BARKAN
MANAGEMENT COMPANY

VALUE PLUS PROGRAMS

# Loan Advantage

Financing decisions can shape a community's long-term financial health. Loan Advantage provides structured guidance to help Boards evaluate, compare, and secure financing for capital improvements and maintenance projects, built on trusted lender relationships and informed, risk-aware oversight. Final loan decisions, approvals, and agreements are subject to leadership authority, lender terms, and professional advisement.

Loan Advantage is available exclusively to Barkan-managed communities as part of our Value Plus Programs. With 40+ years of experience, 200+ properties and 35,000+ units under management, and an average client relationship of 15+ years, Barkan brings the same standard of care and discipline to your financing process as we do to every aspect of your community.

## Evaluate Financing Readiness

- Pre-qualification review of loan requests
- Assessment of community financial position
- Review of budget, YTD financials & delinquency
- Guidance on lender qualification criteria
- Early clarity to support informed discussions

## Explore Financing Options

- Single point of contact to engage multiple lenders
- Comparison of loan structures, terms & rates
- Identification of options aligned with project scope
- Support interpreting lender proposals
- Guidance on reserves, special assessments, etc.

## Coordinated Closing Support

- Coordination through documentation & closing steps
- Clear timelines and expectations from start to finish
- Structured support through loan execution & closing
- Typical timeline: 90+ days from pre-qualification to closing

## Structured, Risk-Aware Approach

- Capital improvement & maintenance planning
- Risk-aware financing discussions
- Understanding of alternatives & implications
- Community has final decision-making authority
- Consistent with Barkan's financial controls

## How do I know if Loan Advantage is right for my community?

Loan Advantage is designed for Barkan-managed communities planning a capital improvement or major repair where reserves alone may not cover the full cost. If your Board is evaluating financing options, navigating lender conversations for the first time, or simply wants structured guidance before committing to a loan, Loan Advantage provides the clarity and coordination to move forward with confidence.

**NTERESTED IN LEARNING MORE?** Reach out to your Barkan representative

corporate@barkanco.com 617.482.5500 (New England Office) 703.388.1005 (Mid-Atlantic Office)