



CAMBRIDGE

Senior Housing & Healthcare Capital

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PRESS RELEASE

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SOME THINGS TO CONSIDER WHEN SHOPPING FOR A HUD LOAN

If an FHA-approved HUD 232 loan is on your shopping list, consider this:

"One of the best yardsticks a senior housing/healthcare borrower can use to determine whether a lender will be up to the task measures how successful the lender has been in securing new business from existing clients," says funding expert Sampada D'silva.

Borrowers should also check out the lender's success rate in closing the loan applications it submits to the government agency, she believes.

Ms. D'silva is Managing Director for Cambridge Realty Capital Companies, one of the nation's leading senior housing/healthcare lenders, with more than \$4.5 billion in closed funding transactions. She says one of the primary reasons why the company has emerged as an industry leader is its ability to build solid client relationships based on mutual respect and trust.

"Once a client has closed a deal with Cambridge, they rarely see any need to check elsewhere when future financing needs arise," she said.

Over the past 20 years, Cambridge has closed more than 95 percent of the loan applications it has submitted to HUD and is batting 1,000 since the agency reorganized in 2009.

"Such a high closing rate implies that the company fully understands the underwriting complexities and nuances involved with HUD financing. But it also suggests the company is unwilling to waste valuable time and energy pursuing deals that aren't likely to pass through HUD's conservative underwriting gauntlet," she added.

Ms. D'silva says there are a number of other reasons why senior housing/healthcare lenders should consider making Cambridge their lender of choice, including these:

-- Team Cambridge has spent more than 20 years learning how to qualify a property for government programs and how to move a loan through the HUD process.

-- Cambridge is one of only a handful of direct lenders authorized to issue GNMA securities to fund HUD 232 and HUD 242 mortgages.

-- Accountability and accessibility are important management concepts. The Cambridge staff carefully and insightfully guides clients through every phase of the funding process, sharing and transferring needed knowledge along 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 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*™, 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, and Cambridge can be reached at (312) 357-1601 or via e-mail to 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 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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