

- **Preserve**
- **Protect**
- **Recover**

*Solutions
for Your
Troubled
Assets*



SummerTree
FINANCIAL SERVICES

*Professional Asset Management
When Bank Loaned... Becomes Bank Owned*

*SUMMERTREE
FINANCIAL SERVICES
manages troubled real estate
assets to preserve & enhance
their value.*

NEVER IN MEMORY have financial institutions throughout the world needed our expertise as they do today. Underperforming, non-performing, defaulting and REO financial assets require specialized experience and knowledge in order to minimize potential losses and maximize potential returns. We're here to help.

Currently managing over \$25,000,000 of troubled assets for both Domestic and International Commercial Banks, SummerTree Financial

is poised to help you and your staff cope with problematic real estate assets in your portfolio, whether commercial or residential.



SUMMERTREE currently provides Expert Project Analysis, Asset Valuation, Construction Completion Management & Contracting, Research-Based Marketing and Workout Solutions for our client institutions. The SummerTree staff offers over 75 years of collective experience in commercial bank lending as well as development, construction and profitable sale of hundreds of properties for its own account.

Professional Asset Management services include some or all of the following:

EVALUATION

Assess and appraise each property's cost basis, cost to complete (if any) and market value "as is." Estimate potential profit/loss balance sheet impact upon liquidation. Investigate any lien issues that may affect value or marketability.

COMPLETION

Based on decision to complete construction, contract in the name of client to finish product under General Contract, or through third party contractor, at the most economical cost. Also, obtain all necessary permits and inspections to produce a finished product readily marketable on a retail or wholesale basis.

PRICING

Determination of price at which properties are to be sold based on management loss tolerance thresholds and allowable discount parameters.

MARKETING

Create media driven campaign to inform and attract qualified buyers. Involve third party agents as needed to penetrate submarkets and provide perspective and marketing synergy.

(Services continued on back)

MANAGE

Use subcontractors as needed to preserve and protect property from waste or depreciation until sale is final. Maintain entitlements on developable land.

NEGOTIATE

Bargain as necessary with qualified buyers to arrive at mutually agreeable sale price, terms and conditions.

LIQUIDATE

Develop title and escrow to effect clean transfer of all property title to buyers. Manage customer service post-closing.

For more information on how to preserve, protect and recover your troubled assets, please contact us:

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