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***LENDING CONDITIONS IN 2009***

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Since September, 2008, the markets have been so unsettled that it has been impossible to gain accurate information on the pricing and underwriting of the lenders we normally contact in our Lender Survey. Many are sitting on the sidelines, waiting for the credit crunch to ease in order to determine where they can or should price.

As a result, Fantini & Gorga has postponed any thorough surveying of lenders until markets are settled enough to allow a sufficient number of them to give us realistic and representative responses.

Since the information in the **Pocket Guide** is based on data provided by our Lender Survey, we also have postponed this publication until market conditions have settled.

The **Master Money Matrix** © publications are continuing to be updated quarterly with most up-to-date market intelligence we have as of the date of publication.

Despite the turbulent conditions, we continue to place transactions. Borrowers with particular financing needs are encouraged to contact us directly.