

Market News & Key Indexes

Market News

Multifamily debt available at around 5.50% with a 3 year prepay. Lower Rates with a 5 yr prepay. 30 year amortization. Interest Only on a case by case basis. Rates on commercial will be 15-20 basis points higher. Recourse.

Key Indexes

Index	Current	Month Ago	Year Ago
Prime Rate	8.25%	8.25%	4.00%
6 Mo. LIBOR	5.65%	5.34%	2.51%
SOFR 30 -DAY	5.07%	4.88%	0.78%
12 Mo. Treas.	5.23%	4.79%	3.16%
5 Year Treas.	3.96%	3.47%	3.54%
10 Year Treas.	3.79%	3.51%	3.43%
10 Year SOFR SWAP	3.51%	3.17%	3.26%

Recently Closed

Property Type	Location	Loan Amount	Loan Terms
Retail	Northern CA	\$8,500,000	Refinance. 5 yr Fixed @ 5.40%. 30 yr amtz. 3 yr Step Down Prepayment.
Multifamily	Bay Area	\$5,158,000	Bridge loans for acquisition. 1st lien - 12 Months Fixed @ 8.90%. Full-term Interest Only.
SRO	Bay Area	\$2,400,000	Refinance. 5 yr Fixed @ 5.85%. Step Down Prepayment.

Current Rates & Programs

Multi-Family - Portfolio

Adjustable	6.00%	↔	Step Down	30/30
3-Year Fixed	5.50%	↔	Step Down	30/30
5-Year Fixed	5.40%	↔	Step Down	30/30
7-Year Fixed	5.65%	↔	Step Down	30/30
10-Year Fixed	5.75%	↔	Step Down	30/30

Commercial - Portfolio

5-Year Fixed	5.65%+	↔	Various	10/(25-30)
10-Year Fixed	5.80%+	↔	Various	10/(25-30)

Commercial - CMBS

10-Year Fixed	Call for Quote	↔	Defeasance	10/30
---------------	----------------	---	------------	-------

Interest Only and Non-Recourse are available for select programs. Lower rates are often available for lower LTVs.

Please contact us for a loan quote to receive rate and terms for a specific property.