



# 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

### SOUTH CENTRAL REGION

#### Pricing Update

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	3.09% - 3.56%	3.48% - 3.95%
	7-Year	7 fixed, 13 float	3.39% - 3.95%	3.49% - 4.05%
	10-Year	10 fixed, 10 float	3.59% - 4.19%	3.68% - 4.28%
Fixed	5-Year	5 fixed	3.14% - 3.61%	3.53% - 4.00%
	7-Year	7 fixed	3.39% - 3.95%	3.49% - 4.05%
	10-Year	10 fixed	3.59% - 4.19%	3.68% - 4.28%

#### 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 <ul style="list-style-type: none"> <li>◦ Exceptions permitted above 100 units</li> <li>◦ Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request</li> </ul>

#### Pricing Varies Depending On:

Prepayment Structure

Loan LTV

DSCR

Income Profile

Interest Only Period

**FOR  
ADDITIONAL  
INFORMATION:**



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