

# Need Restructuring or Workout Advisory?

# LOTUS

CAPITAL PARTNERS

Contact Our Restructuring Team:  
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## EXPERTS IN LOAN RESTRUCTURING & WORKOUTS

The team at Lotus provides investment advisory to real estate owners requiring loan restructuring and workout advisory with their existing lender.

The resulting impact of COVID-19 has started to create clashes between many borrowers and lenders on their existing financings, where discontent is growing between the fixed architecture of the loan documents and the harsh realities of today. Navigating the constantly shifting capital markets and uncertain economic climate is daunting, complex, and time consuming for any real estate owner. Our professional pedigree of being lending veterans and loan structuring specialists provides us with the necessary market knowledge, structuring capabilities, and unmatched lending relationships needed to best advise our clients through their loan restructuring and workouts. Central to this tool-kit is an understanding of what makes lenders 'tick' including which set of circumstances and concessions best lands them to an amicable resolution.

At the same time, we embody our client's needs and work closely with them to provide the necessary advantages to help them achieve the best possible outcome in reaching their unique and desired objectives. Our confidence in finding optimal resolutions for our clients is borne out of the belief that our reputation as trusted advisors, who understand and can navigate around both borrower and lender's primal needs, is unassailable.



## OUR NEGOTIATED OUTCOMES

- ✓ DEED-IN-LIEUS
- ✓ MODIFICATIONS / RELEASES
- ✓ DISCOUNTED PAYOFFS / RECAPS
- ✓ DEBT SUBORDINATION IN THE FORM OF A/B NOTES ("HOPE NOTES")
- ✓ EXTENSIONS, RATE REDUCTION, & GUARANTY / ESCROW RELIEF



## WHY US?

- ✓ WE ARE FORMER LENDERS & LOAN STRUCTURING SPECIALISTS
- ✓ WE MAINTAIN UNMATCHED LENDING RELATIONSHIPS
- ✓ WE SPEAK THE LENDER'S LANGUAGE & UNDERSTAND WHAT MAKES THEM "TICK"
- ✓ WE HAVE UNASSAILABLE MORAL AUTHORITY & MARKET CREDIBILITY



TESTED CAPITAL RELATIONSHIPS



OVERSEEN BY LENDING VETERANS



FIDUCIARY MINDSET



PROBLEM SOLVERS



ANALYTICAL RIGOR



INNOVATIVE ENTREPRENEURIAL THINKING