

**Red Capital Group**

**21**

**A subsidiary of National City**

Two Miranova Place  
Columbus, OH 43215  
**Tel:** (800) 837-5100  
**Fax:** (614) 857-1570  
www.redcapitalgroup.com

**Top Company Executives:**

William E. Roberts, chairman  
(614) 857-1400  
David L. Goodman, Chairman/CEO  
(703) 318-4200

**Top Production Executives:**

Marc C. Beisler, president  
(703) 318-4200  
James F. Croft, President  
(614) 857-1400

**Top Technology Contact:**

David M. Rose, technology manager  
(614) 857-1400

**Document Imaging Technology Used:** na  
**Document Imaging Technology Vendor:** na  
**Origination Software:** na

**Number of Employees:** 200  
**Number of Regional Offices:** 9

**Location of Regional Offices:**  
Columbus, OH; Newport Beach, CA; Reston, VA; Fort Worth, TX; San Diego, CA; Boston, MA; Bozeman, MT; Nashville, TN; Philadelphia, PA

	Loan Volume (millions):			Number of Loans:			Estimated Volume: 2006
	2005	2004	Change	2005	2004	Change	
<b>Retail/Direct:</b>	\$1,616	\$1,246	30%	175	164	7%	<b>\$2,740</b>
<b>Wholesale:</b>	\$277	\$139	99%	13	16	-19%	
<b>Correspondent:</b>	na	na	na	na	na	na	
<b>Total:</b>	<b>\$1,843</b>	<b>\$1,385</b>	<b>33%</b>	<b>188</b>	<b>180</b>	<b>4%</b>	

**Securitized:** \$1,535 \$1,179 30%  
**Sold to Conduits:** \$172 na

**Origination States:** All States  
**Key States:** CA, TX, WA, OH, FL, IN, OR, AZ, IL, CO

**Loan Information: (In Units)**

**Maximum Loan Size:** na  
**Minimum Loan Size:** na  
**Maximum LTV Ratio:** 100%  
**Minimum Debt Service Coverage:** na

**Company Type:**

- Bank
- S&L
- Mortgage Banker
- Mortgage Broker
- Commercial Conduit
- Investment Banker
- REIT
- Insurance Company
- Online Lender
- Pension Fund

**Property Types Financed:**

- Multifamily, 5-20 Units
  - Multifamily, 20+ Units
  - Office
  - Hotel
  - Strip Retail
  - Mall
  - Mixed Use
  - Industrial
  - Medical
  - Mobile Home Park
  - Chain Restaurant
  - Land
  - Senior Housing
- The company mainly focuses on these property types: Multifamily, Seniors Housing, Mobile Home Park.

**Deal Structures Offered:**

- First Mortgage
- 5-year FRM
- 15-year FRM
- 20-year FRM
- 1-5-year ARM
- 10-year ARM
- Junior Lien/LOC
- Credit Enhancement
- Construction/Permanen
- Forward Commitment
- Bridge Financing
- Refinancing
- Bond Underwriting

**Commercial Mortgages Sold To:**

- Wall Street/Investment Banks
- Banks
- Pension Funds
- Insurance Companies
- Commercial Conduits

The company keeps 100% of its loans in portfolio and sells 0% to others.

**Does the company participate in deals with other lenders?** Yes

**Does the company use warehouse lines of credit?** No