



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

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 our 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 37 years, making smaller commercial real estate loans fast and easy. **WE HAVE THE MOST COMPETITIVELY PRICED PRIVATE MONEY IN SAN DIEGO COUNTY.**



VALUE ADDED

An interesting fact about The Loan Company of San Diego you may not know

The Loan Company of San Diego purposely keeps a low profile. We concentrate our energy and resources on what we do best and that is to make commercial and residential investment property loans at extremely competitive pricing. We service those borrowers unable to obtain conventional financing for a variety of reasons and borrowers who are not willing to go through the brain damage of the conventional loan process.

An interesting fact about The Loan Company of San Diego you may not know: When compared to all the banks headquartered in San Diego based on total assets, The Loan Company ranks 19th. The Loan Company of San Diego has over \$60 million in total assets. The San Diego Daily Transcript article dated May 7, 2012 lists the top 21 largest banks headquartered in San Diego based on total assets as of 12/31/11. The Loan Company of San Diego would be ranked 19th largest if categorized in this list. [Click to see the Daily Transcript article.](#)

We are unique from a bank in that we make loans to borrowers based on common sense underwriting not based on bureaucratic rules and regulations. The Loan Company has played a vital part along side our courageous borrowers over the last several years in revitalizing San Diego County through lending on distressed real estate that has been rehabbed and significantly improved. This has resulted in upgraded neighborhood communities with better housing for people to live and improved commercial space for people to work. We are an active participant in stimulating our local economy by providing credit to borrowers who need it, those who make a positive difference.

As a non-bank, private lender we have some of the most competitive loan pricing available in the market and we are focused and committed on helping borrowers make things happen. Call us to see how we can help

August 2012

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Interest Rates



As of 7/31/2012

[11th Dist. cof = 1.12](#)

[Prime Rate = 3.25%](#)

[USD 6 mo.LIBOR = 0.73](#)

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

[\\$585,000](#)

Refinance
Multi-Family/Rehab
San Diego, CA

[\\$225,000](#)

Purchase
SFR Investment Prop
Spring Valley, CA

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you at 619-293-7770 ext. 20.



SD County apartment vacancy could end year at 2.7%

By THOR KAMBAN BIBERMAN , The Daily Transcript
Friday, July 13, 2012

The San Diego County apartment vacancy will dip to 2.7 percent by the year's end, from 3.1 percent -- the lowest level since 2000, according to a new Marcus & Millichap report.

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



Judging How to Spend Time as a Leader

by John Maxwell

At the 2008 Beijing Summer Olympics, swimmer Michael Phelps broke the world record for the most gold medals won by an individual during a single Olympiad. In the 100m butterfly, the race in which he tied the world record by collecting his seventh gold, Phelps won in a photo finish. In fact, to the naked eye, it appeared as if he had lost to Serbian Milorad Čavić.

However, electronic sensors reported, and video evidence confirmed, that Phelps had touched the finishing wall of the pool one one-hundredth of a second before Čavić!

While the smallest of differences in time separated Phelps from Čavić, their remarkable performances reflected a common commitment to spend thousands of hours in training. Each athlete dedicated years of his life to perfecting his technique and to building his strength and stamina prior to swimming in Beijing. To compete at the Olympics, to be the best in the world, Phelps and Čavić had to be incredibly disciplined in how they used time.

What's true for Olympians is true for leaders: how they spend time largely determines their level of success. Influential people understand that time is the most precious commodity on earth. As a result, they know where their time goes. They continually analyze how they are using their time and repeatedly ask themselves the question, "Am I making the most of the minutes in my day?"

As a leader, it's not always immediately clear which activities deserve priority placement on your calendar. How do you judge whether something is worthy of your time and attention? Over the course of my career, I've used the following formula in order to determine where to devote my time. [click link to see the full article and the formula on how to best determine where to devote your time.](#)

Integrity is the Cornerstone of Our Business

As a private direct lender, The Loan Company has



Loan Company



"A government big enough to give you everything you want, is big enough to take away everything you have."

Thomas Jefferson

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



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built its business and reputation on integrity and steady, solid growth. Since its beginning over 37 years ago, The Loan Company has established quality in every dimension of the business. Treating clients the way we want to be treated is the core of every transaction.



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[Resumé](#)

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

