

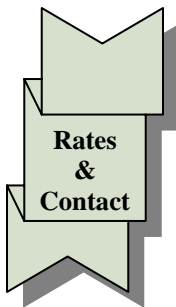
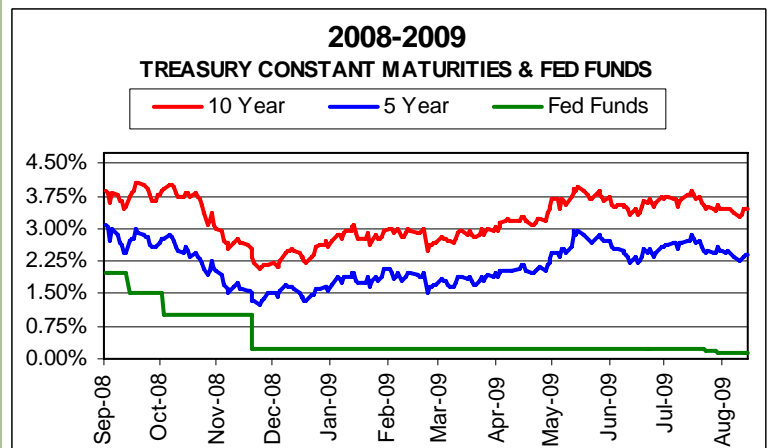
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***** Recent Transaction *****

Greemann Capital is proud to announce the recent loan closings of four (4) self-storage facilities located in Kalamazoo, MI. This transaction involved four locations totaling 932 units and 112,000 SF. The loans were **placed with The Standard (StanCorp)** at a **7.25% rate with a 20 year term and amortization**. A couple of the unique features of this transaction were:

- Loan sizes ranging from \$400,000 to \$650,000. While Greemann Capital has traditionally leaned towards financing of \$1.5M and up, we now have a few lenders on board with capital to invest that are willing to consider smaller loan sizes.
- The Standard offers **long term fixed rate options to 20 years** as well as a **variable rate financing option** with rates **adjusted every five years**. At each adjustment, the rate adjusts to the then current market, and the borrower has the right to pay the balance off with no prepayment penalty (at par). This adjustment is to the rate only, as opposed to some banks that may call the loan.

For more information on this or any other financing project, contact Greemann Capital today. We appreciate past business and look forward to assisting you with current and future commercial mortgage financing needs.



Treasury Yields	5 Year	10 Year	30 Year	Rates	Interest Rate Range
Current 9/30/09	2.32%	3.30%	4.05%	3-5 years	6.25-7.00%
Wk End 9/25/09	2.41%	3.43%	4.18%	7&10 years	6.50-7.25%
August 2009	2.57%	3.59%	4.37%	15,20,25 years	6.75-7.50%
August 2008	3.14%	3.89%	4.50%	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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