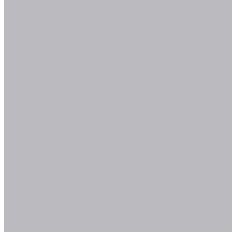
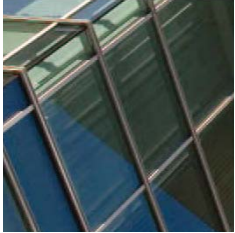




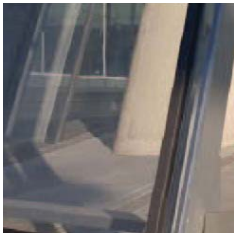
# Real Estate Finance



**With billions of dollars at our fingertips, NBS Financial Services has the expertise and experience to help our clients realize their fullest real estate potential.** NBS Financial Services, over 75 years old, is a commercial real estate services company headquartered in Portland, Oregon. The foundation of the financing group is its ability to access multiple capital providers through its correspondent lending sources. Our relationships include life insurance companies, Fannie Mae, Freddie Mac, FHA, banks, credit unions, structured finance and specialized providers of mezzanine bridge and equity capital, making the company one of the true leaders in providing a full array of mortgage capital.



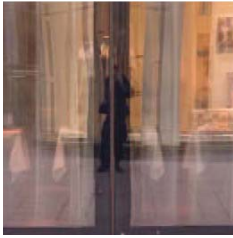
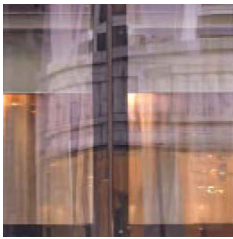
The company's product menu covers all types of capital needs, including construction, permanent, forward commitments, bridge, mezzanine and equity financing. We also have sources for financing note purchases and the purchases of notes themselves



In 2009, the company provided financing for transactions ranging in size from \$650,000 to \$23,840,000, and our servicing portfolio is \$1.7 billion strong. Product consisted of a range of property types, including multi-family, retail, office, warehouse, mobile home communities, hospitality, rehabilitation centers, and medical centers.

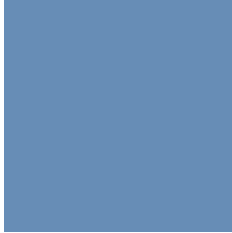


***Regional Strength, National Reach*** - We have the ability to serve a wide number of borrowers and real estate investors through our nationwide peer group, Strategic Alliance Mortgage (SAM). SAM is a 20-member firm of privately held mortgage banking and commercial real estate investment companies located strategically throughout the United States. In the last five years, SAM produced nearly \$52 billion in loan origination, and currently services over \$30 billion worth of loans. Highly professional commercial real estate experts stand ready to assist our clients when they seek investments or lending dollars in any location in the nation.



In all of our markets our repeat clients, as well as our new borrowers, rely on NBS Financial to provide a high level of service and attention to detail in each of our transactions.

**Loan Administration** - NBS Financial Services has the expertise to drive your loan from origination to closing to servicing smoothly and efficiently, making us a valued institution for both borrowers and lenders. We feature an in-house closing department to ensure efficiency, saving clients time and money, and are supported by one of the most experienced and knowledgeable loan administration teams in the Pacific Northwest. With a mortgage loan portfolio of \$1.7 billion, our loan administration staff members use sophisticated accounting and servicing programs which allow us to respond quickly and efficiently to the needs of our borrowers and lenders. We take great pride in the quality and performance of our loan servicing portfolio.



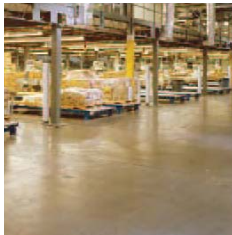
To learn more about our services, contact:

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