

CURRENT RATES



Basis Investment Group

Tuesday, April 14, 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 04/14/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.30% - 5.45%	135 - 150	5.25% - 5.40%	125 - 140	5.15% - 5.30%
7 - Year	133 - 148	5.41% - 5.56%	128 - 143	5.36% - 5.51%	118 - 133	5.26% - 5.41%
10 - Year	115 - 130	5.56% - 5.58%	110 - 125	5.38% - 5.53%	100 - 115	5.28% - 5.43%
12 - Year	125 - 140	5.53% - 5.68%	120 - 135	5.48% - 5.63%	110 - 125	5.38% - 5.53%
15 - Year	130 - 145	5.58% - 5.73%	125 - 140	5.53% - 5.68%	115 - 130	5.43% - 5.58%
7 - Year Floater	190 - 200	5.54% - 5.64%	185 - 195	5.49% - 5.59%	180 - 190	5.44% - 5.54%
10 - Year Floater	200 - 210	5.64% - 5.74%	195 - 205	5.59% - 5.69%	190 - 200	5.54% - 5.64%

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 04/14/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	144 - 184	5.34% - 5.74%	109 - 149	4.99% - 5.39%	99 - 129	4.89% - 5.19%
7 - Year	125 - 165	5.33% - 5.73%	100 - 140	5.08% - 5.48%	90 - 120	4.98% - 5.28%
10 - Year	114 - 154	5.42% - 5.82%	94 - 134	5.22% - 5.62%	84 - 114	5.12% - 5.42%
12+ Year	123 - 163	5.43% - 5.83%	103 - 143	5.31% - 5.71%	93 - 123	5.21% - 5.51%
7 - Year Floater*	185 - 195	5.49% - 5.59%	170 - 180	5.34% - 5.44%	155 - 165	5.19% - 5.29%
10 - Year Floater*	183 - 193	5.47% - 5.57%	168 - 178	5.32% - 5.42%	153 - 163	5.17% - 5.27%

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 04/14/2026

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 04/14/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	132 - 162	5.22% - 5.52%	122 - 152	5.12% - 5.42%	114 - 144	5.04% - 5.34%
7 - Year	113 - 143	5.21% - 5.51%	103 - 133	5.11% - 5.41%	95 - 125	5.03% - 5.33%
10 - Year	102 - 132	5.30% - 5.60%	92 - 122	5.20% - 5.50%	84 - 114	5.12% - 5.42%
12+ Year	111 - 141	5.39% - 5.69%	101 - 131	5.29% - 5.59%	93 - 123	5.21% - 5.51%

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	4/14/2026
5-Year Treasury	3.901%
7-Year Treasury	4.083%
10-Year Treasury	4.279%
30-day SOFR Avg	3.639%

Think **BIG** FOR YOUR NEXT CRE FINANCING