



CAMBRIDGE

Senior Housing & Healthcare Capital

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PRESS RELEASE

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HOW TO FAVORABLY IMPRESS YOUR HEALTHCARE LENDER

If trying to impress a lender is on your to-do list, consider this: an ability to articulate the details of your business will favorably impress senior housing/healthcare lenders every time.

So says Cambridge Realty Capital Companies Managing Director Sampada D'silva. She says this advice is based on experience the Cambridge staff has gained while closing more than 400 senior care mortgage loans totaling more than \$4.5 billion over the past 20 years.

"The more you know - and the better you're able to describe details of your business - the better your chances of making a favorable impression will be. The challenge is to help lenders understand exactly what it is you do and how you do it," she said.

When working with a lender, borrowers may find themselves faced with perplexing questions about their operation. There may be questions about occupancy, lease-up projections, expense management or timing issues. Or borrowers may have reservations about sharing certain details for proprietary reasons.

Ms. D'silva says there are questions lenders must ask in order to assess the borrower's financing needs correctly and make more intelligent funding decisions. Those who worry about divulging certain kinds of financial information need to be assured that reliable lenders will treat their information with the strictest confidence.

"When preparing to answer a lender's questions, borrowers need to be as organized as possible. If the lender provides checklists, it's a good idea to use them because these forms help the borrower provide information in a format the lender is familiar with.

"When armed with information presented in the requested format, the lender is better prepared to offer the best possible financing solution," she suggested.

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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