

## LENDER SERVICES

### ■ TURN-KEY LENDER SERVICES FOR MULTIFAMILY AND RETAIL:

- Receivership/ Lender workout
- Property Management
- Asset Management
- Leasing
- Asset Repositioning
- Joint Venture / Recapitalizations
- Institutional Level Accounting & Reporting
- Disposition

### ■ WHY CHOOSE THE HAWTHORNE COMPANIES?

- Comprehensive Lender Services for both Multifamily and Retail
- Experience Operating Apartment & Retail Portfolios with over 200 Properties
- Experience operating various classes of Multifamily & Retail in 100+ cities in the United States
- Vertically Integrated Platform – All services in house
- Clients include some of the country's largest financial institutions



### TURNKEY LENDER SERVICES FOR MULTIFAMILY AND RETAIL

DUE DILIGENCE / FINANCIAL ANALYSIS	PROPERTY STABILIZATION/ VALUE ENHANCEMENT	DISPOSITION
<p><u>Due Diligence</u></p> <ul style="list-style-type: none"> <li>• Lease &amp; financial audit</li> <li>• Property condition assessment</li> <li>• Market positioning assessment</li> <li>• Property liability review</li> <li>• Third party reports audit</li> <li>• Tenant interviews</li> <li>• Vendor contract audit</li> </ul> <p><u>Financial Analysis</u></p> <ul style="list-style-type: none"> <li>• Existing &amp; stabilized valuation</li> <li>• Hold/sell analysis</li> <li>• Operating budget</li> <li>• Annual business plan</li> </ul> <p><u>Capital Analysis</u></p> <ul style="list-style-type: none"> <li>• Recapitalization</li> <li>• Joint Venture with Hawthorne</li> <li>• Debt analysis / restructuring</li> </ul>	<p><u>Physical</u></p> <ul style="list-style-type: none"> <li>• Deferred maintenance</li> <li>• Capital improvements / property repositioning</li> <li>• Construction management</li> </ul> <p><u>Financial</u></p> <ul style="list-style-type: none"> <li>• Maximize NOI and cash flow</li> <li>• Cash flow management</li> <li>• Institutional level reporting</li> <li>• Customized reporting</li> </ul> <p><u>Operational</u></p> <ul style="list-style-type: none"> <li>• Lease-up expertise</li> <li>• Tenant retention</li> <li>• Revenue optimization</li> <li>• Tax appeal</li> <li>• Expense control</li> <li>• Marketing/advertising</li> </ul>	<p><u>Disposition Services</u></p> <ul style="list-style-type: none"> <li>• \$4.5 Billion in dispositions</li> <li>• Buyer relationships</li> <li>• Knowledge of markets &amp; value</li> <li>• Structuring expertise</li> </ul> <p><u>Acquisition Services</u></p> <ul style="list-style-type: none"> <li>• Hawthorne team members have acquired over \$5.0 Billion of Multifamily and Retail Properties and loans</li> </ul>

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