

Industry Leading in Capital Markets

Colliers Mortgage provides a comprehensive platform for financing, funding and capital solutions for all types of commercial properties. The rates listed here are for informational purposes only. For specific quotes, reach out to your local office.

INDEX RATES		
	Current	Previous Week
5 year Treasury Rate	3.93	3.80
7 year Treasury Rate	4.12	4.00
10 year Treasury Rate	4.35	4.25
1 Month Term SOFR	4.33	4.32

LIFE COMPANIES				
Term	Amortization	LTV	Spread	Note Rate
5 year	10 - 35	Up to 60%	130-160	5.23-5.53
5 year	10 - 35	Up to 75%	170-200	5.63-5.93
10 year	10 - 35	Up to 60%	130-160	5.65-5.95
10 year	10 - 35	Up to 75%	170-200	6.05-6.35

CMBS/CONDUIT				
Term	Amortization	LTV	Spread	Note Rate
5 year	30	Up to 75%	250-300	6.43-6.93
10 year	10 - 35	Up to 75%	200-250	6.35-6.85

FHA 223 (F) ^[1]				
Max Term	Amortization	LTV	DSCR	Note Rate
35 year - Market	35	Up to 87%	1.15x	5.76-5.81
35 year - Affordable	35	Up to 90%	1.11x	5.76-5.81
35 year - Section 8	35	Up to 90%	1.11x	5.76-5.81

FHA 223 (A) (7) ^[1]				
Max Term ^[2]	Amortization	LTV	DSCR	Note Rate
Up to 40 year	40	N/A	1.11x	5.76-5.81

FHA 221 (D) (4) ^[1]				
Max Term	Amortization	LTC	DSCR	Note Rate
40 year - Market	40	Up to 87%	1.15x	6.21-6.36
40 year - Middle Income	40	Up to 90%	1.11x	6.21-6.36
40 year - Affordable	40	Up to 90%	1.11x	6.21-6.36
40 year - Section 8	40	Up to 90%	1.11x	6.21-6.36

FANNIE MAE CONVENTIONAL					
Term	Tier	LTV	DSCR	Spread	Note Rate ^[3]
5 year	2	80%	1.25x	151-191	5.44-5.84
5 year	3	65%	1.35x	116-156	5.09-5.49
5 year	4	55%	1.55x	106-136	4.99-5.29
7 year	2	80%	1.25x	133-173	5.45-5.85
7 year	3	65%	1.35x	108-148	5.20-5.60
7 year	4	55%	1.55x	98-128	5.10-5.40
10 year	2	80%	1.25x	119-159	5.54-5.94
10 year	3	65%	1.35x	99-139	5.34-5.74
10 year	4	55%	1.55x	89-119	5.24-5.54
7 year SARM	2	75%	1.00x	235-265	6.68-6.98
10 year SARM	2	75%	1.00x	235-265	6.68-6.98

FREDDIE MAC CONVENTIONAL				
Term	LTV	DSCR	Spread	Note Rate ^[4]
5 year	65%	1.25x	145-160	5.38-5.53
5 year	60%	1.30x	140-155	5.33-5.48
7 year	65%	1.25x	138-153	5.50-5.65
7 year	60%	1.30x	133-148	5.45-5.60
7 year	55%	1.35x	123-138	5.35-5.50
10 year	65%	1.25x	120-135	5.55-5.70
10 year	60%	1.30x	115-130	5.50-5.65
10 year	55%	1.35x	105-120	5.40-5.55
7 year ARM	65%	1.25x	195-205	6.28-6.38
10 year ARM	65%	1.25x	205-215	6.38-6.48

[1] All HUD rates listed are fixed for the full term and are fully amortizing.

[2] Term for 223(a)(7) Program is shorter of original term or 12 years past maturity of original HUD loan.

[3] Note Rates are applicable for loan amounts over \$6M and reflect FNMA Note Rates as of the date of publish. Rates are determined by the greater of the Treasury Rate or the FNMA Treasury Floor, and assume a 30-year amortization, with interest-only options available upon request, subject to FNMA approval. Pricing may vary based on property-specific FNMA Mission Richness, and a declining prepayment option is available upon request, along with other options.

[4] FHLMC Note Rates, as of the date of publish, reflect the greater of the Treasury Rate or the FHLMC Treasury Floor and assume loan sizes between \$10 - \$25M. Note rates are priced individually and are subject to various market and property factors.