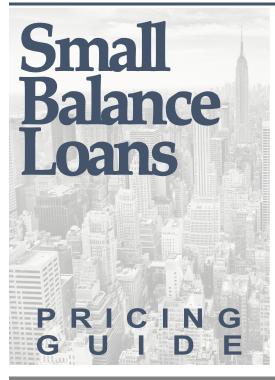
## BASIS INVESTMENT GROUP, LLC

August 2, 2022





# 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

# SOUTH CENTRAL REGION

Pricing Update

| Product |         | Term (yrs)         | Top Markets   | Standard Markets |
|---------|---------|--------------------|---------------|------------------|
| Hybrid  | 5-Year  | 5 fixed, 15 float  | 5.09% - 5.56% | 5.48% - 5.95%    |
|         | 7-Year  | 7 fixed, 13 float  | 5.29% - 5.85% | 5.39% - 5.95%    |
|         | 10-Year | 10 fixed, 10 float | 5.39% - 5.99% | 5.48% - 6.08%    |
|         |         |                    |               |                  |
| Fixed   | 5-Year  | 5 fixed            | 5.04% - 5.51% | 5.43% - 5.90%    |
|         | 7-Year  | 7 fixed            | 5.29% - 5.85% | 5.39% - 5.95%    |
|         | 10-Year | 10 fixed           | 5.34% - 5.94% | 5.43% - 6.03%    |
|         |         |                    |               |                  |

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<br/>Markets may be permitted subject to Freddie's<br/>approval of an exception request</li> </ul> |



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