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Purpose & Overview

Mission Statement

GRP Capital's primary mission is to provide the most responsive, client-oriented financial services by offering competitive commercial real estate loan products through a chain of banking and non-banking networks.

Due to the cyclical nature of capital markets, we understand the challenges lenders and investors face in relation to commercial real estate loans and equity investments. With a team of multidisciplinary real estate professionals and financial advisors, and as sponsors to alternative capital sources, GRP Capital can consistently develop intuitive solutions that accomplish the business, financial, and regulatory goals of both lenders and investors.

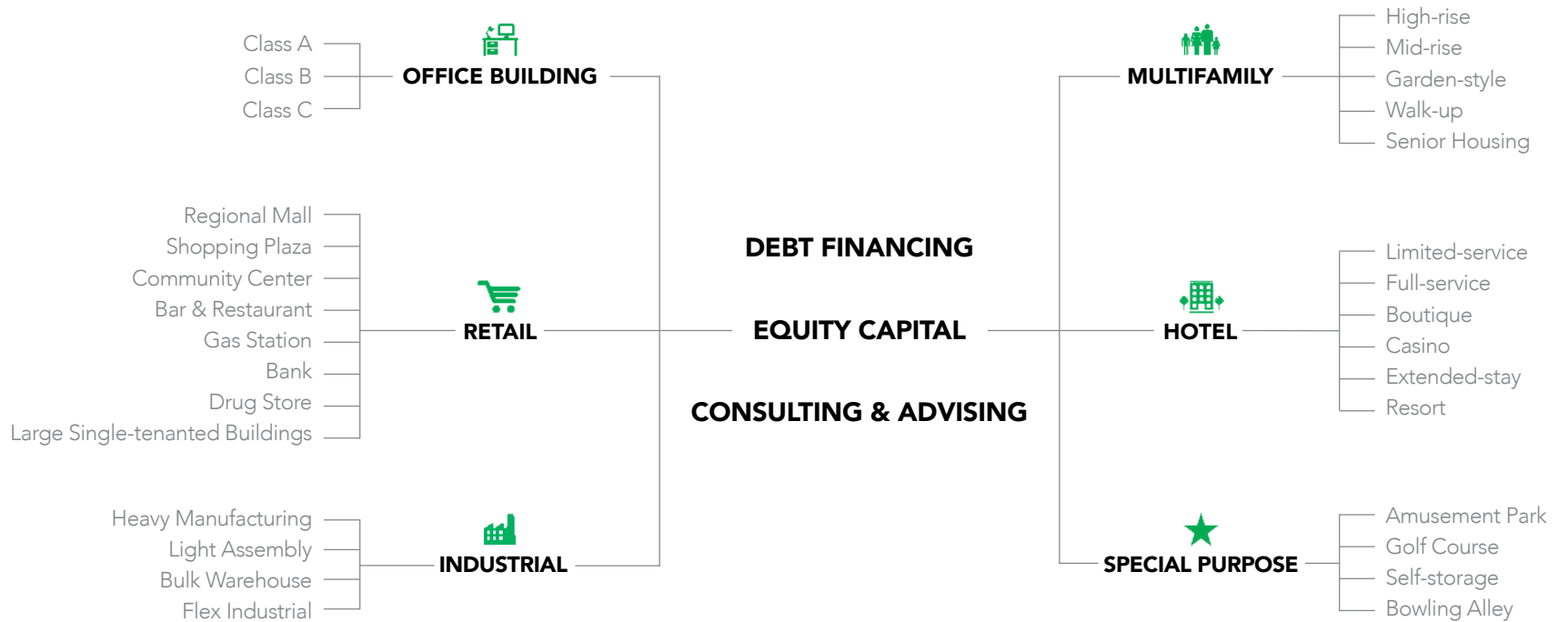
Veteran Leaders: With over 40 years of combined experience, the founding partners, Greg Jeong and Rajesh Patel, who dedicated their careers to opposite sides of the lending process, joined forces to build a bridge between lenders and borrowers.

Entrepreneurial Approach: As owners of various types of commercial real estate, it is our fiduciary duty to act in the best interest of both the lender and the borrower, viewing every transaction from an ownership standpoint.

