**FOR IMMEDIATE RELEASE**

### **Thomas Financial Group and Phoenix Lender Services Close $7.5 Million USDA Business & Industry Loan for Wander / Reset Hotel Hotel Near Joshua Tree National Park, Supporting Local Job Growth and Economic Vitality**

**Joshua Tree, CA – August 8, 2025** – [Thomas Financial Group](https://www.thomasfinancialgrop.com/) and [Phoenix Lender Services](https://phoenixlenderservices.com/?gad_source=1&gad_campaignid=22360379991&gbraid=0AAAAA-d5p2rugi9Rc43-jPGqtUeXRzEEI&gclid=CjwKCAjwruXBBhArEiwACBRtHe_iC1YVXloADGlzYOazD3tjYM4vdx3SvI0UlJ1wq9mQHiDMS68K_RoCGnwQAvD_BwE), subsidiaries of [Community Bankshares Inc.](https://communitybankshares.com/), are proud to announce the successful origination, underwriting, and closing of a $7.5 million USDA Business & Industry (B&I) loan for the refinance of a construction loan to build the [Reset Hotel](https://www.stayreset.com), a high-impact hospitality project located just five minutes from the north entrance of Joshua Tree National Park.

The loan was originated by TFG and funded by **Community Bank & Trust (CB&T)**, also a subsidiary of CBI. **Phoenix Lender Services (PHX)**, serving as the **lender service provider (LSP)** for CB&T, supported the underwriting and closing process, demonstrating the powerful coordination among CBI’s specialized entities to move complex transactions forward quickly and efficiently.

This strategic investment will create and retain over 20 jobs and is projected to generate millions in annual economic activity throughout the Morongo Basin region. The USDA loan was coupled with a $11.2MM CPACE loan as part of the capital stack as well. TFG is comfortable filling the gaps in the capital stack utilizing alternative capital sources such as CPACE, ITC, HTC, NMTC, and EB5.

Situated on 11.17 acres directly adjacent to the park boundary, the 65-key modular steel-frame hotel will deliver unobstructed views of Joshua Tree National Park and provide guests with a first-of-its-kind lodging experience that blends upscale comfort with rugged natural beauty.

The Reset Hotel will feature a host of premium amenities, including:

* A 1,000-square-foot swimming pool with a surrounding sun deck, private cabanas, and a full-service bar
* A 3,000-square-foot clubhouse with air-conditioned meeting space for corporate events and private functions
* A communal fire pit and lounge area designed to foster social connection under the stars
* An on-site convenience store serving both hotel guests and the local community

“This project represents everything the USDA Business & Industry program was created to support—economic revitalization, job creation, and sustainable development in rural communities,” said Zach Chandler, SVP, Government Guaranteed Lending at Thomas Financial Group. “By originating, underwriting, and closing this loan, our team worked hand-in-hand with Reset Hotel to bring a transformative vision to life in one of the country’s most iconic destinations.”

With operations expected to create and retain more than 20 full- and part-time jobs, the Reset Hotel will also stimulate surrounding businesses and bring new energy to the area’s service and tourism sectors. From ongoing hospitality roles and vendor partnerships, the project is expected to be a significant driver of rural economic development.

“Reset Hotel is about creating connections—to the land, to the local culture, to each other, and to ourselves,” said Adam Wininger. “Thanks to the incredible support from Thomas Financial Group, Phoenix Lender Services and the USDA, we’re building a place that doesn’t just serve travelers—it helps uplift the locals and the region.”

As Joshua Tree National Park continues to welcome over 3 million annual visitors, the Reset Hotel will help meet the growing demand for quality accommodations while positioning itself as a hub for both leisure and business travelers seeking a distinctive high desert experience.

For more information about Thomas Financial Group and Phoenix Lender Services’ USDA lending solutions, please contact:

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**About Thomas Financial Group (TFG)**

Thomas Financial Group, located in Atlanta, Georgia, is a nationally recognized leader in providing innovative and comprehensive commercial lending solutions tailored to meet the unique needs of rural and underserved communities across America. With over 40 years of experience in originating and packaging loans within the USDA and SBA government-guaranteed lending space, TFG’s highly capable team helps clients successfully navigate even the most complex financing scenarios to meet the needs of our nation’s businesses. TFG is a wholly owned subsidiary of CBI.

### **About Phoenix Lender Services**

Based in Georgia and serving clients nationwide, Phoenix Lender Services offers a comprehensive suite of commercial lending solutions, including loan underwriting, closing, and servicing; participant lender matching; secondary market sales; portfolio management; risk analysis; and compliance reviews and regulatory support. Seasoned professionals at Phoenix combine extensive industry expertise in SBA, USDA, and commercial government-guaranteed lending with industry-leading technologies to deliver tailored solutions that align with each client’s unique strategic goals. Phoenix Lender Services is leading the way in SBA, USDA, and commercial lending.

### **About Community Bankshares Inc.**

*Community Bankshares Inc.* is a privately held financial holding company headquartered in LaGrange, Georgia, with subsidiaries including *Community Bank & Trust*, *Thomas Financial Group*, and *Phoenix Lender Services*. Through its network of specialized financial institutions, Community Bankshares Inc. delivers innovative, relationship-driven banking and lending services across the United States, with a strong emphasis on rural development, government-guaranteed lending, and community reinvestment.

### **About Community Bank & Trust**

*Community Bank & Trust* is a full-service commercial bank and a subsidiary of *Community Bankshares Inc.* Based in LaGrange, Georgia, CB&T is an SBA Preferred Lender with a growing national footprint in USDA and small business lending. Known for its personalized service and deep lending expertise, CB&T partners with businesses and communities to deliver flexible, dependable financing solutions that support long-term growth across rural and underserved markets.

### **About Wander Hotel also known as Reset Hotel**

Opening August 2025, Wander Hotel—also known as Reset Hotel—is a new 180-acre boutique property just minutes from Joshua Tree National Park. Designed by renowned architect Ben Uyeda, the modular-built retreat offers 65 design-forward rooms featuring private patios, mountain views, and eco-luxury amenities. The property includes a clubhouse with co-working space, curated retail, and a café/bar led by Chef Alvaro Castellanos. Guests can relax by the pool and jacuzzi or explore the surrounding desert landscape. <https://www.stayreset.com/>