



April 16, 2020

Submitted via e-mail to: regs.comments@federalreserve.gov.

The Honorable Steven T. Mnuchin Secretary Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, D.C. 20220 The Honorable Jerome H. Powell Chairman Board of Governors of the Federal Reserve System 20th Street and Constitution Ave NW Washington, DC 20551

Dear Secretary Mnuchin and Chairman Powell:

The American Hotel & Lodging Association (AHLA), Asian American Hotel Owners Association (AAHOA) and hoteliers across the country thank you for your continued leadership during the coronavirus pandemic.

At its core, the hotel industry is an industry of people taking care of people and our single greatest asset is our workforce. The health and safety of our associates and our guests has been and continues to be the top priority for the hotel industry. The historic CARES Act created by Congress and the Administration is a shining example of bi-partisan leadership to address one of the greatest challenges our nation has faced. It is also playing a vital role preventing significant and long-lasting economic damage for millions of Americans that work in the hotel industry.

Our organizations and hoteliers across the country were also very pleased by the recent announcement of the expansion of the Term Asset-Backed Securities Loan Facility (TALF) to include triple-A-rated commercial mortgage-backed securities (CMBS). Furthermore, we are pleased to see the launch of the new "Main Street" lending facility to further solidify the Trump Administration and Congress' efforts to bolster the American economy.

AHLA represents all segments of the hotel industry in the United States, which encompasses over 55,000 properties nationwide, 61% of which are small businesses, and supports 1 in 25 American jobs. AAHOA is the largest hotel owners association in the nation. The 19,500+ AAHOA Members own almost one in every two hotels in the United States. With billions of dollars in property assets and hundreds of thousands of employees, AAHOA Members are core economic contributors in virtually every community.

The hotel industry is currently facing an unprecedented cash flow crisis, with revenues nationwide declining more than 80% in recent weeks and expected to worsen. Many hotels are unable to pay operating costs and thus debt service. This will cause a snowball effect of foreclosures, and lenders taking ownership of severely distressed assets, leading to full scale layoffs and extended property closures. Hoteliers have a very limited ability to work directly with servicers of CMBS debt to achieve meaningful relief during this crisis. It is critical that regulators act swiftly to ensure that the \$86B of CMBS debt backed by hotel and lodging assets, as well as the total \$300B debt backed by those assets, remains in good standing. Widespread default and foreclosure on hotel CMBS debt would be disastrous for the

commercial real estate market at large as well as the holders of that debt, including pension plans and other large investors. Borrowers need access to capital to pay these debts and servicers must have the ability to provide necessary debt relief, including forbearance and other loan modifications during this extraordinary time.

AHLA, AAHOA and hoteliers from across the country respectfully request **as part of the new "Main Street" lending facility the Treasury and the Federal Reserve act to create a CMBS market relief fund with a specific focus on the hotel industry and it's dire need for relief in this sector.** The hotel industry recommends:

- The terms of the lending need to allow for realistic repayment given the recovery curve ahead for the hotel industry experts project that it will take between two and five years for hotel industry revenues to return to pre-crisis levels.
- The program should be \$10B to allow a year's worth of full payments against the total \$86B CMBS debt for the industry.
 - The maximum size of each individual loan should be one year of CMBS debt payments (principal and interest). This should be sized for each individual asset which has CMBS debt against it with loans available for each asset as necessary. The withdrawal schedule should be matched against the CMBS loan payment due dates.
 - Allowable use of the funds should be payment of CMBS debt service obligations as well as necessary tax and insurance payments.
- Loan borrowers must be borrowing to pay CMBS debt against a hotel or lodging asset.
- The borrower must have been current on their payments and not in default as of February 1, 2020.
- The loans should be at a 2% rate to ensure an ability for borrowers to repay while at the same time ensuring taxpayers are not adversely affected. The loans should be non-recourse.
- Loan payoffs should begin five years after the final loan payment is made, with interest accruing until payments start.
 - The loans should be pre-payable at any time with no penalties.
 - The loan would come due upon the sale of more than 20% of the property.
- Loans should be administered through the master servicers (such as Wells Fargo, Midland, etc).
 - The servicers should collect a 10 basis points servicing fee deducted from the accrued or current interest as it is paid.
- The loans should have a 10-year amortization schedule.

