

# Rates as of December 26, 2019

## Multifamily Loan Programs > \$5 Million

Fixed Rate Term	Agency Lenders		
	LTV	Interest Rates	
5 Year	55 to 80%	4.23% to 4.60%	
7 Year	55 to 80%	3.62% to 3.97%	
10 Year	55 to 80%	3.68% to 3.98%	

## Multifamily & MHP Loans > \$2.5 Million

Fixed Rate Term ——	Portfolio Lenders		
	LTV	Interest Rates	
5 Year Hybrid	50 to 75%	3.851% to 4.426%	
7 Year Hybrid	50 to 75%	3.935% to 4.510%	
10 Year Hybrid	50 to 75%	4.038% to 4.613%	
15 Year (15/15)	50 to 75%	3.998% to 4.573%	

### Multifamily Loan Programs < \$5 Million

Fixed Rate Term	Agency Lenders		
rixed Rate Terrii	LTV	Interest Rates	
5 Year	55 to 80%	3.22% to 3.66%	
7 Year	55 to 80%	3.43% to 3.94%	
10 Year	55 to 80%	3.598% to 4.03%	

#### Multifamily & MHP Loans \$1.0 to \$2.5 Million

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Fixed Rate Term —	Portfolio Lenders	
	LTV	Interest Rates
5 Year Hybrid	50 to 75%	4.376% to 4.951%
7 Year Hybrid	50 to 75%	4.460% to 5.035%
10 Year Hybrid	50 to 75%	4.563% to 5.138%
15 Year (15/15)	50 to 75%	4.523% to 5.098%

## Commercial Loan Programs \$1.0 to \$5.0 Million

Fixed Rate Term	Portfolio / Life Company Lenders		
rixed Rate Term	LTV	Interest Rates	
5 Year Hybrid	45 to 75%	4.051% to 4.476%	
7 Year Hybrid	45 to 75%	4.135% to 4.560%	
10 Year Hybrid	45 to 75%	4.238% to 4.663%	
15 Year (15/15)	45 to 75%	4.198% to 4.623%	

# **HUD Loan Programs**

Index Rate			
Term	Туре	LTV	Interest Rate
35 Year	Purchase/Refi	85 to 90%	3.35%
40 Year	Construction/Perm	85 to 90%	3.95%

### **About McBride Capital**

McBride Capital is a commercial real estate mortgage brokerage firm located in Lake Oswego, OR. McBride Capital maintains a local feel while sourcing loans throughout the Western United States. Offering the best in commercial real estate loan brokerage services, McBride Capital specializes in HUD, FNMA, FHLMC, CMBS, Life Insurance Companies, traditional bank financing options, as well as placing preferred equity and mezzanine debt for all property types.

