



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

May 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

San Diego's Lowest Cost Private Lender

Commercial real estate loans from \$100,000 to \$1,500,000 on all improved income property types including non-owner occupied residential investor properties. Flexible terms: up to 30-year amortization, reasonable debt service coverage requirements, and we can close in a matter of days - **FAST**.

Our rates and fees are the most competitive in the market for private lenders, with **rates starting as low as 8.9%**. As a private lender, we do not have fixed criteria to be met like other conventional lenders -- our proprietary lending flexibility allows us to evaluate the entire credit worthiness in making a lending decision. We also welcome brokers.

We know of no other private lender in San Diego County that is faster and cheaper than The Loan Company. Call us to see how we can help you.

[Loan Company web site](#)



INDUSTRY NEWS

S.D. leading economic indicators up sharply in March

By Source: University of San Diego
Wednesday, April 28, 2010

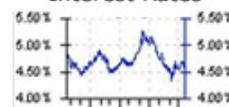
The University of San Diego's Index of Leading Economic Indicators for San Diego County rose 1.0 percent to 109.0 in March.

Leading the way to the upside were strong moves in local stock prices and the outlook for the national economy. Building permits, initial claims for unemployment insurance, and help wanted advertising were also positive, but to a lesser extent. The only down component was local consumer



Interest Rates

Interest Rates



As of [05/03/2010](#)

11th Dist. = 1.86%

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.53%

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

[\\$200,000](#)

Cash Out/Rehab
Two Residential Houses - Investor San Diego, CA

confidence, which fell slightly. With March's advance, the USD Index has now been up for 12 months in a row.

The outlook for the local economy remains unchanged from recent months: If the local economy did not bottom out at the end of 2009, it likely did in the first part of 2010, according to USD professor Alan Gin, who prepares the index.

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



BIZ TIPS

Increase Your Self Discipline

Successful people typically show more self-discipline than others. They have formed good habits like punctuality, organization and persistence.

The good news is that you can learn better work habits within three to four weeks, says time-management authority Merrill Douglass. "A habit is simply behavior done so often that it becomes automatic," he says.

"Force yourself to keep good records, and you will see the day when you keep them as inevitably and efficiently as you bathe," agrees management expert Ted Pollock in *Supervision*.

"Drive yourself to be punctual, and you will soon keep your appointments on time as naturally as you eat three times a day. Make yourself plan your days and weeks in advance, and planning will become second nature," he adds.

Deliberately training yourself into good habits requires you to exercise stern self discipline at first, says Pollock. But once those habits become second nature, the payoff is considerable: "Good habits save effort, ease routine, increase efficiency and release power."

Source: Supervision, Vol. 59, and ABC Time Tips, Merrill Douglass, Mc Graw-Hill.

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](#).

San Diego Office:
2356 Moore Street, Suite 201
San Diego, CA 92110

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Funded by The
Loan Company](#)



The only thing
necessary for evil to
triumph is for good
men to do nothing."

- Edmund Burke
(1729-97)

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