

# 2014

## Menu OF SERVICES



1st Service Solutions is pleased to offer you this menu of services to commercial real estate owners. These services apply to all types of commercial real estate loans:



### Performing Loans

Assumptions/Ownership Transfer Expediting

- Approvals in less than ½ the industry average

Changes to Collateral

- Example: Addition of a gas station

Defeasance

- Alliance with Commercial Defeasance



### Non-Performing Loans

Restructure Solutions <sup>1</sup>

- Modeling of all available options
- Access to debt & equity sources
- Preparation of written request for lender/special servicer
- Negotiation with lender/special

Note Auction Assistance



### Maturing Loans

Over-Leveraged (95% And Up)

- Restructure (DPO, note purchase, short sale, extension & write down, creative restructure options)

High LTV (80% - 100%)

- Extensions
- Access to bridge lenders and equity providers

LTV's (< 80%)

- Extension
- Access to bridge lenders or permanent lenders



### New Loans

Review of the loan documents for new CMBS loans

- Provide feedback on ways to make a new loan as flexible as possible post-closing
- Flexibility is achieved by building it in the original loan documents



<sup>1</sup> Solutions available that minimize or defer tax consequences



#### Free One Hour Consultation

Our CEO & Founder, Ann Hambly, offers a free one-hour consultation on any loan situation

- Contact Pam Banegas ([pam@1stsss.com](mailto:pam@1stsss.com)) to schedule