



# 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

## WESTERN REGION

### Pricing Update

| Product |         | Term (yrs)         | Top Markets   | Standard Markets |
|---------|---------|--------------------|---------------|------------------|
| Hybrid  | 5-Year  | 5 fixed, 15 float  | 6.77% - 7.21% | 7.11% - 7.55%    |
|         | 7-Year  | 7 fixed, 13 float  | 6.82% - 7.32% | 6.95% - 7.45%    |
|         | 10-Year | 10 fixed, 10 float | 6.68% - 7.19% | 6.92% - 7.43%    |
| Fixed   | 5-Year  | 5 fixed            | 6.77% - 7.21% | 7.11% - 7.55%    |
|         | 7-Year  | 7 fixed            | 6.77% - 7.27% | 6.90% - 7.40%    |
|         | 10-Year | 10 fixed           | 6.73% - 7.24% | 6.87% - 7.38%    |

#### 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 <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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