

# Current Rates

AS OF 11/20/2024 (10:30 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	4.26%	4.31%
7 year Treasury	4.32%	4.38%
10 year Treasury	4.39%	4.45%
30-day Avg SOFR	4.74%	4.84%
1Mo Term SOFR	4.60%	4.63%

## Commercial

### Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	160-220	5.85%-6.45%
10-Year	25-30	50%-65%	150-190	5.90%-6.30%
10-Year	25-30	60%-75%	160-220	6.00%-6.60%
15-Year	25-30	60%-75%	160-220	6.00%-6.60%
15-20 Year Fully Amortizing		60%-75%	160-220	6.00%-6.60%

### CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.80%-7.30%
10-Year	30	65%-75%	225-275	6.70%-7.20%

\* 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	6.05%-6.30%
10-Year	55%	1.55x	125-130	5.65%-5.70%
10-Year	65%	1.35x	130-150	5.70%-5.90%
10-Year	80%	1.25x	145-170	5.85%-6.10%
7-Year	55%	1.55x	140-145	5.70%-5.75%
7-Year	65%	1.35x	150-170	5.80%-6.00%
7-Year	80%	1.25x	165-190	5.90%-6.15%
5-Year	75%	1.25x	160-185	5.85%-6.10%
10-Year ARM	80%	1.25x	215-240	6.90%-7.15%

### Fannie Mae—Conventional

Term	LTV	DSCR	Spread	Rate
15-Year	65%	1.35x	115-155	5.55%-5.95%
10-Year	55%	1.55x	95-135	5.35%-5.75%
10-Year	65%	1.35x	115-155	5.55%-5.95%
10-Year	80%	1.25x	135-175	5.75%-6.15%
7-Year*	55%	1.55x	95-135	5.25%-5.65%
7-Year*	65%	1.35x	115-155	5.45%-5.85%
7-Year	80%	1.25x	150-190	5.80%-6.20%
5-Year	65%	1.25x	175-215	6.00%-6.40%
10-Year SARM	75%	1.00x	260-275	7.35%-7.50%

\* 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	5.50-6.00%

\* Before MIP.

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

Term	Amortization	LTC	DSCR	Rate
40	40	85%	1.176x	5.95-6.45%

\* Before MIP.

### Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	155-215	5.80%-6.40%
10-Year	25-30	50%-65%	130-175	5.70%-6.15%
10-Year	25-30	60%-75%	155-215	5.95%-6.55%
15-Year	25-30	60%-75%	155-215	5.95%-6.55%
15-20 Year Fully Amortizing		60%-75%	155-215	5.95%-6.55%

### CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.80%-7.30%
10-Year	30	65%-75%	225-275	6.70%-7.20%

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