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 Multifamly & Healthcare Lender

Rates last updated 11/10/2026. 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	4.76%
7-Year Treasury	4.84%
10-Year Treasury	4.94%
30-day SOFR Avg	3.91%
10-Year Swap	4.54%

AGENCY

Fannie Mae–Conventional						
Term	80%/1.25x		65%/1.35x		55%/1.55x	
	Spread	Rate	Spread	Rate	Spread	Rate
15-Year	142 - 172	6.36% - 6.66%	122 - 152	6.16% - 6.46%	112 - 132	6.06% - 6.26%
12-Year	131 - 161	6.25% - 6.55%	111 - 141	6.05% - 6.35%	101 - 121	5.95% - 6.15%
10-Year	121 - 151	6.15% - 6.45%	101 - 131	5.95% - 6.25%	91 - 111	5.85% - 6.05%
7-Year	132 - 162	6.16% - 6.46%	107 - 137	5.91% - 6.21%	97 - 117	5.81% - 6.01%
5-Year	148 - 178	6.24% - 6.54%	113 - 143	5.89% - 6.19%	103 - 123	5.79% - 5.99%
5-Year SARM	215 - 235	6.06% - 6.26%	200 - 220	5.91% - 6.11%	185 - 205	5.76% - 5.96%
7-Year SARM	217 - 237	6.08% - 6.28%	202 - 222	5.93% - 6.13%	187 - 207	5.78% - 5.98%
10-Year SARM	220 - 240	6.11% - 6.31%	205 - 225	5.96% - 6.16%	190 - 210	5.81% - 6.01%

* High end of the grid assumes no affordability. Loans with policy compliant I/O and Standard Yield Maintenance.
** SARM: Minimum loan amount is $25M; currenly 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 discss 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	6.19% - 6.44%	120 - 145	6.14% - 6.39%	110 - 135	6.04% - 6.29%
12-Year	120 - 145	6.14% - 6.39%	115 - 140	6.09% - 6.34%	105 - 130	5.99% - 6.24%
10-Year	110 - 135	6.04% - 6.29%	105 - 130	5.99% - 6.24%	95 - 120	5.89% - 6.14%
7-Year	128 - 153	6.12% - 6.37%	123 - 148	6.07% - 6.32%	113 - 138	5.97% - 6.22%
5-Year	135 - 160	6.11% - 6.36%	130 - 155	6.06% - 6.31%	120 - 145	5.96% - 6.21%
10YR Floater (1yr LO, 1%)	195 - 215	5.86% - 6.06%	190 - 210	5.81% - 6.01%	185 - 205	5.76% - 5.96%
7YR Floater (1yr LO, 1%)	185 - 205	5.76% - 5.96%	180 - 200	5.71% - 5.91%	175 - 195	5.66% - 5.86%

* High end of grid assumes no afforability. 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	6.35% - 6.85%

** 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	7.01% - 7.40%

** Before MIP of 0.25% to 0.77%

*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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