

KeystoneCREL real estate capital markets

A 5-basis-point decrease across all products in all markets

Loan Term	Multi Family		80% LTV 1.25x	65% LTV 1.35x
Fixed	Large loans	5/30 year	5.23%-5.63%	4.88%-5.28%
		7/30 year	5.27%-5.67%	5.02%-5.42%
		10/30 year	5.39%-5.79%	5.19%-5.59%

Loan Term	AFFORDABLE LOANS Index	Multifamily	70% LTV - 1.25x \$2-15M	60% LTV - 1.25x \$2-15M
5/30 year	3.73%	Rate	5.08%-5.23%	4.98%-5.13%
10/30 year	4.19%	Rate	5.29%-5.44%	5.19%-5.34%

Indicative Pricing as of Wednesday, December 17, 2025

Easy access to capital for **multifamily** property - No Tax Return - No Personal Guarantee
No lengthy paperwork - Lending in all 50 states - Loans over \$1M

Important Notes:

The above pricing represents base rates and a 1% origination fee. Final rates may vary based on DSCR, LTV, prepayment structure, interest-only period, and other factors such as property location, market conditions, borrower profile, and affordability metrics.

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Refinance

10 Yr Fixed

62 Units

Bryan, TX