Chatham Lodging Trust Form 8-K November 14, 2013

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 8, 2013

CHATHAM LODGING TRUST

(Exact name of Registrant as specified in its charter)

Maryland 001-34693 27-1200777

(State or Other Jurisdiction (Commission File Number) (I.R.S. Employer Identification No.)

of Incorporation or Organization)

50 Cocoanut Row, Suite 211

Palm Beach, Florida 33480 (Address of principal executive offices) (Zip Code)

(561) 802-4477

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed from last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- " Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- " Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.03. Creation of a Direct Financial Obligation or an Obligation under an Off-Balance Sheet Arrangement of a Registrant.

On November 8, 2013, owned subsidiaries of Chatham Lodging Trust (the "Company") closed on a \$47.58 million loan that is secured by the 231-room Residence Inn Seattle Bellevue Downtown hotel the Company acquired on October 31, 2013. The loan carries an interest rate of 4.9655 percent and matures in 2023. The loan will amortize based on a 30-year amortization period.

The loan is secured by a first mortgage lien on the respective hotel and its related equipment, fixtures, personal property and other assets. The loan agreement and related documents contain representations, warranties, covenants, conditions and events of default customary for single-property mortgage financings of this type.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CHATHAM LODGING TRUST

November 14, 2013 By: Dennis M. Craven

Name: Dennis M. Craven

Title: Executive Vice President and Chief

Financial Officer