

***** Recent News *****

The 17th Annual Mortgage Bankers of America Commercial Real Estate Finance Convention “CREF” was held in Orlando February 2-6. We have been attending annually since 1991 when attendance was just a few hundred. Indicative of the recent market turbulence, attendance was down about 20% from 2007 at just over 4,000 participants.

The major theme of this year’s conference was the challenges ahead for 2008, and the bottom line is that challenging times create opportunities. CMBS lenders who did \$350+- billion in 2007 are effectively out of the market. The sub-prime mess, recession talk, spiraling inflation, and uncertainty in the Michigan and national economies combine to create challenges to finding the best financing options for commercial mortgages. What should a borrower do?

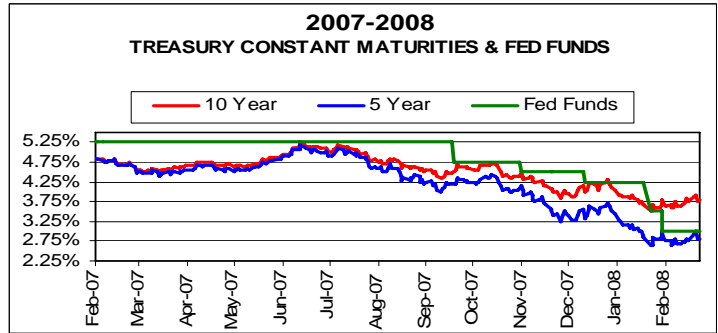
The answer is simple...go to the life insurance companies that are actively in the market and are priced competitively. Who are these lenders?

They are portfolio lenders who have less than the (NAIC) industry average invested in mortgages, or

Treasury Constant Maturities

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current – 3/3/08	2.53%	3.58%	4.45%	3-5 Years	5.50% - 6.00%
Week End 2/22/08	2.89%	3.85%	4.61%	7 & 10 Years	5.80% - 6.50%
January 2008	2.98%	3.74%	4.33%	15, 20 & 25 Years	6.00% - 6.75%
January 2007	4.75%	4.76%	4.85%	Amortization	15-30 Years

less than their target percentage. Greemann Capital’s primary sources of commercial mortgage funds are life insurance companies such as these. Over the past few years we have placed loans with 28 different institutional lenders, 19 of which were life insurance companies. With more than 40 years of experience, you can trust that Greemann Capital is committed to continue to place our clients with quality, stable lenders. Whether you’re an existing client or a new prospect, Greemann Capital can be counted upon to provide top tier service along with competitively priced financing options. Contact us today!



Immediate Funding Mortgage Rate

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