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
<b>Treasury</b>	3.45%	3.44%	3.43%	<b>SOFR</b> 4.82%	<b>Prime</b> 8.00%	<b>Swaps</b> 3.57%	3.48%	3.47%

**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	169 - 199	5.13% - 5.43%	189 - 206	5.33% - 5.50%	220 - 237	5.64% - 5.81%
10/30	173 - 203	5.16% - 5.46%	193 - 206	5.36% - 5.49%	213 - 226	5.56% - 5.69%
12/30	177 - 207	5.20% - 5.50%	197 - 209	5.40% - 5.52%	217 - 229	5.60% - 5.72%

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

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	5.54% - 5.74%	5.74% - 5.96%	5.94% - 6.14%
10/30	5.46% - 5.61%	5.66% - 5.81%	5.86% - 6.01%
12/30	5.50% - 5.65%	5.70% - 5.85%	5.90% - 6.05%

\* 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	5.14% - 5.44%	185 - 215	5.29% - 5.59%	205 - 235	5.49% - 5.79%
10/30	175 - 202	5.18% - 5.45%	190 - 217	5.33% - 5.60%	205 - 232	5.48% - 5.75%
12/30	180 - 207	5.23% - 5.50%	195 - 222	5.38% - 5.65%	210 - 237	5.53% - 5.80%

**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	5.72% - 5.97%	5.80% - 6.04%	5.90% - 6.14%
7/30	5.62% - 5.87%	5.70% - 5.95%	5.80% - 6.05%
10/30	5.80% - 6.06%	5.88% - 6.14%	5.98% - 6.24%

**Commercial Mortgage Rates**

	Spread	Loan Type	Index	Rate
*CMBS	265 - 400	10-yr. fixed	Swap	6.12% - 7.47%
*Bank	5 Yr. Rate	5-yr. fixed		5.75% - 8.00%
FHA	223(f)	35 Yr.fixed		5.38% - 5.78%
FHA	221(d)(4)	35 Yr.fixed		5.86% - 6.27%
**Floating	275 - 775	Bridge Floater	LIBOR	7.57% - 12.57%

**Commercial - Life Company Rates**

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	160 - 180	5.03% - 5.23%
10/25 or 30	65% - 75%	175 - 255	5.18% - 5.98%

\* 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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