Real client stories from Community Capital's Lending Solutions experience.

CLIENT CASE STUDY

$5MM Lodge Property Acquisition & Expansion | MT

Client Profile | Investor Acquiring Lodge to Develop Boutique Resort Property

When an experienced hospitality investor identified an opportunity to acquire a Montana lodge situated on >100 acres, their advisor leveraged the **Lending Solution** *powered by Community Capital* to help source specialized financing supporting the acquisition and future development.

OPPORTUNITY

Client seeking about $5MM of financing to acquire a Montana lodge and support future development plans.

RESULTS

- ✓ Identified specialized lenders experienced in hospitality and rural development projects
- ✓ Evaluated multiple financing structures, including USDA-backed alternatives
- ✓ Secured financing aligned with both acquisition and future development objectives
- ✓ Preserved flexibility for planned expansion of a 30-room boutique lodging property
- ✓ Expanded advisor visibility into the client's real estate portfolio and growth strategy

The client was evaluating the purchase of an existing lodge property in Montana with a long-term vision of transforming the site into a larger hospitality destination. In addition to acquiring the lodge and surrounding land, the investor planned to begin development of a 30-room boutique bed-and-breakfast campus consisting of four separate lodging buildings. The project required a lender capable of understanding both the existing operating business and the future development potential of the property.

Through discussions with the client, the advisor gained deeper insight into the investor's real estate portfolio, long-term development objectives, and broader capital allocation strategy. Given the unique nature of the transaction, the advisor engaged the Lending Solutions Team to evaluate financing alternatives and identify lenders with hospitality and government-guaranteed lending expertise.

The opportunity was presented to lenders experienced in hospitality finance, rural development projects, and USDA-backed lending programs. Several structures were evaluated, including conventional CRE financing and construction-oriented alternatives. Through the process, the team identified a bank able to provide a USDA-backed structure that aligned with both the acquisition and development components of the project.

The selected lender worked closely with the borrower to structure financing that supported the lodge and underlying acreage while providing a clear path toward the planned expansion. By securing a financing solution tailored to the property's unique characteristics, the client was able to move forward with both the acquisition and the next phase of development planning.

> *"The financing team helped us find options we likely would not have found on our own.*
>
> *Having our advisor involved gave us confidence that the financing strategy supported both the acquisition and our long-term business strategy."*
>
> *Hospitality Property Developer*

COMMUNITY CAPITAL

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

Lending Solutions
Dedicated Desk for Sequoia Advisors & Clients
(866) 306-3365
lendingsolutions@communityct.com