



CAPSTONE

FINANCIAL SOLUTIONS

CAPSTONE MARKET WATCH

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MARKET NEWS

Greetings!

Treasuries are slightly higher this morning before a report tomorrow that economists said will show U.S. employers added workers. That's positive news considering jobless claims rose more than expected and climbed by 6,000 to 402,000 in the week ended Nov. 26. Forecasts called for a drop to 390,000 so there is some concern as we head into the Holiday season as to where the labor numbers are headed. U.S. equity markets rallied with the DOW soaring to a 490 bps close yesterday. The rally was triggered by news that central banks including the FED, took aim to reduce the cost of dollar financing.

TRANSACTION SPOTLIGHT

St. Louis, MO - November 30, 2011 - Capstone funded an Arby's restaurant in Indianapolis, IN. The buyer was looking for an aggressive interest rate and a ten year term loan. Shawn Givens, a principal at Capstone comments "We were able to secure a very aggressive 10 year term loan at 5.15% that enabled the client to receive strong cash flow from this asset". The property had a 70% LTV loan and a 20 year amortization.

Buyer Testimonial:

I want to thank you for all of your help, expertise and patience during this whole transaction. It was a pleasure to deal with you and your staff.

Best to all!

- MM

MARKET RATES

As Of December 1st

SINGLE TENANT

3 YEAR FIXED	4.20-4.40%
5 YEAR FIXED	4.75-6.50%
7 YEAR FIXED	4.86-6.90%
10 YEAR FIXED	5.00-6.00%
FULLY AMORTIZING	4.75-6.25%

MULTI-FAMILY

ADJUSTABLE	3.70-4.50%
3 YEAR FIXED	4.25-4.60%
5 YEAR FIXED	4.46-5.00%
7 YEAR FIXED	4.75-5.60%
10 YEAR FIXED	4.85-5.75%
PRIME	3.25%

CONTACT US

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