



# Small Balance Loans

## 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

### PRICING GUIDE

## NORTH EAST REGION

Pricing Update

Product	Term (yrs)	Top Markets	Standard Markets	
Hybrid	5-Year	5 fixed, 15 float	6.87% - 7.21%	7.31% - 7.65%
	7-Year	7 fixed, 13 float	6.95% - 7.35%	7.05% - 7.45%
	10-Year	10 fixed, 10 float	6.93% - 7.34%	7.17% - 7.58%
Fixed	5-Year	5 fixed	6.67% - 7.01%	7.06% - 7.40%
	7-Year	7 fixed	6.95% - 7.35%	7.05% - 7.45%
	10-Year	10 fixed	6.88% - 7.29%	7.02% - 7.43%

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	
<ul style="list-style-type: none"> <li>• Non-recourse</li> <li>• Partial and full-term interest only available</li> <li>• Multiple step-down prepayment structures</li> <li>• Loans between \$1 - \$7.5 million nationwide</li> <li>• Discounts for affordable housing</li> </ul>	
Loan Amount	Unit Limitation
≤ \$6 million	None
> \$6 million and ≤ \$7.5 million	Up to 100 units
	<ul style="list-style-type: none"> <li>○ Exceptions permitted above 100 units</li> <li>○ Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request</li> </ul>

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

FOR ADDITIONAL INFORMATION:



(212) 842-5712

info@basisinvgroup.com

www.basisinvgroup.com