



# 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

### Pricing Update

Product	Term (yrs)	Top Markets	Standard Markets	
Hybrid	5-Year	5 fixed, 15 float	4.64% - 5.11%	5.03% - 5.50%
	7-Year	7 fixed, 13 float	4.84% - 5.40%	4.91% - 5.47%
	10-Year	10 fixed, 10 float	4.84% - 5.44%	4.93% - 5.53%
Fixed	5-Year	5 fixed	4.59% - 5.06%	4.98% - 5.45%
	7-Year	7 fixed	4.84% - 5.40%	4.91% - 5.47%
	10-Year	10 fixed	4.94% - 5.54%	5.03% - 5.63%

**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
	○ 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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