The master servicers will also need to work constructively with borrowers to facilitate this program. They will need to consider waiving tests around debt-service coverage ratio, debt yield, performance, and other items. Additionally, many CMBS loans prohibit taking on additional debt, a potential requirement that would need to be waived under this program. Existing CMBS loans maturing within the next two years should be extended to avoid the risk of an inability for the borrower to refinance under current conditions.

The goal of this lending facility would be to allow hotel owners to keep current on CMBS loans and avoid foreclosure so that our valued workforce would have a place to return when the coronavirus pandemic subsides. Structuring the facility as loans administered by the master servicers allows for urgent, immediate relief for borrowers and eases concerns around CMBS loan covenants.

This lending facility would also forestall the impending debt crisis in the hotel CMBS market and prevent it from rippling out into other areas. If CMBS servicers are forced to foreclose on these hotels, they have no realistic path to restarting the business or reselling the property into the market in a reasonable amount of time, leading to shuttered hotels. Without action, the country faces a potentially catastrophic prolonged impact on jobs and tax revenues as nearly 30% of hotel debt is backed by CMBS loans.

The establishment of a program to provide liquidity to the CMBS market specific to hotels as part of the Treasury and Federal Reserve's response to the coronavirus would support all segments of our nation's domestic lodging industry and the more than 8 million employees it supports. A wave of foreclosures would impact the entire industry and all lodging employees.

The next few weeks will be critical, and we urge action without delay. With historically low occupancy, hoteliers have struggled to make April payments and we know more many will face default when May payments come due. Any hesitation will create a domino effect of negative consequences in Main Street America and across the spectrum of commercial real estate market.

Again, on behalf of our nation's domestic lodging industry and the more than 8 million employees it supports, we thank you for your leadership during this unprecedented time and for your consideration of establishing the hotel specific CMBS market relief fund in the new "Main Street" lending facility. We stand ready to work with you in this critical moment to help stabilize our economy and support our impacted employees.

Sincerely,

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Abbas Momenzadeh Sailormen Inc. Baton Rouge, LA

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Pravin Patel AAHOA Hammond, LA

Vinod Patel Paramguru LLC Red Roof Inn Lake Charles, LA

Dhruvin Patel PHM Lake Charles, LA

Mitul Patel Om Saishiv LLC (Relax Inn) Ruston, LA

Chetan Thakkar Greenwood Hospitality LLC LA

Nimesh Zaver Hotelier LA

Jiten Zaveri Prosperity Hospitality Management Lake Charles, LA

Robin Bown-Cilliers At Journey'S End Bed & Breakfast Boston, MA

Ryan Burkart Hampton Inn Boston Natick Natick, MA

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Alpesh Patel Super 8 Natchitoches, LA

Sunil Patel Jalaram Hotels LLC Opelousas, LA

Snehal Patel Siya Ram 12 LLC Port Allen, LA

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Danelle Amos Beach Walk Hotel Ocean City, MD

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Nisat Bhatti Travelodge By Wyndham MD

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Justin Boutwell Pebblebrook Hotel Trust Olney, MD Heather Brunning Francis Scott Key MD

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Kari Carr Pebblebrook Hotel Trust MD

Giovanna Cavagnaro Pebblebrook Hotel Trust Chevy Chase, MD

Timothy Davis Pavilion Furniture Potomac, MD

Yogesh Daya Choice Hotels MD

Renato Demo Ocean Lodge Hotel Ocean City, MD

Carlo Difilippo Clipper Properties LLC Ocean City, MD

Dave Douglas Grand Hotel & Spa Ocean City, MD

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Hansa Patel Meela LLC Kansas City, MO

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Mahendra Patel Holiday Inn Express & Suites Edison, NJ

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Sam Patel AAHOA Manning, SC

Sudhir Patel Courtesy Managment Inc. Orangeburg, SC

Vinay Patel Motel 6 Simpsonville, SC

Vipin Shah Nishant Enterprise As Sc.LLCdbaquality Inn SC

Curtis Steffey Comfort Suites Lexington, SC

Paul Veer Holiday Inn Express & Suites SC

Bhavik Veer Woodruff Road Hotel Group LLC SC

Rebecca Young Emeline Charleston, SC

Shailesh Patel Sbm Hospitality LLC Sioux Falls, SD

Trent Peterson Summit Hospitality Sioux Falls, SD Mahesh Amin Rushikha Inc Cookeville, TN

Joani Beckwith Towneplace Suites By Marriott Franklin Cool Springs Tn Franklin, TN

