

“Current Landscape of CRE Financing”

by

Stuart Kerber and Jack Nowatzki

Northwest Bank

1) Financing structures by asset type

- a. Land
- b. Subdivision Development
- c. New commercial construction
- d. Existing facilities
 - i. Owner Occupied vs Investor
- e. Special use – ie. Multifamily, Hospitality, etc

2) Common Issues/barriers to financing

- a. Secondary support
- b. Appraisals
- c. NOI

3) Questions