



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

March 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.**

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VALUE ADDED

Private Money is a Feasible Option at The Loan Company

As balance sheet minded banks continue to pull back and general credit availability remains tight, there has been an increased opportunity created for private lenders.

Where some borrowers have never thought of using private money, many are considering this financing alternative, which has resulted in a myriad of borrowers in a quandary as to how to proceed. Do they pay the higher fees and rates for private money or wait? How long before traditional conventional financing returns? These are questions currently being asked.

The Loan Company as a private, direct lender is closer to a conventional lender's pricing than one might think. **Our rates and fees are considered excellent** compared to most other private lenders and very reasonable compared to conventional lenders. Our interest rates are in the single digit range and our fees are extremely competitive. **We make permanent as well as bridge loans.** When one factors in the benefits The Loan Company provides, such as approving a loan on the spot and being able to close within days of getting the request, it makes paying slightly higher rates and fees justified.

We don't know how long the capital markets and banks will be on the sidelines, but we do know it will be awhile before things are back to normal, if at all, and for borrowers who need loans now, private money is the alternative.

Over the last year many private money lenders have been forced out of the market due to bad loans and the lack of capital; however, The Loan Company remains strong and is active in the business of making loans in today's market. We look forward to seeing how we can help you.

[The Loan Company Web site](#)



Interest Rates



As of 03/16/2010

-
 11th Dist. = 1.83%
 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

\$155,000
Single Family
Investment Property
Purchase
 San Diego, CA



INDUSTRY NEWS

Apartment Vacancy Rates in U.S. to Decline in 2010, CBRE Says

By Prashant Gopal
 March 11, 2010 *Bloomberg*

Apartment vacancies in the U.S., which reached a record high of 7.4 percent in 2009, will fall this year as job losses stabilize and fewer new rental homes enter the market, CB Richard Ellis Group Inc. said.

The vacancy rate will decline to 6.8 percent in 2010, the property broker said in a report today. Effective rents, or what tenants pay after concessions, will end the year less than 1 percent down from the fourth quarter of 2009. Rents fell 4.7 percent in the final quarter of last year from a year earlier.

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



BIZ TIPS

Think like a lawyer to win every time

- Adapted from "Act Like a Lawyer to Accomplish Goals in Life," Barrington Salmon, USA Today.

Approach your problems like a lawyer would, advises Lis Wiehl, a legal analyst on Fox TV. Go in prepared to win, and don't let angry words or misunderstandings steer you off the mission.

You'll more efficiently attain what you want. *That means following these straightforward steps:*

- Know what you want
- Figure out who can give it to you
- Gather facts that support your side, as well as those that could be used against you.
- Make your case with an opening statement to set the tone. Then state your argument.

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
 President

[Resumé](#)

[John P. Lloyd](#)



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

[Click here to see other funded loans](#)



Quote of the Month

"Two roads diverged in a wood, and I took the one less traveled by, And that has made all the difference."

Robert Frost

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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](#)



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