



# 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	5.57% - 6.01%	5.96% - 6.40%
	7-Year	7 fixed, 13 float	5.75% - 6.25%	5.82% - 6.32%
	10-Year	10 fixed, 10 float	5.73% - 6.24%	5.82% - 6.33%
Fixed	5-Year	5 fixed	5.52% - 5.96%	5.91% - 6.35%
	7-Year	7 fixed	5.75% - 6.25%	5.82% - 6.32%
	10-Year	10 fixed	5.68% - 6.19%	5.77% - 6.28%

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:



(212) 842-5712

info@basisinvgroup.com

www.basisinvgroup.com