



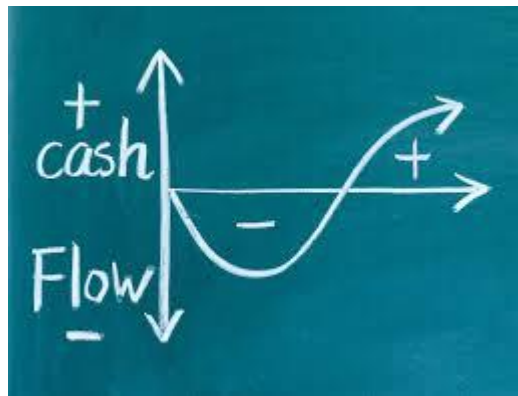
KCREC Commercial Real Estate Finance

October 24, 2025



Strategies to increase after-tax cash flow

- Selling versus re-financing
- Analyzing the life cycle of a real estate investment
- The power of interest only
- The benefits of re-setting your amortization schedule
- Things you should discuss with your tax advisor



Current underwriting guidelines and lending parameters

- Minimum debt coverage ratios
- Maximum loan to value ratios
- Current cap rates for commercial properties
- Equity required for construction loans
- Personal recourse



Current indexes, spreads, and interest rates and projections

- Current indexes and spreads used to calculate interest rates for short and long-term debt.
- Understanding the risk factors that affect loan pricing for each sector
- Projections for the remainder of 2025 and beyond.



Questions and Answers



The Panel



Greg Solomos | Senior Vice President

Greg is Senior Vice President and Managing Director of BWE's Loan Production Team in Louisville, serving Kentucky and Southern Indiana and has been in the commercial real estate mortgage banking business since 1983.

Over the last four decades, he has originated over \$6 billion of commercial real estate transactions throughout the country utilizing various Life Insurance Companies, Pension Funds, Wall Street-based Capital Market (CMBS) firms, Government Agencies including Fannie Mae, Freddie Mac and FHA/HUD, Private Debt Funds and Commercial Banks and Credit Unions.

Greg has structured equity, debt, and joint venture transactions for various real estate investors, developers, corporations, universities, and private equity firms. He is experienced in all property types, including multifamily, industrial, retail, office, self-storage, hospitality, senior housing, manufactured housing, golf courses, marinas, and mixed-use assets.



Donya York | Vice President

Donya is a Vice President and member of BWE's Loan Production Team in Louisville, serving Kentucky and Southern Indiana. She is responsible for originating, underwriting, and closing loans on all types of commercial real estate including multifamily, industrial, retail, office, self-storage, hospitality, senior housing, manufactured housing, and mixed-use assets.

Since joining BWE in 2020, she has completed over \$500 million in commercial real estate transactions throughout the country utilizing Life Insurance Companies, Pension Funds, Wall Street-based Capital Market Firms (CMBS), Government Agencies including Fannie Mae, Freddie Mac, FHA/HUD, Private Debt Funds, and Commercial Banks and Credit Unions.

Prior to joining BWE, Donya spent 30 years as a Certified Public Accountant serving in both public accounting with Ernst & Young and industry accounting including various positions in construction, manufacturing, and commercial real estate. Most recently, she served as CFO for a commercial real estate developer for 18 years, overseeing the strategic placement of over \$300 million in construction and permanent debt including Bank, CMBS, and Life Company executions across a diverse portfolio.

The Panel



Chris Johns, Jr., CRI , Senior Director, Commercial Mortgage Loans at One America Financial Partners

Chris Johns, Jr., CRI has over 25 years of experience in the commercial real estate industry and is Senior Director, Commercial Mortgage Loans at OneAmerica Financial Partners. He is responsible for originating commercial mortgage loans (career production of \$1.35B), leading his team to success, and assisting the VP Commercial Mortgage Loans & Real Estate with strategy, execution, and leadership development of team members.

Mr. Johns has served in various capacities (Portfolio Analyst, Production Analyst, and Regional Manager) in OneAmerica's Commercial Mortgage Loan Department. He has spoken on panels at various industry events and has strong relationships in the commercial real estate finance community across the country.

Mr. Johns is a 1994 graduate of Butler University (BS in Finance) and earned his CRI Charter in 2010. He serves on the OneAmerica Financial Leasing and Management Committee, is a founding member of the OneAmerica Financial Trailblazer series, a two-time Mentor in OneAmerica's Mentorship Program, and completed the OneAmerica Financial Executive Leadership Development Program. He is an avid outdoorsman and enjoys hiking, canoeing, camping, and shooting sports. He served as Scoutmaster for Troop 276 (2016 - 2023) and is currently an Assistant Scoutmaster.

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