



Market Fax

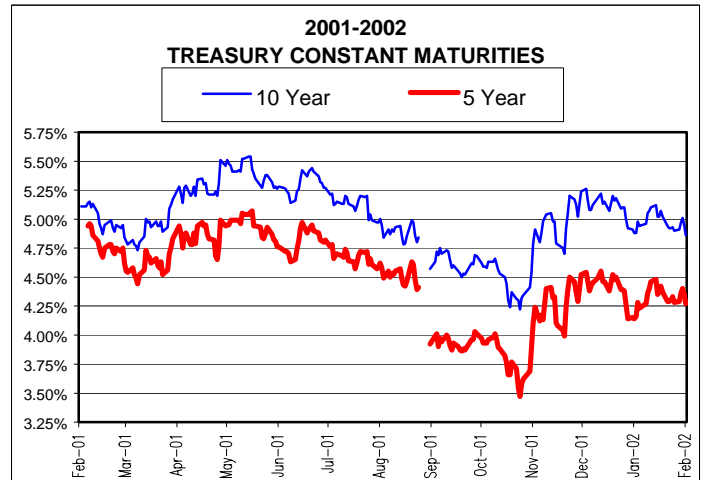
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Greemann Capital

Announcing GREEMANN CAPITAL! We are excited to let you know that the Grand Rapids office of Proctor Group has officially changed our name. Thanks to those of you who offered your opinions and reinforced our decision to use Greemann in our new name, reflecting our personal commitment to the business and to you. Although our name has changed, our level of service and commitment to our clients has not. We are enthusiastic about providing our West Michigan clients with the best commercial mortgage financing available. We will continue to offer unparalleled access to extensive and varied sources of mortgage capital for all property types.

We welcome the opportunity to discuss this transition with you and look forward to talking with you in the



near future.

Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	30 yr	Term	Interest Rate Range
Current- 2/21/02	4.14%	4.82%	5.34%	3-5 Years	6.00%-6.75%
Week End- 2/15/02	4.33%	4.94%	5.42%	7 & 10 Years	6.75%-7.50%
Jan. 2002	4.34%	5.04%	5.45%	15, 20 & 25 Years	7.00%-7.75%
Jan. 2001	4.86%	5.16%	5.54%	Amortization	15-30

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