

Company* ►

Type of company	Berkadia	Capital Funding, LLC	CapitalSource	Gemino Healthcare Finance	Greystone Servicing Corporation, Inc.	Healthcare Finance Group, LLC	HJ Sims	Housing and Healthcare Finance	Oxford Finance LLC	Walker & Dunlop, LLC
Credit company									●	
Investment bank							●			
Mortgage bank										●
Receivables firm				●						
Other	●	●	●		●	●		●	●	●
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)	2.5	2.5	1	2	5	5	1.5	NONE	5	3
Maximum (in millions)	NONE	NA	50	20	NONE	NONE	25	NONE	75	NONE
Range of interest rates offered										
Fixed rate (percent)	VARIABLES	VARIABLES	VARIABLES	NA	3.5-5.5	NA	10-15	VARIABLES	NA	3-8
Variable rate (percent)	VARIABLES	VARIABLES	VARIABLES	NA	2-7	NA	NA	VARIABLES	100	4.5-8
Typical amortization terms offered (years)	25-35	35	25	NA	30	NA	7-10	VARIABLES	25	25-40
Typical loan terms offered (years)	3-30	1-35	3-7	3	5,10,15,20	3-5	7-10	VARIABLES	3-5	2-40
Maximum loan to value ratio (percent)	75-80	80	85	85	75	VARIABLES	92.5	NA	85	70-90
Minimum debt coverage ratio	VARIABLES	VARIABLES	VARIABLES	NA	VARIABLES	VARIABLES	1.20	NA	1.25	1.1-1.45

LENDERS SOURCE INDEX

Berkadia
www.berkadia.com

Capital Funding, LLC
www.capfundinc.com

CapitalSource
www.capitalsource.com

Gemino Healthcare Finance
www.gemino.com

Greystone Servicing Corporation, Inc.
www.greystco.com

Healthcare Finance Group, LLC
www.hfgusa.com

HJ Sims
www.hjsims.com

Housing & Healthcare Finance
www.hhcfinance.com

Oxford Finance LLC
www.oxfordfinance.com

Walker & Dunlop, LLC
www.walkerdunlop.com

NA=Not Available

*For corporate profile advertisers, see page 40.

Corporate profile advertiser names appear in **BOLD** in chart.

Berkadia Commercial Mortgage LLC

Berkadia, a prominent and innovative lender in the commercial real estate industry, is a highly rated master, primary and special servicer managing a portfolio of more than \$245 billion as of June 30, 2014. As a correspondent for insurance companies, institutional lenders and a leading approved lender for Fannie Mae, Freddie Mac and HUD/FHA, Berkadia provides access to capital and flexible, customized lending and servicing solutions for the acquisition, construction, rehabilitation or refinance of commercial real estate properties. Through Berkadia's integrated investment sales platform, it also offers multifamily advisory services and investment sales.

Berkadia was founded in December 2009 as a joint venture between Berkshire Hathaway Incorporated and Leucadia National Corporation. Berkadia has more than 75 offices in the United States, a wholly owned operation in India and more than 1,300 employees worldwide.

Berkadia Commercial Mortgage LLC
Dan Biron, Senior Vice President
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www.berkadia.com

Capital Funding, LLC

Capital Funding, LLC (CFG) is a leading provider and a "one stop shop" of financing solutions to owners and operators in the long-term care industry. CFG and its affiliates focus exclusively on the senior housing sector and provide bridge-to-HUD loans, HUD/FHA financing, accounts receivable financing, retail banking and spend management. The Company was founded in 1993 and has been the No. 1 originator of HUD/FHA Section 232 loans since LEAN inception in 2008. Over the past five years, Capital Funding has provided more than \$2 billion of senior debt and accounts receiving financing to its clients nationwide. CFG is headquartered in Baltimore with affiliate offices in Los Angeles.

Capital Lending and Mortgage Group, LLC
An affiliate of Capital Funding Group, Inc.
1422 Clarkview Road
Baltimore, MD 21209
(410) 342-3155
www.capfundinc.com

Gemino Healthcare Finance

Gemino Healthcare Finance is a specialty healthcare lender that is focused solely on providing senior debt financing to healthcare service providers throughout the United States, with credit facilities starting at \$2 million.

Gemino's senior management team has more than 50 years of healthcare lending experience, earning us a strong industry reputation built on responsive service and a relationship-driven outlook.

Drawing upon the broad knowledge and vast experience of our financial professionals, Gemino is strongly positioned and committed to providing reliable financing solutions to a wide range of healthcare service providers, including:

- Skilled nursing facilities
- Home health agencies
- Rehabilitation providers
- Long-term care providers
- Hospitals
- Behavioral health

Gemino is headquartered in Philadelphia and operates offices in Atlanta and Los Angeles.

Gemino Healthcare Finance
(610) 870-5400
www.gemino.com

Oxford Finance LLC

Oxford Finance has a dedicated healthcare team with a deep understanding of the seniors housing industry. Our success has been achieved by building solid relationships and efficiently executing loans for skilled nursing, assisted living and memory care facilities. We provide bridge loans, ranging from \$5 million to \$75 million through real estate debt and revolving lines of credit for acquisitions, working capital and refinancings.

Oxford is headquartered in Alexandria, VA, with additional offices in California, Massachusetts, Illinois and North Carolina. For more information, please visit www.oxfordfinance.com.

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