



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

June 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.**



VALUE ADDED

Private Money is a viable option to help you take advantage of the real estate investment opportunities available today.

The opportunity cost of missing a great deal can many times be far more expensive in the long run than using private money.

The investment opportunities resulting from this recession are finally starting to surface in the commercial real estate market. Over the last year or so there have been excellent deals in the residential single family market through short sales and foreclosures. In the commercial real estate market banks have been slow to act on problem loans, thus delaying the opportunities that lay hidden ready to be picked up by those investors who are ready and have their financing lined up. Throughout the recession the banks' motto for their commercial real estate problem loans has been "Delay and Pray". However, recently we are seeing more banks start to be proactive and realistic by discounting notes and selling foreclosed properties creating some excellent commercial real estate deals not seen since the RTC days in the early 1990's.

We are going to see some unprecedented investment opportunities as the fallout from the commercial real estate market materializes. Using private money to secure a transaction may be more expensive initially, but the upside potential of landing an excellent deal today may far exceed any cost for private money.

As a private direct lender in San Diego County we have helped many smaller investors capitalize on some great investment opportunities. Call us today to see how we can help you.

[Loan Company web site](#)

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Interest Rates



As of 06/03/2010

[11th Dist. = 1.83%](#)

[Prime Rate = 3.25%](#)

[USD 6 mo.LIBOR = 0.75%](#)

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

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



Quote of the Month

The most useful person in the world today is the man or woman who knows how to get along with

**INDUSTRY NEWS****Forecast: San Diego economy to best other California regions**

By REBECCA GO, The Daily Transcript
Friday, May 21, 2010

San Diego can look forward to a brighter future than its California counterparts, although it won't necessarily escape economic troubles ahead, forecasters from Los Angeles-based Beacon Economics said Friday.

"You have every right to be more optimistic," the firm's director of regional research, Brad Kemp, told more than 100 event attendees at the Hilton Torrey Pines. "I am very positive on San Diego's long-term outlook, and even in the short-term, you're going to do better than most."

Kemp presented chart after chart showing that San Diego has not fallen as far as other areas of the state: The county entered the recession earlier, but its growth rate did not actually turn negative in 2007-08 as in other regions.

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

**BIZ TIPS****Great Expectations**

John Maxwell

A primary responsibility of leadership is to communicate expectations, both with words and actions. When leaders carefully and consistently set expectations, they engineer a flourishing work environment. However, when leaders abdicate their duty to communication expectations, chaos ensues. Here are six rules of thumb to follow as you set expectations in your organization.

- 1) **Set them for yourself first**
- 2) **Set them early**
- 3) **Set them clearly**
- 4) **Set them optimistically**
- 5) **Set them realistically**
- 6) **Exceed them consistently**

Go above and beyond what others expect from you as a leader. People expect you to be fair, but be generous as well. People expect you to respect them, but show you care for them, too. People expect you to be judicious when you exercise authority, but be willing to serve also. Over time, as you exceed expectations, talented people will flock to your organization. Everyone wants to work for a leader who has his or her best interests in mind and leads with excellence on a consistent basis.

[Click here for more details](#)

Integrity is the Cornerstone of Our Business

As a private direct lender, The Loan Company has built



other people. Human relations is the most important science in living.

Stanley C. Allyn

For More Info Click:

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

INVESTMENT OPPORTUNITY

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



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