



2019 Ones to Watch: Nate Lowy, Juniper Capital Group

April 16, 2019 - Spotlights

Name: Nate Lowy

Title: President

Company Name: Juniper Capital Group

Year that you entered your current field? 2012

List up to three CRE organizations that you are currently a member of: MBA, YJP,

Who or what do you attribute to your success?

My lending relationships which are built on trust and transparency. Anyone can submit a loan to a bank and procure a term sheet that looks appealing. But I will only transact with a lender I have a personal relationship with, which allows me to negotiate better terms or deal with an unforeseen hiccup. I've been approached several times to negotiate loans for assets that I don't have the proper relationships and I turn the requests down every time. If it can't be done right it's not worth doing.

What advice can you offer to someone who is interested in a career in your industry?

Take the time to understand every transaction you work on no matter the size. Ultimately every deal is important to every borrower regardless of what you get paid on it. If you try to take on deals just to "build a pipeline" but you know that you can't give it your full attention it will hurt your reputation. I make sure to review and communicate with every borrower daily even if there's no material news.

What do you consider to be your greatest professional accomplishment in the past 12 months?

We have managed to grow Juniper Capital's production growth by 30% in a rising rate environment. 2018 was a turbulent year in the bond market as rates rose by 20-30% with constant threats by the Federal Reserve of further rate hikes. Naturally, lenders had to cut back to protect themselves. In these scenarios, it's important to fully understand a borrower's transaction so that lenders can get comfortable with the deal and quote aggressive terms. This embodies our philosophy as a boutique firm. When we take on a deal, we spend significant time upfront understanding the nuances of a transaction and properly strategize to get a loan closed.

What was your favorite thing to do as a kid?

I've been a baseball fan since I was a kid. To the average fan baseball seems like a boring sport with significant dead time. But baseball is a game of minor details that make the big picture (i.e. pitch selections, batter approaches, bullpen moves) and if one detail is off it can greatly impact the game. When you truly understand the intricacies of baseball you realize that the pace of play is quick for what's going on. Ultimately, I think that's what taught me that every piece of the puzzle matters to complete the project.

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