



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

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



VALUE ADDED

Three reasons to consider The Loan Company as your real estate financing source in 2011

Faster >>

- Quick, courteous decision as to whether your loan will be funded
- Quote the rate and terms on the spot and fund within days
- Bypass many of the typical bank regulations required in conventional lending that slow down the loan process, making our loan process quick and easy.

Simpler >>

- Streamlined, make sense credit review process
- Talk directly to the decision maker when requesting a loan
- Local, personalized customer service from funding to loan servicing.

Better >>

- Most competitive pricing for private lenders in San Diego County with no upfront fees
- Impeccable 35+ year history of providing the highest quality customer service in the market
- Broker transactions welcome and protected

The Loan Company of San Diego formed in 1974 with a focus in providing commercial real estate borrowers a convenient, quick and reasonably priced loan not provided by other conventional lenders in San Diego.

Start the New Year out right with a loan from The Loan Company of San

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Interest Rates



As of 01/04/2011

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

\$400,000

Refinance cash out for rehab Liquor/ Convenience Store San Diego, CA

\$205,000

Purchase 3 SFR's Investment Property San Diego, CA

Diego. Call us to see how we can help you.



INDUSTRY NEWS

San Diego's Commercial Real Estate Markets will fare better in '11

*By Thor Kamban Biberman, Daily Transcript
Tuesday, December 21, 2010*

Office, industrial, retail, apartment and capital markets in San Diego County are expected to improve in 2011 -- but not all at once.

That, according to a report compiled by **Cassidy Turley BRE Commercial**, the Corky McMillin Center for Real Estate and the National University System Institute for Policy Research.

Office

Demand for office space is expected to improve slowly throughout 2011 and accelerate into 2012, with education and health care leading the way, the report stated.

[Click to read the full article](#)



BIZ TIPS

Look for milkshake moments

Adapted from the Milkshake Moment, Steven Little

Leadership thinker Steven Little performs a test during hotel stays. He asks room service for a milkshake. If he's told it's not on the menu, he walks employees through the list of ingredients to see if they have everything.

"Do you have vanilla ice cream?" Yes. "And milk?" Of course. "Do you have a tall glass and a long spoon?" Sure. If so, he tells them how to make one. If they're willing to do it, that's a "milkshake moment."

His definition: When people understand their true purpose, believe it's their job to fulfill it and have the tools and freedom to make it happen, that's a milkshake moment.

Little wrote a book about the exact moment that employees realize they can overcome stupid systems and rules and instead do the right thing for the customer and the business.

Ask: What is your organization's highest purpose? Are you putting people in the best position to accomplish it? Do your current policies and systems enable you to deliver it?

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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John P. Lloyd
President
[Resumé](#)

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



Quote of the Month

"Successful people form the habit of doing what failures don't like to do. They like the results they get by doing what they don't necessarily enjoy."

Earl Nightengale

For More Info Click:

[Visit The Loan Company Website](#)

[See The Loan Company Marketing Brochure](#) or you can [email us](#).

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



Join our Mailing List



Give us a call at **619.293.7770 x20** or [send us an email](#).

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