# Current Rates

AS OF 11/10/2026 (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 | 4.82% |
| 7-Year Treasury | 4.89% |
| 10-Year Treasury | 4.99% |
| 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 | 6.32% - 6.82% |
| 5-Year | 25 | 60% | 150 - 220 | 6.32% - 7.02% |
| 10-Year | 25 | 50% | 140 - 190 | 6.39% - 6.89% |
| 10-Year | 25 | 60% | 150 - 220 | 6.49% - 7.19% |
| 15-Year | Fully Amortizing | 60% | 150 - 220 | 6.70% - 7.40% |

* 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 | 6.92% - 7.32% |
| 10-Year | 30 | 65% | 185 - 225 | 6.84% - 7.24% |
| 5-Year | 30 | 65% | 200 - 225 | 6.82% - 7.07% |
| 10-Year | 30 | 65% | 175 - 200 | 6.74% - 6.99% |

* 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 | 6.55% - 6.85% |
| 10-Year | 55% | 1.55 | 105 - 125 | 6.04% - 6.24% |
| 10-Year | 65% | 1.35 | 115 - 145 | 6.14% - 6.44% |
| 10-Year | 80% | 1.25 | 135 - 165 | 6.34% - 6.64% |
| 7-Year | 55% | 1.55 | 115 - 135 | 6.04% - 6.24% |
| 7-Year | 65% | 1.35 | 125 - 165 | 6.14% - 6.54% |
| 7-Year | 80% | 1.25 | 150 - 180 | 6.39% - 6.69% |
| 5-Year | 55% | 1.55 | 120 - 140 | 6.02% - 6.22% |
| 5-Year | 65% | 1.35 | 130 - 160 | 6.19% - 6.49% |
| 5-Year | 75% | 1.25 | 165 - 195 | 6.54% - 6.84% |
| 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 | 6.34% - 6.54% |
| 10-Year | 55% | 1.55 | 95 - 100 | 5.94% - 5.99% |
| 10-Year | 65% | 1.35 | 105 - 120 | 6.04% - 6.19% |
| 10-Year | 80% | 1.25 | 115 - 135 | 6.14% - 6.34% |
| 7-Year | 55% | 1.55 | 100 - 110 | 5.89% - 5.99% |
| 7-Year | 65% | 1.35 | 115 - 135 | 6.04% - 6.24% |
| 7-Year | 80% | 1.25 | 135 - 155 | 6.24% - 6.44% |
| 5-Year | 75% | 1.25 | 140 - 160 | 6.22% - 6.42% |
| 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 | 6.30% - 6.80% |

* Before MIP.

## 221(D)4 CONSTRUCTION / PERMANENT (FHA)

| Term | LTV | DSCR | Amortization | Rates* |
|---|---|---|---|---|
| 40-Year | 87% | 1.15x | 40 | 6.75% - 7.25% |

* Before MIP.

## LIFE CO - MULTIFAMILY

| Term | Amortization | LTV | Spread (bps) | Rate |
|---|---|---|---|---|
| 5-Year | 25 | 50% | 135 - 205 | 6.17% - 6.87% |
| 5-Year | 25 | 60% | 160 - 190 | 6.42% - 6.72% |
| 10-Year | 25 | 50% | 115 - 140 | 6.14% - 6.39% |
| 10-Year | 25 | 60% | 140 - 170 | 6.39% - 6.69% |
| 15-Year | Fully Amortizing | 60% | 145 - 215 | 6.65% - 7.35% |

* Rate buy downs available on deal by deal basis.

## CMBS SPREADS/RATES

| Term | Amortization | LTV | Spread (bps) | Rate |
|---|---|---|---|---|
| 5-Year | 30 | 65% | 210 - 250 | 6.92% - 7.32% |
| 10-Year | 30 | 65% | 185 - 225 | 6.84% - 7.24% |
| 5-Year | 30 | 65% | 200 - 225 | 6.82% - 7.07% |
| 10-Year | 30 | 65% | 175 - 200 | 6.74% - 6.99% |

* 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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