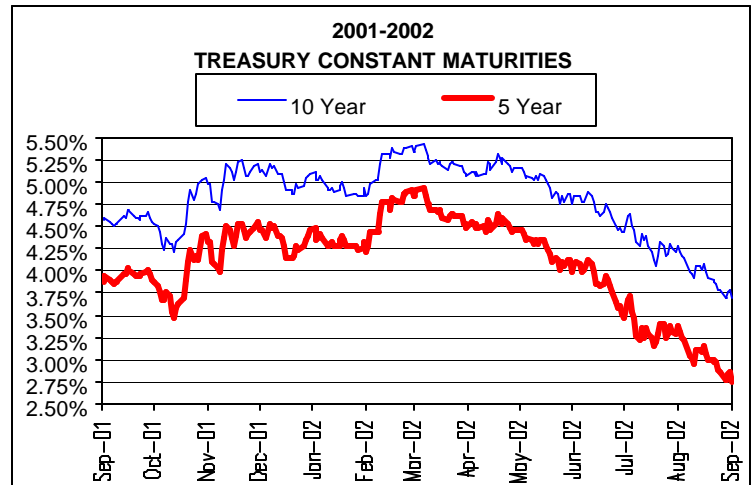


Now is the time to lock in a low interest rate on your commercial property. Interest rates for commercial real estate mortgages are at a 40-year low. With the slow economic recovery and world turmoil, Treasury Yields have continued to drop. Economic bad news is good news for mortgage interest rates. Life companies and securitized lenders have plenty of money for quality real estate mortgages as real estate has proven to be a long-term safe investment.

Options and Flexibility Available:

The institutional market offers a wide variety of products, including long term fixed, adjustable and floating with LIBOR. The products can be tailored to fit the property and owner-specific needs for flexibility in the short term, or to meet long-term estate planning goals.

Recent transactions have included long term (25 year) fixed to a loan with excellent flexibility that started at LIBOR floating for three years, then gave the borrower options to float or fix during the 30-year term. We would welcome an opportunity to quote these low rates for your property.



Treasury Constant Maturities

Immediate Funding Mortgage Rate

Date	5 yr	10 yr	25/30 yr	Term	Interest Rate Range
Current- 9/30/02	2.56%	3.60%	4.67%	3-5 Years	4.50%-4.75%
Week End- 9/27/02	2.79%	3.73%	4.83%	7 & 10 Years	5.25%-6.00%
Aug 2002	3.29%	4.26%	5.23%	15, 20 & 25 Years	5.85%-6.25%
Aug 2001	4.57%	4.97%	5.48%	Amortization	15-30

Harvey Greemann @ harvey@greemancapital.com, Trisha Fratto @ trisha@greemancapital.com,
Maggie Laureto @ maggie@greemancapital.com, or Ben Greemann @ ben@greemancapital.com



A Business of Caring.

