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Corporate Overview

Access Point Financial, Inc. (APF) was founded in 2011 by Jon Wright and Stone Point Capital, LLC, a private equity investment firm. The company is a direct, full-service lender focused on the hospitality industry, providing tailored loan and capital lease programs to meet the specific needs of each client. The company's lending and advisory platform delivers financing to qualified hotel franchisees of all major brands as well as independent boutique hotels throughout the U.S. and Canada.

Wright, who now serves as president and CEO, oversees a senior management team of hospitality finance industry veterans and investment professionals. The APF team is comprised of widely recognized leaders in the development and implementation of hotel finance programs and has formerly lead companies including GMAC, GE Capital, and Specialty Finance Group, LLC.

Upon inception, APF contracted with Trimont Real Estate Advisors, Inc. (Trimont) to act as its primary servicer with respect to all new loan originations, with APF retaining the role as master servicer based on its servicing background. Trimont has managed and/or serviced portfolios of commercial real estate and related assets since 1988, and has a current portfolio of more than \$60 billion of assets under management. Hospitality assets, along with multifamily and office assets, make up the largest asset class in the Trimont portfolio.

Trimont is rated as a primary and special servicer by Fitch (CPS2 +/-CSS2) as well as a special servicer (Strong) and construction loan servicer (Strong) by Standard & Poor's and Kroll Bond Ratings Services.

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Fact Sheet

Atlanta-based Access Point Financial, Inc. (APF) is a direct, full-service lender focused on the hospitality industry. Along with its private equity partner, Stone Point Capital, APF is backed by well-known banks such as Wells Fargo and Key Bank. APF lends to qualified franchisees of major hotel brands as well as independent boutique hotels throughout the U.S. and Canada.

Founded: 2011

Headquarters: Atlanta

Principal: Jon Wright, Chairman & CEO, Founder

Website: www.accesspointfinancial.com

Products:

- **Hotel Bridge Financing:** Short term mortgages off up to \$10 million or 70 percent stabilized loan-to-value used for: hotel acquisition, refinance, Discounted Purchase Option (DPO) and note purchase paired with a recently completed or planned renovation.
- **Hotel CapEx/FF&E Financing:** Funding sought for renovations, property improvement plans (PIP), brand conversions and carving out furniture, fixture and equipment (FF&E) for a new construction project.
- **New Construction Mortgage:** Funding for franchised hotels in the \$5 million to \$40 million range with credit enhancements from the franchisor.



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Executive Biography

Jon Wright, Chairman and CEO

Jon Wright is the chairman and chief executive officer of Atlanta, Ga.-based Access Point Financial, Inc., a direct full-service lending and advisory firm focused on the hospitality industry. In his position, Wright is responsible for providing the strategic direction of the firm and the executive management of all operations.

Wright has more than 25 years of experience in the commercial real-estate and hospitality industries, specializing in capital expenditure finance and hospitality lending. He began his career with Ford Motor Credit's CRE and ABS division. He later joined Holiday Inn Worldwide, where he managed the company's finance subsidiary and strategically facilitated franchisee growth and quality across all IHG brands. In 1997, General Motors recruited Wright to form GMAC Commercial Mortgage – Asset Backed Lending Division. Prior to forming Access Point Financial, Wright was President & Managing Director of Specialty Finance Group.

Wright is an advisory board member of the Center for Hospitality Research and an industry fellow of the Center for Real Estate and Finance at the Cornell School of Hotel Administration. He is a member of the Mortgage Bankers Association, American Hotel & Lodging Association, Metro Atlanta Chamber, ICSC, IHG Owners Association, the Association of Starwood Franchisees and Owners of North America, as well as involved in several charitable organizations. Wright has a Bachelor of Arts from the University of Arkansas and is also an accomplished BMI, Inc. song writer with a #1 song to his credit.