

Noteworthy Financings

Condominium Construction

\$9,400,000- Studio Villas, Studio City, CA

Builders Bank provided construction financing for a new 31-unit condominium project in the highly desirable Studio City, less than 1/2 mile from the Ventura Freeway, adjacent to CBS Studio Center. The Sponsor is an established Los Angeles-based residential developer with over 30 years in the real estate business. When the developer decided to hold onto a small number of the units for investment purposes, the Bank provided a three-year mini-perm loan for the units.



Welcome to Builders Bank

Builders Bank was founded in 1997 with a clear vision: provide superior service to middle market real estate professionals. Our core values – product expertise and flexible, responsive decision-making – make Builders Bank an exceptional resource for our customers. At Builders Bank you will find...

- A commitment to commercial real estate lending.
- Lending parameters that offer solutions to complex financing needs.
- A highly motivated lending team.
- Expertise in a wide range of property types.
- Flexible, responsive and time-sensitive lending decisions.
- An array of deposit and savings products with attractive rates and features.

“At Builders Bank, we understand the unique challenges of commercial real estate lending. We’re committed to providing financing solutions that can turn challenges into opportunities.”

Mitchell Saywitz, Chairman and CEO

Builders Bank is an FDIC insured commercial bank.

Business Focus

Builders Bank is intently focused on serving the needs of our lending customers: small and mid-size commercial real estate borrowers in the greater Chicago, New York and Los Angeles markets. We rely on creative thinking and fast, flexible, responsive decision-making to help bring their projects to successful realization.

We provide financing for development, re-development and value-added situations. This includes a broad range of property types: multi-family rental, condominiums, single family, office, retail and industrial, as well as some specialty real estate. Our offerings include short and medium-term financing, such as acquisition, construction, bridge, re-development, and mini-perm loans.



Acquisition / Construction of a Retail Development

\$5,850,000 - Neighborhood Retail Shopping Center, Duarte, CA

Builders Bank was approached by a successful real estate developer to provide financing for the acquisition of three adjacent parcels of land and the construction of a retail shopping center in Duarte, California. Major tenants include La-Z-Boy, Panda Express and Payless Shoes. Other major retailers, such as Wal-Mart, Home Depot and Target are also located in the immediate trade area.

Commercial Real Estate Lending

At Builders Bank, we know commercial real estate professionals have a choice of financing sources. Our competitive advantage, quite simply, is service - embodied in the expertise of our staff, our ability to find creative solutions to unique financing needs, and our dedication to speedy decision-making and closing.

Lending Parameters

Our basic lending parameters are described briefly below. Please contact one of our Lending Officers for an in-depth discussion of your financing needs.

LOAN SIZE	\$1 - 6 million
TERM	12 - 60 month initial term; extensions available
PROPERTY TYPES	All types of property, including apartment, office, retail, industrial, mixed-use and condominium development projects
LOAN TYPES	Construction, acquisition, refinancing, and mini-perm loans
MARKETS	Target markets are Illinois, New York and California
INTEREST RATES	Construction and Value-Added Loans: Floating Rate over Prime; typically subject to a Floor Straight Refinance: Fixed Rate available
CLOSING	Typically 60 days after receipt of information



Condominium Construction

\$5,735,000 - Los Feliz Villas, Los Feliz, CA

The 15-unit Mediterranean-style condominium project is located on Los Feliz Boulevard in the sought after community of Los Feliz, tucked between two Los Angeles parks - Griffith Park to the north and Barnsdall Art Park to the south.

Acquisition / Redevelopment of a Multi-Tenant Office Building

\$4,600,000 - Stellar Creative Office, Culver City, CA

Builders Bank provided financing for the multi-tenant creative office building in the Hayden Tract district of Culver City, California. The project called for the building to be renovated and divided into individual tenant suites with an expanded parking area. Typical tenants include companies in the entertainment industry, technology sector, designers, architects and art studios.



The Builders Bank Difference

Experienced Lending

Our senior professionals have an average of 15 years of commercial real estate experience - in acquisition and development, as well as lending. We know that successful real estate transactions do not always fit "inside the box", and that it takes commitment and creativity to see opportunities that many other lenders may overlook.

Timely Decision-Making

In commercial real estate lending, speed can be key to the viability of a transaction. That's why Builders Bank has made the lending process - from application to underwriting, closing through loan administration - as streamlined and efficient as possible. We understand the value of dependable execution and have a demonstrated track record of closing loans on a timely basis.

Flexibility and Creativity

Builders Bank takes a highly individualized approach to underwriting the particular risk characteristics of every transaction, finding creative ways to unlock the value of each property. We recognize that projects may change in mid-process, and offer financing solutions with terms that also can change if needed.

Responsiveness

Builders Bank is structured to respond to our customers' needs. Our lenders spend extensive time in their respective markets, building close working relationships with borrowers. With expertise in a broad array of property types and geographic regions, we can add value to a wide range of projects. And, we have designed our decision-making, closing and asset management processes to provide superior responsiveness to time-sensitive transactions.

Lending Officers/Contact Information

Daniel Ruvalcaba - Executive Vice President/Chief Lending Officer Mr. Ruvalcaba has overall responsibility for Builders Lending Department, including national loan origination and business development, as well as the Bank's Regional Loan Production Offices. A twenty-five year industry veteran, he previously held senior positions in Lending and Credit at Bank of America, The Travelers Insurance Co., California Federal Bank and Hawthorne Savings. (312-977-1436 / druvalcaba@buildersbank.com)

Shannon Eidman - Senior Vice President/Chief Origination Officer Mr. Eidman heads the Builders Bank New York Loan Production Office based on Long Island. He is responsible for originating construction, acquisition and bridge loans throughout the New York area, including all 5 boroughs. Mr. Eidman began his career at the Bank in 2003 as an Underwriter. Prior to moving to the New York office, Mr. Eidman headed the Bank's Los Angeles Loan Production Office. Mr. Eidman holds a JD and began his real estate career practicing law with a concentration in middle market development companies. Prior to joining Builders Bank, he worked with Cohen Financial as an analyst/consultant focusing on valuations of and for REITS, Opportunity Funds and direct originations. (516-333-9200 / seidman@buildersbank.com)

Kim Carson - Vice President Ms. Carson is responsible for loan origination in the metropolitan New York area. She joined Builders Bank in 2009 with over 15 years experience underwriting and financing commercial real estate and construction loans. Prior to joining Builders Bank, Ms. Carson was a Construction Loan Officer at HSBC Bank and held positions as both a Relationship Manager and a Credit Manager at Washington Mutual Banking. (516-333-9200 / kcarson@buildersbank.com)

Jeremy Cramer - Assistant Vice President Mr. Cramer is responsible for loan origination in the Southern California Area. He began his real estate career focused on multi-family, condominium conversion and land brokerage with Marcus Millichap. Prior to joining Builders Bank, Jeremy worked with banks and insurance companies in varying capacities. (310-556-5450) / jcramer@buildersbank.com)



Redevelopment of an Apartment Project

\$2,025,000 - 4th and Ocean Park Boulevard, Santa Monica, CA

Builders Bank provided financing for the redevelopment of a 7-unit apartment project, including expansion of the building. The apartments are located blocks from the Santa Monica Beach and within walking distance to the shops and restaurants on Main Street. Certain units offer private roof decks, patios and balconies. All approvals were in place at the time of closing.

Corporate Officers

Mitchell Saywitz - Chairman and CEO
Daniel Ruvalcaba - Executive Vice President and Chief Lending Officer
Ron Fack - Executive Vice President/Operations
Jeffrey Ebbesen - Senior Vice President and Chief Financial Officer

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