

GREYSTONE CURRENT RATES

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.



Ranked Top Freddie Mac and Fannie Mae Lender



Ranked #1* Overall HUD Multifamily & Healthcare Lender

Rates last updated 03/10/2026. The below rate ranges are estimates based on a series of assumptions, including market designation, prepayment structure, interest-only period, and affordability metrics.

| Current Index Rates | |
|---------------------|-------|
| 5-Year Treasury | 3.70% |
| 7-Year Treasury | 3.90% |
| 10-Year Treasury | 4.13% |
| 30-day SOFR Avg | 3.67% |
| 10-Year Swap | 3.69% |

AGENCY

| Fannie Mae—Conventional | | | | | | |
|-------------------------|-----------|---------------|-----------|---------------|-----------|---------------|
| Term | 80%/1.25x | | 65%/1.35x | | 55%/1.55x | |
| | Spread | Rate | Spread | Rate | Spread | Rate |
| 15-Year | 142 - 172 | 5.55% - 5.85% | 122 - 152 | 5.35% - 5.65% | 112 - 132 | 5.25% - 5.45% |
| 12-Year | 123 - 153 | 5.36% - 5.66% | 103 - 133 | 5.16% - 5.46% | 93 - 113 | 5.06% - 5.26% |
| 10-Year | 110 - 140 | 5.23% - 5.53% | 90 - 120 | 5.03% - 5.33% | 80 - 100 | 4.93% - 5.13% |
| 7-Year | 122 - 152 | 5.12% - 5.42% | 97 - 127 | 4.87% - 5.17% | 87 - 107 | 4.77% - 4.97% |
| 5-Year | 139 - 169 | 5.09% - 5.39% | 104 - 134 | 4.74% - 5.04% | 94 - 114 | 4.64% - 4.84% |
| 5-Year SARM | 205 - 225 | 5.72% - 5.92% | 190 - 210 | 5.57% - 5.77% | 175 - 195 | 5.42% - 5.62% |
| 7-Year SARM | 207 - 227 | 5.74% - 5.94% | 192 - 212 | 5.59% - 5.79% | 177 - 197 | 5.44% - 5.64% |
| 10-Year SARM | 207 - 227 | 5.74% - 5.94% | 192 - 212 | 5.59% - 5.79% | 177 - 197 | 5.44% - 5.64% |

* High end of the grid assumes no affordability. Loans with policy compliant I/O and Standard Yield Maintenance.

** SARM: Minimum loan amount is \$25M; currently only offering 5-year term; Max leverage of 65% LTV

***Rates are subject to change and will be based on the entire credit risk of any individual loan opportunity. Please contact your Greystone Relationship Manager to discuss obtaining actionable quotes.

| Freddie Mac—Conventional | | | | | | |
|---------------------------|-----------|---------------|-----------|---------------|-----------|---------------|
| Term | 65%/1.25x | | 60%/1.30x | | 55%/1.35x | |
| | Spread | Rate | Spread | Rate | Spread | Rate |
| 15-Year | 125 - 150 | 5.38% - 5.63% | 120 - 145 | 5.33% - 5.58% | 110 - 135 | 5.23% - 5.48% |
| 12-Year | 120 - 145 | 5.33% - 5.58% | 115 - 140 | 5.28% - 5.53% | 105 - 130 | 5.18% - 5.43% |
| 10-Year | 110 - 135 | 5.23% - 5.48% | 105 - 130 | 5.18% - 5.43% | 95 - 120 | 5.08% - 5.33% |
| 7-Year | 128 - 153 | 5.18% - 5.43% | 123 - 148 | 5.13% - 5.38% | 113 - 138 | 5.03% - 5.28% |
| 5-Year | 135 - 160 | 5.05% - 5.30% | 130 - 155 | 5.00% - 5.25% | 120 - 145 | 4.90% - 5.15% |
| 10YR Floater (1yr LO, 1%) | 195 - 215 | 5.62% - 5.82% | 190 - 210 | 5.57% - 5.77% | 185 - 205 | 5.52% - 5.72% |
| 7YR Floater (1yr LO, 1%) | 185 - 205 | 5.52% - 5.72% | 180 - 200 | 5.47% - 5.67% | 175 - 195 | 5.42% - 5.62% |

* High end of grid assumes no affordability. Assumes \$20mm loan size, policy compliant I/O, and Standard Defeasance.

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FHA

| FHA - Multifamily and Healthcare Refinance and Acquisition | | | |
|--|----------------|---------------|----------------|
| Term | 87%/1.15x (MF) | | 80%/1.45x (HC) |
| | Amortization | Rate | |
| 35-Year | 35-Year | 5.18% - 5.65% | |

** Before MIP of 0.25% to 0.65%

| FHA - 221(D)4 or 232 Construction / Substantial Rehab | | | |
|---|----------------|---------------|----------------|
| Term | 87%/1.15x (MF) | | 80%/1.45x (HC) |
| | Amortization | Rate | |
| 40-Year | 40-Year | 5.94% - 6.26% | |

** Before MIP of 0.25% to 0.77%

CMBS

| CMBS - Commercial | | |
|-------------------|-----------|-------------|
| Term | 65-75% | |
| | Spread | Rate |
| 10-Year | 206 - 265 | 6.19%-6.78% |
| 5-Year | 251 - 324 | 6.21%-6.94% |

| CMBS - Multifamily | | |
|--------------------|-----------|---------------|
| Term | 65-75% | |
| | Spread | Rate |
| 10-Year | 217 - 238 | 6.30% - 6.51% |
| 5-Year | 262 - 286 | 6.32% - 6.56% |

*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.

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