



April 2, 2024

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr
Treasury	4.35%	4.37%	4.37%	SOFR 5.32%	Prime 8.50%	Swaps 4.10%	4.00%	3.95%

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	132 - 162	5.69% - 5.99%	152 - 169	5.89% - 6.06%	183 - 200	6.20% - 6.37%
10/30	134 - 164	5.71% - 6.01%	154 - 167	5.91% - 6.04%	174 - 187	6.11% - 6.24%
12/30	151 - 181	5.88% - 6.18%	171 - 183	6.08% - 6.20%	191 - 203	6.28% - 6.40%

Fannie Mae SBL under \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	6.40% - 6.60%	6.60% - 7.06%	6.80% - 7.00%
10/30	6.42% - 6.57%	6.62% - 6.77%	6.82% - 6.97%
12/30	6.59% - 6.74%	6.79% - 6.94%	6.99% - 7.14%

* 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	135 - 165	5.72% - 6.02%	150 - 180	5.87% - 6.17%	170 - 200	6.07% - 6.37%
10/30	140 - 167	5.77% - 6.04%	155 - 182	5.92% - 6.19%	170 - 197	6.07% - 6.34%
12/30	155 - 182	5.92% - 6.19%	170 - 197	6.07% - 6.34%	185 - 212	6.22% - 6.49%

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	6.79% - 7.04%	6.87% - 7.14%	6.97% - 7.24%
7/30	6.52% - 6.77%	6.60% - 6.85%	6.70% - 6.95%
10/30	6.67% - 6.92%	6.75% - 7.00%	6.85% - 7.10%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	300 - 400	10-yr. fixed	Swap	6.95% - 7.95%
*Bank	5 Yr. Rate	5-yr. fixed		6.00% - 8.00%
FHA	223(f)	35 Yr.fixed		5.62% - 6.10%
FHA	221(d)(4)	35 Yr.fixed		6.11% - 6.59%
**Floating	350 - 775	Bridge Floater	SOFR	8.82% - 13.07%

*Rates may vary depending on a banking relationship (non-owner occupied)

** 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%	160 - 180	5.97% - 6.17%
10/25 or 30	65% - 75%	175 - 255	6.12% - 6.92%

* LTV based on lender underwritten value

FOR MORE INFORMATION CONTACT:

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