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| Index | Prime | 12 MTA | SOFR | 5 yr Treasury | 7 yr Treasury | 10 yr Treasury | 30 yr Treasury |
|-------|-------|--------|-------|---------------|---------------|----------------|----------------|
| Rate | 8.50% | 5.089% | 5.30% | 4.28% | 4.28% | 4.26% | 4.37% |

Rates effective February 26, 2024

| MULTIFAMILY | | | | |
|-----------------------|---------------|---------------|-------|------------------|
| PROPERTY | LOAN SIZE | RATE | TERMS | FIXED TERM |
| <i>Conventional</i> | \$500,000 + | 5.50% - 7.75% | 30/30 | 6mo, 3, 5, 7, 10 |
| <i>Fannie/Freddie</i> | \$1,500,000 + | 4.75% - 7.90% | 30/30 | 5, 7, 10 |
| <i>FHA</i> | \$2,000,000 | 4.50% - 6.50% | 35/35 | 35 |

| OFFICE/RETAIL | | | | |
|-----------------------|---------------|---------------|--------|-------------|
| PROPERTY | LOAN SIZE | RATE | TERMS | FIXED TERM |
| <i>Life/Conduit</i> | \$5,000,000 + | 6.75% - 7.75% | 25 Amo | 5, 7, 10 |
| <i>Conventional</i> | \$1,000,000 + | 6.75% - 7.95% | 30/30 | 3, 5, 7, 10 |
| <i>Non-Conforming</i> | \$500,000 + | 7.00% - 9.00% | 30/30 | 3, 5, 7, 10 |

| OWNER-USER | | | | |
|---------------------|-------------|---------------|---------|---------------|
| PROPERTY | LOAN SIZE | RATE | TERMS | FIXED TERM |
| <i>SBA 7A</i> | \$250,000 + | 5.75% - 8.00% | 25/25 | Adj. or Fixed |
| <i>SBA 504</i> | \$250,000 + | 5.35% - 7.50% | 20 & 25 | 10, 20 |
| <i>Conventional</i> | \$500,000 + | 5.75% - 6.75% | 15 & 30 | 5,7,10,15 |

| OTHER LOAN PROGRAMS | | | | |
|-------------------------|---------------|----------------|-----------|----------------|
| PROPERTY | LOAN SIZE | RATE | TERMS | FIXED TERM |
| <i>Place of Worship</i> | \$1,000,000 + | 7.75% - 10.00% | 20/7 | 7 |
| <i>Private Money</i> | \$200,000+ | 9.00% - 12.00% | 10, 20/20 | 1, 2, 3, 5, 20 |
| <i>Construction</i> | \$100,000+ | Prime + 1 - 2% | I.O. | 6mo. - 2 yrs. |

For More Information Contact:
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