Multidisciplinary Team: In addition to the founding partners, GRP Capital has an experienced team of Business Development Officers and Financial Analysts who come from a variety of backgrounds including hotel, non-hotel, and private equity.



Types of Commercial Real Estate





Services

Debt Financing

Bridge Loans

Bridge loans can be used as an intermediary financing option until a Sponsor secures permanent financing. The flexibility of bridge loans allows for a Sponsor to make quick and strategic business decisions

GRP Capital has access to short-term bridge financing secured by First Trust Deed opportunities nationwide. With experience in responsive closings, GRP Capital has created a niche in this area of financing and has established a reputation for being reliable, flexible, and fair.

Commercial Mortgage-Backed Securities

Commercial mortgage-backed securities ("CMBS") are a type of mortgage-backed security that is secured by mortgages on commercial properties. CMBS Loans are intended for financing larger projects such as flagged hotels, retail, large industrial, and multi-family buildings, etc

With financing options starting at \$4 million, GRP Capital offers a CMBS lending program which focuses on fixed and floating rate loans. Depending on the market, property characteristics, and the financial condition of the Sponsor, GRP Capital can arrange attractive incentives such as no personal guaranty, long-term amortization horizon, and flexible cash-out options.

Construction Loans

Construction loans, which are typically used to finance the construction period of a project, can be packaged in a variety of forms using a combination of loan vehicles.

With hands-on experience in development and conversion projects, GRP Capital can guide on how best to structure a capital stack and provide financing options that meet the project's needs. In addition, GRP Capital can advise on the viability of a project and consult the Sponsor throughout all facets of the construction process.



Services (Continued)

Debt Financing

Conventional Loans

Conventional loans are mortgages that are provided by banks, credit unions, savings institutions, or other traditional financial institutions all of which are secured by a first lien position on the subject properties being financed.

GRP Capital provides clients with access to flexible and innovative conventional financing. With years of industry experience, GRP Capital has created strong relationships that extend to a nationwide network of financial institutions.

SBA Loans

SBA loans are small-business loans guaranteed by the Small Business Administration (“SBA”). SBA loans can be utilized to fit a variety of financing needs including the refinance of existing debt, facilitation of improvements, or acquisition of commercial real estate.

GRP Capital has a joint partnership with several competitive SBA lenders nationwide. With expertise in providing Sponsors with access to both SBA 7(a) and SBA 504 loans, GRP Capital can offer its broad knowledge base to help clients determine and acquire the correct loan for their financing needs.



Services (Continued)

Equity Capital

Equity Injection

Clients occasionally need a joint venture equity partner, or a preferred equity structure, for their required capital needs. With decades spent building a network with various high net worth individuals and institutional investors, GRP Capital has the resources to assist its client in meeting their capital requirements.

Our approach is to thoroughly understand the client's financial situation and project a plan that, when implemented, will add value to the client's targeted real estate asset. We utilize our experience as a passive equity sponsor to negotiate the most favorable terms available on behalf of our client.

Consultation & Advisory Services

Investment Consulting & Advisory Services

GRP Capital has extensive knowledge across multiple disciplines, especially in the hospitality industry. GRP Capital can advise clients, lenders, and investors with respect to financial, operational, legal, and other strategic decisions affecting commercial real estate, including work out scenarios and corresponding transactions.

GRP Capital can not only assist investors in uncovering problems specific to distressed real estate assets but also guide them to arrive at a multitude of solutions. Utilizing proprietary client, property, and market tracker databases, along with in-depth knowledge of potential investment targets, GRP Capital can identify problems and leverage its existing relationships to put a solution into effect. GRP has a broad network of brokerage firms, property owners, and other real estate professionals to advise clients and translate perspective and verbiage from one professional to another.



 **Recent Transactions**



Holiday Inn Express & Suites
Port Charlotte, FL



Microtel Inn & Suites
Austin, TX



Courtyard by Marriott
Columbus, OH



Days Inn
Greensboro, NC



Fairfield Inn & Suites by Marriott
Macon, GA



Motel 6
Opelousas, LA



Best Western Plus
Jacksonville, FL



Super 8
San Antonio, TX



 **Franchises We've Worked With**





Strategy

Our strategy aims to create a differentiating customer experience, enabled by simplifying and streamlining our organization, further striving to enhance the performance culture within our company and expand our outreach.

