



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

August 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 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 30 years, making smaller commercial real estate loans fast and easy. **THE MOST COMPETITIVELY PRICED PRIVATE MONEY IN SAN DIEGO COUNTY.**



VALUE ADDED

A few real examples of how The Loan Company is assisting borrowers in capitalizing on the great real estate investment opportunities in today's market:

The Loan Company helps borrower leverage his cash to take advantage of multiple real estate investment opportunities. The borrower had been purchasing REO income properties by paying all cash; however, when he had too many opportunities and not enough cash. The Loan Company was able to assist him in leveraging the cash he had to purchase additional investments that he would not have otherwise been able to purchase.

The Loan Company closes a loan within days of the request. The borrower ran across a real estate investment opportunity where he had to close in less than 10 days in order to get the discounted price. The Loan Company was able to come through with a loan in time to close the acquisition.

The Loan Company provides cash out for borrower needing liquidity to purchase other real estate investments requiring all cash to close. The borrower had a free and clear property and wanted to pull cash out to purchase another great real estate investment that had to be closed with all cash. The Loan Company was able to give the borrower the cash needed, secured by his already unsecured free and clear property.

These are just a few of the examples where The Loan Company is helping clients capitalize on this window of opportunity in today's real estate market. **Call us to see how we can help you.**

[Loan Company web site](#)



INDUSTRY NEWS

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Interest Rates



As of 07/26/2010

11th Dist. = 1.79%

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.70%

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

\$150,000

Cash Out/Refi.
Multi family
San Diego, CA

\$217,500

Purchase/Rehab SFR
Investment Property
San Diego, CA

\$240,000

Purchase/Rehab SFR

Report: San Diego to see strongest growth in 5 years

San Diego Daily Transcript staff report

Friday, July 16, 2010

San Diego is likely to lead California out of the recession, albeit with a "sluggish and protracted" recovery, according to a report released Friday by the National University System Institute for Policy Research, or NUSIPR.

The local economy is projected to grow at 2.8 percent this year, according to the Institute's San Diego Economic Ledger. It's "not exactly a boom," but it's "the strongest growth of the past five years," said NUSIPR economist Kelly Cunningham in a statement.

[Click here to read the rest of this article](#)



BIZ TIPS

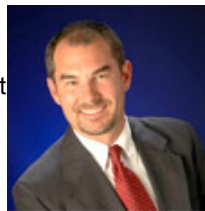
Eliciting trust from others

You should not bad mouth a bad boss, says leadership expert Stephen Covey, "Be loyal to people in their absence. Then, watch how others begin having more faith and confidence in you because they know that you won't be talking about them behind their backs."

-Adapted from Fast Company

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](#).

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Add [Jlloyd@theloancompany.com](mailto:jlloyd@theloancompany.com) to your contact list so you can continue receiving our newsletter.

Investment Property
San Diego, CA

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



Quote of the Month

"Far better is it to dare mighty things, to win glorious triumphs, even though checked by failure...than to rank with those poor spirits who neither enjoy much nor suffer much, because they live in a gray twilight that knows not victory nor defeat."

Theodore Roosevelt

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INVESTMENT OPPORTUNITY
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