Current Rates

AS OF 11/3/2026 (11:00 PM CST)

Northmarq.com

Capital Markets Leader

Northmarq leverages strong, long-term relationships with all sources of capital - including the GSEs, FHA/HUD, life companies, bridge lenders, banks, and CMBS lenders - to create innovative financing solutions. The rates provided here are for informational use only. For specific quotes, contact your local office today.

CURRENT INDEX RATES

Term	Rate
5-Year Treasury	4.72%
7-Year Treasury	4.81%
10-Year Treasury	4.93%
30-Day Avg. SOFR	3.91%

*Rates are subject to change. Please contact your Northmarq representative for the most current rates.

LIFE CO - COMMERCIAL

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	25	50%	150 - 200	6.22% - 6.72%
5-Year	25	60%	150 - 220	6.22% - 6.92%
10-Year	25	50%	140 - 190	6.33% - 6.83%
10-Year	25	60%	150 - 220	6.43% - 7.13%
15-Year	Fully Amortizing	60%	150 - 220	6.64% - 7.34%

* Rate buy downs available on deal by deal basis.

CMBS SPREADS/RATES - COMMERCIAL

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	30	65%	210 - 250	6.82% - 7.22%
10-Year	30	65%	185 - 225	6.78% - 7.18%
5-Year	30	65%	200 - 225	6.72% - 6.97%
10-Year	30	65%	175 - 200	6.68% - 6.93%

* Rate buy downs available on deal by deal basis.

FANNIE MAE - CONVENTIONAL

Term	LTV	DSCR	Spread (bps)	Rate
15-Year	65%	1.35	135 - 165	6.49% - 6.79%
10-Year	55%	1.55	105 - 125	5.98% - 6.18%
10-Year	65%	1.35	115 - 145	6.08% - 6.38%
10-Year	80%	1.25	135 - 165	6.28% - 6.58%
7-Year	55%	1.55	115 - 135	5.96% - 6.16%
7-Year	65%	1.35	125 - 165	6.06% - 6.46%
7-Year	80%	1.25	150 - 180	6.31% - 6.61%
5-Year	55%	1.55	120 - 140	5.92% - 6.12%
5-Year	65%	1.35	130 - 160	6.11% - 6.41%
5-Year	75%	1.25	165 - 195	6.46% - 6.76%
10 SARM	75%	1	220 - 230	6.11% - 6.21%

* For loans less than $6MM, please reach out to your Fannie representative.

FREDDIE MAC CME - FIXED RATE

Term	LTV	DSCR	Spread (bps)	Rate
15-Year	80%	1.25	135 - 155	6.28% - 6.48%
10-Year	55%	1.55	95 - 100	5.88% - 5.93%
10-Year	65%	1.35	105 - 120	5.98% - 6.13%
10-Year	80%	1.25	115 - 135	6.08% - 6.28%
7-Year	55%	1.55	100 - 110	5.81% - 5.91%
7-Year	65%	1.35	115 - 135	5.96% - 6.16%
7-Year	80%	1.25	135 - 155	6.16% - 6.36%
5-Year	75%	1.25	140 - 160	6.12% - 6.32%
10 ARM	80%	1.25	205 - 230	5.96% - 6.21%

223(F) REFINANCING (FHA)

Term	LTV	DSCR	Amortization	Rates*
35-Year	87%	1.15x	35	6.40% - 6.90%

* Before MIP.

221(D)4 CONSTRUCTION / PERMANENT (FHA)

Term	LTV	DSCR	Amortization	Rates*
40-Year	87%	1.15x	40	6.85% - 7.35%

* Before MIP.

LIFE CO - MULTIFAMILY

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	25	50%	135 - 205	6.07% - 6.77%
5-Year	25	60%	160 - 190	6.32% - 6.62%
10-Year	25	50%	115 - 140	6.08% - 6.33%
10-Year	25	60%	140 - 170	6.33% - 6.63%
15-Year	Fully Amortizing	60%	145 - 215	6.59% - 7.29%

* Rate buy downs available on deal by deal basis.

CMBS SPREADS/RATES

Term	Amortization	LTV	Spread (bps)	Rate
5-Year	30	65%	210 - 250	6.82% - 7.22%
10-Year	30	65%	185 - 225	6.78% - 7.18%
5-Year	30	65%	200 - 225	6.72% - 6.97%
10-Year	30	65%	175 - 200	6.68% - 6.93%

* Rate buy downs available on deal by deal basis.

* Rates are general in nature and are for informational use only. Rates are subject to change at any time and the information provided is not a commitment to lend. For specific quotes based on your property, contact a local Northmarq office.

** Rate buy downs available on deal by deal basis.

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