Our focus is on becoming the primary connect for borrowers and lenders alike, growing our network by consistently developing innovative financing solutions for more businesses.

In challenging markets, we strive to strengthen our reputation by pushing harder to develop financing solutions. We invest in our network to beat market restraints and keep currency flowing for both lenders and borrowers. We seek to use our industry expertise to become the “go-to” company. In growth markets, we work to deliver on operational excellence and strive to be the networking firm for businesses and individuals across the nation.



Niche Markets

Asian American Hotel Owners Association



We understand the complexity surrounding the acquisition of distressed real estate assets. As constituents of the largest hotel owners association in the world, we have the ability to effectively connect our clients to our established chain of lenders, vendors, and hotel owners. We are able to construct and organize well-thought financing solutions to a variety of commercial real estate assets, and also apply our consultation practices for those already vested in the performance of commercial real estate assets.

Korean American Hotel Association



As members of KOAHA, we have a rooted network within the Korean market. With familiarity and experience with those of Korean descent, we are able to efficiently coordinate and offer a variety of financing options for your business or commercial financing requirements. We offer to finance throughout the United States for a variety of commercial real estate assets such as motels, franchises, shopping centers, apartments, office buildings, retail stores and more.

National Association of Black Hotel Owners, Operators & Developers



As allied members of NABHOOD, we have the outreach to increase the number of African-Americans developing, managing, operating and owning hotels. We are able to assist those in the African-American community create employment opportunities with the idea of society growth in mind and help build a portfolio of commercial real estate to generate wealth.



Company Values

As a correspondent to various financial institutions and a multidisciplinary team of commercial real estate and banking experts, we are able to maintain our client's confidence and preserve our company's outstanding reputation.

Integrity, above all

Balancing the rights and interests of all involved is key to our ongoing viability. By being explicit about our values, we tell the world this is how you can expect us to behave. For us, success will only be achieved if we act with integrity.

We are prudent

We deal with people's financial information - few things in life or business could be more important or more sensitive. We put the customer's interests at the center of all our activities. They can rightly expect their trust placed in us to be honored, meaning we care and have the right competence to manage their interests and information.

We are honest

We carefully weigh the impact of our actions and make decisions that are considerate of all involved. We give honest and clear advice to our customers. We tell the truth. We are open, which means we are honest about what we do while balancing the interests of all involved.

We are responsible

From the projects we help finance to the lighting in our offices, we are mindful that every aspect of our business has a social and environmental influence. We respect human rights and care for the environment, avoiding or managing impact. We invest in our communities, support good causes, and encourage continuous improvement in everything that we do.



Ownership Team

Greg Jeong, Partner

Greg Jeong, a founding partner of GRP Capital, specializes in commercial banking, CMBS, equity, and mezzanine financing. Prior to founding GRP Capital, Mr. Jeong served as co-principal of MB Investments, LLC and was responsible for the firm's business strategy and investment activities. Mr. Jeong has worked as VP of Hanmi Bank and also worked for what is now BBCN and Wilshire Bank (merged as Bank of Hope) as a loan originator and senior underwriter. During the dotcom era, Mr. Jeong represented Seoul-based venture companies as a U.S. venture capital consultant. Mr. Jeong has also held several venture capital conferences around the Californian region and has also sat as a board member for Everest Basil Hospitality Fund. With over 25 years of experience in banking and commercial financing field, Mr. Jeong has created an esteemed lender network within the hospitality industry.

Mr. Jeong received a Master of Science degree in Information Systems from the University of Southern California and also holds an MBA degree. In addition to his position at GRP Capital, Mr. Jeong currently acts as an advisor for several investment firms, real estate brokerage firms, and high net worth individuals.

Rajesh Patel, Partner

Rajesh ("Rick") Patel, a founding partner of GRP Capital, monitors the credit lending process of the organization, ensures compliance with all applicable policies, and studies economic trends and market health. Prior to founding GRP Capital, Mr. Patel owned and operated several hotels, as well as acted in a consulting capacity on numerous high profile commercial real estate transactions. With his continued success, Mr. Patel later entered the finance industry where he gained knowledge and accessibility to the mortgage lending and underwriting process. With over 15 years of experience, Mr. Patel's extensive personal and community work in the hospitality and finance industries have made him an asset to those seeking commercial real estate consultation.