Anan Bhakta Holiday Inn Express Antioch, TN

Hetal Bhakta Sajan, LLC Memphis, TN

Stuart Cohen Cohen Investments Memphis, TN

Eliot Cohen Cohen Realty Memphis, TN

Dwain Curtis Makeready Hotel Management Co. Nashville, TN

Austin Damron Makeready Nashville, TN

Michael Deprez 3H Group Chattanooga, TN

Hiren Desai 3H Group Chattanooga, TN

Stan Iliev White Lodging Services Nashville, TN **Brandon Birkhead** Wright Investments Memphis, TN

Tom Caramucci Marriott Brentwood, TN

Nathan Chatham Homewood Suites Nashville Vanderbilt Nashville, TN

Ashok Chudasama Motel 6 Nashville, TN

Sarah Edge Vista Host Hotels Nashville, TN

Bhavin Ghodasara Sunrise Hospitality LLC Mount Juliet, TN

John Gilliam Bear Camp Cabin Rentals Pigeon Forge, TN

Shivan Gordhan Middle Tennessee Hotel Association TN

Fame Hart Women'S Basketball Hall Of Fame Knoxville, TN

Raj Idnani R And R Hospitality LLC Nashville, TN

Lukus Kindlesparker Turnberry Associates Brentwood, TN **Aaren Kumar** Suna Investments TN

Anita Lane The 9 Group Powell, TN

Pollyanna Mcclure RMR Investment Company, LLC Dyersburg, TN

RJ Monds Party Animals Nashville, TN

Pravin Patel Athena Inn Chattanooga, TN

Mitch Patel Vision Hospitality Group Chattanooga, TN

Anil Patel Red Roof Inn Clarksville, TN

Pratik Patel Super8 Dandridge, TN

Roger Patel Halifax Hotels LLC Franklin, TN

Kenny Patel Bkd Hotels Gatlinburg, TN

Jitendra Patel AAHOA Lenoir City, TN **Jitendra Morriswala** Days Inn Chattanooga, TN

Ben Olin Makeready Nashville, TN

Paresh Parbhu Vista Inn And Suites TN

Sunil Patel AAHOA Brentwood, TN

Rakesh Patel Hanuman LLP Germantown, TN

Bob Patel Rodeway Inn Goodlettsville, TN

Sam Patel Quality Inn & Suites Kingston Springs, TN

Shailesh Patel Hampton Inn - The 9 Group Knoxville, TN

Alpesh Patel Kana Hotel Group Knoxville, TN

Mike Patel Laquinta Inn And Suites Knoxville, TN

Sam Patel Hospitality Builders Of America Memphis, TN **Snay Patel** Sdj LLC Mount Juliet, TN

Sam Patel Wilka Downtown LLC Mount Juliet, TN

Justin Patel Integrity Investment Group Mt. Juliet, TN

Sanjay Patel Leeya Investment Nashville, TN

Janak Patel Sila Developments LLC Nashville, TN

Sandip Patel Super 8 Nashville, TN

Alpesh Patel Tulsi Inc. Nashville, TN

Ram Patel Hampton Inn Oak Ridge, TN

Perry Patel Motel Pigeon Forge, TN

Aemish Patel Park Grove Inn Pigeon Forge, TN

Angela Reed Noelle Nashville Nashville, TN **Roshan Patel** Mtha Nashville, TN

Nimesh Patel NNP Investment Nashville, TN

Nitesh Patel NNP Investment Nashville, TN

Ray Patel Sila Developments Nashville, TN

Heeteh Patel Alpha Spring Hill, TN

Manu Patel Days Inn Sweetwater Sweetwater, TN

Heetesh Patel Alpha Hospitality LLC TN

Shana Payne Hyatt Place Nashville Franklin, TN

Harsh Prema PMK LLC TN

Amish Purohit Alpha TN

Boyd Rhodes Wyatt, Tarrant & Combs, Llp Collierville, TN **Chelsa Ritchie** Noelle Nashville La Vergne, TN

