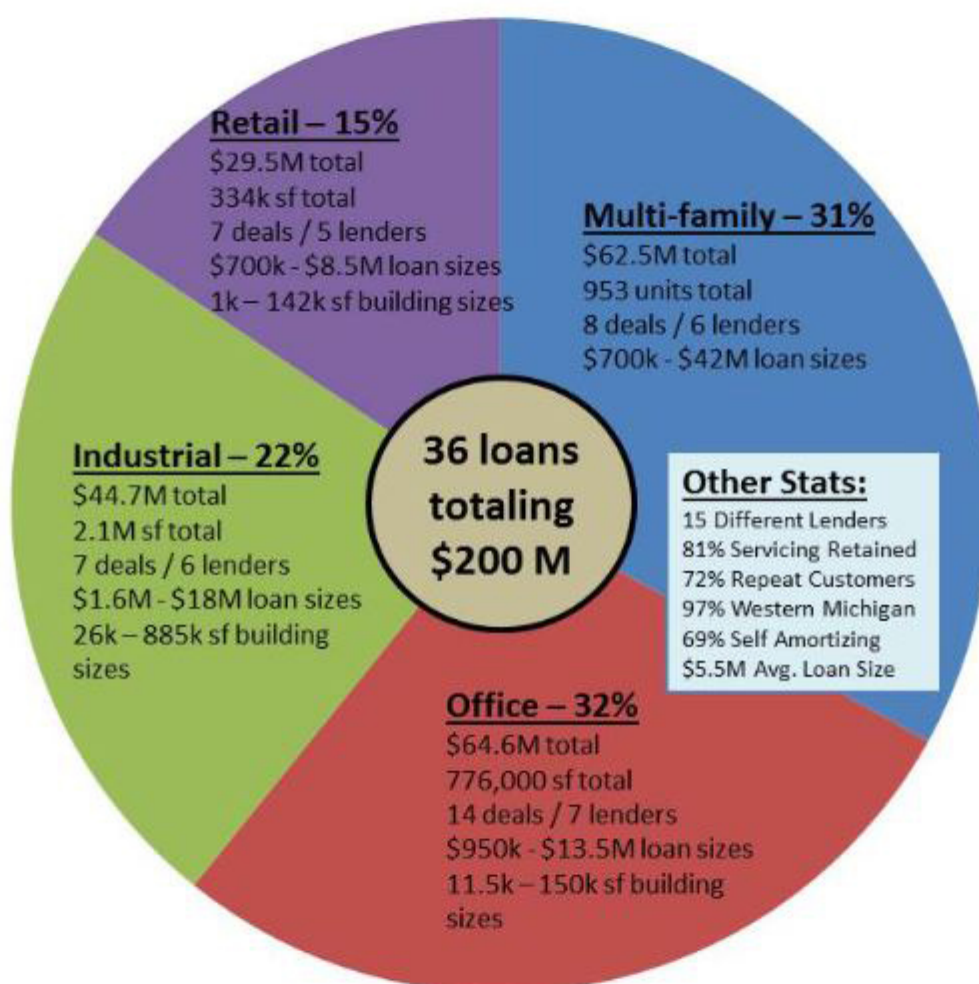


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**** Greemann Capital Update ****

One of the great benefits of being a Mortgage Banker in Western Michigan is the opportunity to work with motivated, talented, successful people in the commercial real estate mortgage business. Thanks to all for the wonderful relationships we've developed. 2014 was a year that showed much improvement to the CRE markets with brisk sales & leasing. The mortgage markets were very active with life companies offering long term fixed rates at historically low pricing. Life Company commercial mortgage volume for the trailing four quarters was over \$50 billion compared to a low of \$16 billion in 2009 and previous high of \$44 billion in 2006. CMBS is back in business and there are many institutional lenders offering bridge, mezzanine and mez/equity products.

The **diversity of options** available with Greemann Capital is illustrated in the following pie chart of the most recent 36 deals Greemann Capital has financed:



As we begin 2015, we welcome **Peter Draaisma** to the Greemann Capital team. Peter is a 30+ year veteran of CRE financing in Michigan. Peter says: "I am happy to be joining the Greemann team and look forward to providing the same value added product and service that the company is known for. Given current economic conditions, 2015 should be a great year to lock in a low rate for long term financing. Greemann Capital has numerous long-term, nonrecourse financing sources and is uniquely positioned to provide very attractive financing for its clients. I look forward to helping CRE investors get the best deal possible and help them achieve their investment objectives."

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