



# CAMBRIDGE

Realty Capital Companies

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## UPBEAT OUTLOOK FOR ECONOMY HAVING IMPACT ON LOAN ORIENTATION REQUESTS PROCESSED BY CAMBRIDGE REALTY CAPITAL, CHAIRMAN BELIEVES

Despite the credit crunch, Cambridge Realty Capital Companies reports that more upbeat news about the economy apparently is having an impact on the number of senior housing/healthcare borrowers initiating loan requests with the company at this time.

"After trailing 2008 tallies for most of the year, borrowers in the third quarter were requesting loan information at a rate comparable to last year's pace," Chairman Jeffrey A. Davis observed.

In September, Cambridge reviewed 25 loan requests totaling \$320.5 million, compared with 24 loans totaling \$312.8 million for the same month last year. For the third quarter, the 87 origination requests received were one shy of the 88 requests the company processed in 2008, but the dollar volume was higher, \$1.317 billion compared with \$1.308 billion for the same quarter last year.

Davis points out that 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.

"What the numbers tell us is that there is a good chance the year will finish a lot stronger than it began. It will take a very strong fourth quarter finish for activity levels to match last year's 12-month totals, but the improvement we're seeing is encouraging," he noted.

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*<sup>™</sup>, 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](http://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](mailto:info@cambridgecap.com).

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