



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

February 2011

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

The Loan Company is San Diego County's go to source for creative, flexible and quick commercial real estate financing for smaller income producing properties.

The Loan Company may be San Diego's best kept secret for borrowers looking for that private niche lender that can provide fast, personalized customer service at rates starting in the higher **8% range**. Below are a few examples of loans funded by The Loan Company showing the various ways we were able to help borrowers achieve their investment goals.

Purchase Loan - Owner occupied/mixed-use commercial real estate
 \$700,000 loan (1st Trust Deed) to purchase a 4 unit multi-family apartment and an owner-occupied retail/convenience store on one parcel in Pacific Beach. An appraisal was completed resulting in a 70% LTV ratio. The Loan Company provided the borrower an excellent term loan with a competitive private money rate. [Click for more details.](#)

Purchase Loan - Bank REO/foreclosure non-owner occupied single family residential
 \$150,000 loan (1st Trust Deed) to purchase a bank owned (REO) single family residence non-owner occupied. The purchase price for the 3BR/2BA (two car garage with great views) was \$178,000. The exit strategy is to remodel the house and sell the property. Initial disbursement was \$135,000 with a \$15,000 holdback disbursed upon completion of the improvements. 58% LTV ratio. The Loan Company was flexible and fast allowing the borrower to compete in the competitive bidding process for bank owned properties. [Click for more details.](#)

Bridge Loan Refinance - Commercial investment property
 \$1,000,000 loan refinance (1st Trust Deed) on 10,200 sq.ft. multi-tenant retail property that was in transition of being refinanced by a Life Insurance Company loan. The property currently has three tenants,

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As of 2/01/2011

11th Dist. = 1.57%
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

\$1,150,000
 Purchase
 26 Unit Apartment
 Multi-Family
 San Diego, CA

\$255,000
 Refinance/Cashout

Cathay Bank, Starbucks, and Sprint with the remaining vacant space to be leased by a dentist. The property had a loan that matured and the lender would not extend the loan. The borrower had a loan commitment from a Life Company that would have taken out the then current lender, however, not until the fourth tenant (dentist) was occupying the remaining vacant space and paying rent. The Loan Company was able to provide a bridge loan until the remaining tenant was moved in with the exit strategy coming from the Life Insurance Company take-out loan within 12 months. 50% LTV ratio. The Loan Company funded the bridge loan within two weeks of the request. [Click for more details.](#)

SFR's
Investment Property
San Diego, CA

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

Refinance/Cash out - Multi-family

\$275,000 cash out refinance (1st Trust Deed) on a 5 unit residential apartment. The borrower owned the property free and clear and wanted to use some of the equity in the property to purchase another investment property. 60% LTV ratio. The Loan Company provided the borrower an excellent loan with a competitive private money rate allowing the borrower to keep the property while using a portion of the equity to purchase another investment property. [Click for more details.](#)



"It's better to look ahead and prepare than to look back and regret."

~ Jackie Joyner-Kersey

If you want a lender that makes common sense decisions, knows and understands how to turn a borrower's plan into an investment reality, call us to see how we can help you.



INDUSTRY NEWS

Office, industrial activity improving, but major construction likely years away

By THOR KAMBAN BIBERMAN, The San Diego Daily Transcript
Wednesday, January 26, 2011

While office and industrial markets continue to strengthen here, it appears it will be a long time before significant new construction may be justified.

Office

A Jones Lang LaSalle report says with companies finally beginning to hire again -- about 9,100 jobs were added in the county last month -- the office leasing picture has improved as well.

JLL cited a recent survey of business owners in which 47 percent said they expected to increase their payrolls in the coming quarters. That generally means an increased demand for office space.

Illumina (Nasdaq: ILMN) has announced that it has signed a \$335 million, 20-year lease to occupy the just vacated Biogen Idec (Nasdaq: BIIB) space in 350,000 square feet in the Nobel Research Center campus in the University Towne Centre area.

Government accounts for much of the leasing demand. The County of San Diego's Operation's Division has moved into two new buildings totaling 300,000 square feet in Kearny Mesa, and The Family Resources Center renewed for 53,000 square feet in Mission Valley.

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





BIZ TIPS

Strategic Leaders Look Farther Ahead

By John Maxwell

With Americans aspiring to better diets, you might expect PepsiCo, known for its sugary drinks and salty snacks, to be in a perilous position. Yet, thanks to the strategic leadership CEO Indra Nooyi, PepsiCo was able to anticipate the trend toward healthier diets and adjust its course. Today, PepsiCo enjoys a diverse line of products and has the agility to feature nutritious brands.

Take a Long Range View of the Future

When driving a car, you don't fix your vision only a few feet beyond the front bumper. Instead, you peer into the distance so that you can anticipate curves in the road, locate upcoming turns, and steer clear of any potholes or debris on the roadway. Looking farther ahead gives you the reaction time needed to pilot the car safely to your destination.

As CEO of a corporation whose financial size exceeds that of many countries, Nooyi has tremendous responsibility to steer PepsiCo in the right direction. She must look years ahead, not only to ensure the future profitability of PepsiCo, but also to ever-enhance its influence as a global citizen. To lead well, Nooyi makes a practice of projecting herself into the future. Doing so allows her to identify market trends in advance and gives her time to position PepsiCo to capitalize on them.

As early as the mid-1990s, while serving as chief strategist of PepsiCo, Nooyi saw consumers turning to more nutritious products. In response, she spearheaded the acquisition of Quaker Oats Co., giving Pepsi a heavyweight sports drink (Gatorade) and recognizable health foods like Quaker oatmeal. Later, she purchased Tropicana so that Pepsi could add a prominent fruit juice to its lineup. Meanwhile, she convinced executives at Pepsi to abandon their foray into fast food by selling Pizza Hut, Taco Bell, and Kentucky Fried Chicken. As a result of Nooyi's efforts, by 2006 only 20% of Pepsi's sales came from soft drinks compared to 80% for rival Coca-Cola.

Conclusion

As a leader, you're responsible to look ahead, sense impending change, and make the course adjustments necessary to keep your organization on track. Remember: you cannot see the future with your nose to the grindstone. To lead strategically, it's essential to withdraw from the urgency of day-to-day business in order to plan the direction of your organization's future.

The Loan Company takes strategic planning seriously and we often step back to look ahead and anticipate what's around the corner in order to be better prepared for the upcoming challenges we will face.

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.



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[Resumé](#)

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