



# 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

| Product | Term (yrs) | Top Markets        | Standard Markets |               |
|---------|------------|--------------------|------------------|---------------|
| Hybrid  | 5-Year     | 5 fixed, 15 float  | 7.17% - 7.51%    | 7.31% - 7.65% |
|         | 7-Year     | 7 fixed, 13 float  | 7.15% - 7.55%    | 6.95% - 7.35% |
|         | 10-Year    | 10 fixed, 10 float | 7.23% - 7.64%    | 7.17% - 7.58% |
| Fixed   | 5-Year     | 5 fixed            | 6.97% - 7.31%    | 7.06% - 7.40% |
|         | 7-Year     | 7 fixed            | 7.15% - 7.55%    | 6.95% - 7.35% |
|         | 10-Year    | 10 fixed           | 7.08% - 7.49%    | 6.92% - 7.33% |

**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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