Mike Riverside Value Hotels Pigeon Forge, TN

Robert Rogers 2400Tnwestend, LLC Memphis, TN

Andrew Scarlett Scarlett Hotel Group Nashville, TN

Sreyas Surati Aram Assiciates Franklin, TN

Vrushank Surati Epoch Investments Franklin, TN

Hemel Surati Epoch Investments TN

Philip Welker Bna Associates LLC Nashville, TN

Greg Wesson 3H Group Chattanooga, TN

Samir Zaveri Fox Hospitality Inc Nashville, TN

Heather Bartlett Makeready Dallas, TX **Jigar Shah** Baymont Inn TN

Clark Shaw Casey Jones Village Jackson, TN

Scott Simms Makeready Nashville, TN

Steven Smithing Mere Bulles - Green Hills Grille Nashville, TN

Vijaykumar Adhavaryu Ganeshaya LLC Houston, TX

Bob Alter Seaview Investors Bayside, TX

Priya Amin Peak Hospitality, LLC San Antonio, TX

Chad B S LLC TX

Mukesh Babaria Comfort Inn & Suites Fort Worth, TX

Steven Barick Highgate Hotels Flower Mound, TX

Balwinder Bassi Hotel Johnson City, TX Kesha Bennett Fairfield By Marriott Cincinnati Uptown San Antonio, TX

Raju Bhagat Rgb Hospitality TX

Niranjan Bhakta Bandera Lodge Motel Bandera, TX

Rajan Bhakta Rk Lodging Inc Beeville, TX

Darsit Bhakta Mira Lago Lodging Group Irving, TX

Ankur Bhakta Insignia Hospitality Group Midland, TX

Vinod Bhakta Insignia Management Group Midland, TX

Ramesh Bhakta Antlers Inn Raymondville, TX

Avinash Bhakta Abh Hospitality Management San Antonio, TX

Anand Bhakta REM Hospitality San Antonio, TX

John Boettger Westmont Hospitality Group Houston, TX **Paresh Bhakta** Palace Inn El Paso, TX

Vimal Bhakta S3 Hospitality LLC Fort Stockton, TX

Bobby Bhakta Meraj Investment Ltd Harker Heights, TX

Prakash Bhakta Moon Place Inn Houston, TX

Vijay Bhakta Spearman Hospitality Inc. Spearman, TX

Kenny Bhakta KB Hotels LLC Waco, TX

Arti Bhakta Ambition Development, Inc TX

Jagdish Bhakta Days Inn TX

Darpan Bhakta Insignia Hospitality Group TX

Rajash Bhakta West-Tex-One Lodging Inc TX

Sunny Brewer Ashford Inc TX **Angela Budd** Nova Furnishings Group Frisco, TX

Lastrada Burns Moody National Companies Houston, TX

Hector Cabrera Cabrera Hotel Falfurrias, TX

Raj Champaneri Lexington Hospitality TX

Philip D'Amico Pah Management Dallas, TX

Bhadresh Desai Prinakul LLC. Amarillo, TX

Ajay Desai Lowen Hospitality Grapevine, TX

Manish Desai Balaji Hotels Houston, TX

Tony Desai Sai Express,Inc Houston, TX

Jyoti Desai Comfort Inn & Suites Katy, TX

Richard Frank AHIP Dallas, TX **Raj Chudasama** Kriya Hotels TX

Keith Cline Corepoint Lodging Inc. Irving, TX

Pam Colpoys Ashford Inc. Dallas, TX

Brad Cooke Phoenix American Hospitality TX

Vikas Desai Akshaj Hotels Inc TX

Peter Desai Kap Hospitality LLC TX

Paula Fenner The Adolphus Dallas, TX

Alex Figueroa Hampton Inn & Suites San Antonio, TX

Jeannine Finch Summit Hospitality Austin, TX

Williams Fitts Highgate Hotels Irving, TX

Negede Gebray The Adolphus Hotel Dallas, TX **Mukund Govind** Best Western Edinburg Inn And Suites,Ltd TX

Eric Haberman Vista Host Georgetown, TX

Robert Haiman Ashford Hospitality Trust, Inc. TX

Daniel Hansen Summit Hospitality Austin, TX

Kelli Joseph Phoenix American Hospitality Carrollton, TX

Nitin Kasan Oceangate Investments Pharr, TX

Nicholas Katz The Adolphus Hotel Dallas, TX

Teresa Kemper Phoenix American Hospitality TX

Melissa Kendrick RLJ Lodging Trust Irving, TX

Douglas Kessler Ashford Hospitality Trust Dallas, TX

Kathi Lavine Makeready LLC Dallas, TX Michael Hildum Dimenson Develolment Company TX

