



Commercial Loan Review
"The CLear Choice"

www.CLRsave.com

CLR

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About CLR



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Who is CLR?

CLR, short for Commercial Loan Review Inc., is the nation's premier Commercial Loan Workout Specialist.

Our Mission

We are dedicated toward helping our clients get the perfect loan workout solution, specific to their needs. We deliver these flexible loan workouts through our industry based knowledge, highly efficient back office processes, state of the art software, and a "get it done, no excuses," mentality – all guaranteed by our refund policy as stated in the terms of our agreement.

Our History

CLR has been involved in the Commercial Loan Workout industry since 2007 and incorporated in May, 2009. CLR is dedicated solely toward the commercial market. We encourage you to contact us with any questions, and if you are able to, please stop by our office and meet with us personally.

"Our clients deserve the best!"

Vice President
George Velissaris

■ QUICK FACT

"Losses from commercial real estate are the next economic shoe to drop... This issue has moved to the forefront."

Scott Talbott (Financial Roundtable)



Basic Information

What is a commercial loan modification?



Commercial loan workout, restructuring, negotiations are terms used in the Commercial market and should not be confused with the residential market. Technically, "loan modification" is a term used in the residential market. With our nation in an economic recession and the retail market suffering, tenants in commercial properties are having difficulty paying their rents and are defaulting on their leases at a staggering rate. Because of this, more commercial property owners are struggling to meet their own financial obligations and defaulting on their loans. Banks and other commercial lenders cannot handle the current number of defaults, and in an attempt to

minimize their losses, they are willing to restructure the terms of their defaulted loans. A successful commercial loan workout occurs when a business or commercial property owner agrees with the mortgage holder to permanently alter the terms of the loan. By restructuring a commercial loan properly, a property owner can avoid foreclosure, greatly reduce their monthly payment, and in some cases, reduce the principal amount owed. With so many unanswered questions and options, it's best to consult an expert before beginning the negotiation process. Often, borrowers find their banks or commercial lenders unwilling to renegotiate their loan. This is why borrowers are seeking the help of professional representation such as Commercial Loan Review, Inc. (CLR).

How can CLR help you?

Our commercial loan workout program can help you:

Reduce Principal and Interest payments

Extend the terms of the note

Interest only payments for a period of time

Suspend payments for a period of time

Stop Foreclosures, Auctions, and Sheriff Sales

Facilitate Short Sales

Facilitate Short Payoffs

Stipulated Foreclosures

Extend Balloons

Combinations of remedies/solutions mentioned above

■ QUICK FACT

“...\$1.3 trillion in loans to shopping centers and other commercial properties coming due between now and 2013”

(Michael Weisskopf: “The Looming Crisis in Commercial Real Estate” TIME Magazine)

CLR Services

We are committed to our clients and their commercial loan negotiation needs. Our strong work ethic, vast knowledge and expertise in negotiating the notes for commercial loans, and persistence are just a few of the reasons we get results. The strategies and negotiation tactics we have implemented have literally saved commercial property owners from bank foreclosures, and have helped these clients become cash flow positive.

CLR will...

- Assign a loss mitigation / commercial loan negotiation professional who will analyze your property's note
- Present all your options, enabling you to make an informed decision
- Help renegotiate the terms of your existing commercial note to prevent a default
- Work to restructure your current loan for increased property income cash flow
- Negotiate favorable terms with your lender enabling you to obtain the best workout possible

Restructure your commercial loan on.....

- Malls, Strip Centers, and Restaurants
- Hotels and Resorts
- Condominium and Apartment Complexes
- Industrial and Manufacturing Warehouse Facilities
- Health Care Facilities
- Office Buildings and Complexes
- Mobile Home Parks
- Land Development

...and more!

■ QUICK FACT

“...the same events poisoning the housing market are now at work on commercial properties, and the bad news is trickling in. Malls from Michigan to Georgia are entering foreclosure. Hotels in Tucson, Ariz., and Hilton Head, S.C., also are about to default on their mortgages. That pace is expected to quicken. The number of late payments and defaults will double, if not triple, by the end of next year...”

-Matt Apuzzo (Associated Press – The Columbia Missourian)

Successful Case

Commercaill Loan Review



Property Type: Biodiesel Manufacturing/Production Plant with MANY contracts (private and government) pre-sold awaiting fulfillment after production.

Case: Client first contacted CLR two (2) weeks away from Sheriff Sale.

Client recently purchased biodiesel manufacturing plant. Client needed an additional \$1.6 million for equipment and a build out of the plant to start production. The equipment company was paid, never delivered the equipment and went bankrupt, keeping the money paid. Without the equipment, our client could not produce anything and therefore no income. The BANK did not care, and began foreclosure on the property.

Resolution: During our negotiation process, we uncovered a regulatory issue with the bank. Due to our expertise in contacting and talking with ALL the various regulatory agencies, we were able to get them involved. The President and VP of the bank were immediately fired. The CEO of the bank personally met with our client. Their meeting concluded with a commitment from the BANK CEO to assist in the purchase of NEW equipment, pursue the absconded funds from the original equipment vendor, at NO COST to our client, build-out of the plant, and NO PAYMENTS until the plant is in the production stage.

Status: Success

■ QUICK FACT

“...losses of at least \$200 billion on commercial real estate loans overall”
(Michael Weisskopf: “The Looming Crisis in Commercial Real Estate” TIME Magazine)

A Financial Tsunami Commercial Property Foreclosures



Commercial real estate foreclosures are at an all time high and still growing. Property owners are desperately seeking a solution to this crisis. The trillion dollar industry is facing devastation. Can commercial loan modifications save the day?

FOR IMMEDIATE RELEASE

PRLog (Press Release) – Jun 23, 2009 – Just several years ago, the economy was in a healthy state. The residential real estate market was booming and in an effort to keep up, the commercial real estate market expanded. However, for every boom, there is a bust. First, the residential real estate market crashed and homeowners scrambled to modify their mortgages and avoid foreclosure. More recently,

the commercial real estate market has begun a crash of its own. Commercial property values have plummeted. Also, as a consequence of the economic recession, more and more tenants renting from commercial property owners are unable to pay their rent—leading to commercial property owners having trouble meeting their obligations of their loans.

Right now, nearly 73 billion dollars worth of commercial real estate loans are in financial distress. Out of desperation, commercial property owners are slashing rent, offering incentives, and demanding concessions. Still, storefronts, office buildings, and warehouses are emptying. Six trillion dollars in commercial real estate may be affected by the current crisis. No wonder it is being labeled as a financial tsunami. The tidal wave that is commercial property foreclosures is growing and is bound to crash hard on many commercial property owners.

Fortunately for commercial property owners, a solution is available to combat this rising tide. It's called Commercial Loan Modification. Commercial Loan Modification, also known as a commercial loan workout, is when a business or individual that owns a commercial property such as a strip-mall, shopping center, or apartment building, agree with the mortgage holder to permanently change the terms of the original note. A leader in the commercial loan modification industry has emerged—Commercial Loan Review, or CLR. Here is an outline of their services to commercial property owners:

CLR Services

We begin with a comprehensive evaluation of your commercial portfolio and financial situation. We will provide you a thorough analysis of your property and consultation from one of our Commercial Property Portfolio Managers. We then present all options to you so you can make an informed decision. The next step is to begin the negotiations with your lender to help avoid a foreclosure. The final steps are restructuring your current loan for better property income cash flow, and negotiate favorable terms with your lender giving you get the best workout possible.

Commercial Loan Review, Inc.



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