



Commercial Monthly Newsletter

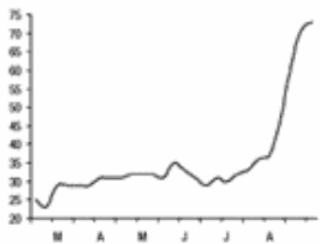
Taking Advantage of No Closing Cost Loans

Ask about our:

- 100% Commercial Financing
- 90% Stated Income Loans
- Our 5.9% Fixed Apartment Financing
- And more...

CMBS SPREADS

10YR, AAA SPREAD OVER SWAPS



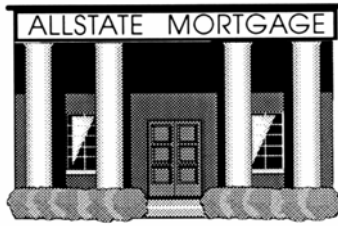
In the last month, Wall Street Commercial rates have gone up significantly as the graph shows. At Allstate Mortgage Services, we have portfolio funding that is not tied to Wall Street so you will always get the best rates!

You may have heard of no closing cost loans for residential mortgages. These are loans where the closing costs are paid for by the lender. How the lender does this is through a higher rate which allows them to make more money back when selling the loan and with the extra money, they pay your closing costs. So the rate is not better than what you would get if you paid the costs but many times it is worth it to not pay the costs. As long as the lender's rate, with no closing costs, is less than the current rate you have then there is no downside to refinancing your property. And NOW THESE LOANS ARE AVAILABLE ON COMMERCIAL PROPERTY!!!


Once considered impossible because of the higher closing costs associated with commercial loans (the appraisals alone are \$2500 and up), these loans have now become a possibility. And the rates on these loans are typically in the mid 7's!!!! So as long as the commercial property you own has a rate higher than the mid 7's, there is NO REASON TO AVOID THIS LOAN. In fact, we can do a cash-out refinance to 85% of the value of your commercial property. There is no downside, only upside!

Let's look at an example. Let's say you have a warehouse that is worth \$3 Million and you owe \$1,000,000 on it at Prime which is currently 8.25%. Your payment is probably around \$7,884 give or take. We could refinance this, it **cost you nothing**; your loan amount stays at \$1,000,000 but your new payment is \$7389 or about \$500 LESS PER MONTH!!! With no cost or risk. That is \$6000 saved a year, every year! WOW! And if you needed cash to expand or to buy other property, we could do the same loan, with the same rates all the way up to \$2,550,000 as long as the property/business supports the debt. That would be a cool \$1.55 million in cash to you.

This loan is not for everyone, and qualification is required but your helpful Allstate Mortgage Services Representative will gladly help. Just call us today and we can crunch the numbers and see if this loan will work for you!



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I hope this letter has enlightened you and helped you. Give us a call if we can ever be of assistance. WITH RATES AT HISTORICALLY LOW LEVELS and the ECONOMY POISED FOR IMPROVEMENT there has NEVER been a better time to buy commercial property! I wish you the best.

Yours for prosperity,

Thomas A. Azimi
General Manager



Spotlighting Commercial Closings!

- **Office Condo Purchase**
*4 deals in one! - Loan
Amount: \$1.575 Mil.
City: Saint George, UT
- **Church Refinance -**
Loan Amount:
\$623,000 – City:
Deering, NH
- **Commercial Property**
Refinance - Loan
Amount: \$450,000 –
City: Temecula, CA
- **Retail Store Refinance**
– Loan Amount:
\$302,500 –
City: Rigby, ID
- **Light Industrial**
Refinance – Loan
Amount: \$1.2Mil. –
City: Las Vegas, NV
- **Land Contract**
Refinance – Loan
Amount: \$ 280,000 –
City: Commerce
Township, MI
- **Multi-Family**
Refinance – Loan
Amount: \$472,000 –
City: St. Paul, MN
- **Commercial 1st & 2nd**
Refinance – Loan
Amount: \$582,000 –
City: Fayetteville, AR
- **Multi-Family**
Refinance – Loan
Amount: \$491,000 –
City: New Port Richey,
FL
- **Church Construction –**
Loan Amount:
\$1.62Mil. – City:
Allentown, PA
- **Apartment Complex**
Refinance - Loan
Amount: \$ 1.08 Million
- City: Charleston, SC