

# Multifamily Rates and Terms

For multifamily, student, and manufactured housing

## This week's rates and terms

December 10, 2025

30-Day SOFR	5-Yr UST	7-Yr UST	10-Yr UST	30-Yr UST
3.99%	3.77%	3.96%	4.17%	4.78%

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	4.87% - 5.27%	5.07% - 5.47%	55%	1.55	70/75%	1.25
7	30	5.01% - 5.41%	5.21% - 5.61%	55%	1.55	75/80%	1.25
10	30	5.17% - 5.57%	5.37% - 5.77%	55%	1.55	75/80%	1.25
12	30	5.27% - 5.67%	5.47% - 5.87%	55%	1.55	75/80%	1.25
15	30	5.32% - 5.72%	5.52% - 5.92%	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	5.74% - 5.94%	5.94% - 6.14%	55%	1.30	75%	1.00
10	30	5.84% - 6.04%	6.04% - 6.24%	55%	1.30	75%	1.00

For more information, contact your Mortgage Banker.

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

These rates are not firm bids or offers for any of these structures. The information is subject to change without notice.  
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