

GREYSTONE CURRENT RATES

Multifamily Loans. We get it done.

We provide the most reliable, fastest apartment building loan process 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.



Ranked #1 Fannie Mae Small Loan Lender & #2 Freddie Mac Small Balance Loan Lender



Ranked Top Freddie Mac and Fannie Mae Lender

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–Small							
Term	Index	80%/1.25x		65%/1.35x		55%/1.55x	
		Spread	Rate	Spread	Rate	Spread	Rate
15-Year	10-Year Treasury	200 - 240	6.19%-6.59%	180 - 220	5.99%-6.39%	170 - 200	5.89%-6.19%
12-Year	10-Year Treasury	177 - 217	5.96%-6.36%	157 - 197	5.76%-6.16%	147 - 177	5.66%-5.96%
10-Year	10-Year Treasury	165 - 205	5.84%-6.24%	145 - 185	5.64%-6.04%	135 - 165	5.54%-5.84%
7-Year	7-Year Treasury	176 - 216	5.73%-6.13%	151 - 191	5.48%-5.88%	141 - 171	5.38%-5.68%
5-Year	5-Year Treasury	192 - 232	5.69%-6.09%	157 - 197	5.34%-5.74%	147 - 177	5.24%-5.54%

Freddie Mac–Small Balance				
Term	Type	80%/1.25x	65%/1.35x	55%/1.55x
5-Year	Fixed	6.15%-6.75%	6.01%-6.61%	5.87%-6.47%
7-Year	Fixed	6.12%-6.90%	5.98%-6.76%	5.84%-6.62%
10-Year	Fixed	6.10%-6.75%	5.96%-6.61%	5.82%-6.47%
5-Year	Hybrid	6.20%-6.85%	6.06%-6.71%	5.92%-6.57%
7-Year	Hybrid	6.27%-7.00%	6.13%-6.86%	5.99%-6.72%
10-Year	Hybrid	6.30%-6.95%	6.16%-6.81%	6.02%-6.67%

Program Highlights:

- Acquisition and refinancing options available for loan sizes between \$1M and \$7.5M with at least 5 apartment units
- Coupon lock at application or Early Rate Lock options available
- Partial and full-term interest only options available
- Flexible prepayment schedules
- Non-recourse and assumable loans
- Streamline loan documents and third party reports

Current Index Rates	
5-Year Treasury	3.77%
7-Year Treasury	3.97%
10-Year Treasury	4.19%
30-day SOFR Avg	3.71%

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