



**COMPENDIUM**  
CAPITAL GROUP

BUILDING  
BRIDGES  
TO CONNECT  
THE FINANCIAL  
COMMUNITY

## IMPROVING THE HEALTH OF FINANCIAL INSTITUTIONS THROUGH COMMERCIAL REAL ESTATE RECOVERY

Compendium is a 100% women owned, commercial real estate and banking advisory firm assisting financial institutions in asset repositioning, recapitalization strategies and Bank M&A to improve their overall financial health. We leverage our strategic relationships with the financial community to match sellers of distressed assets with qualified equity investors.

We bring decades of comprehensive knowledge in commercial real estate, capital markets and mergers & acquisitions with specific expertise in delivering exceptional finance, brokerage and legal advisory services to the financial community.

*Building bridges between government and business by assisting financial institutions in their recovery and disposition of distressed assets.*

## BANKING, REAL ESTATE, INVESTMENT ADVISORY AND BROKERAGE SERVICES PROVIDED BY COMPENDIUM

### **Creative Solutions to Commercial Real Estate Needs**

- Provide for the strategic disposition of underperforming commercial real estate properties and loans including loss share portfolios.
- Match private capital with acquisition opportunities.
- Buy commercial real estate as well as CRE, ADC and JDC loan portfolios for sophisticated investors.
- Assist clients' in commercial development by guiding them through the development, entitlement, financing and construction process.
- Offer comprehensive knowledge of real estate and capital markets, and with significant experience in due diligence, acquisitions, workouts, development, banking and legal services.

### **FDIC-Assisted and Whole Bank Acquisition Services**

- Partner or arrange with buying bank to maximize bid pricing through the purchase of sub and non-performing loans and REO at or post-closing.
- Create the winning bid for FDIC assisted and whole bank acquisitions.
- Provide loan level asset due diligence, valuation, and analytics necessary to win bids.
- Assist with third party vendor assessment, selection and oversight.
- Deliver litigation support, forensic investigation and expert testimony.



**COMPENDIUM**  
CAPITAL GROUP

BUILDING  
BRIDGES  
TO CONNECT  
THE FINANCIAL  
COMMUNITY

### **Capital Raise Support**

- Assist financial institutions with the disposition of commercial real estate loans and REO.
- Carve out problem loans and REO and replace with performing loans and/or capital infusion.
- Infuse capital of \$25M or more to assist troubled and healthy, growing banks.

### **Building Bridges to Connect the Financial Community**

- Provide MWOB (minority and women owned business) status necessary to meet requirements of the Dodd Frank Act, Section 342.
- Bring current market intelligence and resources.
- Utilize our network of Investors and Capital sources.
- Provide expertise in government programs and strong relationships.
- Create solutions to enhance the health of financial institutions and commercial real estate recovery.

### **Recent Accomplishments and National Speaking Engagements**

- Executed long term partnership with government agency to recover non-performing loan losses.
- Closed over \$100 million in distressed portfolios and commercial real estate loans in the past year.
- Retained by public, national bank to direct the development, workout and marketing of a 58 acre parcel.
- Approved as a FDIC Structured Transactions Joint Venture Buyer.
- Featured speakers at:
  - IMN's Special Asset Bank Executive Conference, Buyer Panel, NY.
  - National Mortgage News', Buying and Selling Distressed Mortgage Portfolios Forum, NY.
  - MNCREW Distressed Commercial Real Estate Seminar, MN.
  - MSBA Troubled Commercial Loans: Issues and Options - Borrower, Lender, and Third Party Perspective, Legal Education, MN.
  - MREJ Commercial Real Estate Valuation and Appraisal Summit, MN.
  - National CREW Convention in California on Distressed Assets, CA.



