



# 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

## WESTERN REGION

Pricing Update

Product	Term (yrs)	Top Markets	Standard Markets	
Hybrid	5-Year	5 fixed, 15 float	7.32% - 7.66%	7.66% - 8.00%
	7-Year	7 fixed, 13 float	7.12% - 7.52%	7.25% - 7.65%
	10-Year	10 fixed, 10 float	7.13% - 7.54%	7.37% - 7.78%
Fixed	5-Year	5 fixed	7.22% - 7.56%	7.56% - 7.90%
	7-Year	7 fixed	6.97% - 7.37%	7.10% - 7.50%
	10-Year	10 fixed	6.98% - 7.39%	7.12% - 7.53%

**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 - 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

Pricing Varies Depending On:
Prepayment Structure
Loan LTV
DSCR
Income Profile
Interest Only Period

For

Additional  
Information:



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