



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

New Loan Product Now Available - Credit Line Facility

Are you an experienced investor currently purchasing distressed real estate, adding value and then reselling for a profit? Now we have a loan product that may help you make your job easier. The loan would work much like a typical line of credit and provide you the flexibility in acquiring and selling properties. It would allow you to buy and sell several properties using one loan without going through the hassle of documenting a new loan on each individual property. See below a general summary of the loan terms:

November 2011

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Interest Rates



As of 11/03/2011

[11th Dist. = 1.28](#)
[Prime Rate = 3.25%](#)
[USD 6 mo.LIBOR = 0.63](#)

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

[\\$225,000](#)

Purchase
 Residential
 Investment Property
 San Diego, CA

[\\$312,000](#)

Purchase
 Residential
 Investment Property

Product Type: All income property types including non-owner occupied residential

Loan Amount: \$1M max. (no min. disbursement amount)

Loan To Cost: 70-75% of cost or 60% of as-renovated appraised value whichever is less.

Interest Rate: 8.75% fixed rate

Loan Fees: 3.50 points (paid one time only not per property)

Doc. Fee: \$695 one time fee (\$300 fee per property transferred into line)

Term: 18 months

Collateral: 1st Trust Deeds with ongoing substitution in the pool as properties are bought and sold.

Prepayment Penalty: None

3rd Party Costs: Typical third party costs, title, recording fees (escrow on initial loan only) - may require an appraisal in some circumstances. Each individual property will require title insurance.

Advantage: One loan for multiple properties, saving you time, hassle and expense of doing separate loans on separate properties.

Pacific Beach, CA

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



"Don't bother just to be better than your contemporaries or predecessors. Try to be better than yourself."

-William Faulkner

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](#)

Why consider The Loan Company?

- *No upfront fees*
- *Competitive Private Money Rates and Fees*
- *Underwrite loans using a common sense approach*
- *Close in a matter of days*
- *Exceptional customer service*
- *Will consider short term interest only loans on a case by case basis*
- *Brokers are welcome and protected in the transaction*

Remember, The Loan Company is the quickest private lender in San Diego County as well as one of the most affordable, so call us today to see how we can help you.



INDUSTRY NEWS

2011 Best Retail Market Quarter in S.D. since '07

*By THOR KAMBAN BIBERMAN, The Daily Transcript
 Wednesday, October 12, 2011*

SAN DIEGO -- San Diego County's retail market managed to post 554,294 square feet of net absorption in the third quarter -- its best since 2007, according to a CoStar Group report.

The report said the county managed to have net absorption gains in each

of the first three quarters of the year. The retail market in San Diego currently consists of 1,204 properties with 54.17 million square feet of retail space in 3,131 buildings.

For this report, the shopping center market is comprised of malls, community centers, neighborhood centers, power centers and strip centers. CoStar (Nasdaq: CSGP) noted the absorption figure was an improvement from 2009's first quarter, when some 900,416 square feet was returned to the market.

The county's direct vacancy ended the third quarter at 5.2 percent -- down from 5.5 percent a year earlier.

That rate hasn't been that low since 2009's first quarter, when the level was 4.8 percent.

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



BIZ TIPS

Prevent intrusions before they distract you

July 14, 2011

by Amy Beth Miller, *The Organized Executive*

Who causes most of our interruptions? We do. Nearly half of the readers who answered our survey last month said they themselves are the most frequent source of interruptions. They start working on one thing and then switch to something else.

If that's a problem for you, try these two techniques:

1. Clear the decks first. Before you start working on something, remove all the competing thoughts from your mind. If you're thinking "I need to call Betty about the sales flyers," call her or jot a note on your to-do list.
2. Set a timer. The Pomodoro Technique has become one of the most popular time-management methods. It boils down to one simple practice: Set a timer for 25 minutes and work on one task until the timer rings. Then take a 5-minute break. After four cycles (two hours), take a longer break.

Nearly as many readers (41%) told us that people coming into their office without appointments is the most frequent interruption they encounter.

Here are two more ideas for that problem:

1. Flag availability. Create a visible signal for co-workers: a "Do not disturb" sign or a traffic light that welcomes them with green or stops them with a red signal.
2. Take a hard line. Tell your team that you are serious about taking control of your time and that everyone must schedule an appointment. Don't allow any exceptions, even for people who ask for "Just a second."

We'll say this one more time: When you need to concentrate, send calls to voice mail and turn off your email and instant messaging programs. In our survey, 30% of readers blamed email and IM for interruptions, and 15% cited phone calls.

Among the write-in answers, two people said their boss interrupts them more than anything else. Our suggestion: Check in with your boss before you start working on a project. Ask whether the boss needs anything, and then explain that you will be concentrating on a specific task for the next hour and will check back after that.

Being an Organized Executive is about order and attitude. It's remaining calm amid the chaos of the workplace and maintaining your focus on what's truly important. Organized Executives never stop discovering better ways to reach their goals. They continuously learn from others, adapting great ideas and systems to their own needs. Join us on the journey at our blog.

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.

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[Resumé](#)

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