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the Power Team

Your Profit...Our Success

Commercial · Industrial · Real Estate Brokerage

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The Premier Power Team COMMERCIAL REAL ESTATE Monthly Newsletter March 2010

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Featured Property

136 Self Storage Units
Ringwood- 58 mini storage lockers and 78 outdoor spaces for trailers, campers, etc. Also includes cell tower. Fenced 2.23 acre site. **Reduced to \$591,000.**

Click photo to view specs



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Are Commercial Lenders Hiding Under a Rock?

It seems like our normal sources of financing commercial/industrial properties we sell have all but dried up. Many of the local banks who formerly were our bread and butter "go to" guys have told us they are closed for business when it comes to making a loan to a client who wants to buy a building to house his business. I set out to find out the root cause of this harmful situation. Bankers are getting mixed messages from Washington and regulators. On the one hand, I hear the President admonishing the banks for not making loans. On the other hand, my research of the trade journals and my conversations with bankers suggests the President's "men" since 2006 (Federal bank regulators such as the Office of the Comptroller of Currency, the Federal Reserve, the Office of Thrift Supervision and the FDIC) have been warning bankers to limit their concentration of assets in commercial loans. They recommend bankers keep commercial real estate loans below 300% of total capital. The regulators appear concerned about commercial property values plummeting like home values have. So banks, who have already stuck their necks out and have a hefty portfolio of commercial loans in their mix of assets are told by regulators to shed some of those loans and/or stop making new ones. After all, last year in total, 140 banks failed with total assets of \$170 billion.

Are the regulators' fears justified? That is, are commercial property values plummeting, risking more bank failures? Well, if the stock brokers can use the term "market correction" I guess I can too. But in this case, the market has "corrected" itself as much as 30-40% in the past two years. That is, commercial property that sold for \$1 million two years ago might go for \$600,000 today...if there was even a buyer for it. Depreciating collateral value is a real problem. Before you shoot the messenger, I will tell you the GOOD news...if you don't have to sell right now, you can forget what I just said and hold onto the property until better times occur. But if you must sell now because 1) you need the money, 2) the bank won't renew your loan or 3) you can't afford the payments because your tenants aren't paying you rent, you are feeling genuine pain and are probably losing sleep over this. Your options for getting out from under this are nearly non-existent.

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Over 130,000 cases of diabetes now linked to soda consumption, HFCS

by Mike Adams, the Health Ranger, NaturalNews Editor

(NaturalNews) For years, advocates of natural health have been hammering away at the message that soda causes diabetes and obesity. The soda industry, meanwhile, has remained in denial mode, mirroring the ridiculous position of the tobacco industry that "nicotine is not addictive." Soda doesn't cause diabetes, the industry claims, and it's perfectly safe to consume in essentially unlimited quantities.

The Corn Refiners Association has joined the denial with its own spin campaign that seeks to convince people High-Fructose Corn Syrup (HFCS) is totally natural and completely harmless. HFCS is, of course, the primary sweetener used in sodas and soft drinks.

Now comes new research presented at the American Heart Association's Cardiovascular Disease Epidemiology and Prevention annual conference in San Francisco. This new research reveals that over the last decade, soda consumption has conservatively caused:

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Great News!

Some of you may know that certain towns charge a permit fee for us to put real estate signs in the ground. Up until recently, this has been a disturbing trend as Villages look for ways to boost revenue. On March 16, the City of Crystal Lake opted to eliminate permit fees for real estate signs. Taking a leadership role in the County, Crystal Lake said they did not want to throw up any obstacles in getting all the vacant space and buildings leased or sold. Our hats are off to Crystal Lake and we hope to see other towns follow suit. Understatnd that these sign permit fees are usually \$35-90 and are passed on to our clients.

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