

Company* 

*Berkadia Commercial Mortgage
Capital Funding, LLC
CapitalSource
Contemporary Healthcare
Capital, LLC
Dominion Healthcare Finance
GE Capital, Healthcare
Financial Services
Gemino Healthcare Finance
Gershman Mortgage
Lancaster Pollard
LeaseSource, Inc.
The PrivateBank
RED CAPITAL GROUP
RedRidge Finance Group
Shattuck Hammond
A Division of Morgan Keegan & Co.
Ziegler Capital Markets*

Type of company	Berkadia Commercial Mortgage	Capital Funding, LLC	CapitalSource	Contemporary Healthcare Capital, LLC	Dominion Healthcare Finance	GE Capital, Healthcare Financial Services	Gemino Healthcare Finance	Gershman Mortgage	Lancaster Pollard	LeaseSource, Inc.	The PrivateBank	RED CAPITAL GROUP	RedRidge Finance Group	Shattuck Hammond A Division of Morgan Keegan & Co.	Ziegler Capital Markets
Type of financing/investment considered															
Acquisition financing	•	•		•	•	•		•	•		•	•	•	•	•
Construction				•				•	•			•		•	
Equity financing				•										•	•
Interim financing		•		•	•	•					•	•	•	•	•
Mezzanine financing		•		•	•			•				•	•	•	•
Mini-permanent mortgage loan		•				•								•	
Permanent mortgage loan	•	•	•		•	•		•	•			•		•	
Receivables financing		•		•		•	•			•			•	•	
Revolving credit		•				•	•				•		•	•	
Sales/leaseback		•				•					•			•	
Securitized pool								•						•	
Taxable bond financing								•	•			•		•	•
Tax-exempt bond financing	•				•			•	•			•		•	•
Term loans		•	•	•		•	•			•	•		•	•	•
Working capital		•	•	•		•	•			•	•		•	•	•
Other						•									•
Type of property considered															
Acute care		•		•	•	•	•	•	•	•	•	•	•	•	•
Alzheimer's	•	•	•	•	•	•		•	•	•	•	•	•	•	•
Ambulatory care				•	•	•	•	•		•				•	
Assisted living	•	•	•	•	•	•		•	•	•	•	•	•	•	•
Continuing care	•				•	•		•	•	•				•	•
Independent living	•		•		•	•		•	•	•		•		•	•
Personal care				•						•				•	•
Psychiatric						•	•		•	•				•	•
Rehabilitation						•	•		•	•		•		•	•
Skilled nursing	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Subacute care			•	•	•	•	•		•	•	•	•		•	•
Institution's plan for long-term care sector															
Increase exposure	•	•		•	•	•	•	•		•	•	•	•	•	•
Maintain exposure			•												
Institution's plan for the healthcare sector															
Increase exposure		•		•	•	•	•	•		•	•	•	•	•	•
Maintain exposure			•												
Range of loan/investment considered															
Minimum (in millions)	5	2.5	3	.5	1	5	2	.5	NA	1	2.5	NA	20	10	2
Maximum (in millions)	NA	NA	50	15	25	1B	20	NONE	NA	NONE	50	NA	100	NA	350
Range of interest rates offered															
Fixed rate (percent)	5.25-6.00	NA	NA	NA	50	NA	NA	NA	NA	4-12	VARIES	NA	NA	VARIES	NA
Variable rate (percent)	4-6	NA	NA	NA	50	NA	8-12	NA	NA	NA	VARIES	NA	NA	VARIES	NA
Typical amortization terms offered (years)	30-35	25	25	NA	25	20-30	NA	40	NA	5	25	NA	NA	VARIES	20-30
Typical loan terms offered (years)	10-35	1-3	3-5	NA	7	3-7	3	40	NA	5	5	NA	NA	VARIES	NA
Maximum loan to value ratio (percent)	75-85	80	65-85	NA	75	80	85	100	NA	VARIES	75	NA	NA	VARIES	NA
Minimum debt coverage ratio	1.20	1.25	1.4	NA	1.3	1.1	1.5	1.05	NA	VARIES	1.35	NA	NA	VARIES	1.20

NA=Not Available