



## 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

Term	Rate
5-Year Treasury	4.06%
7-Year Treasury	4.18%
10-Year Treasury	4.30%
30-Day Avg. SOFR	4.35%

\* Rates are subject to change. Please contact your Northmarq representative for the most current rates.

## LIFE CO - COMMERCIAL

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	25-30	50%-65%	150 - 210	5.56% - 6.16%
5-Year	25-30	60%-75%	160 - 220	5.66% - 6.26%
10-Year	25-30	50%-65%	150 - 190	5.80% - 6.20%
10-Year	25-30	60%-75%	160 - 220	5.90% - 6.50%
15-Year	Fully Amortizing	60%-75%	160 - 220	6.07% - 6.67%

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

## CMBS SPREADS/RATES - COMMERCIAL

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	30	65-75%	250 - 300	6.56% - 7.06%
10-Year	30	65-75%	225 - 275	6.55% - 7.05%
5-Year	30	65-75%	250 - 300	6.56% - 7.06%
10-Year	30	65-75%	225 - 275	6.55% - 7.05%

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

## FANNIE MAE - CONVENTIONAL

Term	LTV	DSCR	Spread (bps)	Rate
15-Year	65%	1.35x	105 - 145	5.35% - 5.75%
10-Year	55%	1.55x	95 - 125	5.25% - 5.55%
10-Year	65%	1.35x	105 - 145	5.35% - 5.75%
10-Year	75%	1.25x	125 - 165	5.55% - 5.95%
7-Year	55%	1.55x	100 - 130	5.18% - 5.48%
7-Year	65%	1.35x	110 - 150	5.28% - 5.68%
7-Year	75%	1.25x	135 - 175	5.53% - 5.93%
5-Year	55%	1.55x	105 - 135	5.11% - 5.41%
5-Year	65%	1.35x	115 - 155	5.33% - 5.73%
5-Year	65%	1.25x	150 - 190	5.68% - 6.08%
10 SARM	75%	1.00x	260 - 275	6.95% - 7.10%

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

## FREDDIE MAC CME - FIXED RATE

Term	LTV	DSCR	Spread (bps)	Rate
15-Year	80%	1.25x	140 - 165	5.70% - 5.95%
10-Year	55%	1.55x	105 - 110	5.35% - 5.40%
10-Year	65%	1.35x	110 - 130	5.40% - 5.60%
10-Year	70%	1.25x	125 - 150	5.55% - 5.80%
7-Year	55%	1.55x	110 - 125	5.28% - 5.43%
7-Year	65%	1.35x	130 - 150	5.48% - 5.68%
7-Year	80%	1.25x	145 - 170	5.63% - 5.88%
5-Year	75%	1.25x	145 - 170	5.51% - 5.76%
10 ARM	80%	1.25x	210 - 235	6.45% - 6.70%

## 223(F) REFINANCING (FHA)

Term	LTV	DSCR	Amortization	Rates *
35-Year	87%	1.15x	35	5.50 - 5.95%

\* Before MIP.

## 221(D)4 CONSTRUCTION / PERMANENT (FHA)

Term	LTV	DSCR	Amortization	Rates *
40-Year	87%	1.15x	40	5.95 - 6.40%

\* Before MIP.

## LIFE CO - MULTIFAMILY

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	25-30	50%-65%	145 - 205	5.51% - 6.11%
5-Year	25-30	60%-75%	155 - 215	5.61% - 6.21%
10-Year	25-30	50%-65%	130 - 175	5.60% - 6.05%
10-Year	25-30	60%-75%	155 - 215	5.85% - 6.45%
15-Year	Fully Amortizing	60%-75%	155 - 215	6.02% - 6.62%

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

## CMBS SPREADS/RATES

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	30	65-75%	250 - 300	6.56% - 7.06%
10-Year	30	65-75%	225 - 275	6.55% - 7.05%
5-Year	30	65-75%	250 - 300	6.56% - 7.06%
10-Year	30	65-75%	225 - 275	6.55% - 7.05%

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

\* Rates are general in nature and are for informational use only. Rates are subject to change at any time and the information provided is not a commitment to lend. For specific quotes based on your property, contact a local Northmarq office.

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

Commercial Real Estate  
Debt + Equity  
Investment Sales  
Loan Servicing  
Fund Management