Lindsey Holder Quorum Hotels & Resorts Denton, TX

Hitesh Jariwala Sunset Hotels Irving, TX

Jemel Jones Phoenix American Hospitality TX

Dimple Khatter KP Hotels LP Pleasanton, TX

Jan Kuehnemann Kuehnemann Business Advisors, LLC TX

David Kumar Denera, Inc Dba Laquinta Inn & Suites Cleveland, TX

Vinesh Kumar NK Global Georgetown, TX

Nilesh Kumar Weslaco Inn TX

Charles Lathem Clarion Partners Dallas, TX

Brent Leblanc Peachtree Hotel Group Bellaire, TX Kathie Long Vista Host Hotels Houston, TX

Cy Long Iv Key Hotel Investments, Ltd Belton, TX

Laura Lotz Moody National Companies Houston, TX

Christine Magrann Makeready Dallas, TX

Nazar Momin Clifton Hospitality Lp Sugar Land, TX

Ali Momin Clifton Hospitality Lp TX

Crystal Montero Adolphus Hotel Dallas, TX

Raheel Moolji Ashford TX

Ted Mosley Quorum Hotels & Resorts Dallas, TX

Vinod Nagi East Avenue Development Austin, TX

Lee Palaschak Remington Hotels Plano, TX Nishith Majmundar Sri Hospitality Houston, TX

Dhiren Masters Rreaf Holdings Arlington, TX

Cindy Matulich Vista Host Hotels Houston, TX

Andrew Mccabe Hostar International Dallas, TX

Nick Naik Baywood Hotels TX

Riley Nail Makeready Dallas, TX

William Nelson Phoenix American Hospitality Dallas, TX

Michael Newbrand Remington Hotels Dallas, TX

Chris Nixon Ashford Allen, TX

Robert Northup Vista Host Houston, TX

Tanvang Pandya Ambe Lodging Group LLC Houston, TX **Emily Parli** Orange142 Austin, TX

Dipakkumar Patel Route 66 Management LLC Amarillo, TX

Sanjay Patel Super 8 Amarillo, TX

Sanjay Patel Red Roof Inn Arlington, TX

Yogesh Patel Bestway Inn Bedford, TX

Rameshbhai Patel Budget Inn Borger, TX

Heena Patel Best Western Inn Brenham, TX

Ash Patel Best Western Inn Of Brenham Brenham, TX

Alpesh Patel Holiday Inn Express Brenham, TX

Shashi Patel Best Western Cedar Park, TX

Dinesh Patel Sai Hospitality Inc Dallas, TX **Alkesh Patel** Lions Veldt Austin, TX

Girish Patel Vandana LLC Bastrop, TX

Nilesh Patel Pride Management Beaumont, TX

Roshan Patel Pride Management Inc Beaumont, TX

Bhavin Patel Motel 6 Channelview, TX

Sandip Patel Country Inn & Suites College Station, TX

Raju Patel Best Western Plus Converse, TX

Himanshu Patel Loudoun Holding Partners LLC Coppell, TX

Mehul Patel Ledbetter Hospitality Dallas, TX

Nicole Patel Mark One Capital Dallas, TX

Paresh Patel Best Western - Mansfield Tx Decatur, TX **Bharat Patel** Motel Oasis Fort Worth, TX

Ajay Patel Pika Hotels Friendswood, TX

Dilip Patel Pika Hotels Group Friendswood, TX

Yogi Patel Newcrestimage Frisco, TX

Dilip Patel Howell's Motel Haltom City, TX

Samir Patel Lone Star Inn Harlingen, TX

Atul Patel Baywood Hotels Helotes, TX

Ravi Patel AAHOA Houston, TX

Atul Patel Best Western Houston, TX

Sanjay Patel Best Western Plus Houston, TX

Danny Patel Small Independent Motel Association Houston, TX **Jayesh Patel** Cvsk LLC Giddings, TX

Nimal Patel NKB Hospitality LLC Grand Prairie, TX

Arpan Patel Haltex Haltom City, TX

Dilip Patel Heathrow Hospitality Inc. Haltom City, TX

Amita Patel Pika Hotels Houston, TX

Danny Patel PMI Houston, TX

Ash Patel Resco Loding LLC Houston, TX

Akash Patel Sai Akruti, LLC Houston, TX

Vinod Patel Sai Ins Houston, TX

Shanikumar Patel Shrimant Narayan Tx LLC Houston, TX

Ashish Patel T&R Lodging Group Houston, TX **Miraj Patel** Wayside Investment Group Houston, TX

