

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 04/28/2026. 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	3.99%
7-Year Treasury	4.17%
10-Year Treasury	4.37%
30-day SOFR Avg	3.65%
10-Year Swap	3.92%

AGENCY

Fannie Mae—Conventional						
Term	80%/1.25x		65%/1.35x		55%/1.55x	
	Spread	Rate	Spread	Rate	Spread	Rate
15-Year	138 - 168	5.75% - 6.05%	118 - 148	5.55% - 5.85%	108 - 128	5.45% - 5.65%
12-Year	122 - 152	5.59% - 5.89%	102 - 132	5.39% - 5.69%	92 - 112	5.29% - 5.49%
10-Year	108 - 138	5.45% - 5.75%	88 - 118	5.25% - 5.55%	78 - 98	5.15% - 5.35%
7-Year	121 - 151	5.38% - 5.68%	96 - 126	5.13% - 5.43%	86 - 106	5.03% - 5.23%
5-Year	138 - 168	5.37% - 5.67%	103 - 133	5.02% - 5.32%	93 - 113	4.92% - 5.12%
5-Year SARM	207 - 227	5.73% - 5.93%	192 - 212	5.58% - 5.78%	177 - 197	5.43% - 5.63%
7-Year SARM	209 - 229	5.75% - 5.95%	194 - 214	5.60% - 5.80%	179 - 199	5.45% - 5.65%
10-Year SARM	210 - 230	5.76% - 5.96%	195 - 215	5.61% - 5.81%	180 - 200	5.46% - 5.66%

* 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	5.62% - 5.87%	120 - 145	5.57% - 5.82%	110 - 135	5.47% - 5.72%
12-Year	120 - 145	5.57% - 5.82%	115 - 140	5.52% - 5.77%	105 - 130	5.42% - 5.67%
10-Year	110 - 135	5.47% - 5.72%	105 - 130	5.42% - 5.67%	95 - 120	5.32% - 5.57%
7-Year	128 - 153	5.45% - 5.70%	123 - 148	5.40% - 5.65%	113 - 138	5.30% - 5.55%
5-Year	135 - 160	5.34% - 5.59%	130 - 155	5.29% - 5.54%	120 - 145	5.19% - 5.44%
10YR Floater (1yr LO, 1%)	195 - 215	5.60% - 5.80%	190 - 210	5.55% - 5.75%	185 - 205	5.50% - 5.70%
7YR Floater (1yr LO, 1%)	185 - 205	5.50% - 5.70%	180 - 200	5.45% - 5.65%	175 - 195	5.40% - 5.60%

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

**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.

FHA

FHA - Multifamily and Healthcare Refinance and Acquisition			
Term	87%/1.15x (MF)		80%/1.45x (HC)
	Amortization	Rate	
35-Year	35-Year	5.38% - 5.84%	

** 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	6.12% - 6.47%	

** Before MIP of 0.25% to 0.77%

CMBS

CMBS - Commercial		
Term	65-75%	
	Spread	Rate
10-Year	206 - 265	6.43%-7.02%
5-Year	251 - 324	6.50%-7.23%

CMBS - Multifamily		
Term	65-75%	
	Spread	Rate
10-Year	217 - 238	6.54% - 6.75%
5-Year	262 - 286	6.61% - 6.85%

*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.