

# Multifamily Rates and Terms

For multifamily, student, and manufactured housing

## This week's rates and terms

October 28, 2025

30-Day SOFR	5-Yr UST	7-Yr UST	10-Yr UST	30-Yr UST
4.20%	3.63%	3.80%	4.00%	4.56%

GSE Fixed Rate (actual/360) - For loans \$6 million +

Term	Amort	Low Leverage	Full Leverage	Low Leverage Max LTV	Low Leverage Min DSC	Full Leverage Max LTV	Full Leverage Min DSC
5	30	4.78% - 5.18%	4.98% - 5.38%	55%	1.55	70/75%	1.25
7	30	4.90% - 5.30%	5.10% - 5.50%	55%	1.55	75/80%	1.25
10	30	4.95% - 5.35%	5.15% - 5.55%	55%	1.55	75/80%	1.25
12	30	5.05% - 5.45%	5.25% - 5.65%	55%	1.55	75/80%	1.25
15	30	5.10% - 5.50%	5.30% - 5.70%	55%	1.55	75/80%	1.25

GSE Variable Rate w/ 3rd Party Cap (actual/360) - For loans \$6 million +

Term	Amort	Low Leverage	Full Leverage	Low Leverage Max LTV	Low Leverage Min DSC	Full Leverage Max LTV	Full Leverage Min DSC
7	30	5.90% - 6.10%	6.10% - 6.30%	55%	1.30	75%	1.00
10	30	6.00% - 6.20%	6.20% - 6.40%	55%	1.30	75%	1.00

For more information, contact your Mortgage Banker.

For more insights on the Commercial Real Estate market, [click here](#).

The above rate indications are for informational purposes only and are subject to change with market conditions. These rates are not firm bids or offers for any of these structures. The information is subject to change without notice.

Your actual interest rate may differ based on various factors such as creditworthiness, overall business relationship with KeyBank and amount.

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