



# CAMBRIDGE

## Realty Capital Companies

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### PRESS RELEASE

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#### "Fixed or Variable Rate?" Cambridge Co-Founder Jeffrey A. Davis Weighs in on Interest Rates On Cambridge's YouTube Channel, "ePulseLive"

Deciding whether to lock into a fixed interest rate or take a chance on the future with a variable rate depends on a number of individual factors. No two borrowers' circumstances are the same, and Cambridge Capital chairman and co-founder Jeffrey A. Davis draws on his extensive industry experience and discusses whether a borrower's circumstances would best be conducive to a fixed rate or variable rate loan in this insightful and informative video interview on interest rates.

In addition to answering the fixed rate versus variable rate question, Davis also explores other key questions about interest, including:

- \* What's more popular today: variable or fixed rates?
- \* What is the difference between HUD and Fannie Mae fixed rates?
- \* Where might rates go in the next six months?

This enlightening, four-and-a-half minute video is well-worth viewing by potential care home operators and borrowers, and is just one of many timely video discussions that Cambridge has created in order to provide the senior housing and healthcare industry with the latest information on today's finance concerns. You can view this [video](http://youtu.be/pif-1QBtRA) (<http://youtu.be/pif-1QBtRA>), along with others, on Cambridge's YouTube channel, [ePulseLive](#), or on the corporate website, [www.cambridgecap.com](http://www.cambridgecap.com).

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 nursing home, [assisted living](#) and healthcare debt and equity capital providers, with more than 400 closed transactions totaling more than \$4.5 billion since the early 1990's, when the firm began its specialization in providing senior housing capital.

Cambridge has consistently ranked among the country's top five FHA-insured HUD lenders (now HUD LEAN) over the last 15 years and offers an array of conventional lending options, including permanent construction and interim loans on either a floating or variable rate basis. The company's principal investment strategy includes direct property acquisitions and joint ventures, sale/leasebacks, conventional and mezzanine debt financing, and the acquisition of distressed debt.

Cambridge is the creator of *The Signature Experience*(TM), a four-step process designed to transform the traditional lender/borrower relationship and identify "ideal" capital solutions for worthy projects. The company has a national origination office in Los Angeles, and numerous correspondent and brokerage relationships nationwide.

Cambridge publishes the bi-monthly e-PULSE!(R) electronic newsletter, which delivers company news and feature stories via e-mail to corporate friends and clients, as well as monthly updates of other relevant news and breaking trends. Additional information is available on the Cambridge website, [www.cambridgecap.com](http://www.cambridgecap.com), and Cambridge can be reached at [\(312\) 357-1601](tel:(312)357-1601) or via e-mail to [info@cambridgecap.com](mailto:info@cambridgecap.com).

The firm also has embraced social media and networking via Twitter at <http://twitter.com/cambridgecap> , via Facebook at<http://www.facebook.com/cambridgecap>, via blog at [www.cambridgecap.com/blog](http://www.cambridgecap.com/blog), via YouTube at <http://www.youtube.com/user/ePulseLive>, and via LinkedIn at <http://www.linkedin.com/companies/454232>, where information on the firm and its employees can be found.

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