



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

Reduced Rates across all product types and markets

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	5.72% - 6.06%	6.11% - 6.45%
	7-Year	7 fixed, 13 float	5.85% - 6.25%	5.95% - 6.35%
	10-Year	10 fixed, 10 float	5.83% - 6.24%	5.92% - 6.33%
Fixed	5-Year	5 fixed	5.67% - 6.01%	6.06% - 6.40%
	7-Year	7 fixed	5.85% - 6.25%	5.95% - 6.35%
	10-Year	10 fixed	5.78% - 6.19%	5.87% - 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"> • 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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