[WET] WHATEINSTEINTHINKS

The Alternative Hotel Lending Platform

An alternative lending story — hospitality credit, underwritten by people who read hotels.

INVESTOR & OWNER ONE-PAGER

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VALUE PROPOSITION

Capital for hotel and motel owners whose deals are declined on process, not merit.

We are a hospitality-only credit platform. Origination, structuring, credit judgment, and asset-level intelligence are one continuous read of the same asset — not four departments passing a file. We read the P&L and the operator directly, structure around the actual business plan, and stress-test the exit before we commit.

Speed with judgment

Document compression reads OMs, franchise agreements, and years of statements in hours. No model issues a credit decision.

Structure, not a box

Terms built around repositioning, transition, or a partner problem rather than pushed into a standard product.

Stewardship after close

A funded loan is the start of a relationship with an operating business. We stay close through the plan.

ELIGIBILITY — WHAT QUALIFIES A CONVERSATION

- A real asset with reconstructable operating history — we will not lend against a projection alone.
- An operator who can explain their own numbers and has demonstrated day-to-day operating control.
- Named demand generators: employers, corridors, institutions, events — not a market occupancy average.
- Honest disclosure of deferred maintenance and the capital list behind it.
- A business plan with sequence: what must be true at month three, twelve, and thirty.
- A credible exit — refinance, stabilization, or sale — that survives a downside case.
- A sponsor willing to be questioned rather than flattered.

WHERE WE FIT

Situations

- Brand conversion, flag exit, or management change with a thesis
- Post-renovation ramp and bridge to stabilization
- Partner buyout, estate resolution, owner-operator recapitalization
- Refinance where the story needs explaining

Asset profiles

- Select-service and extended-stay
- Limited-service motels with real land value
- Boutique and independent hotels
- Secondary and tertiary markets with genuine demand drivers

AN HONEST BOUNDARY

Ground-up speculation without a committed demand story or an experienced development team; numbers that cannot be supported; and pure rate shopping. If the coupon is the only variable that matters, a commodity lender will serve you faster.

HOW A DEAL MOVES

Scenario submitted → Asset normalized → Structure proposed → Committed terms → Stewardship

Submit a scenario — location, asset, purpose, and the number you need.

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