



## 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

### SOUTH CENTRAL REGION

#### Reduced Rates across all product types and markets

| Pro    | duct    | Term (yrs)         | Top Markets   | Standard Markets |
|--------|---------|--------------------|---------------|------------------|
|        | 5-Year  | 5 fixed, 15 float  | 6.57% - 6.91% | 6.96% - 7.30%    |
| Hybrid | 7-Year  | 7 fixed, 13 float  | 6.45% - 6.85% | 6.55% - 6.95%    |
|        | 10-Year | 10 fixed, 10 float | 6.68% - 7.09% | 6.77% - 7.18%    |
|        |         |                    |               |                  |
| Fixed  | 5-Year  | 5 fixed            | 6.37% - 6.71% | 6.76% - 7.10%    |
|        | 7-Year  | 7 fixed            | 6.45% - 6.85% | 6.55% - 6.95%    |
|        | 10-Year | 10 fixed           | 6.43% - 6.84% | 6.52% - 6.93%    |

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

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| Loan Amount                     | Unit Limitation   |
|---------------------------------|---|
| ≤\$6 million                    | None  |
| >\$6 million and ≤\$7.5 million | Up to 100 units<br>- Exceptions permitted above 100 <u>units</u><br>- Deals within this range in Small/Very<br>Small Markets may be permitted<br>subject to Freddie's approval of an<br>exception request |

For

Additional Information:

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