



# 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

### Pricing Update

| Product |         | Term (yrs)         | Top Markets   | Standard Markets |
|---------|---------|--------------------|---------------|------------------|
| Hybrid  | 5-Year  | 5 fixed, 15 float  | 6.82% - 7.16% | 7.21% - 7.55%    |
|         | 7-Year  | 7 fixed, 13 float  | 6.75% - 7.15% | 6.85% - 7.25%    |
|         | 10-Year | 10 fixed, 10 float | 6.88% - 7.29% | 6.97% - 7.38%    |
| Fixed   | 5-Year  | 5 fixed            | 6.67% - 7.01% | 7.06% - 7.40%    |
|         | 7-Year  | 7 fixed            | 6.65% - 7.05% | 6.75% - 7.15%    |
|         | 10-Year | 10 fixed           | 6.63% - 7.04% | 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<br>- Exceptions permitted above 100 units<br>- 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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