

# CURRENT RATES



**Basis Investment Group**

**Tuesday, March 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 03/24/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.42% - 5.57%	135 - 150	5.37% - 5.52%	125 - 140	5.27% - 5.42%
7 - Year	133 - 148	5.54% - 5.69%	128 - 143	5.49% - 5.64%	118 - 133	5.39% - 5.54%
10 - Year	115 - 130	5.67% - 5.69%	110 - 125	5.49% - 5.64%	100 - 115	5.39% - 5.54%
12 - Year	125 - 140	5.64% - 5.79%	120 - 135	5.59% - 5.74%	110 - 125	5.49% - 5.64%
15 - Year	130 - 145	5.69% - 5.84%	125 - 140	5.64% - 5.79%	115 - 130	5.54% - 5.69%
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 03/24/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	144 - 184	5.46% - 5.86%	109 - 149	5.11% - 5.51%	99 - 129	5.01% - 5.31%
7 - Year	125 - 165	5.46% - 5.86%	100 - 140	5.21% - 5.61%	90 - 120	5.11% - 5.41%
10 - Year	116 - 156	5.55% - 5.95%	96 - 136	5.35% - 5.75%	86 - 116	5.25% - 5.55%
12+ Year	126 - 166	5.43% - 5.83%	106 - 146	5.45% - 5.85%	96 - 126	5.35% - 5.65%
7 - Year Floater*	185 - 195	5.52% - 5.62%	170 - 180	5.37% - 5.47%	155 - 165	5.22% - 5.32%
10 - Year Floater*	185 - 195	5.52% - 5.62%	170 - 180	5.37% - 5.47%	155 - 165	5.22% - 5.32%

<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 03/24/2026

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5 year	5 fixed, 5 float	6.62% - 7.21%	6.96% - 7.35%
	7 year	7 fixed, 3 float	6.62% - 7.35%	6.75% - 7.20%
	10 year	10 fixed, 10 float	6.63% - 7.29%	6.82% - 7.28%
Fixed	5 year	5 fixed	6.52% - 7.11%	6.86% - 7.25%
	7 year	7 fixed	6.47% - 7.25%	6.60% - 7.10%
	10 year	10 fixed	6.43% - 7.09%	6.52% - 6.98%

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

NATIONAL

Pricing Update as of 03/24/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	132 - 162	5.34% - 5.64%	122 - 152	5.24% - 5.54%	114 - 144	5.16% - 5.46%
7 - Year	113 - 143	5.34% - 5.64%	103 - 133	5.24% - 5.54%	95 - 125	5.16% - 5.46%
10 - Year	104 - 134	5.43% - 5.73%	94 - 124	5.33% - 5.63%	86 - 116	5.25% - 5.55%
12+ Year	114 - 144	5.53% - 5.83%	104 - 134	5.43% - 5.73%	96 - 126	5.35% - 5.65%

<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%

- 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	3/24/2026
5-Year Treasury	4.016%
7-Year Treasury	4.206%
10-Year Treasury	4.388%
30-day SOFR Avg	3.669%

Think **BIG** FOR YOUR NEXT CRE FINANCING