



CAMBRIDGE

Realty Capital Companies

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MONTHLY LOAN ORIGINATION REQUESTS IN APRIL ARE HIGHEST SINCE 2007, CAMBRIDGE REALTY CAPITAL CHAIRMAN REPORTS

Cambridge Realty Capital Companies reports loan origination requests processed by the company rose sharply in April to the highest monthly level in almost two years.

Cambridge Chairman Jeffrey A. Davis said the company processed 38 loan origination requests in April, totaling \$486.3 million. Monthly origination request totals haven't been this high since June 2007, before the economic downturn and capital market freeze began, he noted.

Cambridge processed 27 origination requests totaling \$468 million in April 2008. Through the first four months of this year, Cambridge has processed 112 loan origination requests totaling \$1.7 billion, compared with 118 requests totaling \$1.9 billion for the same period last year.

"But the momentum may now be swinging in a new direction," he noted.

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. The company consistently ranks among the top FHA-approved HUD 232 healthcare lenders in the country.

Davis points out that lenders close a relatively small percentage of origination requests received. However, Cambridge tracks this information as an indication of changing market directions.

"The level of loan origination activity in April was on a par with some of the stronger monthly totals we've seen in the past. But this may simply be a blip on the radar and can't prudently be interpreted to mean the economy is ready to rebound anytime soon.

"More likely, this aberration is a reflection of continuing woes in the banking industry. Borrowers cut off from conventional funding sources are looking to see what can be accomplished working with lending specialists who are experienced with government funding programs, and this plays to our strengths," 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 conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's growing debt / equity financing strategy includes direct property acquisitions, joint ventures, distressed debt acquisitions 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 numerous Internet-based strategies.

Cambridge's award-winning Web site, www.cambridgecap.com, provides current 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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