



CAMBRIDGE

Realty Capital Companies

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FOR IMMEDIATE RELEASE

8/25/2009

CRC - 1574

CHAIRMAN SAYS JULY DOLLAR VOLUME FOR CAMBRIDGE LOAN ORIGINATION REQUESTS WAS SECOND HIGHEST SINCE OCTOBER, 2003

Cambridge Realty Capital Companies reports that the company reviewed 32 loan origination requests in July totaling \$619.6 million.

The total number of requests was slightly higher than the same month last year, but the volume total was the second highest total posted by the company since October, 2003, Chairman Jeffrey A. Davis said.

Through the first seven months of the year, Cambridge has processed 169 loan origination requests totaling \$2.5 billion, compared with 205 loans totaling \$3.2 billion for the same period in 2008. The total number of requests reviewed are down 17.5 percent for the year, but dollar volume hasn't lagged as far behind and has been more robust in recent months.

"Like the stock market, optimism among borrowers appears on the upswing this summer," he noted.

Davis said lenders close a relatively small percentage of the loan requests received. However, he believes it's useful to track this information as an indication of market direction.

"Cambridge has an excellent track record in all areas of senior housing finance and investment and especially HUD 232 Lean lending. This is reflected in the broad range of requests the company continues to process," he noted.

Interest rates remain attractive, with a variety of funding options available to borrowers, he said.

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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