

CURRENT RATES



**Basis
Investment
Group**

Tuesday, July 21, 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 07/21/2026

Term	1.25x / 65%		1.30x / 60%		1.35x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	140 - 155	5.77% - 5.92%	135 - 150	5.72% - 5.87%	125 - 140	5.62% - 5.77%
7 - Year	133 - 148	5.82% - 5.97%	128 - 143	5.77% - 5.92%	118 - 133	5.67% - 5.82%
10 - Year	115 - 130	5.77% - 5.79%	110 - 125	5.59% - 5.74%	100 - 115	5.49% - 5.64%
12 - Year	125 - 140	5.74% - 5.89%	120 - 135	5.69% - 5.84%	110 - 125	5.59% - 5.74%
15 - Year	130 - 145	5.79% - 5.94%	125 - 140	5.74% - 5.89%	115 - 130	5.64% - 5.79%
7 - Year Floater	190 - 200	5.52% - 5.62%	185 - 195	5.47% - 5.57%	180 - 190	5.42% - 5.52%
10 - Year Floater	200 - 210	5.62% - 5.72%	195 - 205	5.57% - 5.67%	190 - 200	5.52% - 5.62%

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

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

Fannie Mae Conventional²

NATIONAL

Pricing Update as of 07/21/2026

Term	1.25x / 70%		1.35x / 65%		1.55x / 55%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	139 - 179	5.76% - 6.16%	104 - 144	5.41% - 5.81%	94 - 124	5.31% - 5.61%
7 - Year	122 - 162	5.71% - 6.11%	97 - 137	5.46% - 5.86%	87 - 117	5.36% - 5.66%
10 - Year	109 - 149	5.58% - 5.98%	89 - 129	5.38% - 5.78%	79 - 109	5.28% - 5.58%
12+ Year	118 - 158	5.43% - 5.83%	98 - 138	5.47% - 5.87%	88 - 118	5.37% - 5.67%
7 - Year Floater*	182 - 192	5.44% - 5.54%	167 - 177	5.29% - 5.39%	152 - 162	5.14% - 5.24%
10 - Year Floater*	178 - 188	5.40% - 5.50%	163 - 173	5.25% - 5.35%	148 - 158	5.10% - 5.20%

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

Fannie Mae Multifamily Affordable³

NATIONAL

Pricing Update as of 07/21/2026

Term	1.15x / 90%		1.25x / 75%		1.45x / 65%	
	Spread	Rate	Spread	Rate	Spread	Rate
5 - Year	127 - 157	5.64% - 5.94%	117 - 147	5.54% - 5.84%	109 - 139	5.46% - 5.76%
7 - Year	110 - 140	5.59% - 5.89%	100 - 130	5.49% - 5.79%	92 - 122	5.41% - 5.71%
10 - Year	97 - 127	5.46% - 5.76%	87 - 117	5.36% - 5.66%	79 - 109	5.28% - 5.58%
12+ Year	106 - 136	5.55% - 5.85%	96 - 126	5.45% - 5.75%	88 - 118	5.37% - 5.67%

³ Fixed Rate; Loan Amount > \$6MM; assumes 30yr Amortization with no Interest Only periods.

Assumes Standard Yield Maintenance Prepayment Penalty

Pricing Update as of	7/21/2026
5-Year Treasury	4.366%
7-Year Treasury	4.492%
10-Year Treasury	4.492%
30-day SOFR Avg	3.618%

Think **BIG** FOR YOUR NEXT
CRE FINANCING