



THE LIGHT PAPERS

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THE TIME IS NOW TO PREPARE

My brother Sok is over 50 years old. It's kind of crazy looking back to when we first immigrated to the U.S. It was the summer of 1977 and I remember the song "Raindrops keeps falling on my head" playing on the radio and the fragrant air that is only home to Hawaii.

Back then we had a blue jean record player where you put on the disc for 45 inch record singles. As music lovers, we went from records to tape recorders, then boom boxes and custom audio for our cars. We thought we were so cool blaring Run DMC while driving the strip in Alaska.

Then we got CD's to digital music to iPods. Where the iPhone became a mobile phone revolution. So now 5G will allow me to download a full 4K movie in 50 to 75 seconds. Are you kidding me? I can barely keep up with my last phone update!

This same revolution is happening in commercial real estate and financing. With technology, small businesses can take advantage of the new resources created by the millennial generation.

500+ lenders, sometimes in the same company, are actively seeking to originate loans because of software and fintech companies. Small businesses can create custom software to manage the lenders data and digital transfers solved packaging.

Right now, we have some great rates in general Commercial Real Estate and special purpose properties. This situation allowed some of our clients to restructure their CRE portfolio with cash out and injected capital between all properties to reduce mortgage costs.

The time is now, before the political season really gets going as we could see a recession start in the fall as some analysts believe.

CH Capital - where we help small businesses prepare for the future.



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