



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

**P R I C I N G
G U I D E**

NORTH EAST REGION

Reduced Rates across all product types and markets

| Product | Term (yrs) | Top Markets | Standard Markets | |
|---------|------------|--------------------|------------------|---------------|
| Hybrid | 5-Year | 5 fixed, 15 float | 7.52% - 7.86% | 7.46% - 7.80% |
| | 7-Year | 7 fixed, 13 float | 7.50% - 7.90% | 7.10% - 7.50% |
| | 10-Year | 10 fixed, 10 float | 7.58% - 7.99% | 7.32% - 7.73% |
| Fixed | 5-Year | 5 fixed | 7.32% - 7.66% | 7.21% - 7.55% |
| | 7-Year | 7 fixed | 7.50% - 7.90% | 7.10% - 7.50% |
| | 10-Year | 10 fixed | 7.43% - 7.84% | 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

| Program Highlights | |
|---|--|
| <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> ◦ 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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