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MILES GREVE

The Alternative Hotel Lending Platform

A proposed model — Master's capstone research in hotel investment and alternative finance.

[WET] WhatEinsteinThinks
AI Hotel Intelligence · Graduate Capstone

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THE THESIS

A sharper read on small hotel deals — with the industry, not against it.

Institutional underwriting is rigorous — and rigor has a cost per file. This capstone asks whether a disciplined operator-lens read can serve the $2–10M motel and small-hotel deals that cost leaves behind, working to the industry's own standards. It is a research project, not an operating company — no deals are brokered, analyzed, or financed here.

Judgment first

The asset, the operator's record, and the market position are read before the paperwork profile decides anything.

Structure, not a box

Term, amortization, and covenants modeled against the specific friction that stalled the deal — documented so a lender can reuse the read.

The method, written down

The E.I.N.S.T.E.I.N. protocol ends in a stated posture — fund, restructure, watch, or decline — with reasoning on the page.

WHAT MAKES A FILE WORTH READING

- A real asset with reconstructable operating history — not a projection alone.
- An operator who can explain their own numbers and holds day-to-day control.
- Named demand generators: employers, corridors, institutions, events.
- Honest disclosure of deferred maintenance and the capital list behind it.
- A business plan with sequence — what must be true at month three, twelve, thirty.
- A credible exit that survives a downside case.

WHERE THE MODEL FITS

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.

THE EINSTEIN METHOD — EIGHT STEPS

E Examine market	I Interpret meaning	N Normalize financials	S Stress-test
T Test downside	E Evaluate exit	I Identify risk	N Name decision

AN HONEST BOUNDARY

This is academic work. No loans have been originated, no capital has been raised, and no lending platform is operating. Nothing here is an offer, a solicitation, or investment, legal, tax, or credit advice.

Tell me where this is wrong.

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