

Multifamily Rates and Terms

For multifamily, student, and manufactured housing

This week's rates and terms

January 21, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.70%	3.84%	4.06%	4.29%	4.93%

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	4.84% - 5.24%	5.04% - 5.44%	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	5.19% - 5.59%	5.39% - 5.79%	55%	1.55	75/80%	1.25
12	30	5.29% - 5.69%	5.49% - 5.89%	55%	1.55	75/80%	1.25
15	30	5.44% - 5.84%	5.64% - 6.04%	55%	1.55	75/80%	1.25

GSE Variable Rate w/Third-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	5.40% - 5.60%	5.60% - 5.80%	55%	1.30	75%	1.00
10	30	5.50% - 5.70%	5.70% - 5.90%	55%	1.30	75%	1.00

For more information, contact your Mortgage Banker.

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

