



# CAPSTONE

## FINANCIAL SOLUTIONS

### CAPSTONE MARKET WATCH

January 16, 2012

Issue No. 41



#### MARKET NEWS

Dear Client,

Jobless claims rose by 24,000 to a seasonally adjusted 399,000 in the week of January 7th. It is common in the first and second week of the year to see a jump in unemployment as a result of end-of-the year changes in hiring and employment practices coupled with dismissal of some of the Holiday labor force. There is an increased demand for government debt as Treasury yields have dropped and U.S. retail sales numbers increased at a slower than expected pace last month, increasing concern of a stalling economic recovery. Additionally, concerns continue to stem from Europe which is also causing some of the decline in U.S. equity futures. Investors continued to be burdened with underlining market tension as the long-running debt crisis serve to encourage aversion to risk. Real Estate lending is trending upwards and we are seeing an increase demand for commercial debt in the market on single tenant and retail assets. It appears that buyers are coming back into the market and as rates are extremely aggressive there is a large demand for refinances as well.

#### TRANSACTION SPOTLIGHT

St. Louis, MO - December 12, 2011 - Capstone funded a Family Dollar in Jacksonville, FL. The buyer was seeking an aggressive low LTV loan for the purchase of this asset as cash flow was the goal. "We were able to secure a very aggressive rate and amortization on this project to maximize the client's cash flow." The loan had a 10 year term with a 5% interest rate and a 25 year amortization.

#### TESTIMONIAL:

*As the Realtor representing the buyer, I turned to Capstone to help in obtaining financing for my client's purchase. Capstone worked aggressively and exceeded my expectations. They were able to work in a short window and obtain a great rate and we have since closed on the property.*  
Roger Preefer  
Majestic Palms Realty

#### MARKET RATES

As Of January 16<sup>th</sup>

##### SINGLE TENANT

3 YEAR FIXED	4.20-4.40%
5 YEAR FIXED	4.75-6.60%
7 YEAR FIXED	4.85-6.90%
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	4.45-5.00%
7 YEAR FIXED	4.75-5.60%
10 YEAR FIXED	4.85-5.75%

PRIME 3.25%

**CONTACT US**  
Call or email us Today for More Information

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**EXCLUSIVE LOANLENDER™**