**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**