



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

SOUTH CENTRAL REGION

Pricing Update

| Product | Term (yrs) | Top Markets | Standard Markets | |
|---------|------------|--------------------|------------------|---------------|
| Hybrid | 5-Year | 5 fixed, 15 float | 7.32% - 7.66% | 7.71% - 8.05% |
| | 7-Year | 7 fixed, 13 float | 7.20% - 7.60% | 7.30% - 7.70% |
| | 10-Year | 10 fixed, 10 float | 7.28% - 7.69% | 7.37% - 7.78% |
| Fixed | 5-Year | 5 fixed | 7.17% - 7.51% | 7.56% - 7.90% |
| | 7-Year | 7 fixed | 7.10% - 7.50% | 7.20% - 7.60% |
| | 10-Year | 10 fixed | 7.03% - 7.44% | 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"> • 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 |

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

For

Additional
Information:



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