

Introduction

Matt Martin Real Estate Management (MMREM) is an inimitable firm focused on delivering superior financial services to commercial and Government clients. Our firm, established in 2005, is a proven leader in asset disposition, financial advisory, and acquisition service provision to commercial and Government clients. In offering our services, we provide our clients a unique perspective for understanding complex financial transaction issues from both a lender's and borrower's position. This comprehensive approach ensures that all sides of a transaction are taken into consideration when developing a solution and thereby maximizes the potential for a win-win resolution.

■ Why Use Matt Martin Real Estate Management?

MMREM has developed a cost saving, efficient outsourced business model for private firms, government sponsored entities, and federal government agencies in need of real estate asset portfolio management. By identifying process weaknesses, eliminating procedural roadblocks, and implementing automated software solutions, MMREM can save its customers money while increasing portfolio oversight and efficiencies.

■ Contact Information

Executive Office
8521 Leesburg Pike
Suite 601
Vienna VA, 22182
p: 703.766.5777
f: 703.348.0077

MMREM.com

Matt Martin
REAL ESTATE MANAGEMENT



Delivering results, not empty promises.

Primary Capabilities

- **Commercial Property Leasing**
- **Due Diligence and Valuations**
- **Financial Advisory Services in both Debt and Equity Issues**
- **Loan Modifications and Debt Restructuring**
- **Real Estate Related Asset Management**
- **Portfolio Management**
- **Asset Sales in both Debt and Collateral**
- **Closing Agent Services**



MMREM currently provides services nationwide. Our business is driven by a diverse management team, each member possessing over ten years of experience in the financial services field. MMREM focuses on the following primary capabilities:

■ **Commercial Property Leasing** MMREM offers a complete commercial property leasing service. For private companies, portfolio managers, or government agencies that find themselves burdened with underutilized income producing properties, MMREM can be contracted to turn underperforming properties into income producing assets. The MMREM process begins with surveying the market and determining per square foot price comparisons. An aggressive marketing campaign begins with a direct advertisement or flyer campaign targeting local real estate agents and businesses. A technical review and physical site visit to the property is undertaken to determine the unique saleable characteristics of the property and identify negative price valuation factors. Once interest is generated, MMREM can review and conduct due diligence on qualified candidates and proposals, draft the lease terms, and provide full closing services on behalf of the property owner.

■ **Due Diligence and Valuations** Originating loans, both residential and commercial in nature, is relatively easy. Acquiring an existing portfolio of these assets and ascertaining its present and future value is not. MMREM can provide direct due diligence (DD) and valuation services for individual loans, residential, and commercial loan portfolios, regardless of the underlying collateral. This process begins by determining the original and proper document process and assuring document ownership; a critical step in light of recent court decisions. The loan and collateral documents are reviewed for completeness and accuracy, as these documents form the foundation of any loan/portfolio value. Once accurately assessed, the loan or portfolio payment history is

reviewed and the level of loan impairment is determined. The loan or portfolio is then compared to existing market and industry histories for collection percentages and risk of loss. Finally, the underlying collateral is valued by utilizing existing metrics or proprietary systems that allow comparative valuations to be matched. Ultimately MMREM can provide any customer a written analysis of the value of its loans and portfolio in the current marketplace.

■ **Financial Advisory services in both Debt and Equity Issues** The MMREM financial advisory service is directly related to our due diligence and valuation service. In a volatile market it is critical that a buyer or seller ascertain the true value of underlying portfolio assets. Once the value is obtained, a buyer using debt must be able to ascertain DSC (debt service coverage = cash flow/ interest expense) and a buyer using equity must be able to determine a potential ROI (return on investment). MMREM can assist in both situations. With our unique processes, MMREM can expand its DD and valuation services to include a proposal on the benefits, costs, and returns associated with a particular portfolio depending on the type of investment (Debt or Equity) involved. In most cases MMREM can also suggest* buyers and sellers of these notes for interested parties.

■ **Loan Modifications and Debt Restructuring** MMREM has been providing loan modification and debt restructuring services for over four years. At MMREM we have automated the processes involved in these types of requests so immediate responses are available to the borrower. By utilizing proprietary systems and processes, MMREM can identify, review, and assess a borrower's request immediately. By

responding quickly and efficiently, MMREM can eliminate borrowers who may not qualify, allowing other immediate solutions available to assigned portfolio managers. The MMREM process begins with document submissions via email through our proprietary web portal, then tying those submissions to our software portfolio management system. This system provides tracking, review, assessment, and reporting as needed.

■ **Real Estate Related Asset Management** In addition to our leasing services, MMREM can provide full service real estate management services to a property owner. These services include: hazard insurance placement (forced placed); winterization of property; valuation and listing services through our real estate sales entity; and planning/permitting/construction services if needed. With our industry contacts, these services are provided within the continental United States focused primarily on residential properties in need of "protective" services. It is critical for REO (real estate owned) managers to assure outsourced real estate management deliver the full gamut of services offered by MMREM, as properties and their problems are unique.

■ **Portfolio Management** The ability to accurately gauge a portfolio's value is determined by a portfolio manager's ability to realistically assess the make up of loans and collateral. A portfolio of residential loans represented as modifications may not be accurate due to declining macro economic market forces. Loan portfolios tend to deteriorate in these conditions and loans may be assessed as short sales, bankruptcies, and REO when a short time ago they were viewed as modifications. By applying commercial loan portfolio metrics, MMREM can determine quickly the current status of a borrower and apply either a "maintain", "modify", or "exit" strategy to loans within

a particular portfolio. Most importantly MMREM can restructure its portfolio management into any needed reporting format for its customers.

■ **Asset Sales in both Debt and Collateral** Due to our past stellar performance with the government and private industry, MMREM has built up a proprietary client pool of customers who are interested in acquiring portfolios of loans and properties**. By utilizing our DD and valuation services, we can provide these clients a true assessment of a portfolio's value. The clients use a combination of leverage and equity to acquire loan portfolios and MMREM can provide discount cash flow analysis to assist these buyers in the correct acquisition method. In addition, due to its unique government and industry contacts, MMREM has the ability to identify and process these portfolios and bring them to the attention of interested buyers well before knowledge of the assets is made public.

■ **Closing Agent Services** MMREM is a full service title agency that can provide closing services for both residential and commercial real estate properties. These services include: title insurance; updated title bring downs; document reviews/disclosures; escrow and notary services. MMREM will coordinate all necessary parties involved in the closing transaction including the buyer, seller, financial institution(s), and real estate agents. In addition, MMREM will assure timely recordation of deeds with the correct government agency. MMREM will verify all needed insurance documents and review these documents for completeness and accuracy. MMREM will also assure delivery of closing funds to appropriate parties.

* MMREM is not a financial advisor as defined by the SEC.
** MMREM sells residential and commercial loan portfolios and does not engage in the selling or soliciting of securities in this process.