

Multifamily Rates and Terms

For multifamily, student, and manufactured housing

This week's rates and terms

July 21, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.62%	4.36%	4.49%	4.62%	5.13%

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	5.36% - 5.76%	5.56% - 5.96%	55%	1.55	70/75%	1.25
7	30	5.44% - 5.84%	5.64% - 6.04%	55%	1.55	75/80%	1.25
10	30	5.47% - 5.87%	5.67% - 6.07%	55%	1.55	75/80%	1.25
12	30	5.62% - 6.02%	5.82% - 6.22%	55%	1.55	75/80%	1.25
15	30	5.72% - 6.12%	5.92% - 6.32%	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	5.32% - 5.52%	5.52% - 5.72%	55%	1.30	75%	1.00
10	30	5.42% - 5.62%	5.62% - 5.82%	55%	1.30	75%	1.00

For more information, contact your Mortgage Banker.

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

