

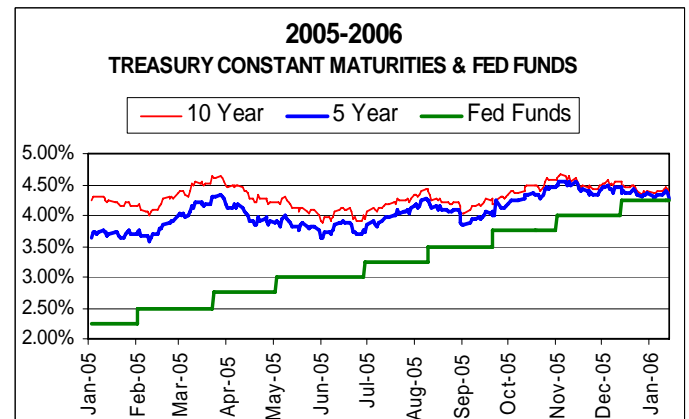
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*****RECENT TRANSACTION*****

Greemann Capital closes a first mortgage loan on a state of the art medical office building in Norton Shores, Michigan. The loan, which was funded in December has a 20 year term and amortization. This new 64,802 sf facility is 100% occupied by Hackley Hospital. A unique feature of this transaction is that the interest rate was locked when the lease was signed, before construction began. This is a Rockford Development Project.



Greemann Capital has the ability to lock an interest rate up to 12 months ahead which offers certainty of return on investment, up front. We'd love to talk to you about how we can structure a loan to fit your needs. Please give us a call!



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	20/30 yr	Term	Interest Rate Range
Current –	4.29%	4.36%	4.53%	3-5 Years	5.60% - 6.25%
Week End –1/13/06	4.34%	4.41%	4.65%	7 & 10 Years	5.75% - 6.25%
December 2005	4.39%	4.47%	4.73%	15, 20 & 25 Years	5.75% - 6.50%
December 2004	3.60%	4.23%	4.88%	Amortization	15-30 Years

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