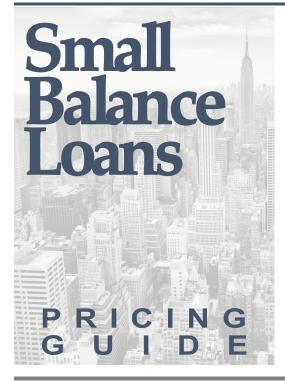# Small Balance Loans

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

WESTERN REGION

Pricing Update

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	5.82% - 6.16%	6.16% - 6.50%
	7-Year	7 fixed, 13 float	5.82% - 6.22%	5.95% - 6.35%
	10-Year	10 fixed, 10 float	5.78% - 6.19%	6.02% - 6.43%
Fixed	5-Year	5 fixed	5.82% - 6.16%	6.16% - 6.50%
	7-Year	7 fixed	5.77% - 6.17%	5.90% - 6.30%
	10-Year	10 fixed	5.83% - 6.24%	5.97% - 6.38%

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

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 o Exceptions permitted above 100 units o Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request

FOR ADDITIONAL INFORMATION:

📞 (212) 842-5712

✉ info@basisinvgroup.com

🖥 www.basisinvgroup.com