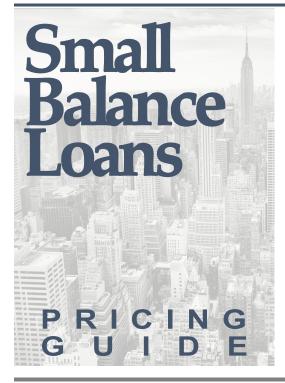


June 16, 2023





## 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

| Proc   | duct    | Term (yrs)         | Top Markets   | Standard Markets |
|--------|---------|--------------------|---------------|------------------|
|        | 5-Year  | 5 fixed, 15 float  | 6.17% - 6.51% | 6.51% - 6.85%    |
| Hybrid | 7-Year  | 7 fixed, 13 float  | 6.22% - 6.62% | 6.35% - 6.75%    |
|        | 10-Year | 10 fixed, 10 float | 6.23% - 6.64% | 6.47% - 6.88%    |
|        |         |                    |               |                  |
| Fixed  | 5-Year  | 5 fixed            | 6.27% - 6.61% | 6.61% - 6.95%    |
|        | 7-Year  | 7 fixed            | 6.17% - 6.57% | 6.30% - 6.70%    |
|        | 10-Year | 10 fixed           | 6.28% - 6.69% | 6.42% - 6.83%    |

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 |  |





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