

Multifamily Rates and Terms

For multifamily, student, and manufactured housing

This week's rates and terms

August 4, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.62%	4.34%	4.48%	4.64%	5.20%

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	5.39% - 5.79%	5.59% - 5.99%	55%	1.55	70/75%	1.25
7	30	5.48% - 5.88%	5.68% - 6.08%	55%	1.55	75/80%	1.25
10	30	5.54% - 5.94%	5.74% - 6.14%	55%	1.55	75/80%	1.25
12	30	5.69% - 6.09%	5.89% - 6.29%	55%	1.55	75/80%	1.25
15	30	5.74% - 6.14%	5.94% - 6.34%	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](#).

