

CURRENT RATES



Basis Investment Group

Tuesday, March 31, 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 03/31/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.32% - 5.47%	135 - 150	5.27% - 5.42%	125 - 140	5.17% - 5.32%
7 - Year	133 - 148	5.44% - 5.59%	128 - 143	5.39% - 5.54%	118 - 133	5.29% - 5.44%
10 - Year	115 - 130	5.58% - 5.60%	110 - 125	5.40% - 5.55%	100 - 115	5.30% - 5.45%
12 - Year	125 - 140	5.55% - 5.70%	120 - 135	5.50% - 5.65%	110 - 125	5.40% - 5.55%
15 - Year	130 - 145	5.60% - 5.75%	125 - 140	5.55% - 5.70%	115 - 130	5.45% - 5.60%
7 - Year Floater	190 - 200	5.56% - 5.66%	185 - 195	5.51% - 5.61%	180 - 190	5.46% - 5.56%
10 - Year Floater	200 - 210	5.66% - 5.76%	195 - 205	5.61% - 5.71%	190 - 200	5.56% - 5.66%

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 03/31/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	143 - 183	5.35% - 5.75%	108 - 148	5.00% - 5.40%	98 - 128	4.90% - 5.20%
7 - Year	127 - 167	5.38% - 5.78%	102 - 142	5.13% - 5.53%	92 - 122	5.03% - 5.33%
10 - Year	115 - 155	5.45% - 5.85%	95 - 135	5.25% - 5.65%	85 - 115	5.15% - 5.45%
12+ Year	124 - 164	5.43% - 5.83%	104 - 144	5.34% - 5.74%	94 - 124	5.24% - 5.54%
7 - Year Floater*	187 - 197	5.53% - 5.63%	172 - 182	5.38% - 5.48%	157 - 167	5.23% - 5.33%
10 - Year Floater*	184 - 194	5.50% - 5.60%	169 - 179	5.35% - 5.45%	154 - 164	5.20% - 5.30%

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 03/31/2026

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 Affordable³

NATIONAL

Pricing Update as of 03/31/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	131 - 161	5.23% - 5.53%	121 - 151	5.13% - 5.43%	113 - 143	5.05% - 5.35%
7 - Year	115 - 145	5.26% - 5.56%	105 - 135	5.16% - 5.46%	97 - 127	5.08% - 5.38%
10 - Year	103 - 133	5.33% - 5.63%	93 - 123	5.23% - 5.53%	85 - 115	5.15% - 5.45%
12+ Year	112 - 142	5.42% - 5.72%	102 - 132	5.32% - 5.62%	94 - 124	5.24% - 5.54%

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	<ul style="list-style-type: none"> • 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 	
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			
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 3/31/2026

5-Year Treasury	3.918%
7-Year Treasury	4.109%
10-Year Treasury	4.299%
30-day SOFR Avg	3.658%

Think **BIG** FOR YOUR NEXT CRE FINANCING