# Small Balance Loans

## PRICING GUIDE

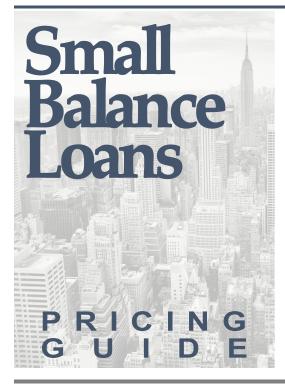## think BIG FOR YOUR NEXT CRE FINANCING

**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

**Reduced Rates across all product types and markets**

| Product | | Term (yrs) | Top Markets | Standard Markets |
|---|---|---|---|---|
| Hybrid | 5-Year | 5 fixed, 15 float | 2.94% - 3.41% | 3.33% - 3.80% |
| | 7-Year | 7 fixed, 13 float | 3.24% - 3.80% | 3.31% - 3.87% |
| | 10-Year | 10 fixed, 10 float | 3.44% - 4.04% | 3.53% - 4.13% |
| Fixed | 5-Year | 5 fixed | 2.99% - 3.46% | 3.38% - 3.85% |
| | 7-Year | 7 fixed | 3.24% - 3.80% | 3.31% - 3.87% |
| | 10-Year | 10 fixed | 3.44% - 4.04% | 3.53% - 4.13% |

**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

### Pricing Varies Depending On:

| |
|---|
| Prepayment Structure |
| Loan LTV |
| DSCR |
| Income Profile |
| Interest Only Period |

### 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 |
| | o Exceptions permitted above 100 units |
| | o Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request |

**FOR ADDITIONAL INFORMATION:**

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