



Commercial Data Exchange

commercialdataexchange.com

March 2010 Issue #4

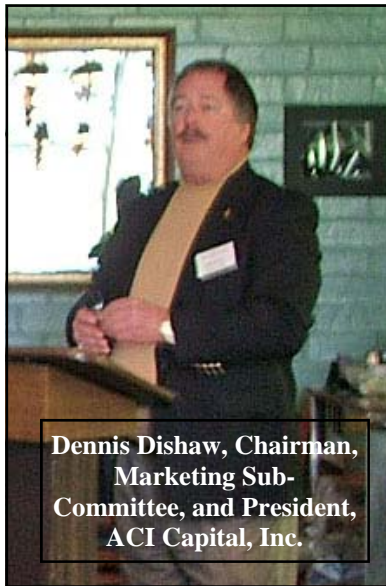
7232 Balboa Blvd., Van Nuys, CA 91406

A NETWORKING MEETING

These meetings are designed for brokers and agents specializing in commercial real estate, and have been organized by Peter Divris, President, and Dennis Dishaw, both members of the Commercial Data Exchange. Notice our new name. We had to rename our group to conform to our new web site:

For those of you who have been in charge of organizing meetings, remember the time your much touted speaker did not show? Well, that happened to us, last meeting. Chair of our committee, Dennis Dishaw, a real cool dude, didn't miss a beat, jumped right in, took over and brought us up-to-date on the status of commercial real estate in our area. A brief summary of his report, follows. Also he wants to remind you that we are now up and running with Power Point, for pitches

The Commercial Data Exchange Meetings will continue to be held on the second Wednesday of every month at the Encino Glen Golf Course Restaurant



**Dennis Dishaw, Chairman,
Marketing Sub-
Committee, and President,
ACI Capital, Inc.**

over \$1,000,000. A limit of 3 pitches and 4 pics, please. Call Arnie Garfinkel at All Star Group, Inc. 323-728-7700, with your flyer.

Our April meeting will have a speaker from a major insurance company, who will discuss the availability of money for large commercial loans.

Delinquent commercial mortgage-backed securities (CMBS) amounted to less than \$20 billion in October 2008, mushroomed to \$65.2 billion at the end of November 2009. The Federal Reserve left the interest rates near zero. Hotel occupancy will remain flat at 55.1%. According to a FICO website, bankruptcy, foreclosure, short sale, etc., affect a FICO score about the same. However, though the FICO score does not consider the assets of a loan borrower, it does take into account the borrower's debt. Other scores do not. Industrial real estate's stability and growth in 2010, outdid other types of commercial real estate. This is an indicator of an expanding economy.. → page 2 reflects the public's concern about the future.

INTEREST RATES FOR COMMERCIAL REAL ESTATE

Rates effective March 20, 2010

Arnie Garfinkel 323-728-7700

www.incomepropertylending.com

Index	Prime	C.O.F.I.	12 MAT	6 mo. LIBOR	30 yr Treasury	10 yr Treasury	7 yr Treasury	5 yr Treasury
Rate	3.25%	1.786%	0.441%	0.423%	4.58%	3.69%	3.15%	2.46%
Last Update	12/17/08	2/26/10	3/05/10	3/19/10	3/19/10	3/19/10	3/19/10	3.19/10

Dennis' notes continued:

However, the interest in gold reflects the public's concern about the future.

ARNIE GARFINKEL
Contributed this column

Where to find Commercial Real Estate Loans? As I discussed in last month's issue, lending is more challenging than ever. However there appears to be some positive signs that Apartment lending is becoming a "bit" more aggressive. I meet with over 40 active lenders each month and have found at least two portfolio lenders (not FNMA) that have stepped up to 75% LTV and DCR of 1:15. Owner User loans may also be getting a boost to the 504 program as congress is reviewing a proposal to expand that program for refinances as well.

MEETING SPONSOR

James Potter
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17059 Ventura Blvd
Encino, CA 91310
818-788-5150

On April 28, I will be hosting the 15th Annual Income Property Lending Conference at the Westin in Long Beach. The event will feature 15 active lenders, apartment lenders as well as SBA lenders I referenced above will provide all the details of these programs. For more information about the conference go to www.iplconference.com, www.incomepropertylending.com

MARY LOU WILLIAMS
Contributed this column

In cooperation with Realtors Commercial Alliance and the National Association of Realtors, Real Estate

Strategies is presenting a series of webinars for Commercial Brokers. To get more information about these webinars, go to www.RealStrat.com/MBN

Upcoming titles are: Real Estate Brokerage is NOT about Relationships; Analyzing the Financial Implications of Lease and Purchase Transactions; All Buildings are the Same, and a number of other interesting webinars. Check in on all the sessions at the above website.

WORDS OF WISDOM

Do not let spacious plans for a new world divert your energies from saving what is left of the old.

Sir Winston Churchill

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