



# 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

#### **Pricing Update**

Pro	duct	Term (yrs)	Top Markets	Standard Markets
	5-Year	5 fixed, 15 float	6.57% - 6.91%	6.91% - 7.25%
Hybrid	7-Year	7 fixed, 13 float	6.42% - 6.82%	6.55% - 6.95%
	10-Year	10 fixed, 10 float	6.58% - 6.99%	6.82% - 7.23%
	5-Year	5 fixed	6.42% - 6.76%	6.76% - 7.10%
Fixed	7-Year	7 fixed	6.37% - 6.77%	6.50% - 6.90%
	10-Year	10 fixed	6.43% - 6.84%	6.57% - 6.98%
RATE ASSI	JMPTIONS	Bottom end of range: Yield maintenance pre	epay, no interest only, maximum DCR, 55% LTV	/

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	s 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

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Loan Amount	Unit Limitation	
≤\$6 million	None	
>\$6 million and ≤\$7.5 million	Up to 100 units - Exceptions permitted above 100 <u>units</u> - 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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