



# CAMBRIDGE REALTY CAPITAL

*Senior Housing & Healthcare Capital*

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**Demand A Great Deal More Than A Promise™**

Call Us Today! 312-357-1601

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**

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# 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](mailto:info@cambridgecap.com)
- [www.cambridgecap.com](http://www.cambridgecap.com)
- **Subscribe to Cambridge's Capital Wisdom** (click [here](#))
- **1 North LaSalle, 37th floor  
Chicago, IL 60602**



# Cambridge By The Numbers

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



# 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.



# 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**

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# Find Your Debt Capital Solutions

	HUD LEAN FINANCING	CONVENTIONAL DEBT FINANCING	SIGNATURE BRIDGE LOAN FINANCING
<b>Property Type:</b>	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
<b>Loan Purpose:</b>	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
<b>Footprint:</b>	Nationwide	Nationwide	Nationwide
<b>Loan Amount:</b>	\$3,500,000 or greater	\$5,000,000 or greater	\$5,000,000 or greater
<b>Maximum Loan to Value:</b>	Up to 80% (85% for not for-profit)	Up to 80%	Up to 85% (certain transactions may permit higher LTV)
<b>Debt Service Coverage:</b>	A minimum of 1.45x (based on adjusted NOI)	Based on market/ subject to underwriting	Based on market/ subject to underwriting
<b>Interest Rate:</b>	Fixed Rate (based on current market)	Fixed Rate or Variable (based on current market)	Fixed Rate or Variable (based on current market)
<b>Term &amp; Amortization:</b>	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
<b>Guaranty:</b>	Non-recourse to the borrower	Flexible	Flexible
<b>Assumable:</b>	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**

"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**

"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**

"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 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**

"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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# Cambridge - Social Media



[www.cambridgecap.com](http://www.cambridgecap.com)

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