

# Current Rates

AS OF 07/31/2024 (11:00 AM CT)

Northmarq.com



## Capital Markets Leader

Northmarq leverages strong, long-term relationships with all sources of capital – including the GSEs, FHA/HUD, life companies, bridge lenders, banks, and CMBS lenders – to create innovative financing solutions. The rates provided here are for informational use only. For specific quotes, contact your local office today.

Current Index Rates	Previous Week	
5 year Treasury	4.00%	4.17%
7 year Treasury	4.02%	4.21%
10 year Treasury	4.10%	4.28%
30-day Avg SOFR	5.35%	5.34%
1Mo Term SOFR	5.34%	5.35%

## Commercial

### Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	150-210	5.50%-6.10%
10-Year	25-30	50%-65%	140-180	5.50%-5.90%
10-Year	25-30	60%-75%	150-210	5.60%-6.20%
15-Year	25-30	60%-75%	150-210	5.60%-6.20%
15-20 Year Fully Amortizing		60%-75%	150-210	5.60%-6.20%

### CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.65%-7.15%
10-Year	30	65%-75%	225-275	6.55%-7.05%

\* Rate buy downs available on deal by deal basis.

## Multifamily

### Freddie Mac—Conventional

Term	LTV	DSCR	Spread	Rate
15-Year	80%	1.25x	160-185	5.70%-5.95%
10-Year	55%	1.55x	125-130	5.35%-5.40%
10-Year	65%	1.35x	130-150	5.40%-5.60%
10-Year	80%	1.25x	145-170	5.55%-5.80%
7-Year	55%	1.55x	130-135	5.30%-5.35%
7-Year	65%	1.35x	140-160	5.40%-5.60%
7-Year	80%	1.25x	155-180	5.55%-5.80%
5-Year	75%	1.25x	150-175	5.50%-5.75%
10-Year ARM	80%	1.25x	205-230	7.40%-7.65%

### Fannie Mae—Conventional

Term	LTV	DSCR	Spread	Rate
15-Year	65%	1.35x	120-180	5.30%-5.90%
10-Year	55%	1.55x	105-145	5.15%-5.55%
10-Year	65%	1.35x	125-165	5.35%-5.75%
10-Year	80%	1.25x	145-185	5.55%-5.95%
7-Year*	55%	1.55x	115-155	5.15%-5.55%
7-Year*	65%	1.35x	135-175	5.35%-5.75%
7-Year	80%	1.25x	165-205	5.65%-6.05%
5-Year	65%	1.25x	195-235	5.95%-6.35%
10-Year SARM	75%	1.00x	265-280	8.00%-8.15%

\* For loans less than \$6MM, please reach out to your Fannie representative.

### FHA—223(F) Refinancing

Term	Amortization	LTV	DSCR	Rate
35	35	85%	1.176x	5.40-5.85%

\* Before MIP.

### FHA—221(D)4 Construction/Permanent

Term	Amortization	LTC	DSCR	Rate
40	40	85%	1.176x	6.05-6.40%

\* Before MIP.

### Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	145-205	5.45%-6.05%
10-Year	25-30	50%-65%	120-165	5.30%-5.75%
10-Year	25-30	60%-75%	145-205	5.55%-6.15%
15-Year	25-30	60%-75%	145-205	5.55%-6.15%
15-20 Year Fully Amortizing		60%-75%	145-205	5.55%-6.15%

### CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.65%-7.15%
10-Year	30	65%-75%	225-275	6.55%-7.05%

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