

1st Service Solutions Expands Reach with Capital Provider Alliance

Commercial Real Estate Borrowers Now Have Full Solution for Maturing Loans

GRAPEVINE, TEXAS (August 12, 2014) - 1st Service Solutions, the Official Borrower Advocate of National Retail Owners, is pleased to announce a new capital provider alliance which now gives clients in-house access to a full array of debt and equity restructuring options in the commercial real estate industry.

There is a growing industry concern as many restructuring companies are already sounding the alarm of a potential financial crisis in the commercial real estate market—one that could mirror the mortgagedbacked loan crisis in the housing market that has devastated the U.S. economy over the past five years. This is because many of the 10-year notes on commercial real estate deals were originated in 2005-2007 as interest-only loans when property values were inflated. Some experts predict as many as 80 percent of existing CMBS loans maturing between 2015 - 2017, and totaling approximately \$350 billion, will not qualify for refinance without significant capital infusion from the borrower. This is where 1st Service Solutions and its new alliance will ultimately benefit borrowers.

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m st}$ Service Solutions Founder & CEO Ann Hambly states, "By establishing this relationship with a strong capital provider known to the special servicers, 1st Service Solutions now has a broader reach in assisting our customers in the commercial real estate market. Because we don't take direct assignments for lenders, borrowers and owners can always be assured that we work on their behalf only. We are already beginning to see the maturation of many commercial mortgage backed security (CMBS) loans. Consequently, many borrowers are already requiring assistance on those maturing loans. Having a capital provider and lending partner that fully understands the CMBS structures now gives us the full complement of services in-house that our clients will both appreciate and utilize to their benefit."

In 2013, 1st Service Solutions expanded their core service beyond CMBS offerings to include additional products such as FHA loans, Fannie Mae, Life Company loans and traditional bank loan arrangements. The new capital provider alliance will further expand 1st Service Solution's offerings of creative and competitive debt and equity solutions while maintaining a sole commitment to advocacy on behalf of commercial real estate owners and borrowers.

For more information about **1st Service Solutions**, call 817-756-7227 or visit www.1stservicesolutions.com, 1st Service Solutions Facebook - facebook.com/pages/1st-Service-Solutions-Inc/539408882792759, 1st Service Solutions YouTube -youtube.com/user/1stServiceSolutions, or 1st Service Solutions LinkedIn - linkedin.com/company/1st-service-solutions-inc.

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About 1st Service Solutions

Founded in 2005 by Ann Hambly in Grapevine, Texas, 1st Service Solutions was the first firm dedicated to serving exclusively as a borrower advocate in loan restructuring and assumptions within Commercial Mortgage-Backed Securities (CMBS). Over the years, the firm has remained the industry leader in the borrower advocacy realm. 1st Service Solutions now offers their services to commercial real estate owners for all products (FHA, Fannie Mae, Bank loans) in addition to its core CMBS product. The firm has served as a borrower advocate on over \$13 billion in transactions nationwide as of year-end 2013. For more information, contact us at 817-756-7227 or visit www.1stServiceSolutions.com.

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