

GREYSTONE

CURRENT RATES

★

Ranked Top Freddie Mac and Fannie Mae Lender

#1

Ranked #1* Overall HUD Multifamily & Healthcare Lender

Loans. We get it done.

We provide the most reliable multifamily, affordable, seniors, healthcare, and commercial loan processes in the industry with incredibly competitive rates. With +30 years of real estate lending as our core business, Greystone brings expertise, knowledge, and creativity to the loan process. We have continuously expanded our capabilities to become a full service commercial real estate lender. With a problem-solving approach refined over 30 years in the industry, Greystone is built on creative solutions and deep client relationships. Please see below for today's rates.

Rates last updated 01/12/2026. The below rate ranges are estimates based on a series of assumptions, including market designation, prepayment structure, interest-only period, and affordability metrics.

| Fannie Mae Capital Market and Preservation Indicative Pricing | | | | | | | | | |
|---|-------------------|----------------------|----------------|-----------------|-------------------|--------------|-------------------------------|--------------|---------|
| Over \$6MM | | | | | | | | | |
| Product | Delivery Type | Term | Amortization | Index | Index Rate | Gross Spread | All-In Rate Estimate | Min. DSCR | Max LTV |
| Preservation | Fixed | 10 Year | 30 Years | 10 Year UST | 4.19% | 1.33% | 5.52% | 1.20x | 80% |
| 9% LIHTC | Immediate | 15 Year | Up to 40 years | 10 Year UST | 4.19% | 1.67% | 5.86% | 1.15x | 90% |
| 9% LIHTC | 30 Month Forward | 15 Year | Up to 40 years | 10 Year UST | 4.19% | 3.40% | 7.59% | 1.15x | 90% |
| Fannie Mae Bond Indicative Pricing | | | | | | | | | |
| Over \$6MM | | | | | | | | | |
| Product | Delivery Type | Term | Amortization | Index | Index Rate | Gross Spread | All-In Rate Estimate | Min. DSCR | Max LTV |
| 4% MTEB | Immediate | 15 Year | Up to 40 years | MMD | 3.39% | 1.90% | 5.29% | 1.15x | 90% |
| 4% MTEB | 30+ Month Forward | 15 Year | Up to 40 years | MMD | 3.78% | 1.91% | 5.69% | 1.15x | 90% |
| Freddie Mac Capital Markets Indicative Pricing | | | | | | | | | |
| \$10MM and over | | | | | | | | | |
| Product | Delivery Type | Term | Amortization | Index | Index Rate | Gross Spread | All-In Rate Estimate | Min. DSCR | Max LTV |
| Preservation | ARM | 7 Year | 30 Years | 30 Day Avg SOFR | 3.71% | 1.91% | 5.62% | 1.00x at MNR | 80% |
| Preservation | Fixed | 7 Year | 30 Years | 7 Year UST | 3.97% | 1.52% | 5.49% | 1.25x | 80% |
| Preservation | Fixed | 10 Year | 30 Years | 10 Year UST | 4.19% | 1.32% | 5.51% | 1.25x | 80% |
| 9% LIHTC | Immediate | 15 Year | Up to 40 years | 10 Year UST | 4.19% | 1.95% | 6.14% | 1.15x | 90% |
| 9% LIHTC | 36 Month Forward | 15 Year | Up to 40 years | 10 Year UST | 4.19% | 2.43% | 6.62% | 1.15x | 90% |
| Non LIHTC Forward | 36 Month Forward | 15 Year | 30 Years | 10 Year UST | 4.19% | 1.89% | 6.08% | 1.25x | 80% |
| Freddie Mac Tax Exempt Loan Indicative Pricing | | | | | | | | | |
| Over \$10MM | | | | | | | | | |
| Product | Delivery Type | Term | Amortization | Index | Index Rate | Gross Spread | All-In Rate Estimate | Min. DSCR | Max LTV |
| TEL | Immediate | 15 Year | Up to 40 years | 10 Year UST | 4.19% | 1.53% | 5.72% | 1.15x | 90% |
| TEL | 30 Month Forward | 15 Year | Up to 40 years | 10 Year UST | 4.19% | 2.04% | 6.23% | 1.15x | 90% |
| FHA (Over \$7.5MM) | | | | | GHI (fka ATAX) | | | | |
| Product | | Pricing (net of MIP) | | | Product | | Pricing | | |
| 223(F) | | 5.18% - 5.66% | | | Construction | | 325 bps + 30 day SOFR average | | |
| 221(d)4 | | 5.91% - 6.24% | | | Private Placement | | 325 + 10 year LIBOR | | |

*For HUD's 2023 fiscal year. Based upon combined firm commitments received by Greystone Funding Company LLC and Greystone Servicing Company LLC and excludes risk sharing and hospital loans.

©2024 Greystone & Co. II LLC. All rights reserved. References to the term "Greystone," refer to Greystone & Co. II LLC and/or its affiliated companies, as applicable. All loans are originated through its affiliates Greystone Servicing Company LLC (GSC) and/or Greystone Funding Company LLC (GFC). The above rate information is for information purposes only. Greystone's ability to make a loan to a borrower will be subject to completion of customary due diligence and satisfactory underwriting of the proposed loan under the applicable loan program. The terms of a proposed loan will be determined in accordance with then current market conditions and the terms of a written loan commitment with Greystone for the type of loan sought. The above current rates may or may not be achievable at the time of rate lock. Greystone does not represent or warrant that the borrower and/or the property will qualify for the proposed loan, and/or that Greystone will issue a commitment to the borrower for the requested loan.