



St. James Capital L.L.C. _____

Happy New Year From St. James Capital!

St. James Capital is pleased to announce the successful completion of its' 10th year in business. In 2009 St. James closed **19** HUD Insured multifamily loans totaling over **\$118 Million Dollars** and ended the year with a loan servicing portfolio of **\$396 Million Dollars**. Thanks to our many clients and HUD offices for allowing us to achieve these goals.

While the economic outlook remains cloudy, we remain optimistic for another solid year. The HUD Section 223(f), 223(a)(7), and 221(d)(4) multifamily loan programs continue to offer attractive terms and interest rates for both affordable and market rate projects.

Give Mark Wiedelman, Nancy Ludwick, or David Wilkins a call today to see how St. James might be of assistance to you!