



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

How does The Loan Company make it easier for you to get a loan?

You can eliminate the initial upfront paperwork when requesting a loan by a simple phone call to The Loan Company. Once a quick preliminary decision has been made to proceed with your loan request, we only require the minimum amount of documentation needed to underwrite your loan for quick approval and close. We value your time and will only request what is necessary to underwrite and fund your loan fast.

Two simple steps to quickly get your loan approved and funded

1. Call us to pre-screen your loan request fast by answering the following questions:

- o Loan amount requested?
- o Purpose of the loan?
- o Property description and address of property to be secured by the loan?
- o Purchase price (if a purchase)? Capital improvements to be completed? (if applicable)
- o If a refinance date property purchased? Purchase Price? Capital improvements completed since acquisition?
- o If a refinance current debt? and debt service? (if applicable)
- o Rent roll/cash flow generated from the property?
- o Approximate borrower net worth and loan payment history?
- o Borrower experience?
- o Exit Strategy?

2. Based on the answers to the above questions, either on the spot or within 24 hours we will tell you whether we are interested in funding your loan. If we are interested, we will need additional

March 2012

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Interest Rates



As of 2/27/2012

[11th Dist. cof = 1.22](#)

[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

[\\$600,000](#)

Purchase
6 Unit Multi-Family
San Diego, CA

[\\$330,000](#)

Purchase
Single Family
Investment Property
Jamul, CA

information that typically includes, but not limited to:

- o Personal Financial Statement including a real estate schedule and credit report
- o Last two years personal tax returns
- o Property information specific to the transaction

Every transaction is a little different and deserves a customized approach when gathering the information needed to underwrite the loan. So we try to take a common sense approach to the amount of paperwork required to underwrite the loan and make it as easy as possible for the borrower. For a comprehensive list of the items that may be needed for a complete loan package see the link on our web site [Loan Application Process](#).

**We are here to make financing a loan as easy as possible.
Call us today to see how we can help you.**



INDUSTRY NEWS

US home resales in Jan. rose to highest level since May '10

By *DEREK KRAVITZ, The Associated Press*
Wednesday, February 22, 2012

WASHINGTON -- Resales of previously occupied homes rose in January to the highest pace in nearly two years, a hopeful sign ahead of the spring-buying season.

The National Association of Realtors (NAR) said Wednesday that home resales increased 4.3 percent last month to a seasonally adjusted annual rate of 4.57 million. That's the highest level since May 2010.

Home sales have risen nearly 13 percent over the past six months. While they are still well below the 6 million that economists equate with a healthy market, the gains have coincided with other changes in the market that suggest slow but steady improvement.

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



BIZ TIPS

Making the Most of Life's Significant Moments

By *John Maxwell*

By themselves, significant moments do not alter a person's behavior. Events certainly can make powerful impressions on us: they stir our emotions, capture our imagination, provoke our conscience, or bring revelation. However, events do not automatically transform us, and the feelings they evoke usually are short-lived.

Leadership breakthroughs happen when we seize the opportunity presented by a significant event to adjust our thinking and to change our patterns of action. For example, having a heart attack could have brought me nothing more than pain. However, I used the experience as a

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



Quote of
the Month

"Great teamwork is the only way we create the breakthroughs that define our careers."

~ Pat Riley

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springboard to change my thinking about my physical health. Prior to the heart attack, I considered exercise to be a nuisance and dietary restrictions to be a drag. After suffering the heart attack, I reevaluated the importance of a healthy lifestyle. I contemplated the implications of ignoring my health, and I thought about how poor fitness would shorten my life and would limit my influence. I modified my mental attitude toward nutrition and physical fitness, and I took practical steps to build exercise into my weekly routine.

The tragedy for many leaders is that they let major life experiences slip by without learning from them. Once a pivotal moment alerts you to the possibility for a better future, I suggest embarking on the following four steps to bring about positive change.

1) Embrace Bottom-Line Thinking

When touched by a significant life event, project yourself into the future by asking yourself the following questions: How will my life improve by making a change? What is at stake if everything remains the same?

2) Generate Reminders

I agree with Samuel Johnson: "People need to be reminded more often than they need to be instructed." For instance, physical fitness isn't rocket science. Indeed, the formula is amazingly simple: eat healthier and exercise more often. Yet, breaking a bad habit involves reminding ourselves of the action we need to take and what's ultimately at stake. Generating reminders may include creating visual mementos, setting calendar prompts, asking friends to provide accountability and encouragement, or celebrating progress made.

3) Find a Model

I started off as a lousy public speaker, but I was committed to improving. For that reason, I began to study, in detail, the great communicators within my circle of friends and colleagues. I listened intently whenever they spoke, and I observed their strengths. Then, I incorporated the lessons learned into my own style and delivery. Progress came slowly. In fact, I'd estimate that it took me eight years to become a polished public speaker. However, by modeling myself after other skilled communicators, I eventually gained competence myself.

4) Adjust Your Surroundings

To translate the momentary inspiration of an event into life transformation, we must limit our exposure to negative environments. The people closest to us have tremendous influence over our lives. To make the most of pivotal moments in our lives, we often need to reevaluate our relationships and to cut ties with unhealthy acquaintances.

CONCLUSION

Pivotal moments in life stir our emotions, but they don't necessarily affect our day-to-day motions. In fact, if you wait until you feel like making a change, then you'll never experience personal growth as a leader. The next time you're touched by a significant life event, look for ways to adjust your thinking and behavior so that instead of temporary enlightenment, you experience lasting breakthrough. Remember: leaders develop daily, not in a day.

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](#)

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