



Small Balance Loans

PRICING GUIDE

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

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	6.47% - 6.81%	6.81% - 7.15%
	7-Year	7 fixed, 13 float	6.32% - 6.72%	6.45% - 6.85%
	10-Year	10 fixed, 10 float	6.48% - 6.89%	6.72% - 7.13%
Fixed	5-Year	5 fixed	6.32% - 6.66%	6.66% - 7.00%
	7-Year	7 fixed	6.27% - 6.67%	6.40% - 6.80%
	10-Year	10 fixed	6.33% - 6.74%	6.47% - 6.88%

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 <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

**FOR
ADDITIONAL
INFORMATION:**

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