## BASIS INVESTMENT GROUP, LLC

February 13, 2023



# Small Balance Loans PRICING

# think BIG FOR YOUR NEXT

**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

#### Pricing Update

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Product		Term (yrs)	Top Markets	Standard Markets	
Hybrid	5-Year	5 fixed, 15 float	5.57% - 5.91%	6.01% - 6.35%	
	7-Year	7 fixed, 13 float	5.70% - 6.10%	5.80% - 6.20%	
	10-Year	10 fixed, 10 float	5.53% - 5.94%	5.77% - 6.18%	
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Fixed	5-Year	5 fixed	5.52% - 5.86%	5.91% - 6.25%	
	7-Year	7 fixed	5.70% - 6.10%	5.80% - 6.20%	
	10-Year	10 fixed	5.58% - 5.99%	5.72% - 6.13%	
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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 $\leq$ \$7.5 million	Up to 100 units
	<ul> <li>Exceptions permitted above 100 units</li> </ul>
	$\circ\text{Deals}$ within this range in Small/Very Small
	Markets may be permitted subject to Freddie's
	approval of an exception request



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