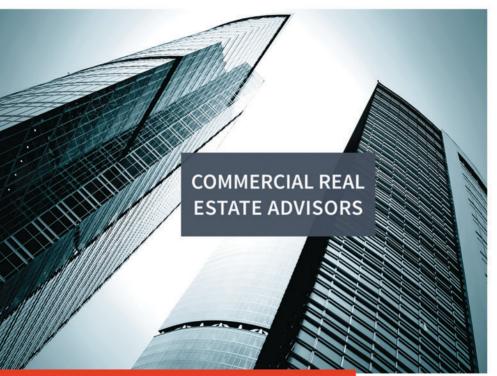


We are the official full service CMBS advisory firm with a singular focus on owners/borrowers.



WWW.1STSSS.COM



WE PROVIDE UP FRONT LOAN EVALUATIONS & CONSULTATION AT NO CHARGE

We provide advice and solutions for anything ranging from the addition or removal of collateral on an existing CMBS loan, to the most complex loan restructure for all loan types, nationwide. We create a strategy for the owner based on their specific objectives, including avoiding or delaying tax consequences and blend that with the expectations & requirements of the particular Lender / Special Servicer.

## **CMBS LOAN WORKOUTS**

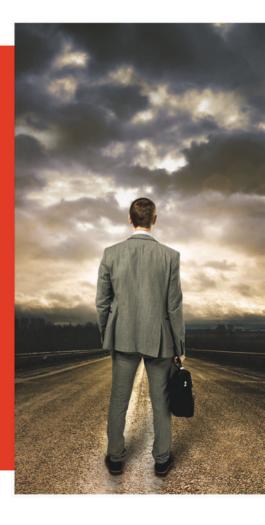
**INSIGHT & EXPERIENCE** 

It has little to do with real estate. There is much more driving decisions on a CMBS loan request, "simple" or complex, than an owner will typically ever know. As former successful CMBS servicing professionals themselves, the team at 1st Service Solutions understands the servicer's needs firsthand. That advantage helps the group negotiate successful loan restructures that benefit the borrower. 1st Service Solutions works closely with clients to assess their individual needs, and then assist them in finding the best possible options to reach their unique short-term and long-term goals.

"CMBS loans are governed by a set of IRS rules that the borrower does not have access to and likely has never heard of before. Ann Hambly knows more about these rules than anyone."

Pat Sargent

Partner, Alston & Bird LLP



## **CMBS LOAN ASSUMPTIONS**

THE VALUE OF OUR SERVICES:



"When I see the 1st Service Solutions logo on the package, I know I can send it directly to underwriting becuase the package is always complete. I only wish everyone sent package: like you do."

Wells Fargo

#### **FASTER CLOSING**

- 60 days for assumption approvals
- 90 days for closing
- Typically twice this time without us

#### HIGHER ASSURANCE OF CLOSING

- We will 'pre qualify' buyers so no one spends unnecessary time and money
- Buyer will understand possible conditions day 1
- Since we will have access to the entire underwriting package for both buyer and seller, we are able to negotiate the conditions with the servicer
- There will be minimal surprises along the way

#### YOU WILL HAVE A GPS

- We serve as the GPS so you always know where the approval process stands (there can be up to 8 approval companies involved in the approval)
- No more black hole

# **FULL SERVICE ADVISORY**

LIFE OF YOUR CMBS LOAN

Even the most simple requests take on a life of their own in a CMBS structure. Here are some of the typical performing loan advocacy services we can help you with:



Lease Approvals SNDA's



Reserve Disbursements



Release of a Portion of Collateral



New Loan Documents Review





#### EXPERTISE YOU NEED. SERVICE YOU DESERVE.

"No one cares how much you know, until they know how much you care."

### **CONTACT US**

1st Service Solutions was the first firm dedicated to serving exclusively as a borrower advocate for loan restructures, loan assumptions and performing loan requests within CMBS. Over the years, the firm has remained the leader in the borrower advocacy space reaching more successful outcomes on behalf of borrowers than any other firm.

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