



# 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

## NORTH EAST REGION

Pricing Update

Product		Term (yrs)	Top Markets	Standard Markets
Hybrid	5-Year	5 fixed, 15 float	7.27% - 7.61%	7.41% - 7.75%
	7-Year	7 fixed, 13 float	7.20% - 7.60%	7.00% - 7.40%
	10-Year	10 fixed, 10 float	7.18% - 7.59%	7.12% - 7.53%
Fixed	5-Year	5 fixed	7.12% - 7.46%	7.21% - 7.55%
	7-Year	7 fixed	7.10% - 7.50%	6.90% - 7.30%
	10-Year	10 fixed	7.03% - 7.44%	6.87% - 7.28%

**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

Program Highlights	
<ul style="list-style-type: none"> <li>• Non-recourse</li> <li>• Partial and full-term interest only available</li> <li>• Multiple step-down prepayment structures</li> <li>• Loans between \$1 - \$7.5 million nationwide</li> <li>• Discounts for affordable housing</li> </ul>	
Loan Amount	Unit Limitation
≤\$6 million	None
>\$6 million and ≤\$7.5 million	Up to 100 units
	<ul style="list-style-type: none"> <li>- Exceptions permitted above 100 units</li> <li>- Deals within this range in Small/Very Small Markets may be permitted subject to Freddie's approval of an exception request</li> </ul>

### Pricing Varies Depending On:

Prepayment Structure

Loan LTV

DSCR

Income Profile

Interest Only Period

For

**Additional  
Information:**



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