



# 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	7.57% - 7.91%	7.71% - 8.05%
	7-Year	7 fixed, 13 float	7.45% - 7.85%	7.25% - 7.65%
	10-Year	10 fixed, 10 float	7.38% - 7.79%	7.32% - 7.73%
Fixed	5-Year	5 fixed	7.42% - 7.76%	7.51% - 7.85%
	7-Year	7 fixed	7.35% - 7.75%	7.15% - 7.55%
	10-Year	10 fixed	7.23% - 7.64%	7.07% - 7.48%

**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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