



# 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 EAST REGION

### Pricing Update

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	4.14% - 4.61%	4.58% - 5.05%
	7-Year	7 fixed, 13 float	4.39% - 4.95%	4.49% - 5.05%
	10-Year	10 fixed, 10 float	4.24% - 4.84%	4.48% - 5.08%
Fixed	5-Year	5 fixed	4.09% - 4.56%	4.48% - 4.95%
	7-Year	7 fixed	4.39% - 4.95%	4.49% - 5.05%
	10-Year	10 fixed	4.44% - 5.04%	4.58% - 5.18%

**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	
<ul style="list-style-type: none"> <li>• Non-recourse</li> <li>• Partial and full-term interest only available</li> <li>• Multiple step-down prepayment structures</li> <li>• Loans between \$1 - \$7.5 million nationwide</li> <li>• Discounts for affordable housing</li> </ul>	
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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