Mr. Patel attended Florida Atlantic University with a focus in Accounting. In addition to his position at GRP Capital, Mr. Patel is currently a partner at National Hospitality Consulting Group and continues to work closely with clients, investors, and financial institutions to ensure a profitable pipeline of business opportunities.



Business Development Team

Krishan Patel, Director of Operations

Prior to joining GRP Capital, Krishan Patel was an Officer with Private Capital Management, an investment firm in Naples, Florida. The firm's singular focus on fundamental value investing provided Mr. Patel with experience in investment analysis and financial planning in relation to high-net-worth individuals and institutional investors. In addition to his career in finance, Mr. Patel has also been an active participant in multiple family owned businesses including franchised restaurants and independent convenience stores.

Mr. Patel received a Master of Science degree in Finance with a concentration in Financial Management from Florida International University in Miami. Mr. Patel also holds security licenses Series 7 and 66.

Paresh Gajiwala, Associate

Paresh Gajiwala began his career in the hospitality industry as an owner and operator. With over 15 years of experience, Mr. Gajiwala has owned and managed properties throughout California including reputable brands such as Americas Best Value Inn, Best Western, and Days Inn, and multiple independent properties located in some of the state's geographically unique markets. Mr. Gajiwala has also consulted and assisted in numerous real estate transactions, cultivating his experience in the commercial real estate marketplace. With veteran practice in commercial real estate valuations, acquisitions, repositions, sales, and operations, Mr. Gajiwala can help clients create a transparent path to meet their specific funding objectives and investment goals.

Mr. Gajiwala received a Bachelor of Science degree from the University of California at Berkeley. In addition to his position at GRP Capital, Mr. Gajiwala holds financial interests in various businesses around the Californian region and serves as an advisory board member for the Americas Best Value Inn franchise.



Business Development Team (Continued)

Ryan Dumas, Associate

Before joining GRP Capital in 2016, Ryan Dumas spent four years in equipment financing, serving as Senior Business Development Manager at Marlin Business Services Corp. and working in Commercial Sales at Blue Bridge Capital. Mr. Dumas has been active in the hospitality industry for 25 years, practicing in lodging, food, and beverage, and passing on his firsthand experience to his clients through consulting and advising.

Mr. Dumas studied Business Management at St. Petersburg College. In addition to his position at GRP Capital, Mr. Dumas owns and operates his own bartending & catering company, Dumas Drinks.

Sagar Patel, Associate

Sagar Patel began his career in hospitality management at his family owned, independent motel. Mr. Patel started at the front desk and assisted in housekeeping before absorbing other responsibilities such as sales and marketing, finance and accounting, and eventually the property's overall operations. With a bottom-up approach to hospitality management, Mr. Patel expanded his family's operations and acquired additional independent properties around the country, which he then renovated into franchised hotels. In his continued growth, Mr. Patel ventured out of the hospitality industry to own and operate businesses of different types, including liquor and convenience stores. With experience in multiple industries, Mr. Patel has been able to develop a proper balance between the aspects involved in running a successful business and can help clients organize their operations and meet their financial goals.

Mr. Patel received a Bachelor of Science degree in Accounting from the University of Central Florida. In addition to his position at GRP Capital, Mr. Patel holds financial interests in various businesses around the country and continues to own and operate a restaurant in Fort Myers, FL.



Business Development Team (Continued)

Shannon Graham, Financial Analyst / Associate

Prior to joining GRP Capital, Shannon Graham was a licensed residential Florida Mortgage Broker and a real estate accountant for various title and home development companies. At GRP Capital, Ms. Graham primarily oversees the credit lending process by assisting in the analysis, evaluation, and organization of each case. In addition, Ms. Graham also generates case reports and provides both written and oral recommendations.

Ms. Graham received a Bachelor of Science degree in Finance and Accounting from Florida State University. Ms. Graham also has a nonprofit 501© girls traveling basketball foundation where she has mentored and aided 19 girls who later went onto receiving college basketball scholarships.