

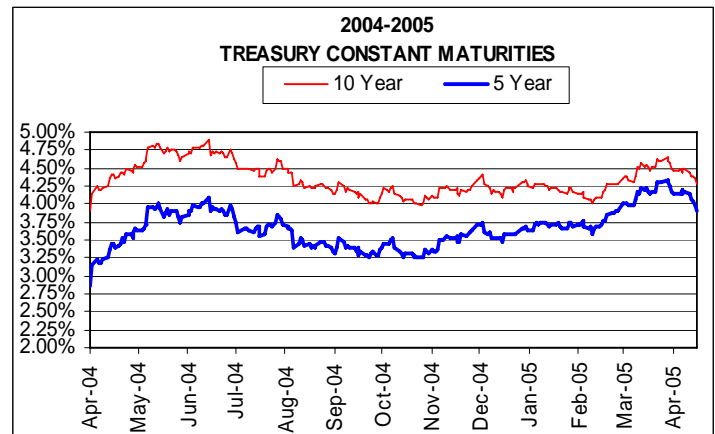
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*****RATES*****

Ok, so we've said it before, but now IS the time to lock in long-term interest rates on your commercial property. Why? You can lock up your rate for 10 years at a rate close to PRIME!!! History tells us that this doesn't happen often, and that rates are going to change. What is your bet, up or down? Please give us a call about your financing needs; we'd love to talk to you.

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

Greemann Capital closes a \$1,600,000 loan on an office building in Grand Rapids. The loan was a 15-year term and 15-year amortization and was closed with Farm Bureau Life Insurance Company of Michigan. This 14,400 sf building is located at 3886 Broadmoor, and is home to Bio Life Plasma Services.



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	20/30 yr	Term	Interest Rate Range
Current -4/19/05	3.84%	4.20%	4.54%	3-5 Years	4.25% - 5.25%
Week End - 4/15/05	4.02%	4.37%	4.79%	7 & 10 Years	5.00% - 5.75%
March 2005	4.17%	4.50%	4.89%	15, 20 & 25 Years	5.25% - 6.00%
March 2004	2.79%	3.83%	4.72%	Amortization	15-30

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