

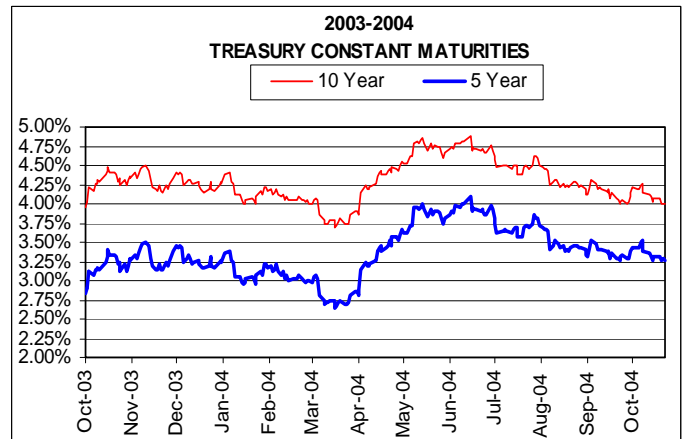
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We are pleased to announce the most recent addition to our team, Joe Tomczyk

Joe comes to Greemann Capital with 25 years experience in commercial banking, having worked for Huntington Bank, Old Kent Bank, and National City in Ann Arbor. Joe received his Bachelor of Business Administration degree from Grand Valley State University in 1979. He also graduated from the University of Wisconsin School of Banking in 1998.

Since Joe joined our team on September 1st of this year he has been responsible for underwriting, packaging, and closing commercial real estate mortgages, as well as business development primarily on the Lakeshore.

We hope you will get a chance to meet Joe soon!: Phone (616) 974-0244 Fax (616) 957-4776, joe@greemancapital.com



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	20/30 yr	Term	Interest Rate Range
Current - 10/28/04	3.32%	4.06%	4.82%	3-5 Years	4.25% - 5.50%
Week End - 10/22/04	3.29%	4.03%	4.79%	7 & 10 Years	5.25% - 6.00%
Sep 2004	3.36%	4.13%	4.89%	15, 20 & 25 Years	5.75% - 6.25%
Sep 2003	3.18%	4.27%	5.21%	Amortization	15-30

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