KeyBank Opens Doors®

Multifamily Rates and Terms

For multifamily, student, and manufactured housing

This week's rates and terms

November 10, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.91%	4.82%	4.89%	4.99%	5.35%

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	5.97% - 6.37%	6.17% - 6.57%	55%	1.55	70/75%	1.25
7	30	5.94% - 6.34%	6.14% - 6.54%	55%	1.55	75/80%	1.25
10	30	5.94% - 6.34%	6.14% - 6.54%	55%	1.55	75/80%	1.25
12	30	6.04% - 6.44%	6.24% - 6.64%	55%	1.55	75/80%	1.25
15	30	6.09% - 6.49%	6.29% - 6.69%	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	5.61% - 5.81%	5.81% - 6.01%	55%	1.30	75%	1.00
10	30	5.71% - 5.91%	5.91% - 6.11%	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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