

# Current Rates

AS OF 10/30/2024 (2:00 PM 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	4.13%	4.06%
7 year Treasury	4.19%	4.15%
10 year Treasury	4.27%	4.25%
30-day Avg SOFR	4.85%	4.86%
1Mo Term SOFR	4.67%	4.74%

## Commercial

### Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	160-220	5.75%-6.35%
10-Year	25-30	50%-65%	150-190	5.75%-6.15%
10-Year	25-30	60%-75%	160-220	5.85%-6.45%
15-Year	25-30	60%-75%	160-220	5.90%-6.50%
15-20 Year Fully Amortizing		60%-75%	160-220	5.85%-6.45%

### CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.55%-7.05%
10-Year	30	65%-75%	225-275	6.50%-7.00%

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

## Multifamily

### Freddie Mac—Conventional

Term	LTV	DSCR	Spread	Rate
15-Year	80%	1.25x	165-190	5.90%-6.15%
10-Year	55%	1.55x	125-130	5.50%-5.55%
10-Year	65%	1.35x	130-150	5.55%-5.75%
10-Year	80%	1.25x	145-170	5.70%-5.95%
7-Year	55%	1.55x	140-145	5.60%-5.65%
7-Year	65%	1.35x	150-170	5.70%-5.90%
7-Year	80%	1.25x	165-190	5.80%-6.05%
5-Year	75%	1.25x	160-185	5.75%-6.00%
10-Year ARM	80%	1.25x	215-240	7.00%-7.25%

### Fannie Mae—Conventional

Term	LTV	DSCR	Spread	Rate
15-Year	65%	1.35x	115-155	5.40%-5.80%
10-Year	55%	1.55x	95-135	5.20%-5.60%
10-Year	65%	1.35x	115-155	5.40%-5.80%
10-Year	80%	1.25x	135-175	5.60%-6.00%
7-Year*	55%	1.55x	100-140	5.20%-5.60%
7-Year*	65%	1.35x	120-160	5.40%-5.80%
7-Year	80%	1.25x	155-195	5.75%-6.15%
5-Year	65%	1.25x	180-220	5.95%-6.35%
10-Year SARM	75%	1.00x	260-275	7.45%-7.6%

\* 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	5.40-5.90%

\* Before MIP.

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

Term	Amortization	LTC	DSCR	Rate
40	40	85%	1.176x	5.90-6.40%

\* Before MIP.

### Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	155-215	5.70%-6.30%
10-Year	25-30	50%-65%	130-175	5.55%-6.00%
10-Year	25-30	60%-75%	155-215	5.80%-6.40%
15-Year	25-30	60%-75%	155-215	5.85%-6.45%
15-20 Year Fully Amortizing		60%-75%	155-215	5.80%-6.40%

### CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.55%-7.05%
10-Year	30	65%-75%	225-275	6.50%-7.00%

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