



CAMBRIDGE

Realty Capital Companies

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PRESS RELEASE

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TRUST, RESPECT AND CANDOR ARE PILLARS FOR ESTABLISHING A PRODUCTIVE LONG-TERM RELATIONSHIP, CAMBRIDGE EXECUTIVE SAYS

If the goal is to bring more predictability into their lives, senior housing/healthcare borrowers may want to consider this: establishing a long-term relationship with a knowledgeable lender is a good place to start.

"Establishing a positive, long-term relationship with a lender is important to the borrower for many reasons, most obviously because relationships built on mutual trust, respect and candor make the outcome of any loan application more predictable," says Cambridge Realty Capital Companies Managing Director Sampada D'silva.

Reliable and accurate information are the pillars of lasting, productive relationships, she believes.

"When refinancing or applying for an acquisition or new construction loan, healthcare borrowers need to be as thorough as they can possibly be. Ideally, they will approach the task with a pragmatic mind-set, carefully reviewing all statements, census data and legal documentation to make certain that all the information bases are covered," she advises.

She points out that borrowers rarely chance submitting to lenders information they know to be inaccurate. But it often happens that borrowers submit data that is incomplete, which can lead to unintended problems.

"Lenders are often asked to deal with projections, and understand that these projections can get very aggressive. But it's never a good idea for borrowers to fudge, not even a little bit," she said.

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.

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