**8:00AM The State of the US Banking System and what that means to Real Estate**
• Issues faced in today's lending environment and how to approach permanent lenders to increase your chances of securing debt
• How are deals being underwritten today and what are the challenges
• Where is the opportunities for investors in the debt market and how do you access them
• What are the barriers to entry and how to overcome them
• What is the outlook for the capital markets
• How does the uncertainty Europe effect the US Banking System
• What are the Big Banks outlook on the Commercial Real Estate Industry
• How does New Jersey stack up to the rest of the country
• The Future of Banking and the Impact it will have on Commercial Real Estate

**9:00 AM Real Estate Investment Deal Flow**
• What real estate markets are hot in New Jersey and what markets are trending
• What is the profile of investors and institutions bidding on New Jersey Real Estate
• Bid ask spread narrowing?  Why?
• How do Cap Rates vary by product type and how are these changing
• What is the timeline today to trade in today's market
• How does the New Jersey stack up to the rest of the country

**Speaker: Jose Cruz, HFF**
**9:55 AM Break

10:05 AM Alternative Financing Solutions for Real Estate Deals**
• Permanent financing options
• Life Companies back in the market
•Equity structures using Joint ventures with Land Owners and Structured Seller Financed Land Acquisitions
• CMBS 2.0:  What does it mean
• How to access SBA Loans for Real Estate Projects
• Mezzanine lenders and other hybrids sources for acquisition or rescue
• Crowd funding and other unique equity sources

**11:00 AM Real Estate Equity Investors Requirements**
• What types of investors are active? What are their return expectations?
• What is the best investment asset class and why
• How much money is really out there?
• How have underwriting standards changed?
• How are you raising equity today
• Do you like the New Jersey compared to other markets
• Recent deals you have done and what your competitors have closed
• Future Predictions

**12:00 PM Networking**