



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

SOUTH CENTRAL REGION

Pricing Update

| Product | | Term (yrs) | Top Markets | Standard Markets |
|---------|---------|--------------------|---------------|------------------|
| Hybrid | 5-Year | 5 fixed, 15 float | 6.77% - 7.21% | 7.16% - 7.60% |
| | 7-Year | 7 fixed, 13 float | 6.90% - 7.40% | 7.00% - 7.50% |
| | 10-Year | 10 fixed, 10 float | 6.83% - 7.34% | 6.92% - 7.43% |
| Fixed | 5-Year | 5 fixed | 6.72% - 7.16% | 7.11% - 7.55% |
| | 7-Year | 7 fixed | 6.90% - 7.40% | 7.00% - 7.50% |
| | 10-Year | 10 fixed | 6.78% - 7.29% | 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"> ◦ 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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