



Steve Bram

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Steve Bram is a Managing Director & Principal of George Smith Partners, Inc. He (and his team) have arranged over \$4 billion of financing in over 200 transactions during his 35 years at GSP, including all types of construction, bridge and permanent financing on commercial and residential properties along with highly complex structured financing including mezzanine, preferred equity, and equity placements. Mr. Bram is able to utilize his outstanding lender relationships to provide creatively structured financings for his clients.

Mr. Bram is also a recognized specialist in the area of hotel financing. He has been involved in over 30 hospitality related transactions totaling \$350 million in the last 10 years. He has expertise in apartment financing and renovations of older buildings along with solutions to environmental issues.

Mr. Bram started his real estate career 40 years ago by using his real estate license in the family development business. For a while, he worked as a professional electrician. He has extensive experience in hotel management and operations, having worked for Hyatt and Sheraton Hotels. Later, he worked for Kotin, Regan and Mouchly, a consulting firm specializing in econometrics, real estate consulting for municipalities and redevelopment districts.

Mr. Bram earned an MBA from The Wharton School of Finance in 1984. He also earned a BS from the Cornell University School of Hotel Administration in 1979, graduating #1 in the class. He also spent time studying economics at Claremont McKenna College.

Mr. Bram is active in community affairs. He served as Chairman of the Real Estate and Construction Division of the Jewish Federation of Los Angeles and co-chaired with his wife many of their annual Real Estate Fundraising Dinners. He serves on the financial oversight committee of the Jewish Federation. He is active with the Washington Institute and on the board of the American Jewish Committee. He is a founding member of the Eagle Scout Association of Los Angeles. He is a active member of the Cornell Society of Hotelmen, the Wharton Club of Southern California and the of the California Mortgage Bankers Association.

Mr. Bram is a regular guest lecturer at UCLA Extension, USC's finance classes, and the Appraisal Institute and the Beverly Hills Bar Association. He Co-Authored a book with Stephen Rushmore on the Appraisal of Hotels, Motels and Restaurants published by the American Institute of Real Estate Appraisers.

He is happily married for three decades to Julie and has two grown children, Benjamin and Alanna.