

## Unlock the Bank: Creative Financing Tactics for Your First (or Next) Multifamily Deal

**Presented by:** Troy Weathers, Executive Vice President/Chief Revenue Officer, Citizens State Bank

**Tuesday, October 14, 2025 | 11:15 a.m. - 1:00 p.m.**

MHA - 7900 Xerxes Ave S, Ste 170, Bloomington, MN 55431

This is a Lunch & Learn session, with lunch provided by **American Family Insurance – Fost Choles Agency, Archway Contracting, and Citizens State Bank**. Thank you to our sponsors!

Whether you're buying your first property or scaling your portfolio, this session will show you how to unlock creative financing strategies—with the bank on your side.

Join us for a practical, investor-focused discussion on how to go beyond the standard loan. Learn how experienced investor's structure deals using bank financing in flexible, strategic ways to secure better terms, maximize leverage, and close faster. We'll break down real-world examples, common misconceptions, and creative tactics you can apply right away.

### You'll learn:

- How to approach banks like a pro—even as a first-time investor
- Creative ways to structure your deals using bank loans, lines of credit, and blended financing
- Key terms, tools, and lender insights that give you an edge
- What lenders are really looking for in today's market

Whether you're just getting started or looking to finance your next multifamily deal more creatively, this session will give you actionable strategies you can use immediately.

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|------------------------|------|--------|------|------------|
| Registration Fee:      | \$25 | Member | \$45 | Non-member |
| Late Registration Fee: | \$35 | Member | \$55 | Non-member |

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**COMPLIMENTARY registration for GMHF Emerging Developer/other GMHF program participants**

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