## EXECUTIVE BIOGRAPHIES

**Julie Tanaka, CEO**, brings over 20 years' experience in commercial real estate investment, structured finance, development and workout as an executive, advisor, investment banker and loan officer. Through her leadership positions with banks, securities and big 4 accounting firms, Julie has strong working knowledge of commercial real estate underwriting and workout, debt and equity placement, portfolio management, financial services M&A, valuation and litigation support. Julie earned her BS in Finance and Marketing from the University of MN School of Management and her MBA from Columbia University in NY where she served as the student body president. Among Julie's honors are her twice won - Finance and Commerce "Top 20 Women in Finance", "Minnesota's on the Move" and her Business Journal "Women to Watch" awards for excellence and advancement. A native of Minneapolis, Julie is very active in the business community, MNCREW and is a board member and President Elect with the Association for Corporate Growth.

**Roseanne Hope, President**, practiced commercial real estate law for over 20 years with major Twin Cities law firms. She has represented banks, commercial developers of retail and office properties and corporate and industrial users in development, financing, workouts, litigation, leasing and land use issues. A lifelong resident of the Twin Cities, she graduated from the University of Minnesota and William Mitchell College of Law where she served as an editor of the Law Review. She also holds a Minnesota real estate broker's license. She was the initial president and co-founder of Minnesota Commercial Real Estate Women (CREW), served on the national board of CREW Network and is the CREW 2009 "Spotlight on Success" honoree and winner of the Entrepreneurial Spirit Award in 2011.

**Bren Buckley, Executive VP**, has worked in commercial real estate development, investment and asset management for more than 25 years. She has represented commercial developers and owners in all aspects of the development process including site selection and acquisitions, due diligence, project management, entitlements, workouts and repositioning, and directing multi-disciplined teams in the pre-development and construction process. Her activities on behalf of national and regional developers include retail regional malls, lifestyle centers and community centers, Class A office/mixed-use, medical, high-tech research and industrial facilities, and multifamily, and master planned communities, ranging in value from \$5.0MM to \$300MM. Bren obtained her AB cum laude from Harvard University, JD from the University of Nebraska and MBA in Finance from the University of Chicago. Formerly from Michigan, Bren is an active member of the Bar in MI and NE, a member of the ICSC and MNCREW, and holds a LEED Accredited Professional designation.



BUILDING  
BRIDGES  
TO CONNECT  
THE FINANCIAL  
COMMUNITY

## CAPITAL SOURCES AND DISTRESSED ASSET ACQUISITIONS

**Compendium represents qualified capital partners seeking distressed notes and real property on a national and international basis. For example, our joint venture partner, has purchased over \$1 billion in secured and unsecured debt in the secondary market for 20 years.** Together, we specialize in the acquisition and collection of distressed assets through the entire recovery lifecycle.

We buy a variety of paper from unsecured consumer credit card and auto deficiency to sub-performing secured by commercial real estate. We maintain a flexible and collaborative approach to the purchase, recovery and servicing of debt portfolios, offering the best solution and financial reward to owners selling or outsourcing loan portfolios. Our prevailing recovery strategy is to work with borrowers to restructure their debt so they can retain their commercial real estate, continue running their businesses and grow the economy. **Our firms have successfully closed multiple loans sale.**

**Currently we are actively seeking the following types of loan portfolios:**

- Charged-off commercial loan and judgments. This product is the result of a deficiency balance from a commercial loan and has already or still can be reduced to a default judgment.
- Unsecured commercial loans and lines of credit.
- C&I loans – sub and non-performing. Collateral would consist of a UCC filing on business assets. Each loan would be guaranteed by the owners of the business.
- Commercial real estate – sub and non-performing. Typically this type of paper would be under water in terms of LTV and with sporadic or no payments at all. We are most interested in the owner occupied space where we would also have UCC's on business assets.

Our appetite is large for all classes of commercial paper. Our preferred individual book values are \$20,000+ with no limit on the total book value of a portfolio. We typically like to acquire portfolios of debt, but could also be interested in large balance one-offs with a UPB up to \$10 million. Contact us today if you are interested in increasing your bottom line by selling or outsourcing your distressed assets.

[www.compendiumbiz.com](http://www.compendiumbiz.com)