



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 | 5.32% - 5.66% | 5.71% - 6.05% |
| | 7-Year | 7 fixed, 13 float | 5.45% - 5.85% | 5.55% - 5.95% |
| | 10-Year | 10 fixed, 10 float | 5.43% - 5.84% | 5.52% - 5.93% |
| Fixed | 5-Year | 5 fixed | 5.27% - 5.61% | 5.66% - 6.00% |
| | 7-Year | 7 fixed | 5.45% - 5.85% | 5.55% - 5.95% |
| | 10-Year | 10 fixed | 5.38% - 5.79% | 5.47% - 5.88% |

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

| Pricing Varies Depending On: |
|------------------------------|
| Prepayment Structure |
| Loan LTV |
| DSCR |
| Income Profile |
| Interest Only Period |

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 |

FOR
ADDITIONAL
INFORMATION:

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