

# CURRENT RATES



**Basis  
Investment  
Group**

**Tuesday, July 7, 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 07/07/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.64% - 5.79%	135 - 150	5.59% - 5.74%	125 - 140	5.49% - 5.64%
7 - Year	133 - 148	5.70% - 5.85%	128 - 143	5.65% - 5.80%	118 - 133	5.55% - 5.70%
10 - Year	115 - 130	5.79% - 5.81%	110 - 125	5.61% - 5.76%	100 - 115	5.51% - 5.66%
12 - Year	125 - 140	5.76% - 5.91%	120 - 135	5.71% - 5.86%	110 - 125	5.61% - 5.76%
15 - Year	130 - 145	5.81% - 5.96%	125 - 140	5.76% - 5.91%	115 - 130	5.66% - 5.81%
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%

<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

<sup>2</sup> Conventional Small product available from \$2-\$10 million with pricing adder of 40-50 bps over conventional grid

Pricing Update as of	7/7/2026
5-Year Treasury	4.241%
7-Year Treasury	4.370%
10-Year Treasury	4.513%
30-day SOFR Avg	3.636%

Think **BIG** FOR YOUR NEXT  
CRE FINANCING

## Fannie Mae Conventional<sup>2</sup>

### NATIONAL

Pricing Update as of 07/07/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	139 - 179	5.63% - 6.03%	104 - 144	5.28% - 5.68%	94 - 124	5.18% - 5.48%
7 - Year	122 - 162	5.59% - 5.99%	97 - 137	5.34% - 5.74%	87 - 117	5.24% - 5.54%
10 - Year	109 - 149	5.60% - 6.00%	89 - 129	5.40% - 5.80%	79 - 109	5.30% - 5.60%
12+ Year	117 - 157	5.43% - 5.83%	97 - 137	5.48% - 5.88%	87 - 117	5.38% - 5.68%
7 - Year Floater*	182 - 192	5.46% - 5.56%	167 - 177	5.31% - 5.41%	152 - 162	5.16% - 5.26%
10 - Year Floater*	178 - 188	5.42% - 5.52%	163 - 173	5.27% - 5.37%	148 - 158	5.12% - 5.22%

<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

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

### NATIONAL

Pricing Update as of 07/07/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	127 - 157	5.51% - 5.81%	117 - 147	5.41% - 5.71%	109 - 139	5.33% - 5.63%
7 - Year	110 - 140	5.47% - 5.77%	100 - 130	5.37% - 5.67%	92 - 122	5.29% - 5.59%
10 - Year	97 - 127	5.48% - 5.78%	87 - 117	5.38% - 5.68%	79 - 109	5.30% - 5.60%
12+ Year	105 - 135	5.56% - 5.86%	95 - 125	5.46% - 5.76%	87 - 117	5.38% - 5.68%

<sup>3</sup> Fixed Rate; Loan Amount > \$6MM; assumes 30yr Amortization with no Interest Only periods.  
 Assumes Standard Yield Maintenance Prepayment Penalty