



PACIFIC COAST LENDING

**RATES FOR COMMERCIAL REAL ESTATE LOANS
ARE NOW BELOW 6.0%**

This memo will be short and sweet.

Santa has come early this year – commercial real estate rates are moving below 6.0% for the first time this year. Commercial loans are priced at spreads above Treasury rates, and 10 year Treasuries have declined by nearly 1.20% in the past 5 months, from 5.20% on July 2, 07 to 4.03% as of today. Most fixed rate loans are priced from 1.75% to 2.25% above 10 year Treasuries. On the better quality deals, our top lenders are now quoting below 6.0%.

Strike while the iron is hot. Take advantage of these low rates.

Please let me know if I can be of assistance to you or one of your contacts.

Best wishes for a wonderful holiday season, and

Warmest regards,

Steve Schwartz