



# Small Balance Loans

## PRICING GUIDE

### think **BIG** FOR YOUR NEXT CRE FINANCING

**Basis Investment Group**, a direct and full-service lender, originates diversified CRE debt loans and investments across the capital stack of stabilized, transitional and development assets nationwide. Our CRE products include the following:

- Freddie Mac SBL (\$1MM+ for stabilized multifamily)
- Bridge Loans (\$10MM+ for most CRE property types)
- CMBS Loans (\$3MM+ for most CRE property types)
- Mezzanine/Preferred Equity (\$2MM+ for most CRE property types)
- Competitive pricing and structures

## NORTH CENTRAL REGION

| Product | Term (yrs) | Top Markets        | Standard Markets |
|---------|------------|--------------------|------------------|
| Hybrid  | 5-Year     | 5 fixed, 15 float  | 2.89% - 3.36%    |
|         | 7-Year     | 7 fixed, 13 float  | 3.29% - 3.85%    |
|         | 10-Year    | 10 fixed, 10 float | 3.54% - 4.14%    |
| Fixed   | 5-Year     | 5 fixed            | 2.94% - 3.41%    |
|         | 7-Year     | 7 fixed            | 3.29% - 3.85%    |
|         | 10-Year    | 10 fixed           | 3.54% - 4.14%    |

RATE ASSUMPTIONS

Bottom end of range: Yield maintenance prepay, no interest only, maximum DCR, 55% LTV

Top end of range: Standard prepay, standard interest only, minimum DCR, 80% LTV

| Parameters by Market | Min DCR     |       | Max LTV |  |
|----------------------|-------------|-------|---------|--|
|                      | Top Markets | 1.20x | 80%     |  |
| Standard Markets     | 1.25x       | 80%   |         |  |
| Small Markets        | 1.30x       | 75%*  |         |  |
| Very Small Markets   | 1.40x       | 75%*  |         |  |

\*75% for acquisitions; 70% for refinance

| Program Highlights                              |  |
|---|--|
| • Non-recourse                                  |  |
| • Partial and full-term interest only available |  |
| • Multiple step-down prepayment structures      |  |
| • Loans between \$1 - \$7.5 million nationwide  |  |
| • Discounts for affordable housing              |  |
| Loan Amount                                     | Unit Limitation  |
| ≤ \$6 million                                   | None   |
| > \$6 million and ≤ \$7.5 million               | Up to 100 units  |
|   | ○ Exceptions permitted above 100 units   |
|   | ○ Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request |

| Pricing Varies Depending On: |
|------------------------------|
| Prepayment Structure         |
| Loan LTV                     |
| DSCR                         |
| Income Profile               |
| Interest Only Period         |

FOR ADDITIONAL INFORMATION:



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