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*In light of the current crisis in our financial markets, Reinhart Boerner Van Deuren has formed a financial markets crisis team. As noted below, this team is a multi-disciplinary group of attorneys who have banded together to make sure we can provide the most current and specialized service to our clients as they work their way through this very difficult and unique situation. In addition to providing such specialized service to clients, we also will be holding special seminars designed to address some of the tough issues our clients face as well as some of the opportunities that the current situation presents. We will also be providing E-Alerts as events warrant.*

*As always, if we can be of any help, please feel free to contact any one of the gurus and we will work with you to make sure you receive the most appropriate legal service your situation demands in this very challenging time.*

*Your Real Estate Gurus*

### **Reinhart Forms New Team To Assist Clients Affected by Crisis in Financial Markets**

MILWAUKEE – Reinhart Boerner Van Deuren s.c. announces the formation of a multi-disciplinary team of lawyers devoted to handling issues related to the current crisis affecting the financial markets. Clients in all industries are concerned about how the situation will affect them.

"The current financial situation has far-reaching effects on many of our clients," notes Jerome M. Janzer, Reinhart's President, CEO and Chairman. "To address these effects, we are pooling the experience of our lawyers from a broad range of practice areas. By doing so, we can readily help clients from all industries navigate these difficult times and assist them in taking advantage of opportunities presented by the legislative and regulatory responses to the credit crisis."

The new Financial Markets Crisis Team includes lawyers from Reinhart's Banking and Finance, Business Reorganization, Business Law, Employee Benefits, Litigation, Real Estate, Tax, and Trusts and Estates Practice Areas. These lawyers are able to provide sound counsel on the challenges resulting from today's rapidly changing economic environment.

"We are providing comprehensive advice and resources to clients who are affected by the current crisis in the financial markets," said William F. Flynn, a shareholder in Reinhart's Banking and Financial Institutions Practice Area who focuses his practice on banking law and financial matters. "We are developing informational seminars and our team is prepared to further serve as an information portal for our clients."

The Financial Markets Crisis Team will advise Reinhart's financial institution clients on new legislation and regulations, as well as offer information on high-interest topics such as the sale of troubled assets and the Treasury program to purchase capital issued by financial institutions. In addition, many of Reinhart's business clients who are concerned about the implications this challenging situation will have on their access to credit also will benefit from the expertise of the Financial Markets Crisis Team.

"We will continue to advise clients whose access to normal financing has been affected by the credit crisis," said Flynn. "We will help them understand their rights and obligations under their loan agreements, as well as to develop and locate alternate financing sources, if needed."

**CURRENT RATES**

		<u>Associated Bank</u>	<u>Grandbridge Real Estate Capital LLC</u>	<u>US Bank</u>	<u>Bank of America</u>
<b>Apartment/Multi Family Loans</b>	Rate	L*+ 200-250	6.10% - 6.60%	L*+175-200	L*+175-225
	Term	Up to 10 Years	10 Years	Up to 5 Years	5 Years
	LTV	80%	80%	Up to 80%	80%
	Amortization	Up to 30 Years	Up to 30 Years	Up to 30 Years	Up to 30 Years
<b>Retail/ Office Loans</b>	Rate	L*+ 220-275	6.55% - 6.95%	L*+175-225	L*+175-225
	Term	Up to 10 Years	10 Years	Up to 5 Years	5 Years
	LTV	75%	75%	Up to 80%	80%
	Amortization	Up to 25 Years	Up to 30 Years	Up to 30 Years	Up to 30 Years
<b>Commercial Loans</b>	Rate	L*+ 220-275	6.55% - 6.95%	L*+175-205	L*+175-225
	Term	Up to 10 Years	10 Years	Up to 5 Years	5 Years
	LTV	75%	75%	Up to 80%	80%
	Amortization	Up to 25 Years	Up to 30 Years	Up to 30 Years	Up to 30 Years

\*L equals the Libor swap rate for the applicable period

Maturity	Today	Last week	Last month
<b>5 year Treasury</b>	2.82%	2.75%	3.03%
<b>10 year Treasury</b>	3.93%	3.84%	3.80%

*This Reinhart Weekly Real Estate Report provides general information about real estate issues. It should not be construed as legal advice or a legal opinion. Readers should seek legal counsel concerning specific factual situations confronting them.*

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