



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 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

Why Private Money at The Loan Company is a Viable Option?

Low Rates - Private money rates are as low as they have been in years - Rates in the 8% range

Access Untapped Equity - Is your liquidity tied up in equity? Private Money allows you to get access to capital quickly - There is extreme competition for the best Investment opportunities, so don't miss out because of lack of liquidity. We can help.

Flexibility - We are creative and use a common sense approach to structure a win/win loan solution.

Timing - Don't miss the window of opportunity because you think you can't respond fast enough, we can move in a matter of days to make your deal happen.

Example of a loan The Loan Company recently funded where the borrower tapped real estate equity for cash liquidity:

A borrower had the opportunity to purchase a bank note at a considerable discount on a commercial building in the San Diego area. The bank was in the process of foreclosing on the property and we received a call from the borrower just 10 days before the scheduled Trustee's Sale date and the borrower needed \$1.5M in order to purchase the note. We were able to cross collateralize other real estate the borrower owned in enough time to provide a loan with the cash needed to purchase the note. The borrower was ultimately successful in obtaining ownership of the property at the Trustee's Sale.

Call us today to see how we can help you.

January 2012

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As of 1/04/2012

[11th Dist. cof = 1.20](#)

[Prime Rate = 3.25%](#)

[USD 6 mo.LIBOR = 0.80](#)

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

[\\$260,000](#)

Purchase
3 Residential
Investment Properties
San Diego, CA

[\\$1,500,000](#)

Refinance
Multiple Commercial
Properties
El Cajon, CA

**INDUSTRY NEWS****Forecast predicts 1.8% growth for S.D. in 2012**

By ANDREW KEATTS, *The Daily Transcript*
Thursday, December 15, 2011

San Diego's economy will grow at its fastest rate in six years in 2012, according to a new forecast from the National University System Institute for Policy Research.

Growth of 1.8 percent in 2012 for the county would still qualify as sluggish, according to the forecast. The 21,000 new jobs that will be created in the next year, the forecast says, will bring the county halfway to the 102,400 jobs lost between 2007 and 2009, when combined with the 36,000 jobs already added in 2010 and 2011.

[Click here to read the full article](#)

**BIZ TIPS****Are you too trusting?**

Source: *Staying Street Smart in the Internet Age*, Mark H. McCormack, Viking (Penquin)

To succeed in business - especially at the executive level - it's imperative that you be able to discern whom you can trust and whom you can't. Watch out for people with the six most dangerous character flaws:

1. People who rarely do what they say they will do.
2. People who push their work onto you.
3. People who are late and don't apologize.
4. People who tell you "I'm too busy."
5. People who reject your ideas out-of-hand.
6. People who won't let you off the hook when you're in a jam.

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](#)

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

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



**Quote of
the Month**

**"If we ever forget
that we are One
Nation Under God,
then we will be a
nation gone under."**

Ronald Regan

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Brochure](#) or you can
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