

*Capital*MAC

Commercial Real Estate Financing

Discover the benefits
of relationship lending



Why choose CapitalMAC?

Our focus is firmly centered on our clients. We work together to achieve business success, no matter how simple or complex your requirements might be.



our philosophy

In today's challenging global marketplace, clients require a committed professional commercial loan intermediary who truly understands their needs. For more than a decade, clients have relied on Capital Mortgage Acceptance Corporation (CapitalMAC) to provide sound and valuable commercial loan consulting and help manage their income property risks.

CapitalMAC is an ambitious company in transition. We are committed to continuous improvement in everything we do, to meet the ever-increasing needs of our clients and other audiences through our own aspirations for excellence. Our success depends on excellent performance and a solid reputation. Long-term client relationships are the ultimate measure of that success.

In order to earn that long-term client relationship, CapitalMAC has made a commitment to maintaining the highest standards of client service, innovation and integrity.

Our approach is team-oriented, encompassing all aspects of the client and loan consultant relationship. Ultimately, we have found that our client's main goal is to engage a company that delivers on promises and achieves end results. They look for a loan consultant who gets the job done right, on time and with no surprises. At CapitalMAC these are strengths that set us apart from our competitors.

With in-house mortgage banking capabilities and correspondence lending with over 700 commercial capital sources, CapitalMAC has the ability to package and finance the entire spectrum of commercial property types.

Operating out of three locations with our main corporate headquarters situated on Brickell Avenue in the Financial District of Miami allows CapitalMAC to deliver effectively and efficiently to locations across the nation.



why choose CapitalMAC ?

CapitalMAC offers multiple lending solutions, including:

- **Fixed Rate Lending**
- **Variable Rate Lending**
- **Construction/Permanent Lending**
- **Securitized Lending**
- **Small Loan Lending**
- **Hotel Lending**
- **Credit Tenant Lending**
- **Bridge Lending**
- **Mezzanine Debt**
- **Preferred Equity**

At CapitalMAC, each transaction is assigned to a single Loan Analyst who is accountable for the deal from its inception to closing. This seasoned professional has broad knowledge of, and access to, our full spectrum of deal structures and capital sources. Our Loan Analysts typically have more than 10 years experience and are ultimately responsible for the success of the deal.

Our commercial mortgage lending practice operates with a highly skilled, experienced staff that travels regularly to gain in-depth, first-hand knowledge of local markets. We have the advantage of an established commercial intermediary network and over 700 capital sources, allowing us to consistently satisfy our client's lending needs.

We have experience with deals ranging in size from \$500,000 to more than \$500 million. These transactions represent a variety of property types with expanded risk spectrums and deal structures that range from top institutional quality to non-traditional lending. Flexibility in structuring of the loan is standard for us. We customize terms, maturity dates, rate adjustments and amortization schedules to fit the Client's needs.

The staff at CapitalMAC has extensive experience in the market and maintains a proven track record in meeting deadlines and delivering on obligations to our clients. We seek long-term relationships that are beneficial to all parties. We provide you with our criteria and guidelines upfront. If we can't work with you on a specific transaction for some reason, we will tell you why right away. And, once a deal is agreed upon, we do not change the terms as it moves through the process. We deliver on our promises.





CapitalMAC brings CRM on-line

One of the precursors to any commercial mortgage company's success is to provide dynamic customer service to their clientele, and have them walk away from the experience saying, "Wow, this exceeded my expectations! Not only would I be happy to come back again and do business with this firm, but I also want to go out and tell all my friends and colleagues that they should be using these services, too!"

Like many other mortgage companies, CapitalMAC based in Miami Florida, has been riding the crest of a wave of commercial purchases and refinancings set off by historically low interest rates. Not content to rest on its success, CapitalMAC sought a customer relationship management (CRM) solution to add to an already impressive array of technology. The company's primary objective in implementing CRM was to leverage this and other technologies to streamline the commercial mortgage process, which would allow the company to reduce processing times, decrease costs, and provide better service to its mortgage customers. CapitalMAC decided to implement Microsoft Business Solutions CRM. Microsoft CRM has dramatically speeded up and streamlined the process of obtaining loan information, which was previously performed manually.

"Microsoft CRM integrated completely with our existing technology, enabling our staff to get the results of a loan decision quickly and on the fly," says Julian Stevens, the company's President. "In the mortgage business, everything is about shaving time off the processing of a loan. For every day we can close a loan sooner, our costs go down, and that translates into customer savings."

A secondary benefit to faster loan processing times is better customer service. "In a highly competitive market, consumers equate time-savings with excellent customer service," says Stevens. "With a shorter process, Borrowers have less time to worry about one of the most stressful things they will ever do — which is taking out a mortgage. In an ever-increasingly fast-paced business environment, Clients and Commercial Real Estate Brokers absolutely love being informed in such a quick time about loan approvals."

At CapitalMAC, we believe our unique financial planning approach to providing complete customer solutions is the core asset we bring to our clients. If you would like to learn more about how the CapitalMAC Team can help you achieve your financial goals, please see our contact information on the office locations page.

recent financings

Multifamily
Manhattan, NY

\$18,500,000

Acquisition of 400 Units
Fannie Mae

Shopping Center
Dallas, TX

\$14,700,000

Acquisition
Life Company
Fixed

Industrial
Chicago, IL

\$3,950,000

Construction / Perm
Investment Bank
Floating Rate

Office Building
Newport Beach, CA

\$2,400,000

Refinance
Life Company
Fixed

Medical Office Condo
Springfield, VA

\$975,000

Purchase / Build-Outs
Investment Bank
30 Year Fixed

Church
Los Angeles, CA

\$1,800,000

Refinance
Bond Financing
30 Year Fixed

office locations



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Make It Happen

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