



# CAPSTONE

## FINANCIAL SOLUTIONS

### CAPSTONE MARKET WATCH

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#### MARKET NEWS

It appears based on economic indicators that the U.S. Economy is not headed for a major recession for the time being. This does not mean we are in the clear and while there is positive growth and signs of stability it will be very slow going. Unemployment filings are down, companies are hiring into the Holiday Season and third quarter GDP was 2.5% which are all indicators of positive but slow growth. The immediate focus for the market is the regime change in Greece and Italy. Mario Monti was appointed the head of the Italian government and has been tasked with restoring confidence that Italy will be able to manage its current debt burden and implement the needed budget reforms and austerity measures. The PPI and retail sales reports are due to be released tomorrow and CPI data is due on Wednesday. The EU remains the largest economic region in the world and accounts for roughly 18% of U.S. Exports. The fate of their debt issues will affect our economic well-being and is a major factor in the current uncertainty in the market.

In the meantime, given the high volatility in the stock market investors are more confident in the low interest rates and long term returns that strong real estate is offering in today's market. Real Estate investors know there is a tangible value to a piece of land in a worst-case scenario and it is a commodity that will continue to be more valuable as the world's population increases and high quality land availability decreases.

#### ABOUT US

Capstone Financial Solutions is the exclusive lender on LoopNet as well as 240+ other national real estate websites and publications. Capstone is the nation's premier boutique commercial brokerage firm, and a full-service commercial real estate finance company catering to celebrities, athletes, company owners, executives and high net worth individuals. We specialize in retail, multi-family, office, self-storage, hospitality, owner-occupied, industrial, manufactured home community, ground-up development, and mixed-use properties nationwide. Capstone also offers commercial bank consulting and debt relocation, asset based lending, bridge and hard money loans. Capstone consistently works with the top real estate investment services companies in the country and this expertise allows us to deliver an exceptional loan product and experience to our client that is second to none. Please call us today to experience the difference working with Capstone will make.

#### MARKET RATES

As Of November 14<sup>th</sup>

##### SINGLE TENANT

|                  |            |
|------------------|------------|
| 3 YEAR FIXED     | 4.20-4.40% |
| 5 YEAR FIXED     | 4.75-6.50% |
| 7 YEAR FIXED     | 4.65-6.90% |
| 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 LOOP LENDER™