



# 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

### NORTH CENTRAL REGION

**Reduced Rates across all product types and markets**

| Product |         | Term (yrs)         | Top Markets   | Standard Markets |
|---------|---------|--------------------|---------------|------------------|
| Hybrid  | 5-Year  | 5 fixed, 15 float  | 6.87% - 7.21% | 7.26% - 7.60%    |
|         | 7-Year  | 7 fixed, 13 float  | 6.95% - 7.35% | 7.02% - 7.42%    |
|         | 10-Year | 10 fixed, 10 float | 7.08% - 7.49% | 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% | 7.02% - 7.42%    |
|         | 10-Year | 10 fixed           | 6.93% - 7.34% | 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:



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