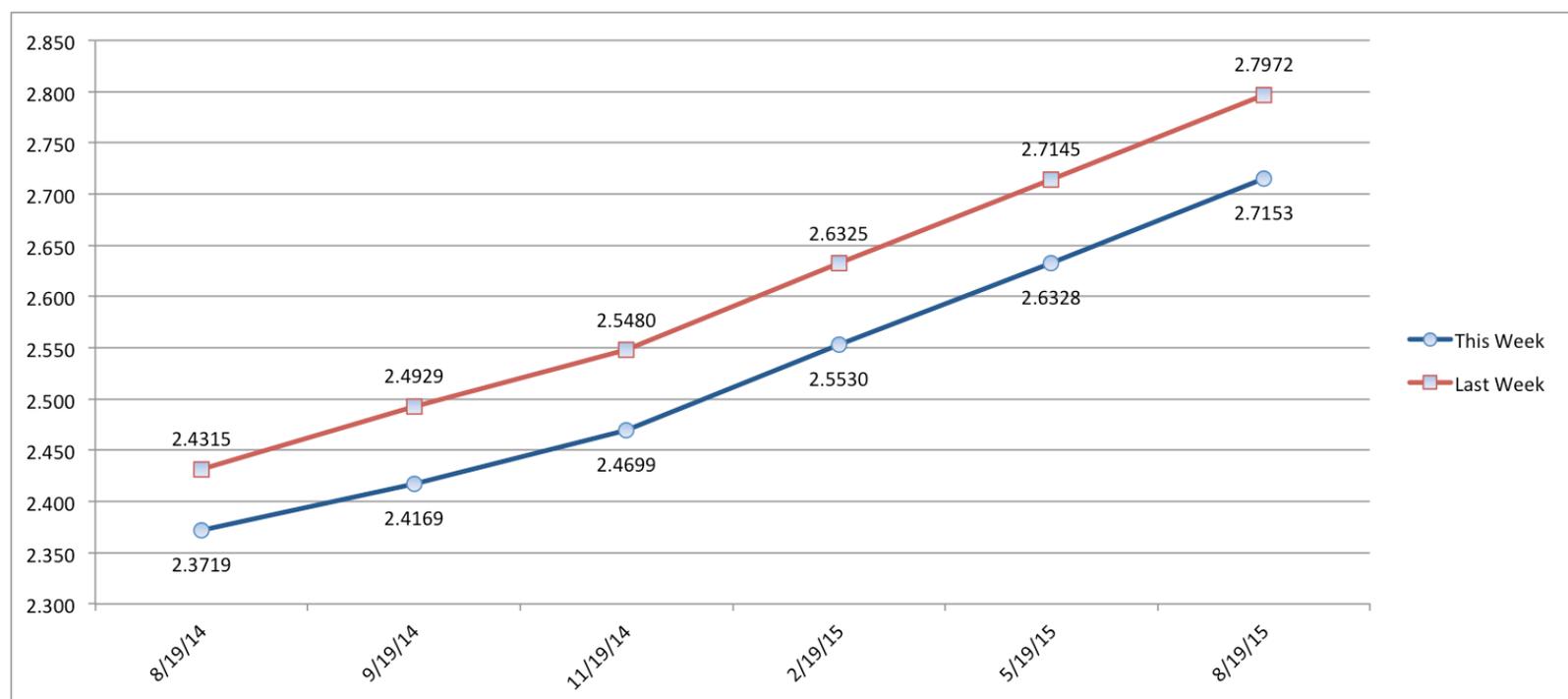


August 19, 2014 | RATE ALERT

As a result of easing geopolitical tensions around the world, 10-year Treasury notes fell for the first time in four days with yields at the lowest level in 14 months. [We](#) anticipate that the market will remain volatile throughout the week, as the Federal Reserve is expected to publish minutes from its July 29 - 30 meeting on Wednesday -- two days before Federal Reserve Chair Janet Yellen is due to speak at the Federal Reserve Bank of Kansas City's annual conference in Jackson Hole, Wyoming.

Projected 10-Year U.S. Treasury Rate



The Importance of this Graph

The ten-year Treasury forward curve (the "Forward Curve") is a graph of forward rates on a series of current ten year Treasury contracts that have different forward periods, **in other words what we think the 10-year rates will be in the future**. The current shape of the Forward Curve is depicted above and indicates that traders of such contracts generally believe interest rates will be higher in the future. Many commercial real estate borrowers use the Forward Curve as a tool to help them decide when to refinance or sell. Contact [Jeff Lee](#) at Commercial Defeasance at JLee@defeasewithease.com or at 704-248-2602 to determine how future interest rates may impact your property.

The Weekly Defeasance Overview & Industry News

Solar for CRE - What to Know Before You Invest

Commercial Defeasance Trends

Last week, the Commercial Defeasance team closed



Energy use is typically one of the largest expenses of any commercial property. As a result, CRE owners are increasingly looking at solar power as a way to reduce expenses. [Here](#) are a few things to consider before making a rooftop solar investment decision.

over 20 defeasance transactions with hotel and retail properties experiencing the most activity.

One of these transactions originated in New York and was structured as a [New York-style](#) defeasance to minimize mortgage recording taxes, which can be substantial. Key considerations of a New York-style defeasance include:

- Tax savings versus additional costs
- Additional tax opinion requirement
- Refinance considerations
- Sale agreements between lender and seller

If you own property in New York, contact [John Ahern](#) in the Commercial Defeasance New York office to determine if this approach might benefit you.

Learn more about the New York-style defeasance process by reading "[Navigating a New York-style Defeasance.](#)"

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