



Multifamily & Commercial Mortgage Rate Update

January 19, 2023

Indicative Fannie Mae DUS Pricing for Loans \$6,000,000 and Over

Lower Rates Available With Property Specific Discounts

(Call for Pricing on loans below \$6MM)

Tier II (\$6MM & Over) 80% LTV 1.25 DSC								
Term	5/4.5	7/6.5	7/6 ARM	10	10 Yr SARM	12	15	30
Index	3.47	3.43	4.31	3.40	4.31	3.40	3.40	3.57
All in Spread	2.36	2.06	3.76	2.06	2.53	2.13	2.27	2.76
All in Rate	5.83	5.49	8.07	5.35	6.84	5.53	5.67	6.33
Tier III (\$6MM & Over) 65% LTV 1.35 DSC								
Term	5/4.5	7/6.5	7/6 ARM	10	10 Yr SARM	12	15	30
Index	3.47	3.43	4.31	3.40	4.31	3.40	3.40	3.57
All in Spread	1.82	1.75	3.52	1.74	2.34	1.93	2.07	2.56
All in Rate	5.29	5.18	7.83	5.14	6.65	5.33	5.47	6.13
Tier IV (\$6MM & Over) 55% LTV 1.55 DSC								
Term	5/4.5	7/6.5	7/6 ARM	10	10 Yr SARM	12	15	30
Index	3.47	3.43	4.31	3.40	4.31	3.40	3.40	3.57
All in Spread	1.62	1.55	3.22	1.54	2.04	1.73	1.87	2.36
All in Rate	5.09	4.98	7.53	4.94	6.35	5.13	5.27	5.93

FHA / HUD 223F Multifamily Program

In addition to the attached programs, we also offer FHA/HUD programs. The HUD 223F program currently has interest rates for 35 year fixed rate loans approximately 5% to 5.5%, including MIP. The 223F program can provide a loan up 85% LTV on an acquisition or no cash out refinance, and 80% on a cash out refinance. The loans are assumable for 5 bps plus legal costs, and there is no prepayment penalty at the end of 10 years.

Hospitality, Golf Course and Marina Financing + Equity

Deering Commercial Mortgage is a commercial and multifamily mortgage banking firm with a specialty in financing multifamily, senior housing, affordable housing and student housing on a national basis. Financing is provided as a correspondent for national FannieMae, FreddieMac and FHA/HUD lenders. Financing for multifamily and other property types, including hospitality and golf courses, is available as a correspondent for

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CMBS lenders and Life Insurance companies as well as the placement of loans with banks and specialty lenders.

Bridge financing and Equity are also available.



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