



CAMBRIDGE

Realty Capital Companies

125 SOUTH WACKER DRIVE | SUITE 1800 | CHICAGO, IL 60606 | M 312-357-1601 | F 312-357-1611
WWW.CAMBRIDGECAP.COM

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NATIONAL HUD LENDER SAYS ALLIANCES WITH BANKING FIRMS TARGET GROWING DEMAND FOR SHORT-TERM BRIDGE LOANS

As the credit noose has tightened, Cambridge Realty Capital has been forming alliances with local, regional and national bankers who are looking to place short-term conventional bridge loans with qualified borrowers who expect to move into more desirable government financing as swiftly as possible.

"Borrowers in this situation have become a very active component of our current lending activities," Cambridge Chairman Jeffrey A. Davis reports.

"Some bank lending departments continue to regard senior housing as a strong sub-specialty, but are now more concerned than ever regarding how loans will be paid off. It's understood that the most recognizable exits in today's world tend to revolve around government financing, either Fannie Mae or Freddie Mac for independent living and assisted living properties, or HUD 232 Lean for nursing homes," he noted

Davis says loan departments at commercial banks are finding it advantageous to form alliances with experienced funding specialists who have the expertise needed to successfully underwrite loans that reliably progress towards timely, identifiable take-outs. Cambridge has consistently ranked among the country's top FHA-insured HUD lenders and has developed a special program designed to help bankers more effectively court clients in the senior housing/healthcare industry.

Davis says the company's program for bankers offers a step-by-step relationship-building process that progresses sequentially through a series of carefully orchestrated phases. It stresses strategic awareness of timing, anticipates obstacles and seeks to build confidence and trust every step of the way.

Privately owned since its founding in 1983 as a real estate investment banker specializing in commercial real estate properties, Cambridge today has three distinctive business units: FHA-insured HUD loans, conventional financing, and investments and acquisitions. The company is



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one of the nation's leading senior housing and healthcare debt and equity capital providers, with more than 300 closed transactions totaling more than \$2.75 billion since the mid-1990s.

Cambridge has consistently ranked among the country's top FHA-insured HUD lenders and offers conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's growing debt / equity financing strategy includes direct property acquisitions, joint ventures, distressed debt acquisitions and sale/leasebacks.

Cambridge is the creator of *The Signature Experience™*, a four-step process designed to transform the traditional lender / borrower relationship and identify "ideal" capital solutions for worthy projects. The company also has created four separate processes for customer groups that are designed to build and enhance long-term relationship potential and speed the way loans are processed and closed. Programs include *The Key To Capital™* for senior housing owners, *The Navigator Experience™* for senior housing brokers and mortgage bankers, *The Principal Lender Network™* for lenders who refer loans to Cambridge, and *The Relationship Building Experience™* for various industry-related consultants, including lawyers and accountants.

The company has an affiliate office in Los Angeles, and correspondent relationships nationwide. The firm also has established key origination relationships and numerous Internet-based strategies.

Cambridge's award-winning Web site, www.cambridgecap.com, provides current updates for its debt and equity capital programs. The company also publishes the bi-monthly e-Pulse!® electronic newsletter, which delivers company news and feature stories via e-mail to corporate friends and clients. For additional information, contact Cambridge at (312) 357-1601 or via e-mail to info@cambridgecap.com.

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Contact:
Evan Washington
Phone: (312) 521-7603
Fax: (312) 357-1611
E-Mail: ew@cambridgecap.com