



CAMBRIDGE

Senior Housing & Healthcare Capital

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PRESS RELEASE

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CAMBRIDGE MAINTAINS A PERFECT RECORD WHEN IT COMES TO HUD LOAN AWARDS

Perfection is something that every company strives for, a goal that can sometimes be elusive. Even when a perfect record is achieved, it can be broken very quickly. The longer a company is in business, the more difficult it is to maintain a perfect record. It only takes one failure.

That's why Cambridge Realty Capital Companies' 100 percent record of HUD loan application acceptances is so impressive. Not many companies that have been in business for as long as Cambridge has (more than 30 years) can claim perfection.

Cambridge Chairman and founder Jeffrey Davis doesn't take all of the credit for this success for himself. "I am surrounded by extremely capable, smart, knowledgeable and well-educated staff members who are committed not only to our clients, but also to a continual study of the market and changing rules and regulations. The market can change quickly, and our staff members, from the executive level all the way to administrative and support staff, always know what's current as well as what is likely to happen in the future with regard to interest rates, policy updates and regulation changes."

The HUD Section 232 loan is Cambridge's most popular product. The number of HUD Section 232 loans that Cambridge has facilitated during its 30 years of operations exponentially outweighs all of its other types of loan applications combined, including conventional loans. With so many potential borrowers flocking to Cambridge in pursuit of a HUD loan, how does Cambridge manage to maintain its 100 percent success record when it comes to the granting of HUD loans?

"Our proprietary four point loan evaluation process is what we use to determine the viability of a deal. It was developed in a collaborative effort to help ensure the success of our clients, not just today and tomorrow but for the duration of the loan term," Davis recounts. "Cambridge's relationship with its clients doesn't end when we leave the table. We walk with our clients all the way."

It's not that Cambridge only accepts low-risk clients needing simple and straightforward deals, either. Says Davis, "we often work with clients who have tried other avenues and been denied, and they come to us as a last resort. Sometimes they were close to giving up, but decided to grasp at the last straw of hope that Cambridge might be able to offer. Despite the odds, we have been able to make some very complicated deals on behalf of our applicants." Not only that, but Cambridge moves quickly, and can often get to the closing stage of a deal within just a few weeks, all thanks to Cambridge's amazing, dedicated team.

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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