Tim Patel Super 8 Humble, TX

Matt Patel Huntsvilletx Hospitality LLC Huntsville, TX

Sagar Patel Skky Hospitality Hurst, TX

Biren Patel Patriot Hospitality Irving, TX

DK Patel Whitestone Hospitality Management LLC Irving, TX

Shiv Patel Windsor Capital Irving, TX

Nitesh Patel Comfort Suites Kilgore, TX

Sandip Patel Hilton Garden Inn Killeen Killeen, TX

Nilesh Patel Riya Development Lp League City, TX

Bhairavi Patel Wall Street Hospitality Ltd Midland, TX Amar Patel Countrywide Hospitality Irving, TX

Ankur Patel Crossroads Hotel& Suites Irving, TX

Nimesh Patel Icon Lodging Irving, TX

Bhavesh Patel Patriot Hospitality Irving, TX

Vinnie Patel Genesis Hospitality LLC Lewisville, TX

Bobby Patel Hotel Qualityinn Marshall, TX

Jack Patel Ava Hotels LLC Mc Kinney, TX

Chintan Patel Nysa Hotels McKinney, TX

Mukesh Patel Bradford Inn Inc Midland, TX

Vini Patel Victorian Inn Midland, TX

Kiran Patel Best Western Hotel Mineral Wells, TX Ketan Patel Economy Inn Odessa, TX

Jay Patel Super8 Odessa, TX

Kalpesh Patel Econolodge Palestine, TX

Mehul Patel Aph Hospitality Inc Pearland, TX

Hank Patel Sovereign Hospitality Group Round Rock, TX

BJ Patel Baywood Hotels San Antonio, TX

Ashish Patel Brimhall LLC San Antonio, TX

Neel Patel Days Inn San Antonio, TX

Nilesh Patel Dhiru Hospitality LLC San Antonio, TX

Divyash Patel Econo Inn San Antonio, TX

Urvish Patel Om Hotels San Marcos, TX Ketan Patel Texas Inn Pharr Pharr, TX

Ashwinbhai Patel Anchor Hotels Port Arthur, TX

Neal Patel Blue Chip Hotels Round Rock, TX

Hitesh Patel Curve Hospitality Round Rock, TX

Peter Patel Econolodge San Antonio, TX

Mike Patel La Quinta Inn & Suites Nw San Antonio San Antonio, TX

Kalpeshkumar Patel Niru Inc San Antonio, TX

Tony Patel Quality Inn & Suites San Antonio, TX

Neil Patel University Inn & Suites San Antonio San Antonio, TX

Himanshu Patel Virpur LLC San Antonio, TX

Raj Patel Perspective Hms Inc. South Padre Island, TX **Vaishali Patel** Newcrestimage Southlake, TX

Amish Patel Sukhi Investments Inc Southlake, TX

Ashwin Patel AAHOA Spring, TX

Mahesh Patel Fairlight Management Company Inc Spring, TX

Rakesh Patel Weatherford Inn & Suites Weatherford, TX

Ricky Patel Owner Weslaco, TX

Joe Patel Holiday Hammond LLC Woodway, TX

Kettan Patel Centennial Lodging TX

Archita Patel Rodeway Inn TX

Amman Patidar Sohan Sai Krishna Management Houston, TX

Dipak Ranchhodbhai Oumshiva, LLC. Buffalo, TX **Bijal Patel** Shenandoah Hotels LLC Spring, TX

Damini Patel Super 8 Stafford, TX

Bipin Patel Shree Laxmi LLC Texas City, TX

Hemant Patel La Quinta Inn & Suites Tyler South Tyler, TX

Kathryn Piepho Makeready Dallas, TX

Eric Porter Adolphus Hotel Dallas, TX

Todd Raburn Atrium Hospitality Lewisville, TX

Sagar Raja Homewood Suites By Hilton Houston, TX

Nafisat Raji Makeready Dallas, TX

Hitesh Rama Creamistry Round Rock, TX

Karen Ranker Pebblebrook Hotel Trust Flower Mound, TX **Ron Rodriguez** Phoenix American Hospitality TX

Justin Roedersheimer Makeready Dallas, TX

Dupree Scovell Woodbine Development Corporation TX

Kiran Shah Raka Hotel Management Inc Katy, TX

Jim Smith Texas Western Hospitality Addison, TX

Rex Stewart Quorum Hotels & Resorts Plano, TX

Sundar Subramanian Americas Best Value Inn Laredo, TX

Bharat Sukha Dalhart Hospitality, Inc Dba Best Western Nursanickel Dalhart, TX

Sanket Talsania South D Waco, TX

Jack Thimmaraju Fredericksburh Hospitality Corp. TX

Craig Bingham Peg Development Provo, UT Vikas Sharma Country Inn & Suites Autin Austin, TX

