





## 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 |
|--------|---------|--------------------|---------------|------------------|
| Hybrid | 5-Year  | 5 fixed, 15 float  | 7.02% - 7.36% | 7.36% - 7.70%    |
|        | 7-Year  | 7 fixed, 13 float  | 6.92% - 7.32% | 7.05% - 7.45%    |
|        | 10-Year | 10 fixed, 10 float | 7.08% - 7.49% | 7.32% - 7.73%    |
|        |         |                    |               |                  |
| Fixed  | 5-Year  | 5 fixed            | 6.87% - 7.21% | 7.21% - 7.55%    |
|        | 7-Year  | 7 fixed            | 6.87% - 7.27% | 7.00% - 7.40%    |
|        | 10-Year | 10 fixed           | 6.93% - 7.34% | 7.07% - 7.48%    |

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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