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**** Closed Transactions ****

Greemann Capital is proud to announce the recent closings of loans placed with StanCorp Mortgage Investors, LLC.

First, a **\$3.7 million (total—two loans) two building package at 38 W. Fulton, and 25 Ionia**. These buildings are located in the heart of the Grand Rapids, MI CBD and encompass both office and retail (restaurant) space. The mortgages were **15 year term / amortization**, providing the borrower with rate stability for the life of the loans.

Next was an Appletree Learning Center located in Rockford, MI. The **\$1.078 million loan is for 7 years with a 21 year amortization**. 120 days prior to the maturity date, StanCorp will notify the borrower of the new rate with 30 days to accept or reject it. If they accept the new rate the payment will adjust on the anniversary. If they reject the new rate the loan is pre-payable at par on the anniversary date. This provides flexibility with prepayment, and the borrower doesn't have to deal with refinancing due to a balloon or call provision.

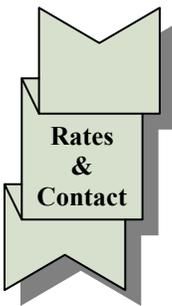
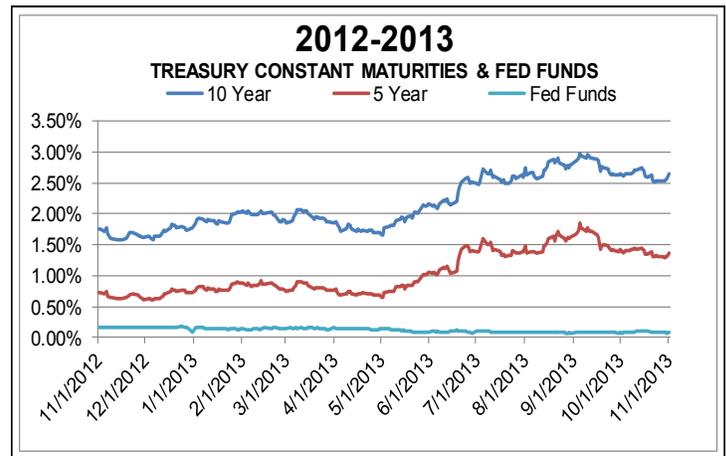
We at Greemann Capital welcome the opportunity to discuss your financing needs. Call us today for more information...we look forward to hearing from you!



38 W. Fulton Building - Grand Rapids, MI



Appletree Learning Center - Rockford, MI



Bond Yields	5 Year	10 Year	30 Year	Rates	Interest Rate Range
Current 11/12/13	1.44%	2.77%	3.87%	3-5 years	3.25% - 4.25%
Wk End 11/1/13	1.32%	2.57%	3.64%	7&10 years	4.00% - 5.25%
October 2013	1.37%	2.62%	3.68%	15,20,25 years	4.25% - 6.00%
October 2012	0.71%	1.75%	2.90%	Amortization	15-30 years

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Note: Multi-family rates tend to be lower with the agencies (FNMA, Freddie Mac, or HUD).



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