Brad Shinn Noble House Hotels & Resorts TX

Elga Sickler Makeready Frisco, TX

Paul Singh Nexgen Management Irving, TX

Mohamed Thowfeek Westmont Hospitality Group Houston, TX

Sam Tucker The Adolphus Hotel Dallas, TX

Christine Visneau Makeready Dallas, TX

James Walker JLW Management, Inc. Houston, TX

Jeremy Welter Ashford Lewisville, TX

Brandon Ball Blue Diamond Capital UT

Michael Bingham Blue Diamond Capital UT Hodges Cooper Blue Diamond Capital UT

Nancy Eakins Blue Diamond Captial Provo, UT

Harkanwar Gill Blue Diamond Capital UT

Devin Jolley Peg Companies Provo, UT

Graydon Pearson In-Group Hospitality Inc Provo, UT

Drew Alston Eau Palm Beach Resort And Spa Buena Vista, VA

Oscar Belteton Tpci, Inc Alexandria, VA

Ross Bierkan Wellfleet Equity Arlington, VA

Deanne Brand Park Hotels & Resorts Mc Lean, VA

Alice Buck Awana Hospitality Management Woodbridge, VA

Tejal Desai Crossways Capital LLC Norfolk, VA Thomas Lewis Pennbridge Lodging Riverton, UT

Justin Mabey East Avenue Highland, UT

Michael Mckay Blue Diamond Capital Provo, UT

Gary Patel Status Hospitality Provo, UT

Mark Carrier B. F. Saul Company Hospitality Group VA

Chris Castellano Apple Reit Companies Richmond, VA

Jeanette Clarke Apple Hospitality Reit Richmond, VA

Steve Coe Pebblebrook Hotel Trust Reston, VA

Brian Cook Palmer Gosnell Hospitality Fredericksburg, VA

Jeffrey Dauray RLJ Lodging Trust Falls Church, VA

Sunita Deva Deva Hotels Fredericksburg, VA Mark Fowler Hospitality Investors Trust Fairfax, VA

Umesh Gandhi Hospitality Lexington, VA

Priti Gandhi Hotel Lexington, VA

Tom Gates B. F. Saul Company Hospitality Group Purcellville, VA

Matt Hurst Hilton Washington Dulles Airport Herndon, VA

Justin Knight Apple Hospitality Reit Richmond, VA

Pravin Kotadia Signature H. Iad LLC VA

Ashok Lodha Fairbrook Hotels Chantilly, VA

Lunsford Loving Hotelier Richmond, VA

Ashley Lowrey Apple Hospitality Reit Richmond, VA

Vinay Patel Jai Hotels Chantilly, VA Krissy Gathright Apple Hospitality Reit Richmond, VA

Kamal Gill The Zone Ashburn, VA

Ashu Goel Loudoun Hospitality LLC Ashburn, VA

Neal Gopal Neal Haven Enterprises Bristol, VA

Edward Mack Apple Reit Richmond, VA

Steve Mulder Apple Hospitality Reit Richmond, VA

Melvin Nichols Marina Hotel LLC Hampton, VA

Pate Nima JP Hospitality Springfield, VA

Brenda Nunez Hotelier Virginia Beach, VA

Arenas Palaming Bf Saul Hospitality Group VA

Roshan Patel R2 Hotel Group Chantilly, VA **Bipin Patel** Super 8 Dumfries, VA

Brijesh Patel Umiya Inc, Dba Rodewayinn Galax, VA

Al Patel Titan Management Glen Allen, VA

Hasmukh Patel Sagar Ent,Inc. Dba/ Econo Lodge Lynchburg, VA

Vijay Patel Sreeji Inc Williamsburg, VA

Mike Patel Primrose Woodbridge, VA

Shailen Patel Immergent Group VA

Susan Patterson Pebblebrook Hotel Trust Aldie, VA

Deborah Porter Hilton Washington Dulles Aldie, VA

Bruce Riggins Hospitality Investors Trust VA

Veronica Strangis Hotelier Norfolk, VA **Monil Patel** Shri Ganesh Hotel LLC Portsmouth, VA

