



## The Loan Company e-Brief

**Direct Portfolio Lender Since 1974**

**June 2012**

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

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### VALUE ADDED

#### What's Unique about The Loan Company? We Make Simplicity a Priority!

The Loan Company's business model as a direct lender is simple: we make common sense real estate loans in our own backyard. A rather simple model, but we believe the simpler the loan process the better experience for our borrowers.

To obtain a quick and hassle free loan, it takes a sophisticated loan delivery and servicing system behind the scenes. We've had the opportunity here at The Loan Company over the last 37 years to consistently improve the process for obtaining a loan making it easier, simpler and more enjoyable.

However, what really makes our borrowers' loan experience simple and painless is the outstanding people we have here at The Loan Company implementing the system of processing and servicing each loan through maturity. Our staff at The Loan Company provides exceptional customer service and strives to make what could be a difficult and tedious process for our borrowers into a simple and pleasurable experience.

**The Loan Company believes simplicity is the ultimate sophistication and we are committed to making simplicity a major priority for all our borrowers.**

Please call us today to see how we can help you.



### INDUSTRY NEWS

#### Commercial Loan Demand Shows Modest Increase

*Tucker, Michael*



### Interest Rates



As of 6/19/2012

11th Dist. cof = 1.14

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.74

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

**\$250,000**

Purchase

8 Unit Multi-Family  
San Diego, CA

**\$200,000**

Purchase

Mixed Use/ Owner  
Occupied  
Commercial Property  
El Cajon, CA

Demand for commercial and industrial loans from firms of all sizes increased modestly, the Federal Reserve's April Senior Loan Officer Survey on Bank Lending Practices reported.

"Modest net fractions of domestic banks generally reported having eased their lending standards and having experienced stronger demand over the past three months," said the Fed survey. "As has been the case recently, significant net fractions of domestic banks reported that demand for [commercial real estate] loans had strengthened. On net, foreign branches and agencies reported that standards and demand for CRE loans were little changed."

And commercial loan delinquency rates continue to fall. Delinquent commercial loan holdings as a percentage of total loans held at U.S. commercial banks fell 1.9 percentage points over the past year to 6.1 percent, said Wells Fargo Securities' Commercial Real Estate Chartbook for the first quarter.

[Click to read full article](#)



## BIZ TIPS

### Ten Tips to Simplify Your Life

Source: [www.iii.org](http://www.iii.org)

#### 1) Loosen your schedule

Do you find yourself always rushing from one thing to another? Try planning fewer things during the day and leave more time between activities.

#### 2) Eliminate 20%

Stuff and baggage accumulate over time. It's a good idea to take a sweep through your stuff every few months or so and eliminate 20% of your stuff.

#### 3) Focus your priorities

Spend some time thinking about what you're doing with your time. Think of the four or five most important things to you. Are you able to focus on those? Or do you have too many commitments that leave you with little time to do the things you love? Cut everything except those four or five things.

#### 4) Go small

This is a big step, but can go a long way towards simplifying your life. Do you have rooms in your house or apartment just for stuff? Are there always empty seats in your car? If moving to a smaller, less expensive house or trading in for a smaller, more fuel-efficient car is something you can do, you'll find that a lot of weight may be taken off your shoulders.

#### 5) Learn to say no

Whether it's saying no to yourself when you're at the mall or saying no to a co-worker that asks you to do extra work, learn how to say no to things that don't align with your priorities. You'll spend less time focusing on things that don't make you happy.

#### 6) Clear your inbox

Do you have tons of unread email messages? Or piles of unread mail at

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



"Simplicity is the ultimate sophistication"

Leonardo da Vinci

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home. On top of being unnecessary clutter, an unknown pile of to-dos can wear at the back of your mind and keep you from staying on top of things. Keep your inbox and unread mail at zero and you'll find yourself being more efficient and relaxed.

7) Create a simple, healthy menu and exercise

Make a simple, healthy menu for all your meals and create time to exercise. You will feel better and live longer.

8) Clear your desk

Some people make it a habit to have a clean desk when they leave work every day. An organized workspace without clutter is efficient, relaxing and will make you more productive.

9) Leave a small online footprint

Are you a member of every social networking site out there? Do you have more email addresses than you can remember? Pick one email and one social networking site, and delete all the rest. You'll spend less time trying to keep up.

10) Do nothing

Carve out a small part of your day to do nothing other than reflect on what's going on in your world. Make it a quiet, peaceful place and try to clear your mind from anything that's weighing you down. Often you'll find yourself coming out of this time refreshed and ready to tackle anything that comes your way.

## 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 37 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](#)

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