### BASIS INVESTMENT GROUP, LLC

### July 14, 2023



## July 1

# Small Balance Loans P RI C I N G

# 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

| Product |         | Term (yrs)         | Top Markets   | Standard Markets |
|---------|---------|--------------------|---------------|------------------|
| Hybrid  | 5-Year  | 5 fixed, 15 float  | 6.77% - 7.11% | 7.21% - 7.55%    |
|         | 7-Year  | 7 fixed, 13 float  | 6.85% - 7.25% | 6.95% - 7.35%    |
|         | 10-Year | 10 fixed, 10 float | 6.83% - 7.24% | 7.07% - 7.48%    |
|         |         |                    |               |                  |
| Fixed   | 5-Year  | 5 fixed            | 6.57% - 6.91% | 6.96% - 7.30%    |
|         | 7-Year  | 7 fixed            | 6.85% - 7.25% | 6.95% - 7.35%    |
|         | 10-Year | 10 fixed           | 6.78% - 7.19% | 6.92% - 7.33%    |
|         |         |                    |               |                  |

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



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