



# 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	3.44% - 3.91%	3.83% - 4.30%
	7-Year	7 fixed, 13 float	3.74% - 4.30%	3.84% - 4.40%
	10-Year	10 fixed, 10 float	3.89% - 4.49%	3.98% - 4.58%
Fixed	5-Year	5 fixed	3.39% - 3.86%	3.78% - 4.25%
	7-Year	7 fixed	3.74% - 4.30%	3.84% - 4.40%
	10-Year	10 fixed	3.99% - 4.59%	4.08% - 4.68%

#### 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

≤ \$6 million

> \$6 million and ≤ \$7.5 million

#### Unit Limitation

None

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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