



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

February 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.**

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VALUE ADDED

The Loan Company's Lending Focus:

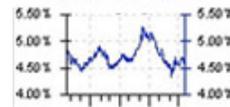
Smaller commercial real estate loans on all improved income property types that make sense. Flexible terms: up to a 3 year term, 30-year amortization, and fast closings. Our rates and fees are the most competitive in the market for private lenders, with **rates starting as low as 9.00%.** As a private 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. Call us to see if we can help you.

[The Loan Company Web site](#)



Interest Rates

Interest Rates



[As of 02/10/2010](#)

-
 11th Dist. = 1.83%
 Prime Rate = 3.25%
 USD 6 mo.LIBOR = 0.39%

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

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



INDUSTRY NEWS

Apartment activity is on the upswing

Arrival of Navy carrier likely to boost demand
 By Roger Showley, San Diego Union Tribune, Staff Writer
 February 4, 2010

San Diego County's apartment market ranks second nationally after Washington, D.C., in its outlook for stability and possible growth in 2010, according to Marcus & Millichap's annual apartment report covering 44 metro areas. Two other reports came to the same conclusion: San Diego's rental market is on the way up.

"With property performance expected to be steady throughout much of the metro area, investment activity will likely pick up this year," said Kent Williams, regional manager of the real estate investment services firm's San Diego office.

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



Recent Deals

\$500,000

Car Dealership Refinance

San Diego, CA

\$230,000

Neighborhood Multi-Tenant Retail Refinance

El Cajon, CA



BIZ TIPS

Excerpt from the Best Selling Book "Millionaire Mind"

by Thomas J. Stanley

What do most self-made millionaires have in common? They have courage. Do you have the courage to take financial risk, given the right return? If you do, then you have the mind-set that most millionaires possess. But having the courage to take financial risk doesn't mean that millionaires are gamblers. Few gamble at all. In fact, the higher a millionaire's net worth, the less likely he is to ever gamble. Yet there is a positive correlation between taking financial risk and net worth.

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.

[\\$105,000](#)
**Neighborhood
Retail
Refinance
Escondido, CA**

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**Quote of
the Month**

"The best thing about
the future is that it
comes only one day
at a time"

Abraham Lincoln

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