



## Getting on the Transplant List

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We have all seen the medical shows where the compassionate savvy doctor goes before the transplant committee to get their deserving patient onto the transplant list, while the patient still has a fighting chance.

The doctor must use his expert knowledge of the inner workings of the hospital, the motives of the committee members and subtleties of the medical system to make the compelling and informed case needed sway the committee to act. Until the patient is on the list, there is no hope of a permanent solution.

This is in many ways similar to the process for getting a CMBS loan from Master Servicing to Special Servicing. In spite of facts like a building has a negative NOI, has lost an anchor or large tenant, or that the owner is hemorrhaging cash to cover the monthly payment, the Master Servicer may still refuse to move your loan to the Special Servicer unless someone knowledgeable and compelling makes your case.

Without being moved into Special Servicing, no changes can be made to your loan, no permanent solution can be made, so you will continue to bleed, perhaps until your loan and property is beyond saving.

The difference between life and death can be having the right advocate to get you moved through the system so you can get to the treatment you need.