



CAMBRIDGE REALTY CAPITAL

Senior Housing & Healthcare Capital

Demand A Great Deal More Than A Promise TM

Combining our vast industry knowledge & capital markets expertise, we at Cambridge provide proven financing solutions to senior housing owners and investors to help them develop, stabilize or restructure their business.

- **Over \$6.7 Billion in Closed Senior Housing Transactions**
- **Over 40 Years of Senior Housing Industry Experience**
- **99% HUD Closing Rate in The Last 5 Years**
- **100% Customer Satisfaction With Closed Transactions**



Cambridge's Capital Solutions



HUD LEAN FINANCING

Obtain one of the lowest interest-rate loans available for Senior Housing



CONVENTIONAL DEBT FINANCING

Obtain more than just a loan, gain a bank partner that will help you in future endeavors



SIGNATURE BRIDGE LOAN FINANCING

Obtain additional leverage, put a cash-out loan in place prior to HUD financing, or obtain the debt financing necessary to acquire properties you are leasing and lower your cost of capital

Contact Us

- Deal Submission (click [here](#))
- (312) 357 - 1601
- info@cambridgecap.com
- www.cambridgecap.com
- Subscribe to Cambridge's Capital Wisdom (click [here](#))
- 1 North LaSalle, 37th floor
Chicago, IL 60602



Cambridge By The Numbers

Number of Closed Transactions	Dollar Volume of Closed Transactions	Number of States with Closed Transactions	Number of units Closed
Over 550	Over \$6.7 Billion	33	Over 44,000



Cambridge's Experience, Your Advantage



Cambridge has **focused** exclusively on **senior housing** for **40 years** and has over **45** years of **industry experience**.

We have enjoyed a **99% HUD loan closing rate** in the last **5 years** and have been consistently ranked in the **top HUD** senior housing **lenders** for many years.

We are **privately owned** to maintain **client flexibility**. This has enabled us to achieve **100% client satisfaction** on over 550 closed transactions.

Call Us Today! 312-357-1601



Our Focus on You



Cambridge is committed to **solving your capital needs** so you can focus on your operations. We have developed **The Signature Experience™**, and the entire process is geared with one prime goal in mind: **Client Satisfaction.**

Visit our [website](#) to learn more about our **Signature Experience™**.

"Cambridge has an excellent reputation in the industry. The company is exceptionally knowledgeable, resourceful and systematic and it delivers on promises. I'd recommend the company to anyone without hesitation."

Tom O'Niones, Skilled Nursing Home Operator
Founder and President -Transcendent Healthcare
Evansville, IN

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A True Long-Term Relationship



Unlike several of our **competitors**, **Cambridge** services your HUD loan **in-house**.

Our **relationship** to the **borrower** is **important** to us!

Cambridge is in it for the **long haul** as we will guide you through all the **bumps in the road** throughout the **life of the loan**.

Responsive, Efficient, Experienced, Your Advocate

Size of HUD Loan Servicing Portfolio: \$1,400,000,000



Find Your Debt Capital Solutions

	HUD LEAN FINANCING	CONVENTIONAL DEBT FINANCING	SIGNATURE BRIDGE LOAN FINANCING
Property Type:	Licensed Senior Housing Facilities (at least 75% of units must be licensed)	Senior Housing & Skilled Nursing Facilities: Board & Care, ALF, MC, & SNF	Senior Housing & Skilled Nursing Facilities: Board & Care, ALF, MC, & SNF
Loan Purpose:	New Construction, Refinance existing facilities, Acquisition of existing facilities, Rehabilitation, Expansion	Refinance existing facilities, Acquisition of existing facilities, Rehabilitation, Expansion	Acquisitions and refinance, consolidate debt, lower interest rate, interim loan or as a place-holder until HUD loan is secured, acquire your properties from your landlord
Footprint:	Nationwide	Nationwide	Nationwide
Loan Amount:	\$3,500,000 or greater	\$5,000,000 or greater	\$5,000,000 or greater
Maximum Loan to Value:	Up to 80% (85% for not for-profit)	Up to 80%	Up to 85% (certain transactions may permit higher LTV)
Debt Service Coverage:	A minimum of 1.45x (based on adjusted NOI)	Based on market/ subject to underwriting	Based on market/ subject to underwriting
Interest Rate:	Fixed Rate (based on current market)	Fixed Rate or Variable (based on current market)	Fixed Rate or Variable (based on current market)
Term & Amortization:	Maximum term of 35 years with equal amortization (40 years for new construction)	3 to 10 years with 20 to 30-year amortization	1 to 4 years with extension option
Guaranty:	Non-recourse to the borrower	Flexible	Flexible
Assumable:	Fully Assumable	N/A	N/A



Selected HUD Transactions

\$16.3 Million



**Anberry
Transitional Care**

Refinance
HUD 232/223(f)



\$22.2 Million



The Views Marion

New Construction
HUD Section 232



\$14.1 Million



**Alden of
Barrington**

Refinance
HUD 223(a)7



Over \$6.7 Billion in Closed Senior Housing Transactions

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Selected Conventional Signature Bridge Loan Transactions

\$31.6 Million



**Ide Management
Group Portfolio**

Conventional
Signature Bridge
Loan



\$21 Million



**The Abington of
Glenview**

Conventional Signature
Bridge Loan &
A/R Line of Credit



\$10.3 Million



Diakonos Portfolio

Conventional
Signature Bridge
Loan with Cash Out



Over \$6.7 Billion in Closed Senior Housing Transactions

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Word on the Street About Cambridge...

"If Cambridge is presenting their acquisition deal or loan, it's like being introduced to the funding process by an old friend as opposed to someone off the street. If Cambridge says the deal has merit, this means something to capital sources."

~ **Jerry Nudo, Partner, Marc Realty**

"The company has enjoyed success because it is driven by a desire to close transactions and not just to earn a fee. Setting realistic expectations, building relationships and treating people fairly is what Cambridge is all about."

~ **Andrew Delman, Principal, NPH Partners**

"Cambridge's principal owners and staff are exceptionally knowledgeable, professional and experienced and never did anything to make me doubt I would get a positive outcome. If anything, the company under-promised and over-delivered."

~ **Arnie Goldberg, SNF owner**

"Cambridge thoroughly studied our situation and could see and trust our story. The company is one of the nation's leading HUD 232 lenders and was able to arrange a bridge loan with GE Capital with the idea that this loan would be converted to permanent HUD Lean financing at a later date."

~ **Scott Pilgrim, CEO, Diakonos Group LLC**

"We wanted to work with Cambridge Realty Capital. We wouldn't have worked with them on refinancing if they hadn't done so well on the selling end."

~ **Joe Vince, Operator, Aravilla Management Group**

"Cambridge has an excellent reputation in the industry. The company is exceptionally knowledgeable, resourceful and systematic and it delivers on promises. I'd recommend the company to anyone without hesitation."

~ **Tom O'Niones, Founder and President, Transcendent Healthcare**



The Cambridge Senior Origination, HUD Underwriting & Servicing Teams



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