



# 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 EAST REGION

### Pricing Update

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	6.87% - 7.21%	7.16% - 7.50%
	7-Year	7 fixed, 13 float	6.95% - 7.35%	7.00% - 7.40%
	10-Year	10 fixed, 10 float	7.08% - 7.49%	7.12% - 7.53%
Fixed	5-Year	5 fixed	6.67% - 7.01%	6.96% - 7.30%
	7-Year	7 fixed	6.95% - 7.35%	7.00% - 7.40%
	10-Year	10 fixed	6.93% - 7.34%	6.97% - 7.38%

**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

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
	○ 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

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

**FOR ADDITIONAL INFORMATION:**

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