## BASIS INVESTMENT GROUP, LLC

November 14, 2023



# Small Balance Loans PRICING

# 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 CENTRAL REGION

### Reduced Rates across all product types and markets

			1 71	
Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	7.07% - 7.41%	7.46% - 7.80%
	7-Year	7 fixed, 13 float	7.05% - 7.45%	7.12% - 7.52%
	10-Year	10 fixed, 10 float	7.28% - 7.69%	7.37% - 7.78%
	°			
Fixed	5-Year	5 fixed	6.87% - 7.21%	7.26% - 7.60%
	7-Year	7 fixed	7.05% - 7.45%	7.12% - 7.52%
	10-Year	10 fixed	7.03% - 7.44%	7.12% - 7.53%
	1			

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 • 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



**€** (212) 842-5712
**№** info@basisinvgroup.com
**₩www.basisinvgroup.com**