



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

July 2011

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

Where there is uncertainty there is opportunity

With the economy still struggling to gain a foothold, there still are some great real estate opportunities for those who are persistent enough to seek them out and who are prepared to capitalize on them when they suddenly appear.

The Loan Company understands that being able to react quickly can mean the difference between an investor getting a deal or losing a deal. Also, we understand that investors need liquidity in this window of opportunity to capture certain deals when they arise.

The Loan Company has helped numerous clients purchase properties quickly, closing on loans in a matter of days. The Loan Company has also assisted clients in refinancing their existing real estate assets freeing up cash where they were equity rich and cash poor allowing them to have the cash available to seize that opportunity where all cash is required to close a transaction.

The Loan Company is here to help you meet your financial goals and take advantage of these possible once in a life time opportunities. Whether it is to finance an acquisition, purchase and rehab an income property, or do a straight refinance, The Loan Company is here to assist you with your personal economic strategy.

Remember, The Loan Company is the quickest private lender in San Diego County as well as the most affordable, so call us today to see how we can help you.

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Interest Rates



As of 06/30/2011

11th Dist. = 1.36
Prime Rate = 3.25%
USD 6 mo.LIBOR = 0.40

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

\$600,000

Refinance
 Multi-tenant Retail
 San Diego, CA

\$450,000

Purchase
 Multi-Family
 9 units

**INDUSTRY NEWS****S.D. apartment market improves, as rents on the rebound**

By THOR KAMBAN BIBERMAN, The Daily Transcript
Thursday, June 16, 2011

SAN DIEGO -- Apartment investors, already sitting in the catbird seat, are expected to see their hands strengthened further with limited construction and rents edging back up here.

An apartment economic forecast was the final session in the San Diego County Apartment Association's Education Conference & Expo at the San Diego Convention Center last week.

While rents dipped a little during the course of the recession, they have returned to near pre-recession levels. The average rent was \$1,355 as of the end of March according to MarketPointe Realty Advisors.

"San Diego County's rental market is improving as rental rates rebound," said Russell Valone, MarketPointe Realty Advisors president.

The average vacancy was 5.03 percent. A market with a 5 percent rate is considered to be in balance and with few apartments being constructed, this is only expected to tighten.

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

**BIZ TIPS****When you can't adopt the perfect solution**

Robert Crandall headed engineering and manufacturing at Eastman Kodak during the "copier wars" with Xerox back in the 1970s. He faced two problems.

1. Kodak was too hierarchical to respond quickly to marketplace trends.
2. He couldn't rebuild the company overnight.

As a quick fix, he created "structured business meetings" and cycled all 1,500 of his employees through them every year. They would meet directly with management to talk about problems in inventory or production.

By the mid 1980s, quality had improved 100 percent, inventories had dropped by half and on-time deliveries had risen from 82 percent to 95 percent...all without radical restructuring.

The message: If you can't implement a perfect solution to a problem, do a great job of implementing a good solution, instead.

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



San Diego, CA

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



**"Run when you can,
walk when you have
to, crawl if you
must; just never
give up"**

Dean Karnazes

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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](#)

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

