

Associate Member Spotlight

A10 Capital - Peace of Mind for Troubled Assets

A10's Bank Solutions Group provides advisory, consulting, and management services for the workout and resolution of all types of troubled loans and real estate. A10 is not a bank and does not compete for other bank services (deposits, investments, trust, etc.).

The Team

The A10 team consists of both Commercial and Residential Development experts with extensive knowledge and experience in loan workouts, turnarounds, development, entitlement, bankruptcy and legal due diligence. Their senior partners include the former head of KeyBank's Western Asset Recovery and a residential development executive that has managed and entitled over 40,000 acres planned for 25,000 homes and home sites. Visit their website to learn more about their team at www.a10capital.com/about/.

Loan Workout Consulting

On an outsourced basis, this service gives banks access to A10's professional workout team to resolve troubled loans for a temporary price. They primarily handle commercial real estate and residential development

secured loans, but also have capabilities of handling other loan types (C&I, equipment, agriculture, etc).

Key Benefits:

- Variable cost – eliminate need to hire and pay benefits
- Troubled loans resolved in a professional and timely manner
- Keep sales officers on the line and generating revenue
- Provide comfort to regulators with a proactive effective resolution
- Avoid reputation risk by having A10 deal with emotional collection issues
- Higher recoveries in a shorter period of time

Asset Management for REO Property

A10 provides turnkey asset management services for bank REO properties. Their asset management team provides: property management oversight, leasing and sales oversight, accounting/reporting/analysis, legal oversight, capital budget, and bank management and regulator analysis.

Qualifications:

- A10 manages properties ranging from complex Class A office buildings in major metropolitan cities to residential developments in rural communities
- A10 provides asset management to some of the most respected institutions in the country on over five million square feet of commercial property
- A10's asset management experience, combined with loan workout experience, gives them unmatched capabilities to optimize a situation

Visit the A10 website today to discover all that A10 Capital has to offer: www.A10Capital.com or contact by phone at (877) 577-5055. ■



SBA - Your Small Business Resource

Small business is critical to aiding economic recovery, to building America's future, and to helping the United States compete in today's global marketplace. Small businesses keep intact the heritage of ingenuity and enterprise. The U.S. Small Business Administration (SBA) helps to keep the "American Dream" within the reach of millions of Americans through its network of resource partners in Oregon and SW Washington.

Financial Assistance

The Portland District Office assists hundreds of new and existing small businesses each year by providing financial assistance through its guaranteed loan programs. Lending partners and SBA approved during the most recent fiscal year (ending 9/30) a total of 826 loan guarantees for \$203 million to small businesses within the District. Small business owners work with traditional lending institutions to secure a SBA guaranteed loan. Loan

proceeds may be used for any viable business need. Terms may be up to 25 years, depending upon the use of loan proceeds. Interest rates on SBA guaranteed loans are usually at market rates or below.

Lenders may contact Lender Relations Specialists Dennis Lloyd (503) 326-5205 or Russ Hooker (503) 326-5200 for loan guarantee program details.

Management & Technical Assistance (Training and Counseling)

The Portland District Office also provides free confidential counseling through SCORE, Counselors to America's Small Business and SBDC business resource centers. SCORE chapters are located throughout Oregon as well as in Vancouver, Washington. In addition, SBDCs offer free counseling and technical assistance through a network of Small Business Development Centers in Oregon and in SW Washington.

Contracting Assistance

The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges by working with federal agencies and large contractors to ensure that small businesses obtain a fair share of government contracts and subcontracts.

For information on all the SBA programs and services visit: <http://www.sba.gov/> or. ■

