

# Multifamily Rates and Terms

For multifamily, student, and manufactured housing

## This week's rates and terms

February 3, 2026

30-Day SOFR	5-Yr. UST	7-Yr. UST	10-Yr. UST	30-Yr. UST
3.66%	3.85%	4.07%	4.29%	4.92%

GSE Fixed Rate (actual/360) — For loans \$6 million+

Term	Amort.	Low Leverage	Full Leverage	Low Leverage Max LTV	Low Leverage Min DSC	Full Leverage Max LTV	Full Leverage Min DSC
5	30	4.90% - 5.30%	5.10% - 5.50%	55%	1.55	70/75%	1.25
7	30	5.02% - 5.42%	5.22% - 5.62%	55%	1.55	75/80%	1.25
10	30	5.19% - 5.59%	5.39% - 5.79%	55%	1.55	75/80%	1.25
12	30	5.34% - 5.74%	5.54% - 5.94%	55%	1.55	75/80%	1.25
15	30	5.39% - 5.79%	5.59% - 5.99%	55%	1.55	75/80%	1.25

GSE Variable Rate w/Third-Party Cap (actual/360) — For loans \$6 million+

Term	Amort.	Low Leverage	Full Leverage	Low Leverage Max LTV	Low Leverage Min DSC	Full Leverage Max LTV	Full Leverage Min DSC
7	30	5.36% - 5.56%	5.56% - 5.76%	55%	1.30	75%	1.00
10	30	5.46% - 5.66%	5.66% - 5.86%	55%	1.30	75%	1.00

For more information, contact your Mortgage Banker.

For more insights on the Commercial Real Estate market, [click here](#).

These rates are not firm bids or offers for any of these structures. The information is subject to change without notice.

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