



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

April 2011

Greetings!

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 of San Diego. 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 35 years, making smaller commercial real estate loans fast and easy. **WE HAVE THE MOST COMPETITIVELY PRICED PRIVATE MONEY IN SAN DIEGO COUNTY.**



VALUE ADDED

Why are Investors now moving to take advantage of opportunities in Commercial Real Estate?

- Higher yields compared to other investment opportunities
- Commercial real estate values have dropped 42% since the peak in 2007
- Vacancies especially on Multi-family have tightened and continue to improve
- Construction of new product over the last few years has been practically non-existent indicating an increase in future demand on the horizon
- Inflation protected investment

We believe it is an opportune time for The Loan Company of San Diego to assist borrowers in purchasing or refinancing commercial and residential investment property at these lower values. With most conventional lenders on the sidelines still reeling from the regulatory restricted environment, The Loan Company as a private lender has the capacity to quickly assist borrowers at very competitive rates to realize the great investment opportunities available.

Call us today and see how we can help you take advantage of today's investment opportunities.



INDUSTRY NEWS

Wealthy U.S. Individuals Invest in Commercial Property in Quest for Yield

By Margaret Collins and Oshrat Carmiel - Mar 9, 2011 9:01 PM PT

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Interest Rates



As of 03/29/2011

11th Dist. = 1.48%

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.46%

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

\$440,000

Purchase

8 Unit Apartment
Multi-Family
San Diego, CA

\$280,000

Purchase

Residential Duplex

When Sumeet Parekh bought a retail property in Manhattan's TriBeCa neighborhood in January, individual investors provided about a quarter of the financing.

Morgan Stanley (MS) put up a little more than half of the \$6 million purchase price, and Parekh contributed about \$1.25 million. He got the rest from wealthy investors, who contributed increments of \$100,000 to \$625,000 in hopes of a 10 percent annual return and a portion of the building's appreciation, said Parekh, a principal at San Diego-based HP Investors, which owns and invests in commercial properties.

High-net-worth individuals invested \$2.1 billion in commercial real estate last year, up from \$579 million in 2009, according to Real Capital Analytics Inc., a New York-based research firm. Apartments were the properties most sought after by investors last year, accounting for 32 percent of deals they were involved in, according to Real Capital, which has tracked more than \$5 trillion in global sales transactions since 2001.

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BIZ TIPS

Increase your Self-Discipline

Successful people typically show more self-discipline than others. They have formed good habits like punctuality, organization and persistence. The good news is you can learn better work habits within three to four weeks, says time-management authority Merrill Douglas. "A habit is simply behavior done so often that it becomes automatic," he says.

"Force yourself to keep good records, and you will see the day when you keep as inevitably and efficiently as you bathe," agrees management expert Ted Pollock in *Supervision*.

"Drive yourself to be punctual, and you will soon keep your appointments on time as naturally as you eat three times a day. Make yourself plan your days and weeks in advance, and planning will become second nature," he adds.

Deliberately training yourself into good habits requires you to exercise stern self discipline at first, says Pollock. But once those habits become second nature, the payoff is considerable: "Good habits save effort, ease routine, increase efficiency and release power."

Source: *Supervision*, Vol 59, and *ABC Time Tips*, Merrill Douglass, McGraw Hill.

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](#)

San Diego, CA

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Funded by The
Loan Company](#)



Quote of
the Month

Two roads diverged
in a wood, and I took
the one less traveled
by.

~Robert Frost

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

