

FIRST QUARTER 2014 | ISSUE 2

Dear Reader,

Welcome to the second issue of Nevada State Bank's Commercial Real Estate Quarterly Newsletter. This issue contains some background information on the process we go through here at the bank when financing a multifamily housing project, and explains how we analyze all the factors involved, including the people, the project and the market. We hope you'll find this information useful.

In the first quarter of 2014, the commercial real estate market in Nevada started to show signs of improvement. Although it is recovering at a slower pace than we might want, it is stabilizing, and this progress is expected to continue as the job market and household income both continue to improve.

Here at Nevada State Bank, we are seeing opportunities to take advantage of current conditions, whether it's a business or professional practice that wants to purchase its own building, or a developer looking to get into a project at a reasonable price point. I'd like to invite you to contact us with any questions you might have about financing commercial real estate.

This newsletter is designed to be passed along, so feel free to forward this email to your business associates and encourage them to sign up for a free subscription at www.nsbank.com/CRE. This web page also includes a link to the first issue of the newsletter, featuring a profile of the Wet 'n' Wild water park and a checklist for anyone applying for real estate financing.

I hope you find this newsletter enjoyable and useful. For any additional questions, please contact me during regular business hours.

Sincerely,

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