

6140 28th Street, Suite 215 \* Grand Rapids, MI 49546 \* Phone - (616) 957-4777 Fax - (616) 957-4776

## Does your property qualify for Life Company financing?

The answer to the above question in many cases is a resounding "Yes!" A glance at the Recent Transactions closed by Greemann Capital shows a variety of transactions small and large over a range of property types and in towns of all sizes.

Lenders' appetite for particular deals are constantly evolving and changing based on the market, their current portfolio, and other factors. Part of the service we provide is being aware of these changes and knowing how they will affect financing availability for your property.

With the uncertainty of the upcoming election, the Bush tax cut expiration, and mandatory budget cuts kicking in, we feel strongly that now is the time to consider the long term, fixed rate financing options Greemann Capital offers. These uncertainties, coupled with low rates and Life Company lenders in the market, make **NOW** the ideal time to call us. We look forward to using our market knowledge, experience, and personalized service in working with you to fulfill your financing needs. Call us today!!

### \*\*\* Recent Transactions \*\*\*

**\$5,200,000**  
152,000 sf Industrial  
Lansing, MI  
Lafayette Life

**\$850,000**  
16 unit Apartment  
Marshall, MI  
StanCorp

**\$6,250,000**  
205,000 sf Industrial  
Wyoming, MI  
PPM

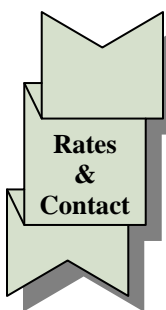
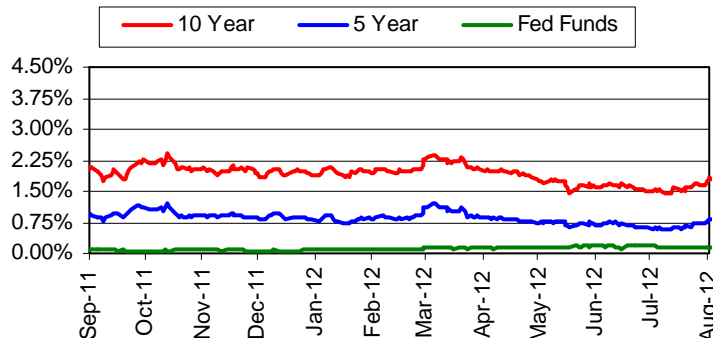
**\$700,000**  
74 unit MHP  
Gaylord, MI  
StanCorp

**\$2,000,000**  
12,000 sf Office/Ret.  
Wyoming, MI  
Ohio National

**\$1,800,000**  
19,000 sf Retail  
Petoskey, MI  
StanCorp

### 2011-2012

#### TREASURY CONSTANT MATURITIES & FED FUNDS



| Bond Yields     | 5 Year | 10 Year | 30 Year | Rates          | Interest Rate Range |
|-----------------|--------|---------|---------|----------------|---------------------|
| Current 8/28/12 | 0.67%  | 1.63%   | 2.74%   | 3-5 years      | 3.25%-4.25%         |
| Wk End 8/24/11  | 0.75%  | 1.74%   | 2.87%   | 7&10 years     | 4.00%-5.25%         |
| July 2012       | 0.62%  | 1.53%   | 2.59%   | 15,20,25 years | 4.75%-6.00%         |
| August 2011     | 1.02%  | 2.30%   | 3.65%   | Amortization   | 15-30 years         |

Harvey Greemann (616) 974-0250 - [harvey@greemanncapital.com](mailto:harvey@greemanncapital.com)  
 Ben Greemann (616) 974-0245 - [ben@greemanncapital.com](mailto:ben@greemanncapital.com)  
 John Oppenhuizen (616) 974-0244 - [john@greemanncapital.com](mailto:john@greemanncapital.com)  
 Bob Genzink (616) 974-0248 - [bob@greemanncapital.com](mailto:bob@greemanncapital.com)

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



**SOUTHERN FARM BUREAU LIFE INSURANCE COMPANY**  
Head Office: Box 78 • Jackson, Mississippi 39205 • 601.961.7422



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