

Multifamily Rates and Terms

For multifamily, student, and manufactured housing

This week's rates and terms

January 6, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.75%	3.71%	3.93%	4.17%	4.86%

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	4.86% - 5.26%	5.06% - 5.46%	55%	1.55	70/75%	1.25
7	30	4.98% - 5.38%	5.18% - 5.58%	55%	1.55	75/80%	1.25
10	30	5.12% - 5.52%	5.32% - 5.72%	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/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	5.45% - 5.65%	5.65% - 5.85%	55%	1.30	75%	1.00
10	30	5.55% - 5.75%	5.75% - 5.95%	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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