

Rates & Market Updates

May 14, 2018

INDEX	RATE	INDEX	AVG.	INDEX	RATE	INDEX	RATE
5-Year U.S. Treasury	2.847%	DOW	24,961	1-Month LIBOR	1.919%	5-Year SWAP	2.937%
10-Year U.S. Treasury	2.982%	S&P 500	2,740	3-Month LIBOR	2.342%	7-Year SWAP	2.970%
30-Year U.S. Treasury	3.111%	NASDAQ	7,443	Prime Rate	4.750%	10-Year SWAP	3.014%

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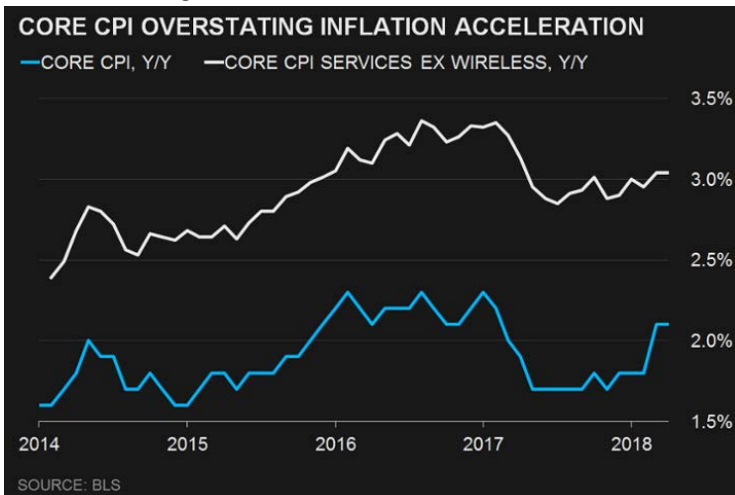
TERM	INSURANCE RATE	FANNIE MAE RATE	FREDDIE MAC RATE	BBTREF RATE	HUD 223(a)(7)	HUD 223(f)	HUD 221(d)(4)
5-Year Fixed	4.07% - 4.22%	4.92% - 5.48%	4.43% - 4.91%	4.54% +/-	CALL	CALL	CALL
7-Year Fixed	4.12% - 4.52%	4.77% - 5.33%	4.24% - 4.72%	4.73% +/-	CALL	CALL	CALL
10-Year Fixed	4.22% - 4.72%	4.79% - 5.39%	4.24% - 4.70%	4.89% +/-	CALL	CALL	CALL
15/20-Year Fixed	CALL	4.91% - 5.56%	CALL	CALL	CALL	CALL	CALL
35/40-Year Fixed	N/A	N/A	N/A	N/A	CALL	CALL	CALL

Indicative Rates | Data Sources: Fannie Mae, Freddie Mac, BB&T Real Estate Funding Stabilized Fixed Rate, FHA/HUD; as of 5-14-18.

The Week Ahead

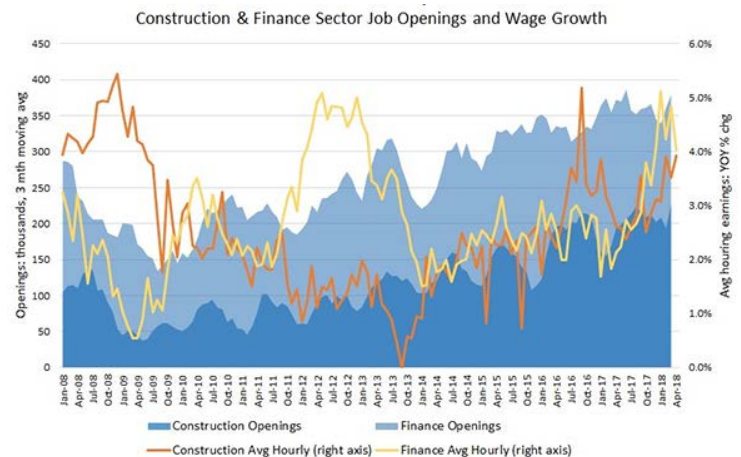
Industry News

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Pricing for a specific real estate project will depend on many factors, including asset quality, LTV, property cash flow, loan size, sponsorship and loan structure. The included rate table is based on current market conditions and is subject to change. Loans are subject to credit approval. Equal Housing Lender.