

Current Rates

AS OF 8/23/2022 (11:30 AM CT)

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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

5-Year Treasury	3.11%
7-Year Treasury	3.07%
10-Year Treasury	2.99%
30-Day Avg. SOFR	2.18%

Commercial

Life Companies ⁵

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	65%-75%	170-210	4.80%-5.20%
10-Year	25-30	50%-65%	160-180	4.60%-4.80%
10-Year	25-30	65%-75%	180-210	4.80%-5.10%
15-Year	25-30	65%-75%	180-210	4.80%-5.10%
15-20 Year Fully Amortizing		65%-75%	180-210	4.80%-5.10%

CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	330-370	6.40%-6.80%
10-Year	30	65%-75%	215-255	5.15%-5.55%

Multifamily

Freddie Mac—Conventional ¹

Term	LTV	DSCR	Spread	Rate
15-Year	65%	1.35x	165-195	4.65%-4.95%
12-Year	65%	1.35x	165-195	4.65%-4.95%
10-Year	55%	1.55x	135-165	4.35%-4.65%
10-Year	65%	1.35x	155-185	4.55%-4.85%
10-Year	80%	1.25x	170-200	4.70%-5.00%
7-Year	55%	1.55x	145-175	4.50%-4.80%
7-Year	65%	1.35x	165-195	4.70%-5.00%
7-Year	80%	1.25x	180-210	4.85%-5.15%
10-Year ARM	80%	1.25x	210-240	4.30%-4.60%

Fannie Mae—Conventional ²

Term	LTV	DSCR	Spread	Rate
15-Year	65%	1.35x	185-235	4.85%-5.35%
12-Year	65%	1.35x	170-220	4.70%-5.20%
10-Year	55%	1.55x	135-185	4.35%-4.85%
10-Year	65%	1.35x	155-205	4.55%-5.05%
10-Year	80%	1.25x	175-225	4.75%-5.25%
7-Year	55%	1.55x	140-190	4.45%-4.95%
7-Year	65%	1.35x	160-210	4.65%-5.15%
7-Year	80%	1.25x	180-230	4.85%-5.35%
10-Year ARM	75%	1.00x	270-300	4.90%-5.20%

FHA—223(F) Refinancing ³

Term	Amortization	LTV	DSCR	Rate
35	35	85%	1.176x	4.35%

FHA—221 (D)4 Construction/Permanent ⁴

Term	Amortization	LTC	DSCR	Rate
40	40	85%	1.176x	4.85%

Life Companies ⁶

Term	Amortization	LTV	Spread	Rate
5-Year	25-30	65%-75%	160-200	4.70%-5.10%
10-Year	25-30	50%-65%	150-175	4.50%-4.75%
10-Year	25-30	65%-75%	170-200	4.70%-5.00%
15-Year	25-30	65%-75%	170-200	4.70%-5.00%
15-20 Year Fully Amortizing		65%-75%	170-200	4.70%-5.00%

CMBS

Term	Amortization	LTV	Spread	Rate
5-Year	30	65%-75%	325-360	6.35%-6.70%
10-Year	30	65%-75%	210-250	5.10%-5.50%

Rates are general in nature and are for informational use only. Rates are subject to change at any time and the information provided is not a commitment to lend. For specific quotes based on your property, contact a local Northmarq office.

Commercial Real Estate
Debt + Equity
Investment Sales
Loan Servicing

Northmarq



Built to Thrive.

A world of opportunity needs a Northmarq.

An industry-leading provider of CRE debt, equity, investment sales, and loan servicing, growing to national scale and influence.

Built to Thrive in solving your business challenges.

It started over 60 years ago with our founding principles of doing the right thing and whatever it takes to make transactions successful for all involved. From white-glove loan servicing to collaboration among our experts to solve the biggest challenges, we're Built to Thrive.

Access to the industry's best, most empowered talent.

We're structured so that any category expert, anywhere in the company, is available to you. Your point of contact is just the beginning. When you work with us, all of us are working for you.

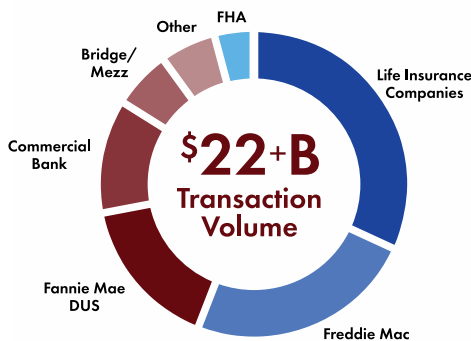


500+
Capital Sources

40
Offices



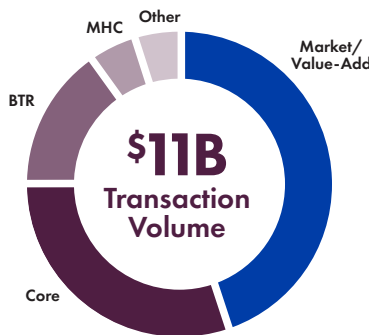
Debt + Equity



As the country's largest privately-owned provider of commercial real estate debt and equity, we maintain strong relationships with institutional providers of capital, including life companies, Freddie Mac, Fannie Mae, FHA/HUD, Wall Street, debt funds, and banks across the country.



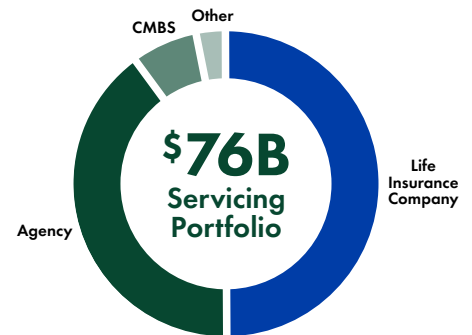
Investment Sales



We offer CRE investors in select markets a personalized approach to buying/selling multifamily properties, combining local market knowledge with our national platform to develop creative solutions for your real estate investment opportunities.



Loan Servicing



With 30+ years of experience, there isn't much we haven't seen or solved in commercial mortgage loan servicing. We provide servicing for performing, non-performing and sub-performing commercial real estate loans of all types, including life insurance, CMBS and agency lender portfolios.

Northmarq San Francisco



\$132,050,000

CA & WA
6-Property Multifamily Portfolio
Permanent Refinance | Life Company



\$336,250,000

Santa Clara, CA
Multifamily
Permanent Refinance | Agency



\$20,000,000

Daly City, CA
Multifamily
Value-Add Acquisition | Life Company



\$103,880,000

Alameda, CA
Multifamily
Construction Loan | Commercial Bank



\$93,500,000

Mountain View, CA
Office
Permanent Refinance | Life Company



\$43,000,000

San Luis Obispo, CA
Hotel
Construction Loan | Debt Fund



\$8,700,000

Palo Alto, CA
Neighborhood Retail Center
Permanent Refinance | Local Bank



\$30,600,000

Pflugerville, TX
Industrial
Acquisition | Life Company

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