



# 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 EAST REGION

**Reduced Rates across all product types and markets**

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	6.12% - 6.46%	6.56% - 6.90%
	7-Year	7 fixed, 13 float	6.25% - 6.65%	6.35% - 6.75%
	10-Year	10 fixed, 10 float	6.03% - 6.44%	6.27% - 6.68%
Fixed	5-Year	5 fixed	6.07% - 6.41%	6.46% - 6.80%
	7-Year	7 fixed	6.25% - 6.65%	6.35% - 6.75%
	10-Year	10 fixed	6.08% - 6.49%	6.22% - 6.63%

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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