

Multifamily Rates and Terms

For multifamily, student, and manufactured housing

This week's rates and terms

July 7, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.64%	4.23%	4.36%	4.50%	5.01%

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	5.28% - 5.68%	5.48% - 5.88%	55%	1.55	70/75%	1.25
7	30	5.36% - 5.76%	5.56% - 5.96%	55%	1.55	75/80%	1.25
10	30	5.40% - 5.80%	5.60% - 6.00%	55%	1.55	75/80%	1.25
12	30	5.50% - 5.90%	5.70% - 6.10%	55%	1.55	75/80%	1.25
15	30	5.60% - 6.00%	5.80% - 6.20%	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	5.34% - 5.54%	5.54% - 5.74%	55%	1.30	75%	1.00
10	30	5.44% - 5.64%	5.64% - 5.84%	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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