



# CAMBRIDGE

## *Senior Housing & Healthcare Capital*

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### PRESS RELEASE

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#### SEEING SENIOR HOUSING HEALTHCARE LOAN FROM LENDER'S PERSPECTIVE CAN PROVE HELPFUL

When applying for a senior housing/healthcare mortgage loan, no one is expected to be a mind-reader. But the process progresses more smoothly when borrowers anticipate - and make an effort to understand - what their lender's needs will be.

"Preparedness is an important concept," says Cambridge Chairman Jeffrey A. Davis. "In every case, the borrower is better served when he or she is able to anticipate and promptly respond to requests from the loan officer processing their application.

"It helps to see things from the lender's perspective," he said.

Cambridge is one of the nation's leading senior housing/healthcare lenders, with more than 500 closed transactions. Mr. Davis says motivated lenders want to fully understand the borrower's objectives and what, specifically, the loan is intended to accomplish.

"Oddly enough, this isn't always apparent," he said.

Mr. Davis points out that lenders are always hopeful that borrowers will communicate their needs and describe their situation in a clear and concise manner, using specific examples as appropriate. But he acknowledges there may be times when less can be more.

"The expectation is that borrowers will provide meaningful exhibits, professional photos and readable maps. And the numbers are expected to add up.

"From the lender's perspective, the most admirable traits borrowers can exhibit are responsiveness and decisiveness. A borrower's willingness and ability to deliver a speedy yes or no response when a decision is needed can profoundly impact the way the relationship between borrower and lender unfolds," he said.

The Cambridge Chairman acknowledges that while these points may seem fundamental, a surprising number of deals unravel because potential borrowers fail to respect the process and what it takes to get a project funded, even in the best of times.

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 one of the nation's leading

senior housing and healthcare debt and equity capital providers, with more than 400 closed senior housing transactions totaling more than \$4.5 billion since the early 1990's, when the firm began its specialization in providing senior housing capital.

Cambridge has consistently ranked among the country's top five FHA-insured HUD lenders (now HUD Lean) over the last 15 years and offers an array of conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's principal investment strategy includes direct property acquisitions, joint ventures and sale/leasebacks. The company has acquired 16 facilities totaling approximately \$60 million.

Cambridge is the creator of *The Signature Experience*<sup>™</sup>, a four-step process designed to transform the traditional lender/borrower relationship and identify "ideal" capital solutions for worthy projects. The company has a national origination office in Los Angeles, and numerous correspondent and brokerage relationships nationwide.

Cambridge publishes the bi-monthly Capital Wisdom(R) electronic newsletter, which delivers company news and feature stories via e-mail to corporate friends and clients as well as monthly updates of other relevant news and breaking trends. Additional information is available on the Cambridge website, [www.cambridgecap.com](http://www.cambridgecap.com), and Cambridge can be reached at (312) 357-1601 or via e-mail to [info@cambridgecap.com](mailto:info@cambridgecap.com). The firm also has embraced social media and networking via Twitter at <http://twitter.com/cambridgecap>, via Facebook at <http://www.facebook.com/cambridgecap>, via blog at [www.cambridgecap.com/blog](http://www.cambridgecap.com/blog) and via LinkedIn at <http://www.linkedin.com/companies/454232>, where information on the firm and its employees can be found.

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