

## FINANCE NEWS FROM THE DESK OF DIANA HALLAL

Need-to-know real estate finance news and information for business owners, investors, brokers, CPAs and other service professionals



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### Case Study: How DH Financing Tackled a Timing Challenge

**SITUATION:** Boutique wealth management and full-service accounting firm ACap Advisors & Accountants was seeking a loan for the purchase of an office building at 12029 Ventura Boulevard in Studio City, Calif. The company planned to raise the down payment for the \$5 million acquisition by divesting several other properties it owned, setting up a fluid timeline for consummating the loan and a potential risk that interest rates would rise by the time the loan was funded.

**SOLUTION:** DH Financing was tasked with identifying a lender willing to hold to a rate lock for a period that was likely to be longer than typically offered. Founder and CEO Diana Hallal undertook a broad canvas from among the more than 100 banks, credit unions and other financial institutions with which she has established longstanding relationships, and she identified a lender willing to work with her client's timeline.

DH Financing secured a 60-day rate lock on a 25-year fixed rate, SBA 7(a) loan in September while ACap Advisors & Accountants worked with its real estate team of Gabriyel Mamikonyan and Harry Keshishan of Apollo Investment Group of Keller Williams World Media Center, Burbank, Calif., to complete the needed dispositions.

Ultimately, several extensions were needed, a process that requires diligent follow-up since banks ask for updated financial information as each deadline approaches, and timing for submitting the requested information is critical to maintain the rate lock. The onset of the Covid-19 pandemic delayed the transaction even more, but DH Financing expertly shepherded the six-month process through to close of escrow in April when the bank issued a \$4,250,000 loan with 15 percent down, reflecting an LTV of 85 percent.



Courtesy of Apollo Investment Group

**HOW CAN WE HELP YOU?:** Each loan requirement is unique, and a cookie-cutter approach can land your application at the bottom of the pile causing not only delays but an inability to get financed. When you work with DH Financing you are working with a loan broker who understands the financial landscape and the institutions most likely to work within your particular set of circumstances. We will be by your side no matter the difficulty of the transaction and expertly see your loan through to its close. **Contact us today.**

#### WHAT OUR CLIENTS SAY:

*“One of the things I really liked about Diana from the beginning is there was never any uncertainty about the loan — what it would cost or how the process would go. She was very responsive. If I had a question she was available whenever I needed her, and she always answered my questions, even when I asked the same question multiple times.”*

—Ara Oghoorian, ACap Advisors & Accountants

*“As agents for a buyer who needed financing, we connected our client with Diana because we can trust Diana. She knows how to get the deal done. This transaction had a number of moving parts, and Diana was instrumental in getting the loan and taking us to the finish line. The added bonus is our client telling us how happy he was with the product and the process.”*


—Gabriyel Mamikonyan, Apollo Investment Group of Keller Williams World Media Center, Burbank

#### About Diana Hallal

**Diana Hallal, Founder and CEO, DH Financing:** Proactive, Prudent, Passionate Financing Assistance with Hands-On Service

A seasoned finance veteran, Diana left an award-winning career that included the nation's largest banking institutions for one simple reason: She is driven to find the best solutions for her clients. DH Financing, the Beverly Hills, Calif. company Diana founded and heads, works with over 100 lenders nationally, enabling her to offer clients customized solutions based on their individual needs and situations. Diana's lending relationships provide an extensive tool box for clients, but it is her client-focused approach that delivers the stellar results she has achieved. For more information on Diana and the services DH Financing offers, please visit our website [www.dhfinancing.com](http://www.dhfinancing.com).

  
**20**  
YEARS

  
**5K+**  
LOANS

  
**\$1B+**  
CLOSED