



ADVENT

CAPITAL PARTNERS

Commercial Real Estate Finance & Investments

Overview

Advent Capital Partners is a commercial real estate finance, investments and asset management firm that serves the needs of private investors, financial institutions and public-sector entities with a focus on excellence, integrity and value creation.

Advent solves problems, creates value and maximizes returns. As Financial Advisor, General Partner or Asset Manager, Advent leverages its local market knowledge, private and institutional relationships, hands-on management to manage risk, mitigate losses, increase cash flow and monetize value.

Advent's management team is comprised of industry veterans with a combined 100+ years of local market expertise across all income property, land development and distressed asset classes. The Company's financial underwriting, structuring and placement experience originates from some of the world's largest and most diversified commercial real estate companies. Our management processes incorporate best practices from the region's largest and most respected investors and property owners. By focusing this experience on niche, off-market and under-managed opportunities, Advent creates tremendous value for our partners and clients.

Finance

Capital Advisory

Structured & Bridge Financing: Advent provides financial advisory services and places senior loans, bridge loans, mezzanine loans, preferred equity and joint-venture equity with regional and national banks, structured finance lenders and government sponsored financial institutions.

Permanent Financing: Through its strategic alliance with a commercial real estate mortgage banking firm operating in California, Arizona and Nevada, the company has an active presence in the market for over 75 years and is a correspondent for various life insurance companies.

Private Capital Lending

Advent provides secured financing from \$3 to \$30 million in size to borrowers for transitional, opportunistic or distressed property financing or partnership recapitalization.

New Markets Tax Credit Program

Advent provides financing from \$1 to \$100 million with below market interest rates; mezzanine loans with higher overall loan to value ratios; and preferred equity to reduce overall cost of capital for projects that meet public policy objectives and technical requirements of the NMTC program.

Long-Term Fixed-Rate Financing

Through its strategic alliance with regional mortgage banking operations in California, Arizona and Nevada, the company originates long-term fixed-rate financing with local or regional representation for the following lenders: Genworth Financial (formerly known as GE Financial Assurance), StanCorp Mortgage Investors L.L.C., Southern Farm Bureau Life, Sentinel Investments (formerly

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National Life of Vermont), Wells Fargo Commercial Mortgage Origination, and Omaha Woodmen Life Insurance Society, Symetra Life Insurance Company, American Equity Investment Life, United Farm Family, and American Family Life Insurance Company.

Correspondent relationships include: Travelers Insurance Company, Manufacturers Life Insurance Company, Monarch Life Insurance Company, National Reserve Life Insurance Company, Banner Life Insurance Company, Republic National Insurance Company, Phoenix Home Life, The Hartford (HIMCO), Omaha Woodmen Life Insurance Society, Great Northern Annuity Life Insurance Company (GNA), Genworth (formerly known as GE Financial Assurance), StanCorp Mortgage Investors, L.L.C., The J. David Gladstone Institutes, Southern Farm Bureau Life, Sentinel Investments (formerly National Life of Vermont/Life Company of the Southwest), Symetra Life Insurance Company, American Equity Investment Life, United Farm Family, American Family Life Insurance Company and Column Financial. Permanent financing is oriented toward income producing real estate and focused on providing various types of debt and equity for institutional quality commercial properties.

Investments

Debt Investments: Advent invests in sub-performing/non-performing notes, and originates loans secured by first-lien positions in commercial real estate or development land from \$3 to \$30 million in size.

Equity Investments: Advent invests in Retail, Office, Industrial and Mixed-Use properties from \$1 to \$30 million in size that require capital infusion, repositioning, lease-up, adaptive reuse or redevelopment.

Advent provides private investors and financial institutions with access to alternative investments in real estate. Advent's private equity real estate strategy is focused on distressed, opportunistic and value-added real estate loan assets, income property or development land in urban-infill or highly amenitized locations in primary and secondary West Coast markets. Advent offers investors the opportunity for true diversification within their overall portfolios with very attractive risk-return profiles.

Advent Community Development Fund provides private and institutional investors with access to federal tax credits equal to approximately 25% of the total cost of projects under the Department of Treasury's New Markets Tax Credit Program ("NMTC")



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Asset Management

Advent specializes in creating value, maximizing returns and solving problems for real estate owners, investors, lenders and special servicers. Acting as Manager, Strategic Advisor, General Partner or Investor, Advent leverages its local market knowledge, hand-on management experience, extensive consultant and vendor network, and institutional-quality processes to increase property cash flows and monetize asset values.

Strategic Planning:

- Feasibility Analysis
- Market Analysis
- Supply & Demand Analysis
- Identify Value Opportunities
- Formulate Exit Strategy
- Financial Underwriting & Structuring

Loss Mitigation:

- Exit Strategy and Contingency Planning
- Project Recapitalization
- Project Sponsorship Evaluation
- Investment Strategy & Business Planning

Development & Project Management:

- Government Relations, Entitlement Processing & Negotiations
- Project Specification & Programming
- Project Bidding, Contracting & Scheduling
- Project Permitting & Supervision

Brokerage & Recapitalization:

- Sales & Leasing Owner Representation
- Furnish, Equip & Staff On-Site Sales/Leasing Office
- Debt Refinancing/Restructuring
- Equity Recapitalization
- Limited Partner Buyout

Property Rehabilitation & Repositioning:

- Identify Property & Market Risk Factors
- Lease Enforcement & Loss Recovery
- Correction of Deferred Maintenance
- Correction of Functional Obsolescence
- Environmental Remediation
- Property Branding, Leasing & Marketing

Property Analytics:

- Lease Abstracts
- Reserve Analysis
- Capital Budgeting
- Cash Flow Forecasting
- Property Valuation

Property & Association Management:

- Rent Collections & Expense Disbursements
- Property Repairs & Maintenance
- 24/7/365 Emergency & Security Services
- Property Condition Monitoring
- Bidding & Contracting & Budgeting
- Financial & Tax Reporting
- Owners' Association Management & Board Representation
- Furnish, Equip & Staff On-Site Management Office



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Loan Servicing

Through its strategic alliance with regional mortgage banking operations in California, Arizona and Nevada, the company provides mortgage servicing for the following lenders: Genworth Financial (formerly known as GE Financial Assurance), StanCorp Mortgage Investors L.L.C., Southern Farm Bureau Life, Sentinel Investments (formerly National Life of Vermont), Wells Fargo Commercial Mortgage Origination, and Omaha Woodmen Life Insurance Society, Symetra Life Insurance Company, American Equity Investment Life, United Farm Family, and American Family Life Insurance Company.