



The Loan Company e-Brief

Direct Portfolio Lender Since 1974

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 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.**



VALUE ADDED

Now is the time to invest in San Diego Real Estate with the help of The Loan Company of San Diego

Commercial Real Estate in San Diego County may be the best buyer's market in the past 20 years according to Cushman & Wakefield (taken from the article in the section referenced below). For example, owner-user office space is averaging \$179/sf now and in 2007 it was averaging \$279/sf. **The Loan Company of San Diego** is here to help you take advantage of this window of opportunity as a bridge lender allowing you to get your foot in the door acquiring a property and giving you time to position yourself and/or the property for a conventional take-out loan.

As a private lender making bridge loans, **The Loan Company of San Diego** is typically more flexible in credit qualifying and debt coverage ratios than conventional lending sources. However, this does not mean bridge financing are risky loans. For The Loan Company it means using common sense underwriting making it a win/win for the borrower as well as the lender. The ultimate protection in making a bridge loan is primarily equity and, to a lesser degree, credit quality. The loan scenario needs to make sense, have a viable exit strategy and acceptable sponsorship.

Additional collateral to offset equity shortfalls may be considered. We also consider non-traditional property types.

The bottom line is **The Loan Company of San Diego** takes a common sense approach to each loan request along with being **flexible, fast and easy**. So call us today to see how we can help you benefit from this window of opportunity in San Diego.

[The Loan Company web site](#)



INDUSTRY NEWS

Commercial real estate in S.D. having best buyers' market

September 2010

In This Issue

[Interest Rates](#)

[Recent Deals](#)

[Quote of the Month](#)

[Investment Opportunity](#)



Interest Rates



As of 8/30/2010

11th Dist. = 1.80%

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.50%

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

\$120,000

Purchase/Rehab.
SFR Investment
Prop.
San Diego, CA

\$1,470,000

Refinance Gas
Station/C-store/Car
Wash
Escondido,CA

in 20 years

By **THOR KAMBAN BIBERMAN**, *The Daily Transcript*
 Tuesday, August 17, 2010

Although these may be very difficult times for those who own commercial real estate in San Diego County, it may be the best buyers' market in the past 20 years, according to one brokerage.

Cushman & Wakefield notes that office and industrial property prices are being driven down to levels not seen since the recession in early 2001, as well as interest rates that haven't been as low in two decades.

"From a buyer's perspective, it's almost as though the stars have aligned to create a tremendous window of opportunity for companies to invest in their business locations," said Marc Posthumus, a Cushman & Wakefield owner/user specialist.

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



BIZ TIPS

10 Tips for time management in a multitasking world

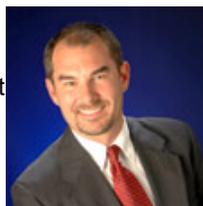
Time management is one of those skills no one teaches you in school but you have to learn. Once you know the skills the best way to increase your productivity long term and achieve your maximum potential is to keep it simple, don't procrastinate and be consistent in following through on what needs to be done.

Here are 10 tips to make you better at managing your work:

1. Don't leave email sitting in your in box.
2. Admit multitasking may not be the best - Focus on one thing at a time.
3. Do the most important thing first.
4. Check your email on a schedule.
5. Keep web site addresses/contact lists organized.
6. Know when you work best.
7. Reduce steps/keystrokes to complete tasks eliminating wasted time.
8. Make it easy to get started.
9. Organize your to-do list every day.
10. Dare to be slow.

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](#)

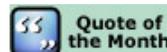
John P. Lloyd

CA DRE Broker License # 01376920
 NMLS ID#345838



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

**Click to see Loans
 Funded by The
 Loan Company**



**If you don't have
 time to do it right,
 when will you have
 time to do it over?**

John Wooden

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 Brochure](#) or you can
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San Diego Office:
2356 Moore Street, Suite 201
San Diego, CA 92110

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