

# CURRENT RATES



**Basis  
Investment  
Group**

**Tuesday, February 24, 2026**

Basis Investment Group, a direct and full-service lender, originates diversified CRE loans and investments across the capital stack of stabilized, transitional and development assets nationwide.

## Freddie Mac Conventional<sup>1</sup>

NATIONAL

Pricing Update as of 02/24/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.01% - 5.16%	135 - 150	4.96% - 5.11%	125 - 140	4.86% - 5.01%
7 - Year	133 - 148	5.14% - 5.29%	128 - 143	5.09% - 5.24%	118 - 133	4.99% - 5.14%
10 - Year	115 - 130	5.32% - 5.34%	110 - 125	5.14% - 5.29%	100 - 115	5.04% - 5.19%
12 - Year	125 - 140	5.29% - 5.44%	120 - 135	5.24% - 5.39%	110 - 125	5.14% - 5.29%
15 - Year	130 - 145	5.34% - 5.49%	125 - 140	5.29% - 5.44%	115 - 130	5.19% - 5.34%
7 - Year Floater	190 - 200	5.57% - 5.67%	185 - 195	5.52% - 5.62%	180 - 190	5.47% - 5.57%
10 - Year Floater	200 - 210	5.67% - 5.77%	195 - 205	5.62% - 5.72%	190 - 200	5.57% - 5.67%

<sup>1</sup> Assumes Loan Amount of \$20MM, Standard Defeasance prepayment penalty and no IO

Top end of the grid assumes no units qualify as Mission Driven

\* 75% LTV / 1.25x DSCR is available for ≥5-Year and < 7-Year Term; 80% LTV / 1.25x DSCR is available for ≥ 7-Year Term

## Fannie Mae Conventional<sup>2</sup>

NATIONAL

Pricing Update as of 02/24/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	141 - 181	5.02% - 5.42%	106 - 146	4.67% - 5.07%	96 - 126	4.57% - 4.87%
7 - Year	122 - 162	5.03% - 5.43%	97 - 137	4.78% - 5.18%	87 - 117	4.68% - 4.98%
10 - Year	108 - 148	5.12% - 5.52%	88 - 128	4.92% - 5.32%	78 - 108	4.82% - 5.12%
12+ Year	121 - 161	5.43% - 5.83%	101 - 141	5.05% - 5.45%	91 - 121	4.95% - 5.25%
7 - Year Floater*	182 - 192	5.49% - 5.59%	167 - 177	5.34% - 5.44%	152 - 162	5.19% - 5.29%
10 - Year Floater*	177 - 187	5.44% - 5.54%	162 - 172	5.29% - 5.39%	147 - 157	5.14% - 5.24%

<sup>2</sup> Fixed Rate; Loan Amount > \$6MM; assumes 30yr Amortization with no Interest Only periods.

Assumes Standard Yield Maintenance Prepayment Penalty

Top end of the grid assumes no units qualify as Mission Driven

\* For SARM or Floater Loans, Other requirements may apply

## Freddie Mac Small Balance Loans

NATIONAL

Pricing Update as of 02/24/2026

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5 year	5 fixed, 5 float	6.32% - 6.91%	6.66% - 7.05%
	7 year	7 fixed, 3 float	6.32% - 7.05%	6.45% - 6.90%
	10 year	10 fixed, 10 float	6.33% - 6.99%	6.52% - 6.98%
Fixed	5 year	5 fixed	6.22% - 6.81%	6.56% - 6.95%
	7 year	7 fixed	6.17% - 6.95%	6.30% - 6.80%
	10 year	10 fixed	6.13% - 6.79%	6.22% - 6.68%

## Fannie Mae Multifamily Affordable<sup>3</sup>

NATIONAL

Pricing Update as of 02/24/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	129 - 159	4.90% - 5.20%	119 - 149	4.80% - 5.10%	111 - 141	4.72% - 5.02%
7 - Year	110 - 140	4.91% - 5.21%	100 - 130	4.81% - 5.11%	92 - 122	4.73% - 5.03%
10 - Year	96 - 126	5.00% - 5.30%	86 - 116	4.90% - 5.20%	78 - 108	4.82% - 5.12%
12+ Year	109 - 139	5.13% - 5.43%	99 - 129	5.03% - 5.33%	91 - 121	4.95% - 5.25%

<sup>3</sup> Fixed Rate; Loan Amount > \$6MM; assumes 30yr Amortization with no Interest Only periods.

Assumes Standard Yield Maintenance Prepayment Penalty

### Parameters by Market

### SBL Program Highlights

Min DSCR	Max LTV	
Top Mark	1.20x	80%
Standard	1.25x	80%

For Small\* and Very Small\* Markets, call your regional expert

\*75% for acquisitions; 70% for refinance

- Non-recourse
- Partial and full-term interest only available
- Multiple step-down prepayment structures
- Loans between \$1 - \$7.5 million nationwide
- Discounts for affordable housing

**Rate Assumptions:** Bottom end of range: Yield Maintenance Prepayment, max DCR, 55% LTV  
Top end of range: Standard Prepayment, standard interest only, min DCR, 80% LTV  
Pricing does not reflect transaction-specific affordability discounts

### Current Index Rates 2/24/2026

5-Year Treasury	3.608%
7-Year Treasury	3.807%
10-Year Treasury	4.044%
30-day SOFR Avg	3.665%

Think **BIG** FOR YOUR NEXT CRE FINANCING