## BASIS INVESTMENT GROUP, LLC

November 23, 2021



# Small Balance Loans PRICING

# think BIG FOR YOUR NEXT

**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 EAST REGION

Pricing	Update
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Pro	duct	Term (yrs)	Top Markets	Standard Markets
	5-Year	5 fixed, 15 float	3.14% - 3.61%	3.58% - 4.05%
Hybrid	7-Year	7 fixed, 13 float	3.44% - 4.00%	3.54% - 4.10%
	10-Year	10 fixed, 10 float	3.49% - 4.09%	3.73% - 4.33%
Fixed	5-Year	5 fixed	3.19% - 3.66%	3.58% - 4.05%
	7-Year	7 fixed	3.44% - 4.00%	3.54% - 4.10%
	10-Year	10 fixed	3.59% - 4.19%	3.73% - 4.33%

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 $\leq$ \$7.5 million	Up to 100 units
	<ul> <li>Exceptions permitted above 100 units</li> </ul>
	<ul> <li>Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request</li> </ul>



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