

# 2020 LENDERS SOURCE

In-depth information on top lenders serving  
the long-term care field

## Capital Funding Group

Capital Funding Group (CFG) is a leading provider of comprehensive healthcare financing solutions to owners and operators of senior housing companies across the country. Founded in 1993, CFG has been one of the top originators of HUD Section 232 loans since the inception of the LEAN program. CFG specializes in providing permanent financing for senior housing assets, in addition to short-term Bridge-to-HUD loans.

CFG is truly a "one-stop shop" for healthcare facilities nationwide, with a full suite of financial product offerings to address clients' needs. We manage the entire process, including origination, underwriting, processing and servicing all of our loans. Through its various affiliates, CFG offers FHA/HUD lending, term/bridge loans, commercial banking, accounts receivable financing, purchase/leasebacks, investment banking services and purchasing solutions. CFG is headquartered in Baltimore.

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**McKnight's**  
 LONG-TERM CARE NEWS

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Company\* 

	Berkadia	Capital Funding Group	Capital One Healthcare	CapitalSource	Columbia Pacific Advisors	Gemino Healthcare Finance	HJ Sims	Locust Point Capital, Inc.	Oxford Finance LLC	People's United Bank	Walker & Dunlop
<b>Type of company</b>											
Investment bank											
Mortgage bank	●	●	●							●	●
Receivables firm											
Other		●	●	●	●	●	●	●	●	●	
<b>Type of financing/investment considered</b>											
Acquisition financing	●	●	●	●	●		●	●	●	●	●
Construction	●	●		●			●	●		●	●
Equity financing							●	●			
Interim financing	●	●	●	●	●		●	●		●	●
Mezzanine financing	●	●			●		●	●	●		●
Mini-permanent mortgage loan	●	●	●	●				●		●	
Permanent mortgage loan	●	●	●	●						●	●
Receivables financing		●	●	●		●			●		
Revolving credit		●	●	●		●			●	●	
Sales/leaseback									●		
Taxable bond financing	●		●				●			●	
Tax-exempt bond financing	●		●				●			●	●
Term loans		●	●	●	●	●		●	●	●	
Working capital		●	●	●	●	●		●	●	●	
Other								●			
<b>Type of property considered</b>											
Acute care	●		●	●		●			●	●	
Alzheimer's	●	●	●	●	●		●	●	●	●	●
Ambulatory care			●	●		●				●	
Assisted living	●	●	●	●	●		●	●	●	●	●
Continuing care	●		●		●		●	●	●	●	●
Independent living	●		●	●	●		●	●		●	●
Personal care							●	●		●	
Psychiatric			●			●		●	●	●	
Rehabilitation	●	●	●	●		●	●	●	●	●	
Skilled nursing	●	●	●	●	●	●	●	●	●	●	●
Subacute care	●	●	●	●	●	●	●		●	●	
<b>Institution's plan for long-term care sector</b>											
Increase exposure	●	●	●	●	●	●	●	●		●	
Maintain exposure									●		
<b>Institution's plan for the healthcare sector</b>											
Increase exposure	●	●	●	●	●	●	●	●		●	
Maintain exposure									●		
<b>Range of loan/investment considered</b>											
Minimum (in millions)	5	1	5	5	5	2	1.5	2	5	2	3
Maximum (in millions)	NONE	NONE	500	50	75	25	25	100	150	100	NONE
<b>Range of interest rates offered</b>											
Fixed rate (percent)	3.5-5.5	3-5	VARIES	VARIES	9-12	NA	VARIES	VARIES	NA	3-6	NA
Variable rate (percent)	VARIES	4-6	VARIES	VARIES	NA	NA	NA	VARIES	VARIES	3-6	NA
Typical amortization terms offered (years)	20-40	25-35	25	25	INTEREST ONLY	NA	7-10	INTEREST ONLY	VARIES	30	35-40
Typical loan terms offered (years)	5-40	VARIES	5	3-7	1-4	3	7-10	5-7	3-5	5-10	35-40
Maximum loan to value ratio (percent)	80	VARIES	75	85	80	NA	92.5	90	85	75	85
Minimum debt coverage ratio	1.25	VARIES	1.1	VARIES	0	NA	VARIES	NA	NA	1.25	1.45

**LENDERS SOURCE INDEX**

**Berkadia**

berkadia.com

**Capital Funding Group**

capfundinc.com

**Capital One Healthcare**

capitalone.com/healthcare

**CapitalSource**

capitalsource.com

**Columbia Pacific Advisors**

columbiapacific.com

**Gemino Healthcare Finance**

gemino.com

**HJ Sims**

hjsims.com

**Locust Point Capital, Inc.**

locustpointcapital.com

**Oxford Finance LLC**

oxfordfinance.com

**People's United Bank**

peoples.com

**Walker & Dunlop**

WalkerDunlop.com

NA=Not Available

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

\*For the extended corporate profile advertiser profile, see page 33.