



### Financing Practice

JDI borrowers are sophisticated real estate professionals who have chosen to work with us, rather than institutional lenders, for these important reasons:

**Timing:** We can document and fund a loan quicker than virtually any real estate lender in the industry—often in as little as five business days. For projects that need funding immediately, we can act far more quickly than banks, insurance companies, pension funds, hedge funds, and other lenders.

**Complexity:** We are real estate investors ourselves, so we understand transactions that may involve complex turnaround, redevelopment, and repositioning or re-tenanting issues. Most institutional lenders prefer simple projects with cash flow in place. Our ability to quickly analyze complex projects means we can give borrowers the funding they need.

BRIDGE  
LENDING

**Environmental Experience:** Some projects with great potential pose environmental problems. As experienced real estate investors, we can analyze the environmental risk, develop a management approach, quantify the remediation costs, and even secure insurance coverage. JDI takes the time and effort to understand a property's true environmental risk.

**Reliability:** We always come through for our borrowers at closing. JDI's industry-wide reputation for reliability means that many borrowers choose JDI for certainty of execution. At JDI there are no committees, lengthy approvals, or bureaucratic delays.

**Realistic Underwriting:** A conventional lender might treat borrowers' previous credit problems or legal issues as absolute bars to providing credit. We work to understand our borrowers' history and character and make loans on the strength of our own evaluation. We get to the point quickly, and get the deal done.