

Going GREEN in 2008 - Our New Year's Resolution

Last year was a challenging year in the mortgage industry, yet we are hopeful we can continue to persevere by working hard to offer our customers innovative products and impeccable service. In fact we feel there just may be a silver lining...or better yet...a 'green' lining. From Green homes to green mortgages, going green will change the world and the way we live in it. Going Green, just like having a .com, is here to stay.

"Saving the planet" and being 'environmentally aware' used to be for the extremists, tree huggers, or environmental groups, but not any more. Energy bills are becoming a large part of the expense of a home. Lenders have taken notice. Financing that provides incentives for buyers, builders and lenders to practice green building and developing is the next step in the green building arena.

Mortgages are pooled together and sold to Wallstreet through Mortgage Backed Securities, both residential (MBS) and commercial (CMBS) These securities or bonds are separated or 'tranch'd' in to several different risk types determined by the rating agencies like Duff & Phelps, Fitch, Moody and Standard and Poor's. This process is a large part of what makes the real estate market so lucrative.

"Pooling green building mortgages into securities and showcasing their value in the financial market may be the next big step for green buildings".

Green just seemed to fit our company!

Over the past few years we have worked toward a more environmentally friendly office. It started by reducing our office paper consumption. We have also recently investigated utilizing "E-Sign" – a paperless option. We hope to reduce our consumption by 60% in the coming year. In addition to that, our closing packages will be sent out digitally – another **smart** idea we know our customers will appreciate. *2008 is the year we go green!* Our goal is to offer "greener" mortgage products, initiatives, strategies to make your home more energy efficient, and our "GO GREEN" outreach program - looking for opportunities to donate back to the community and our environment.

Did you know?

Recycling one ton of paper saves the equivalent of 17 trees, saves enough energy to power an average home for six months, saves 7,000 gallons of water, and keeps 60 pounds of pollutants out of the air.

For more information on any of our products or services, please contact us at 866.FUND.789 or visit us online at www.capitalfinancial.net.

Regards,
Tory Tarsitano, CRMS | President

Smart. Creative. Mortgages.

Headquarters

1699 E. Woodfield Road, Suite 500
Schaumburg, Illinois 60173
Toll Free: 866.FUND.789
Office: 847.240.2442

Downtown Chicago

2538 W. Chicago Ave.
Chicago, Illinois 60622
Toll Free: 866.FUND.789
Office: 847.240.2442



www.capitalfinancial.net