

Hotel Lending Trends

Q3 - 2021

AAHOA Member

LENDER requirements in a post-Pandemic World!

INSIDE THE ROPES

Primary Pivot Points

Financial documents must be transparent, verifiable, current, & complete.

Liquidity: Lenders look for 10+% of loan amount.

We organize everything & present to underwriting.

Your Competitive Advantage

I am your Attorney / Broker. Communications are **CONFIDENTIAL** attorney-client work product that promote **Comprehensive Representation.**



We understand loans from the inside out.

Commercial Lending is Back!

- Paul Stansen / Paul@Stansen.com - Direct 818-512-1715 -

PAUL STANSEN

ATTORNEY

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However, the intensity of lender review & underwriting criteria is far different now than before - simply look at your own 2020-2021 P&Ls & Balance Sheets.

Recent first-hand experience analyzing, presenting, and negotiating hotel loans confirms that the lending marketplace is different, perhaps for years to come. The data provided to, and how it is shared with, lenders is vitally important.

At no cost to you, we will confidentially & professionally analyze critical key financial data that defines your refinance or purchase money loan eligibility. We are prompt & precise in what we do with discussion about pivot points that lead to informed decision-making that will affect your cash flow for years to come - benefit to you is a critical / detached second set of eyes on your data.

Can you represent yourself? Possibly, but the three deals I just negotiated to **\$13MM** in loan funding makes my team an obvious choice. As your attorney / broker, **I stay personally involved** from lender presentation to loan funding.

Successfully Funded - 2021

www.**STANSEN**.com

55 OLD TULLY ROAD SAN JOSE, CA 95111
APN: 477-22-007 • SANTA CLARA County

REFINANCE LOAN
TULLY INN & SUITES
PREVIOUSLY HAMPTON INN
APPROVED | FUNDED
\$4,300,000
Strong Borrower • Superior Property • Proven Hotel



July 2021

All information contained in this presentation is strictly confidential. Recipient agrees not to distribute it.

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1252 MUNRAS AVE MONTEREY, CA 93940
2050 N FREMONT ST MONTEREY, CA 93940

REFI 2 'DRIVE-TO'
INDEPENDENT HOTELS
THE INN AT 1252 MUNRAS
BLU PACIFIC HOTEL
\$3.5M+\$1.8M REFI
APPROVED | FUNDED |
Strong Operators / Borrowers • Superior Properties



June 2021

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Loan Activity

Submitted in May, Term Sheets in June, Funded or Funding • 2021

- **TULLY INN & SUITES:** 55 OLD TULLY ROAD **SAN JOSE**, CA 95111
- **THE INN AT 1252 MONTEREY:** 1252 MUNRAS AVE **MONTEREY** CA 93940
- **BLU PACIFIC HOTEL:** 2050 N FREMONT ST **MONTEREY** CA 93940
- **VENDANGE CARMEL INN:** 24815 CARPENTER RD **CARMEL** CA 93923

Work w/Industry Specialists!

My team has professionals with decades of real estate, lending, legal, accounting, and tax specialization.

At the helm, I am a California & Colorado licensed Attorney & Broker with **36+ years** of 'trench' expertise resulting in \$350MIL in income producing & residential sales along with countless representations.

I stay personally involved with you from beginning to funding & after as your advocate.

Importantly, my approach is a **collaborative effort**. There are 3 communicators on your file:

YOU • ME • LENDER.

I maintain 50+ "GO-TO" active lenders to find you best possible loan pricing!

All we do is REAL ESTATE.
Brokering Loans
Helping Sell / Buy Properties

What we need • Upload ... **HERE** ►
<https://stansen.com/loans/>

Proud Member of AAHOA
The road to recovery runs through:

