

CURRENT RATES



**Basis
Investment
Group**

Tuesday, March 17, 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 03/17/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.18% - 5.33%	135 - 150	5.13% - 5.28%	125 - 140	5.03% - 5.18%
7 - Year	133 - 148	5.30% - 5.45%	128 - 143	5.25% - 5.40%	118 - 133	5.15% - 5.30%
10 - Year	115 - 130	5.48% - 5.50%	110 - 125	5.30% - 5.45%	100 - 115	5.20% - 5.35%
12 - Year	125 - 140	5.45% - 5.60%	120 - 135	5.40% - 5.55%	110 - 125	5.30% - 5.45%
15 - Year	130 - 145	5.50% - 5.65%	125 - 140	5.45% - 5.60%	115 - 130	5.35% - 5.50%
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%

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

Fannie Mae Conventional²

NATIONAL

Pricing Update as of 03/17/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	142 - 182	5.20% - 5.60%	107 - 147	4.85% - 5.25%	97 - 127	4.75% - 5.05%
7 - Year	126 - 166	5.23% - 5.63%	101 - 141	4.98% - 5.38%	91 - 121	4.88% - 5.18%
10 - Year	112 - 152	5.32% - 5.72%	92 - 132	5.12% - 5.52%	82 - 112	5.02% - 5.32%
12+ Year	123 - 163	5.43% - 5.83%	103 - 143	5.23% - 5.63%	93 - 123	5.13% - 5.43%
7 - Year Floater*	186 - 196	5.53% - 5.63%	171 - 181	5.38% - 5.48%	156 - 166	5.23% - 5.33%
10 - Year Floater*	181 - 191	5.48% - 5.58%	166 - 176	5.33% - 5.43%	151 - 161	5.18% - 5.28%

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 03/17/2026

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5 year	5 fixed, 5 float	6.42% - 7.01%	6.76% - 7.15%
	7 year	7 fixed, 3 float	6.42% - 7.15%	6.55% - 7.00%
	10 year	10 fixed, 10 float	6.43% - 7.09%	6.62% - 7.08%
Fixed	5 year	5 fixed	6.32% - 6.91%	6.66% - 7.05%
	7 year	7 fixed	6.27% - 7.05%	6.40% - 6.90%
	10 year	10 fixed	6.23% - 6.89%	6.32% - 6.78%

Fannie Mae Multifamily Affordable³

NATIONAL

Pricing Update as of 03/17/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	130 - 160	5.08% - 5.38%	120 - 150	4.98% - 5.28%	112 - 142	4.90% - 5.20%
7 - Year	114 - 144	5.11% - 5.41%	104 - 134	5.01% - 5.31%	96 - 126	4.93% - 5.23%
10 - Year	100 - 130	5.20% - 5.50%	90 - 120	5.10% - 5.40%	82 - 112	5.02% - 5.32%
12+ Year	111 - 141	5.31% - 5.61%	101 - 131	5.21% - 5.51%	93 - 123	5.13% - 5.43%

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	3/17/2026
5-Year Treasury	3.779%
7-Year Treasury	3.974%
10-Year Treasury	4.200%
30-day SOFR Avg	3.672%

Think **BIG** FOR YOUR NEXT CRE FINANCING