Tina Patel Fairbrook Hotels Stone Ridge, VA

Hiren Patel Shiv Krupa Hospitality Inc. Tappahannock, VA

Vijay Patel Red Roof Inn - Warrenton, Va Warrenton, VA

Tapas Roy Loudoun Holding Partners LLC Herndon, VA

Alison Rubin B.F. Saul Reston, VA

Badal Shah Loudoun Holding Partners LLC Ashburn, VA

Dhruv Shah North Star Hospitality Staunton, VA

Dhruv Shah Quality Inn & Suites Stephens City, VA

Keith Stephens Guests, Inc. VA

Angela Stroupe Pebblebrook Hotel Trust Alexandria, VA **April Tracy** Cabana Club Ozeana, VA

Jigar Trivedi Loudoun Hospitality Group Ashburn, VA

Bryan Wingold Apple Hospitality Reit Richmond, VA

Michael Woodhead Hotelier Virginia Beach, VA

Terrance Bichsel Bichsel & Associates LLC Issaquah, WA

Nikki Brame 360 Hotel Group Lynnwood, WA

Alexis Burley Hotel Nexus Mountlake Terrace, WA

James Colee Noble House Hotels & Resorts Kirkland, WA

Tim Cordodor 360 Hotel Group Lynnwood, WA

Shaiza Damji 360 Hotel Group WA

Veronica Kistner Noble House Hotels & Resorts Kirkland, WA **Pete Woodhead** PNP Enterprises Virginia Beach, VA

Brian Wright Apple Hospitality Reit, Inc. Richmond, VA

Randi Andrews 360 Hotel Group Ltd WA

Dan Baggen 360 Hotel Group WA

Patty Davis 360 Hotel Group Lynnwood, WA

Don Dennis Noble House Hotels & Resorts Kirkland, WA

Kevin Eld 360 Hotel Group Bellevue, WA

Tobby Hatley Washington Hospitality Association Spokane, WA

Audrey Kaplowitz Phoenix American Hospitality Tacoma, WA

Mary Kingman 360 Hotel Group Mukilteo, WA

Kevin Martin Noble House Hotels & Resorts Stanwood, WA Alkesh Patel Evergreen Hospitality Development Group Battle Ground, WA

Hiten Patel AAHOA Castle Rock, WA

Vijay Patel A-1 Hospitality Group Pasco, WA

Smita Patel Parth LLC Vancouver, WA

Darrell Stark Noble House Hotels & Resorts Snoqualmie, WA

Rick Takach Vesta Hospitality Vancouver, WA

Shawn Walker 360 Hotel Group WA

Sophia Yen Noble House Hotels & Resorts Kirkland, WA

Jonathan Bogatay North Central Group WI

Catherine Gillman Iii North Central Group Middleton, WI

Robin Congleton Fairfield By Marriott WV **Gabe Rosenthal** Noble House Hotels & Resorts Kirkland, WA

Chris Schaefet Noble House Hotels & Resorts Kirkland, WA

Prakash Shah First Growth Seattle, WA

Satpal Sohal JH Management LLC WA

Jennifer Guimond North Central Management, Inc. WI

Laura Jaggi North Central Group Inc WI

David Lenz North Central Group Middleton, WI

Katie Marron North Central Group WI

Mike Alexander H&W Hotels Huntington, WV

Tyson Compton Huntington Area CVB Huntington, WV **Leisha Elliott** Convention & Visitors Bureau Of Marion County, Inc. Pleasant Valley, WV Randy Kveton Hampton Inn Barboursville Barboursville, WV

Mark Lewis Greater Parkersburg Convention And Visitors Bureau Parkersburg, WV

Vivian Livingood Livingood Lodging Gilbert, WV

Richard Meadows Quality Inn & Suites Fayetteville, WV Frank O'Brien

Kelli Steele Putnam County Convention And Visitors Bureau Hurricane, WV

Lisa Strader Visit Southern Wv Beckley, WV

Rachael Thompson Hampton Inn Huntington, WV Wheeling/Ohio County Convention And Visitors Bureau Wheeling, WV

Pintu Patel AAHOA Morgantown, WV

Chris Richards Lewis County Cvb WV

Evangeline Samples Marriott Fairfield Morgantown, WV

Kimberly Thompson Courtyard By Marriott Morgantown And Fairfield By Marriott Morgantown Morgantown, WV

Kelly Williams South Branch Inn Inc Moorefield, WV