Basis Investment Group

Small **Balance** Loans

Pricing

April 23, 2024



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					

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 None Up to 100 units >\$6 million and ≤\$7.5 million 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**

Interest Only Period

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Program Highlights

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