Basis Investment Group

Small Balance Loans

PRICING GUIDE

Freddie Mac MULTIFAMILY

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

Reduced Rates across all product types and markets

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	6.72% - 7.06%	7.06% - 7.40%
	7-Year	7 fixed, 13 float	6.57% - 6.97%	6.70% - 7.10%
	10-Year	10 fixed, 10 float	6.63% - 7.04%	6.87% - 7.28%
Fixed	5-Year	5 fixed	6.62% - 6.96%	6.96% - 7.30%
	7-Year	7 fixed	6.42% - 6.82%	6.55% - 6.95%
	10-Year	10 fixed	6.48% - 6.89%	6.62% - 7.03%

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

For Additional Information:

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