



CAMBRIDGE

Realty Capital Companies

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CAMBRIDGE RESPONDS TO 27 LOAN ORIGINATION REQUESTS IN JANUARY TOTALING \$364.6 MILLION, COMPANY REPORTS

As the economy continued to slow, Cambridge Realty Capital Companies reports processing 27 loan origination requests totaling \$364.6 million in January.

Chairman Jeffrey A. Davis said the company processed about the same number of loan requests in 2008, but the dollar volume for the current year was substantially below the \$538.4 million tally for the same month last year.

Cambridge is one of the nation's leading senior housing/healthcare lenders, with more than \$2.75 billion in closed transactions since the mid-1990s. Davis points out that lenders close a relatively small percentage of origination requests received but believes it's useful to track this information as an indication of market directions.

"What the data tells us is that borrowers haven't lost interest. But it's obvious there's been a drop in transaction size, with fewer new construction mega-projects in the mix to skew the volume total," he noted.

"This trend has begun to settle in place over the past six months," he added.

Privately owned since its founding in 1983 as a real estate investment banker specializing in commercial real estate properties, Cambridge today has three distinctive business units: FHA-insured HUD loans, conventional financing, and investments and acquisitions. The company is one of the nation's leading senior housing and healthcare debt and equity capital providers, with more than 300 closed transactions totaling more than \$2.75 billion since the mid-1990s.

Cambridge has consistently ranked among the country's top FHA-insured HUD lenders and offers a wide array of conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's debt / equity financing strategy includes direct property acquisitions and joint ventures, and sale/leasebacks.

Cambridge is the creator of *The Signature Experience*[™], a four-step process designed to transform the traditional lender / borrower relationship and identify "ideal" capital solutions for worthy projects. The company also has created four separate processes for customer groups that are designed to build and enhance long-term relationship potential and speed the way loans are processed and closed. Programs include *The Key To Capital*[™] for senior housing owners, *The Navigator Experience*[™] for senior housing

brokers and mortgage bankers, *The Principal Lender Network™* for lenders who refer loans to Cambridge, and *The Relationship Building Experience™* for various industry-related consultants, including lawyers and accountants.

The company has an affiliate office in Los Angeles, and correspondent relationships nationwide. The firm also has established key origination relationships and many Internet-based strategies.

Cambridge's award-winning Web site, www.cambridgecap.com, provides monthly updates for its debt and equity capital programs. The company also publishes the bi-monthly e-Pulse! ® electronic newsletter, which delivers company news and feature stories via e-mail to corporate friends and clients. For additional information, contact Cambridge at (312) 357-1601 or via e-mail to info@cambridgecap.com.

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