

Current Rates

AS OF 12/18/2024 (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	4.26%	4.13%
7 year Treasury	4.33%	4.20%
10 year Treasury	4.40%	4.27%
30-day Avg SOFR	4.60%	4.68%
1Mo Term SOFR	4.37%	4.55%

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	6.65%-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	155-180	5.95%-6.20%
10-Year	55%	1.55x	115-120	5.55%-5.60%
10-Year	65%	1.35x	120-140	5.60%-5.80%
10-Year	80%	1.25x	135-160	5.75%-6.00%
7-Year	55%	1.55x	120-135	5.55%-5.70%
7-Year	65%	1.35x	140-160	5.75%-5.95%
7-Year	80%	1.25x	155-180	5.80%-6.05%
5-Year	75%	1.25x	150-175	5.75%-6.00%
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	5.50%-5.90%
10-Year	55%	1.55x	90-130	5.30%-5.70%
10-Year	65%	1.35x	110-150	5.50%-5.90%
10-Year	80%	1.25x	130-170	5.70%-6.10%
7-Year*	55%	1.55x	100-140	5.35%-5.75%
7-Year*	65%	1.35x	120-160	5.55%-5.95%
7-Year	80%	1.25x	150-190	5.85%-6.25%
5-Year	65%	1.25x	175-215	6.00%-6.40%
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	5.50-6.00%

* 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	6.65%-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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