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***** Recent Transaction *****

FARM BUREAU LIFE INSURANCE Company offered an attractive 6% rate as Greemann Capital recently closed a **\$2,200,000 permanent mortgage loan**. The subject property, an **11,060 SF retail store** located in Petoskey, MI, closed on a **10 year loan term with a 20 year amortization**.

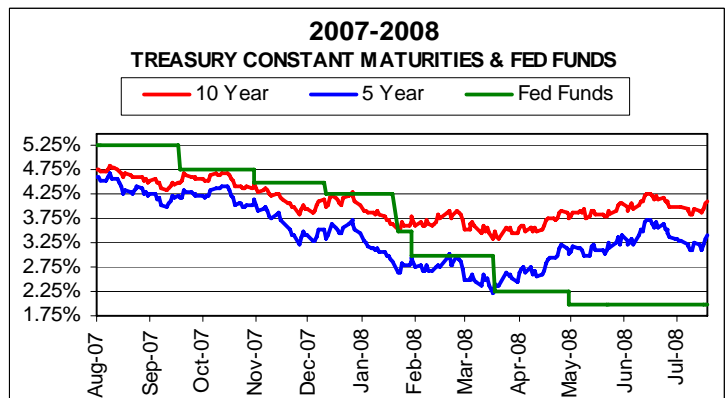
*****Market Update*****

Spreads are continuing to fluctuate almost daily based on market conditions, loan parameters, and lenders varying appetites. Greemann Capital's **longstanding relationship with major national and international life insurance companies** provides the foundation for us to deliver capital solutions when others are faltering. **Multiple sources of financing** allows borrowers the comfort of knowing that when they make the call to Greemann Capital they are getting the best possible options and advice.

Contact Greemann Capital today to learn why our clients put great value on our continual results!

Treasury Constant Maturities

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current – 7/22/08	3.45%	4.09%	4.65%	3-5 Years	5.50% - 6.25%
Week End 7/18/08	3.26%	3.98%	4.57%	7 & 10 Years	6.25% - 7.00%
June 2008	3.49%	4.10%	4.69%	15, 20 & 25 Years	6.25% - 7.25%
June 2007	5.03%	5.10%	5.20%	Amortization	15-30 Years



Immediate Funding Mortgage Rate

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