



# Non-Performing Asset Management

Non-Performing Asset Management has been an integral part of Trimont's business since its inception more than 30 years ago. Our professionals bring true real estate expertise to every deal with the goal of managing clients' costs, minimizing losses and maximizing returns. With more than \$30 billion in successfully resolved investments, our track record is the result of utilizing high-touch, high-service disposition strategies for modifications, foreclosure and asset sales. We are driven to be responsive and are dedicated to serving our clients, leveraging our established platform and processes to efficiently manage and resolve assets in both the securitized and non-securitized markets. When it comes to resolving problems for our clients there is no substitute for experience, and our Non-Performing Asset Management team has seen it all.

## Our Commitment to You:

- Serve as your non-conflicted advocate, working tirelessly to resolve your investment challenges as quickly and efficiently as possible.
- Offer you a safe, reliable and professional way to scale your non-performing asset management functions for debt and equity investments, so that you can increase profit margins as you increase your portfolio.
- Help you develop and drive business plans for non-performing investments that maximize opportunities for returns, while giving you the facts to better evaluate risk.
- Understand the intricacies of the operating and financial components of every one of your distressed investments, and not only how those intricacies relate to asset returns, but your overall business objectives.
- Understand both the macro- and micro- economic market dynamics that affect your distressed investments and, utilizing both proprietary and third-party data, give you a clear view of the facts so you can better evaluate your next move.
- Keep you constantly informed, allowing you to quickly and efficiently analyze key asset and portfolio performance metrics from any device, anywhere.
- Align with how you work, not with how we work.



## Non-Performing Loan (NPL) & Real Estate Owned (REO) Business Plan Development & Execution

- We will collaborate with you to build and execute strategic workout plans and project timelines, filtering through the noise to get to the real issues and opportunities that impact each distressed investment, as well as the ongoing decisions that are critical to turning an investment around.
- As part of the workout plan development, we will help you understand the status of the sponsor, property and market and work with third parties that support the execution of a successful workout.
- Sometimes a workout plan is not possible and you must regain control of the collateral and/or remove an operating partner. In this situation, Trimont will guide you through the process, be your forceful advocate, and serve as your “on-the-ground” resource to operate the asset and drive the REO plan to successful disposition to maximize recovery.
- We will actively communicate with you and your lenders or partners so that they have confidence the problem is being aggressively driven towards resolution. We will customize our asset management solutions to meet your needs.

## Enforcement Rights & Remedies

- We will guide you on potential enforcement rights and remedies, including the potential rights and obligations of counterparties and other active or passive lien holders or investors throughout the capital stack.
- We will support you and your team on settlements, loan or partnership modifications, enforcement actions, forbearance agreements, bankruptcies, foreclosures, borrower and counterparty claims, and other legal or financial matters associated with the workout process. We can assist you in selecting and engaging professional advisors that are critical to the workout process, including lawyers, accountants and experts.

## Adverse Party Intermediation

- We will work with supporting and adversarial legal counsels and other third-parties on your behalf, to build consensus and effectuate your best interests, including all necessary notices or filings to promote your rights.

## Buy, Sell, Hold & Recapitalization Analytics for REOs & NPLs

- As circumstances change, we will help you continuously evaluate your workout plans so that you are positioned to make proactive course corrections.
- We will provide portfolio-level reporting on all performing and non-performing loans, as well as share insight with the lenders into the status of loans which may be at risk.

## CMBS & CLO Special Servicing

- With 20 years of CMBS special servicing experience, we understand the structural and regulatory requirements that come with managing securitized assets. We provide surveillance, consent review and consultation, advisory and, if needed, special servicing of defaulted mortgage loans.

## A Globally Comprehensive Solution.

With Trimont, you have access to many resources beyond just Asset Management. Our Asset Management team works closely with Trimont’s other service lines around the world to provide each client with customized solutions for their business. Each service line functions independently at the highest level and seamlessly as a collective unit.

We operate globally on your behalf with the goal of providing you a seamless execution across all service lines, and in whatever language or currency is required. We have professionals who are fluent in English, Spanish, French, German, Dutch, Italian and Mandarin.

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Trusted partners the world over.

