



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

April 2010

Thank you for the opportunity to share general information relating to the commercial real estate finance industry and letting you know what's new at The Loan Company. We value your relationship and believe better communication is another way we can serve you.

The Loan Company of San Diego is a private direct lender serving San Diego for over 30 years, making smaller commercial real estate loans fast and easy. **THE MOST COMPETITIVELY PRICED PRIVATE MONEY IN SAN DIEGO COUNTY.**

In This Issue

[Value Added](#)

[Industry News](#)

[Biz Tips](#)

[Interest Rates](#)

[Recent Deals](#)

[Quote of the Month](#)

[Investment Opportunity](#)



VALUE ADDED

San Diego's Premier Small Commercial Real Estate Lender

Commercial real estate loans from \$100,000 to \$1,500,000 on all improved income property types including non-owner occupied residential investor properties. Flexible terms: up to 30-year amortization, reasonable debt service coverage requirements, and we can close in a matter of days - **FAST**.

Our rates and fees are the most competitive in the market for private lenders, with **rates starting as low as 8.9%**. As a private lender, we do not have fixed criteria to be met like other conventional lenders -- our proprietary lending flexibility allows us to evaluate the entire credit worthiness in making a lending decision. We also welcome brokers.

Let us see how we can help you.

[Loan Company web site](#)



INDUSTRY NEWS

Economist: San Diego to weather still-rough housing market

By REBECCA GO, *The Daily Transcript*
Wednesday, March 31, 2010

A Wells Fargo economist offered an upbeat outlook for San Diego on Tuesday, saying local economic growth will help the region avoid a possible double-dip in national housing prices.

"We do see San Diego as an out-performer here in Southern California," said senior economist Scott Anderson, who was in town speaking on commercial real estate at the Colliers International Roundtable on Wednesday.



Interest Rates



As of 04/6/2010

11th Dist. = 1.61%

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.44%

Click above for specific details on individual rates including graphs & charts

[Click for detail on all interest rates, including historical charts and graphs](#)



Recent Deals

[Click to see Loans Funded by The Loan Company](#)



Quote of the Month

[click to read the rest of his article](#)



BIZ TIPS

How much progress are you making?

-Adapted from Lost and Found: 23 Things You Can Do to Find Personal Freedom, Artherur Caliandro, McGraw-Hill

List the three or four biggest problems you face today. Then ask, "Are they the same challenges I faced a year ago?" If so, figure out what has gotten you stuck and act decisively now to roll the old problems out of the way.

Integrity is the Cornerstone of Our Business

As a private direct lender, The Loan Company has built its business and reputation on integrity and steady, solid growth. Since its beginning over 30 years ago, The Loan Company has established quality in every dimension of the business. Treating clients the way we want to be treated is at the core of every transaction.



John P. Lloyd
President
[Resumé](#)

[John P. Lloyd](#)



Give us a call at 619.293.7770 x20 or [send us an email](#).

San Diego Office:
2356 Moore Street, Suite 201
San Diego, CA 92110

Add JLloyd@theloancompany.com to your contact list so you can continue receiving our newsletter.

The most important ingredient we put into any relationship is not what we say or what we do, but what we are.

- Stephen R. Covey

For More Info Click:

[Visit The Loan Company Website](#)

[See The Loan Company Marketing Brochure](#) or you can [email us](#).

INVESTMENT OPPORTUNITY
[Investors Interested in a Fixed Income Investment See attached information](#)

