

**Paul E Stansen** ▪ Attorney / Realtor-Broker | **37** Years

[PAUL@STANSEN.COM](mailto:PAUL@STANSEN.COM) | Direct **818.512.1715** | [Stansen.com](http://Stansen.com) | DRE **00923138** & SBC **165037**

1187 Coast Village Rd, Suite 1-701, Montecito, CA 93108

26500 Agoura Road, Suite 102-545, Calabasas, CA 91302



## Specializing in Hotel Refinances Throughout California



55 Old Tully Rd, San Jose, CA 95111 - **\$4.2MM**



1252 Munras Avenue, Monterey, CA 93940 - **\$3.5MM**



2221 N Fremont St, Monterey, CA 93940 - **\$4.325MM**

### **Your Competitive Advantage: I Stay Personally Involved**

With thirty-seven (37) years specialization in Real Estate, Legal and Tax representation, as an independent professional, I understand the importance of staying personally involved in every file. I am committed to representing your best interests with open communications and technical + common-sense advice.

**Have a question? We invite you to Call or Email**

### **Sample Loan Activity ▪ Q3-Q4 ▪ 2021**

**Blu Pacific Hotel:** 2050 N Fremont St **Monterey** CA 93940

**Tully Inn & Suites:** 55 Old Tully Road **San Jose**, CA 95111

**The Inn At 1252 Monterey:** 1252 Munras Ave **Monterey** CA 93940

**Vendange Carmel Inn:** 24815 Carpenter Rd, **Carmel** CA 93923

**Lone Oak Lodge:** 2050 N Fremont St **Monterey** CA 93940

**Gateway Motel:** 1909 Fremont Blvd, **Seaside**, CA 93955

**Thunderbird Lodge:** 1933 Fremont Blvd, **Seaside**, CA 93955

Email me for **NO COST** refinance evaluation

*If your property is currently listed for sale, this is not intended as a solicitation. We do not solicit the offerings of other brokers.*

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## Is Now the Right Time to Refinance?

### LOWER INTEREST RATES, LOAN MATURITY DATE, PEACE OF MIND

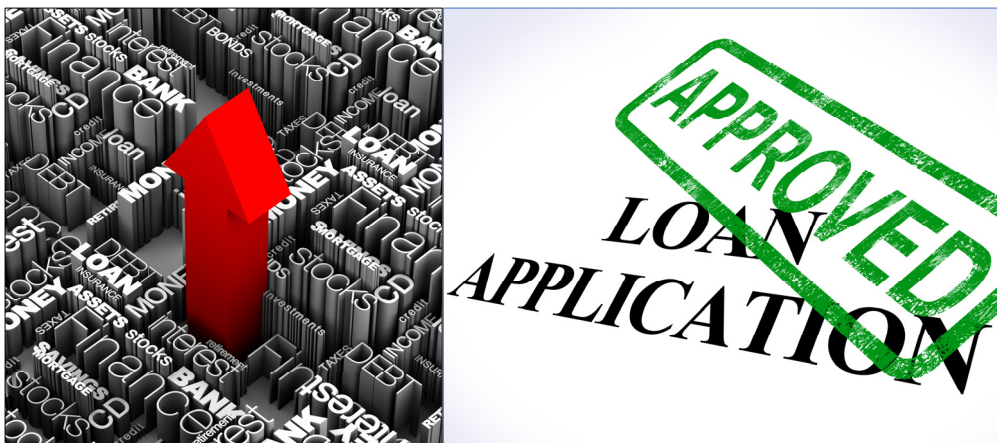
The past two years have been challenging in the hospitality industry. Revenues were down in 2020 and still recovering in 2021. We understand what you have endured and how a refinance can improve your cash flow & cash-on-cash return.

**Interest rates**, while historically low, **are on the rise**.

With inflation anticipated to last into 2023, with a distinct possibility debt on your business or property maturing, practical thoughts come to mind such as:

- Using refinancing as a tool to reposition your investment, improve financials, consolidate debt, & source funds for needed capital improvements.
- A refinance may improve or increase positive cash flow.
- What is your loan maturity date? When do the prepayment penalties end?
- How can acting today on debt promote focus on your business operations?

**No cost. No commitment.**  
We will conduct a financial assessment to help you decide “what next”.



As an independent Real Estate Specialist ▪ **Attorney & Broker** ▪ for 37 years, my focus is solely on helping you present the best possible lending opportunity to lenders that make it more likely that you will refinance for right loan, at the right time, at the best prevailing rates and terms.

**We will help you achieve your cash flow goals.**

## Things Underwriting Needs to Process Loan Request

### EVERYTHING IS **CONFIDENTIAL** ATTORNEY-CLIENT WORK PRODUCT

I start with need to understand your financial situation and business.  
Documents can be securely & confidentially uploaded: <https://stansen.com/loans/>

- **Promissory Note/s** – for ALL LOANS
- **Mortgage Statement/s** – Most recent for ALL LOANS w/Lender contact info
- **FED Tax Returns**, all schedules, for Business Entity - 2018+2019+2020+2021
- **Profit & Loss Statements** - 2018+2019+2020 + YTD 2021
- **Liquidity Statement** w/supporting bank statements ▪ show 10% of loan request
- **STR Report** (if not an independent) + any **ADR Reports**
- **Recent Appraisal** - useful, fact rich, document that provides max information

I will conduct an analysis to assess for loan viability and debt servicing eligibility. **No cost, no commitment, just a realistic look at your best options and to determine which is the best lender that can fulfill your financial needs.**

Once we talk about the findings, a more informed decision can be made about “what next”. If a refinance makes sense, we will gather a bit more documentation needed for lender underwriting, order an appraisal, then work toward approval, loan documents, funding, and escrow closing.

Every step of the way, we will communicate - clearly and precisely - I will provide needed information and **legal / tax / real estate advice** to ensure everything is understood. We work collaboratively through every task.

### Real Estate Broker ▪ Attorney ▪ Tax

#### COMPREHENSIVE REPRESENTATION

From refinances, to construction loans, to lines of credit, to purchase money loans, I will help you with needed **legal / tax / real estate advice**. I understand real estate from the inside out and would be honored to represent you in my dual capacities:

**Real Estate Broker  
Attorney**

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