



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

May 2011

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

If you think private money is too expensive you haven't talked to The Loan Company

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 considering 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 primarily focus on 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 8.75%**. 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.

See below just a few of the comments from testimonials we have received from satisfied clients. Go to our website for the detailed testimonials as well as numerous others. [Click for Loan Company Testimonials](#)

"You also made it possible for me to move quickly on a 'fixer' deal I was competing for with five other buyers. I won, and couldn't have done it without your help"

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Interest Rates



As of 05/03/2011

11th Dist. = 1.47%

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.43%

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

Refinance

Owner-Occupied
Commercial
El Cajon, CA

\$290,000

Purchase

3 Single Family

"In my Thirteen years as a Real Estate Professional I have never met such a diligent, ethical, and honest Lender."

Residences
Chula Vista, CA

"Starting the process late on a Friday afternoon and funding by Thursday the following week was amazing and much appreciated"

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



INDUSTRY NEWS

San Diego County apartment rents to rise slightly through '12; vacancies to stay flat

By THOR KAMBAN BIBERMAN, *The Daily Transcript*
Tuesday, April 12, 2011

Rents are projected to rise slightly in San Diego and Orange counties, and the Inland Empire counties of Riverside and San Bernardino for the next two years, according to a report. Los Angeles County is expected to see a minor rent decline during the same period.

The 2011 University of Southern California Lusk Center Casden Multifamily Forecast reported San Diego County's rents are expected to increase 0.4 percent in 2011 and 0.8 percent in 2012, while vacancies are projected to remain flat through 2012.

San Diego County was the only one of the four Southern California markets that saw a decline in rents and only declined by 0.2 percent last year to about \$1.53-per-square-foot, or \$1,338 for an 875-square-foot unit.

MarketPointe Realty Advisors pegged the average rent in roughly that same range at \$1,335 per month as of the end of last March -- still quite a high figure when compared with most of the rest of the country.

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



Quote of the Month

Not life, but good life, is to be chiefly valued.

Socrates

For More Info Click:

[Visit The Loan Company Website](#)

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

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



BIZ TIPS

Vision: What's Love Got to Do with It?

By: John C. Maxwell

Where does vision come from? How does a leader develop a clear vision for the future?

At the earliest stages, the word "vision" may be somewhat misleading, portraying vision as a picture that we can see. The birthplace of vision isn't the mind's eye, but the heart. In the beginning, visionaries are guided by passion not sight. They must *feel* their way in the dark at first, and only through time do they gain a mental image of what the future could look like.

Vision is what you *want* to do in life, not only what you *think* should be done. I can *think* of a thousand noble causes, but only a select few resonate with my heart. Vision begins as a compelling *want* or desire. The genesis of vision isn't purely an intellectual exercise; it involves monitoring your passions.



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Passion generates vision, but I certainly do not recommend blindly following your heart. When developing a vision it's necessary to realistically assess your strengths, skills, and available opportunities. For example, I may aspire to sing on Broadway, but if the sounds of my voice makes an audience cover their ears in pain, then it's time to focus on another area of passion. Desire alone surely is not sufficient to develop a vision. Yet, every vision starts with an emotional spark.

Passion Births Vision

Ability is not enough to enable us to reach our potential. Opportunity alone will never get us to the top. Knowledge is a great asset, but comes up short helping us "be all that we can be." Even putting together a good team is not sufficient. Passion is the difference-maker.

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

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

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[Resumé](#)

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

