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National Lending Crisis? Not in Wisconsin

Madison Finance Experts Say State Banks Remain Strong and Offer Advice to Investors

Madison, Wis.—Despite what the national media is saying about commercial real estate financing, three local finance experts confirm that a different story is unfolding in Wisconsin. Jason Punzel of [White Cap Real Estate](#), Brent Stuhley of McFarland State Bank and Jonathan Schuster from the law firm of Axley Brynelson, LLP recently met with Madison business leaders to break the misconceptions about the state’s current lending environment, offer tips for how to secure commercial real estate loans in today’s market and provide insight on where to look for property in Wisconsin right now.

At “The New Dynamics of Commercial Real Estate Financing” event, which was hosted by the three experts and their respective companies, attendees were told that banks are being more thorough in their review process and loan approvals are taking longer, but local banks are well capitalized and rates are stable.

“Banks are lending,” said Brent Stuhley of McFarland State Bank. “They have established a more rigorous approval process, but in the end this will make for stronger, more stable loans that everyone will benefit from.”

Jason Punzel, a partner at White Cap Real Estate which specializes in commercial real estate investment products, told attendees to ignore the national media hype and think five years out.

“In terms of where to look right now, Madison and Dane County are the best areas for commercial real estate opportunities, followed by the Fox Valley and Metro Milwaukee area,” said Punzel. “You want to look for areas that are still showing a positive population growth and have a diverse economic environment in regards to jobs.”

The expert panel also offered tips for current buyers to help the financing process go smoother. They recommended investors focus on stabilized Class A and B income producing properties, work with banks/lending advisors prior to placing an offer to purchase and secure larger down payments.

“If you follow through with proper due diligence on properties before attempting to secure financing and use professional advisors you will be much more successful in your efforts,” concluded Jonathan Schuster, attorney at Axley Brynelson, LLP.

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