

CURRENT RATES



Tuesday, March 10, 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 Conventional¹

NATIONAL

Pricing Update as of 03/10/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.10% - 5.25%	135 - 150	5.05% - 5.20%	125 - 140	4.95% - 5.10%
7 - Year	133 - 148	5.23% - 5.38%	128 - 143	5.18% - 5.33%	118 - 133	5.08% - 5.23%
10 - Year	115 - 130	5.40% - 5.42%	110 - 125	5.22% - 5.37%	100 - 115	5.12% - 5.27%
12 - Year	125 - 140	5.37% - 5.52%	120 - 135	5.32% - 5.47%	110 - 125	5.22% - 5.37%
15 - Year	130 - 145	5.42% - 5.57%	125 - 140	5.37% - 5.52%	115 - 130	5.27% - 5.42%
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%

Fannie Mae Conventional²

NATIONAL

Pricing Update as of 03/10/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 180	5.10% - 5.50%	105 - 145	4.75% - 5.15%	95 - 125	4.65% - 4.95%
7 - Year	124 - 164	5.14% - 5.54%	99 - 139	4.89% - 5.29%	89 - 119	4.79% - 5.09%
10 - Year	112 - 152	5.24% - 5.64%	92 - 132	5.04% - 5.44%	82 - 112	4.94% - 5.24%
12+ Year	121 - 161	5.43% - 5.83%	101 - 141	5.13% - 5.53%	91 - 121	5.03% - 5.33%
7 - Year Floater*	184 - 194	5.51% - 5.61%	169 - 179	5.36% - 5.46%	154 - 164	5.21% - 5.31%
10 - Year Floater*	181 - 191	5.48% - 5.58%	166 - 176	5.33% - 5.43%	151 - 161	5.18% - 5.28%

¹ 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

² 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 03/10/2026

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 Affordable³

NATIONAL

Pricing Update as of 03/10/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	128 - 158	4.98% - 5.28%	118 - 148	4.88% - 5.18%	110 - 140	4.80% - 5.10%
7 - Year	112 - 142	5.02% - 5.32%	102 - 132	4.92% - 5.22%	94 - 124	4.84% - 5.14%
10 - Year	100 - 130	5.12% - 5.42%	90 - 120	5.02% - 5.32%	82 - 112	4.94% - 5.24%
12+ Year	109 - 139	5.21% - 5.51%	99 - 129	5.11% - 5.41%	91 - 121	5.03% - 5.33%

³ 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%

- 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

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

*75% for acquisitions; 70% for refinance

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 3/10/2026

5-Year Treasury	3.701%
7-Year Treasury	3.901%
10-Year Treasury	4.121%
30-day SOFR Avg	3.671%

Think **BIG** FOR YOUR NEXT CRE FINANCING