

Current Rates

AS OF 12/4/2024 (12:00 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	4.07%	4.14%
7 year Treasury	4.13%	4.19%
10 year Treasury	4.19%	4.26%
30-day Avg SOFR	4.62%	4.68%
1Mo Term SOFR	4.51%	4.55%

Commercial

Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	160-220	5.65%-6.25%
10-Year	25-30	50%-65%	150-190	5.70%-6.10%
10-Year	25-30	60%-75%	160-220	5.80%-6.40%
15-Year	25-30	60%-75%	160-220	5.80%-6.40%
15-20 Year Fully Amortizing		60%-75%	160-220	5.80%-6.40%

CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.65%-7.15%
10-Year	30	65%-75%	225-275	6.50%-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	5.85%-6.10%
10-Year	55%	1.55x	125-130	5.45%-5.50%
10-Year	65%	1.35x	130-150	5.50%-5.70%
10-Year	80%	1.25x	145-170	5.65%-5.90%
7-Year	55%	1.55x	140-145	5.55%-5.60%
7-Year	65%	1.35x	150-170	5.65%-5.85%
7-Year	80%	1.25x	165-190	5.70%-5.95%
5-Year	75%	1.25x	160-185	5.65%-5.90%
10-Year ARM	80%	1.25x	215-240	6.75%-7.00%

Fannie Mae—Conventional

Term	LTV	DSCR	Spread	Rate
15-Year	65%	1.35x	110-150	5.30%-5.70%
10-Year	55%	1.55x	90-130	5.10%-5.50%
10-Year	65%	1.35x	110-150	5.30%-5.70%
10-Year	80%	1.25x	130-170	5.50%-5.90%
7-Year*	55%	1.55x	95-135	5.10%-5.50%
7-Year*	65%	1.35x	115-155	5.30%-5.70%
7-Year	80%	1.25x	145-185	5.60%-6.00%
5-Year	65%	1.25x	175-215	5.80%-6.20%
10-Year SARM	75%	1.00x	260-275	7.20%-7.35%

* 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	5.35-5.85%

* Before MIP.

FHA—221(D)4 Construction/Permanent

Term	Amortization	LTC	DSCR	Rate
40	40	85%	1.176x	5.80-6.30%

* Before MIP.

Life Companies

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	60%-75%	155-215	5.60%-6.20%
10-Year	25-30	50%-65%	130-175	5.50%-5.95%
10-Year	25-30	60%-75%	155-215	5.75%-6.35%
15-Year	25-30	60%-75%	155-215	5.75%-6.35%
15-20 Year Fully Amortizing		60%-75%	155-215	5.75%-6.35%

CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	250-300	6.65%-7.15%
10-Year	30	65%-75%	225-275	6.50%-7.00%

* Rate buy downs available on deal by deal basis.

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