



CAMBRIDGE

Realty Capital Companies

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

PRESS RELEASE

1/8/15

MORE FUNDING OPTIONS AVAILABLE FOR SENIOR HOUSING/HEALTHCARE BORROWERS BUT UNDERWRITING STANDARDS HAVEN'T SLIPPED, EXPERT SAYS

Senior housing/healthcare borrowers applying for a loan can consider more funding options today than were available to them only a few short years ago.

"But borrowers shouldn't get the idea that underwriting standards for the industry have slipped," says Cambridge Realty Capital Companies Managing Director Sampada D'silva.

Cambridge is one of the nation's leading senior housing/healthcare lenders. The company is an FHA-approved HUD Lean lender and provides conventional funding options as well.

"During the underwriting process, accuracy and timing are as important today as they've ever been. Attention to detail is not an option," D'silva says.

"For the best possible result, borrowers should be as thorough and forthcoming as they can be," she maintains.

D'silva points out that borrowers rarely chance submitting to lenders information they know to be inaccurate. But it's not uncommon for borrowers to submit data that's incomplete, which can lead to unwanted problems.

Borrowers are often asked to deal with projections. And these projections "can get very aggressive," she observes.

"But it's never a good idea for borrowers to fudge, not even a little bit. They should carefully and pragmatically review the checklist provided by the lender to make certain that all the information bases are covered.

"It's in the borrower's best interest to respect the lender's information needs," she believes.

D'silva point out that long-term relationships with lenders are predicated on the assumption that borrowers will provide accurate and reliable information when applying for a loan. From the borrowers' perspective, long-term relationships are important for many reasons, but primarily because they make the outcome of any loan application more predictable.

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 nursing home, [assisted living](#) and healthcare debt and equity capital providers, with more than 400 closed 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 and joint ventures, sale/leasebacks, conventional and mezzanine debt financing, and the acquisition of distressed debt.

Cambridge is the creator of *The Signature Experience(TM)*, 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 e-PULSE!(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](tel:3123571601) 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, via YouTube at <http://www.youtube.com/user/ePulseLive>, and via LinkedIn at <http://www.linkedin.com/companies/454232>, where information on the firm and its employees can be found.

###

Contact:

Evan Washington

Phone: [\(312\) 521-7610](tel:3125217610)

Fax: (312) 357-1611

E-Mail: ew@cambridgecap.com