



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

August 2011

Greetings!

In This Issue

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 our relationship and believe better communication is another way we can serve you.

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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.**

Interest Rates



As of 08/03/2011



VALUE ADDED

San Diego County's Premier Private Money Loan Program

Loans from \$50,000 to \$1,500,000

11th Dist. = 1.33
 Prime Rate = 3.25%
 USD 6 mo.LIBOR = 0.44

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

Property Type:	All Commercial / Residential Income properties considered
Interest Rate:	8.50% - 9.00% fixed up to 1 yr. Adjustable every 6 mos. thereafter
Term/Amort.:	3-5 Year Term up to a 30 year amortization
Prepayment Penalty:	6 mo. Interest 1st for 3 yrs., 3 mo. Interest last 2 years. Can waive for 1 pt. Can always pay 20% of principal per year with no penalty.
Fees:	2.00 - 2.50 pts. (min.\$3,500) + \$695
Max. LTV Ratio:	65%

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

Recent Deals

- * Will consider short term interest only loans on a case by case basis
- * Brokers are welcome and protected in the transaction
- * Rates and Terms subject to change

\$200,000

Purchase
 Residential
 SFR & Duplex
 San Diego, CA

\$325,000

Purchase
 Multi-Family Apt.

Why consider The Loan Company?

- No upfront fees
- Competitive Private Rates and Fees
- Underwrite loans using a common sense approach
- Close in a matter of days
- Exceptional customer service

Remember, The Loan Company is the quickest private lender in San Diego County as well as one of the most affordable, so call us today to see how we can help you.

4 units
San Diego, CA



INDUSTRY NEWS

Industrial permits at Zero in San Diego County; Commercial Improving

By THOR KAMBAN BIBERMAN, *The San Diego Daily Transcript*
Wednesday, July 27, 2011

Builders still can't find the justification to build new industrial space, but new commercial construction is picking up, while nonresidential alterations and additions keep surging ahead in San Diego County.

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

**Click to see Loans
Funded by The
Loan Company**



Quote of
the Month

"Maturity is the capacity to endure uncertainty"

John Huston Finley



BIZ TIPS

The Challenge of Change

by Dr. John C. Maxwell

The history of Henry Ford and the Model T illustrates a fundamental truth about leadership: leaders never outgrow the need to change.

On his way to dominating the automotive market with the Model T, Henry Ford embodied innovation and progress. By pioneering the assembly line, Ford slashed the amount of time needed to manufacture an automobile. He installed large conveyor belts in his factory, allowing workers to stay in one place rather than roaming around the factory floor. He also shortened the workday of his employees from nine hours to eight hours so that his factories could operate around the clock.

The efficiencies Ford introduced allowed cars to be manufactured at a fraction of their previous costs. In under a decade, automobiles went from being luxuries affordable only to the wealthiest Americans, to being standard possessions of the average American family. Ford profited handily from the popularity of the Model T, and Ford Motor Company grew into an empire.

However, the dominance of Ford Motor Company was short-lived. As competitors changed their operations to copy Ford's concepts mass production, Henry Ford made a tremendous leadership blunder. With cars rolling off assembly lines like never before, consumers began to demand a variety of colors. However, Ford stubbornly refused, uttering the famous line, "The customer can have any color he wants so long as it's black."

In Ford's mind, producing multiple colors was foolhardy since black paint dried the fastest and could be used most efficiently. Amazingly, Ford did not comprehend the human preference for variety. Customers flocked en masse to other producers who catered to their color preferences, and Ford Motor Company never regained its grip on the market. For so long, Henry Ford had focused on moving from inefficiency to efficiency that he refused to move in the opposite direction - from efficiency to inefficiency - even when doing so would have been wise and profitable. Ford's genius in

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Brochure](#) or you can
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sparkling change had catapulted him to the pinnacle of American commerce, but later, his inability to change cost him dearly.

The Loan Company continues to adapt to our ever changing market as we have consistently generated a reasonable rate of return to our Limited Partners over the last thirty years. Unlike many of our former competitors (other private lenders) who have since went out of business during this recession.

The distressed real estate market has generated loan opportunities for smaller residential investment properties, where in the past this was not the case. The Loan Company has taken advantage of this window of opportunity making smaller loans to experienced real estate investors.

The Loan Company is always looking for ways to improve the efficiency of its internal operations in order to stay competitive. For example this year we centralized our loan document preparation service, Loan Broker Services, where it was previously accounted for separately from The Loan Company; this proved to be more profitable and transparent to our Limited Partners.

We are constantly looking for ways to change that are in the best interest of our Limited Partners.

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

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NMLS ID#345838

LinkedIn



John P. Lloyd
President

[Resumé](#)

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



Try it FREE today.