## BASIS INVESTMENT GROUP, LLC

December 12, 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 EAST REGION

#### Pricing Update

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Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	7.02% - 7.36%	7.16% - 7.50%
	7-Year	7 fixed, 13 float	6.95% - 7.35%	6.75% - 7.15%
	10-Year	10 fixed, 10 float	7.03% - 7.44%	6.97% - 7.38%
Fixed	5-Year	5 fixed	6.82% - 7.16%	6.91% - 7.25%
	7-Year	7 fixed	6.95% - 7.35%	6.75% - 7.15%
	10-Year	10 fixed	6.88% - 7.29%	6.72% - 7.13%

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



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