

Commercial Monthly Newsletter



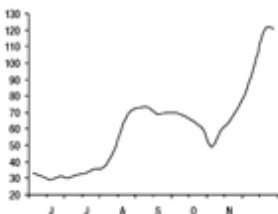
Ask about our:

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

Rates are Heading Up; Lock in a Refinance Now

CMBS SPREADS

10YR, AAA SPREAD OVER SWAPS



The Life Blood of Any Small Business – CASH!

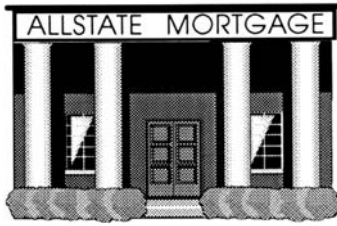
By all accounts, small businesses are doing quite well. Accounting for most new job creation, there are more businesses than ever serving more needs than ever to a greater number of people than ever before! The internet is even opening up national and even international opportunities to even the smallest of businesses. It is exciting times!

But one thing still remains the same...even successful businesses typically are tight on cash. Oh, they can make enough every month to cover the bills but precious little is left over for most small businesses. So cash is king. Having cash allows you to weather storms; allows you to open up new opportunities and is critical to a healthy organism. And even if you don't have a need for extra cash right now, it is much easier to get lines of credit when you don't need them....

And we have the products to help your small business grow. Because we have direct connections to life insurance conduits, Wall Street and Government backed funds...we have the products that a small business needs....

100% Purchase Money: One way to save money every month is to buy your office instead of renting. The monthly payment on a typical office condo is significantly less than comparable rent, especially with our 30-year amortization! This will save you money every month and with no money down financing available... may even be cheaper than first, last and security!

Unsecured Lines of Credit: These are available with income verification OR without and from \$25000 all the way up to \$250,000! These are interest only, you only pay on what you use and can sure be handy in a pinch. When our West Palm office got destroyed by a hurricane and our lovely landlord refused to fix it and insurance refused to cover it...a line of credit saved the day for us...



8888 Keystone Crossing, Suite 1300
Indianapolis, IN 46240
Ph: 317-577-1962
Fax: 317-578-0399
Toll-free: 800-430-9222
www.AllstateMortgageServices.com

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

The Life Blood of Any Small Business – cont.

Credit Card Advance: If you have a business that does consistent credit card sales, this loan may be the ticket. We can usually advance you the amount of your average monthly credit card sales. So say you own a deli and do \$50,000 a month in credit card sales, we can loan you \$50,000 with no upfront fees, no credit checks, no questions asked! Ideal for those tight situations...

Factoring Loans: We can also do loans for you based on receivables you may have. Say you own a tomato farm and a large supermarket chain

buys \$30,000 worth of tomatoes from you a month. We can loan you based on the supermarkets creditworthiness and take repayment from the future invoices...

And so much more. Whatever your need, if you are a small business, we may be able to help. So give your local branch a call at:

800-430-9222.

You will find them helpful, honest and ready to serve! Small business runs America and we help support small business!

Some Recent Commercial Closings:

- Land Financing –\$3,375,000 – Las Vegas, NV
- (2) Lines of Credit for Borrower - \$300,000 – Solana Beach, CA
- Restaurant Credit Card Receivables Financing - \$365,000 – Orlando, FL
- \$50,000 Line of Credit – Traverse City, MI
- \$50,000 Line of Credit – Whittier, CA
- \$80,000 Line of Credit – Denton, TX