



August 2, 2024

	5-yr	7-yr	10-yr	30-day	WSJ	5-yr	7-yr	10-yr			
Treasury	3.62%	3.68%	3.79%	SOFR	5.35%	Prime	8.50%	Swaps	4.02%	3.86%	3.76%

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	127 - 157	4.95% - 5.25%	147 - 164	5.15% - 5.32%	178 - 195	5.46% - 5.63%
10/30	119 - 149	4.98% - 5.28%	139 - 152	5.18% - 5.31%	159 - 172	5.38% - 5.51%
12/30	126 - 156	5.05% - 5.35%	146 - 158	5.25% - 5.37%	166 - 178	5.45% - 5.57%

Fannie Mae SBL under \$6MM

LTV/ DCR TERM/AMORT.	55%/1.55X	65%/1.35X	75%/1.30X
	Rate	Rate	Rate
7/30	5.71% - 5.91%	5.91% - 6.30%	6.11% - 6.31%
10/30	5.74% - 5.89%	5.94% - 6.09%	6.14% - 6.29%
12/30	5.81% - 5.96%	6.01% - 6.16%	6.21% - 6.36%

* 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	130 - 160	4.98% - 5.28%	145 - 175	5.13% - 5.43%	165 - 195	5.33% - 5.63%
10/30	125 - 152	5.04% - 5.31%	140 - 167	5.19% - 5.46%	155 - 182	5.34% - 5.61%
12/30	130 - 157	5.09% - 5.36%	145 - 172	5.24% - 5.51%	160 - 187	5.39% - 5.66%

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	5.99% - 6.24%	6.07% - 6.38%	6.17% - 6.48%
7/30	5.77% - 6.02%	5.85% - 6.10%	5.95% - 6.20%
10/30	5.82% - 5.96%	5.90% - 6.04%	6.00% - 6.14%

Commercial Mortgage Rates

	Spread	Loan Type	Index	Rate
*CMBS	300 - 400	10-yr. fixed	Swap	6.76% - 7.76%
*Bank	5 Yr. Rate	5-yr. fixed		6.00% - 8.00%
FHA	223(f)	35 Yr.fixed		5.49% - 6.03%
FHA	221(d)(4)	35 Yr.fixed		5.93% - 6.47%
**Floating	400 - 775	Bridge Floater	LIBOR	9.35% - 13.10%

Commercial - Life Company Rates

TERM/AMORT.	LTV	Spread	Rate
10/25 or 30	50% - 65%	160 - 180	5.39% - 5.59%
10/25 or 30	65% - 75%	175 - 255	5.54% - 6.34%

* 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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