Basis Investment Group

April 9, 2024



Small **Balance** Loans

Pricing

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:

Program Highlights

• Partial and full-term interest only available Multiple step-down prepayment structures • Loans between \$1 - \$7.5 million nationwide

- 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

Product		Term (yrs)	Top Markets	Standard Markets	
Hybrid	5-Year	5 fixed, 15 float	7.02% - 7.36%	7.36% - 7.70%	
	7-Year	7 fixed, 13 float	6.87% - 7.27%	7.00% - 7.40%	
	10-Year	10 fixed, 10 float	6.93% - 7.34%	7.17% - 7.58%	
Fixed	5-Year	5 fixed	6.92% - 7.26%	7.26% - 7.60%	
	7-Year	7 fixed	6.72% - 7.12%	6.85% - 7.25%	
	10-Year	10 fixed	6.78% - 7.19%	6.92% - 7.33%	
RATE ASSUMPTIONS Bottom end of range: Yield maintenance prepay, 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 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

Discounts for affordable housing ≤\$6 million >\$6 million and ≤\$7.5 million None Up to 100 units Exceptions permitted above 100 units Deals within this range in Small/Very Small Markets may be permitted **Pricing Varies Depending On:** subject to Freddie's approval of an ception request **Prepayment Structure** Loan LTV For Additional DSCR 5 (212) 842-5712 Information: \times **Income Profile** info@basisinvgroup.com www.basisinvgroup.com Interest Only Period

Non-recourse