



## 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 37 years, making smaller commercial real estate loans fast and easy. **WE HAVE THE MOST COMPETITIVELY PRICED PRIVATE MONEY IN SAN DIEGO COUNTY. RATES STARTING AS LOW AS 7.95%.**



### VALUE ADDED

#### Why does The Loan Company of San Diego exist?

The Loan Company of San Diego exists to help people achieve their goals. *Our mission at The Loan Company is: to underwrite, fund, and service a portfolio of real estate secured loans suitable for investors who are seeking a reasonable return with moderate risk and acceptable liquidity, that is **what** we do. However, that is not **why** we exist. **Our primary purpose as a company is to help borrowers and investors achieve their financial goals.***

For example, it could be a borrower looking to add to their existing real estate portfolio and needs financing to purchase a property or it could be an investor (limited partner) in The Loan Company who needs to generate an adequate fixed income in order to enjoy a comfortable retirement. In either case The Loan Company exists to help people achieve their goals.

We want to be known first as a business that exists to help people and second as an excellent real estate finance company. Whether it's your objective to achieve a specific financial goal or you just want the peace of mind of knowing your investment is secure for the future, The Loan Company exists to help you. The Loan Company has been helping entrepreneurs and investors since 1974 through good economic times and bad, feel free to call us at 619-293-7770 ext.20 to see how we can help you achieve your financial goals.



### INDUSTRY NEWS

#### Housing chief says little to fear from 'shadow inventory'

*Los Angeles Times*  
By Alejandro Lazo, August 22, 2012

### September 2012

#### In This Issue

[Interest Rates](#)

[Recent Deals](#)

[Quote of the Month](#)

[Investment Opportunity](#)



#### Interest Rates



As of 8/30/2012

11th Dist. cof = 1.12

Prime Rate = 3.25%

USD 6 mo.LIBOR = 0.71

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

**\$250,000**

Refinance

3 Residential Units  
San Diego, CA

**\$180,000**

Purchase

SFR Investment Prop  
Oceanside, CA

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

The Obama administration has little fear of "shadow inventory," or eminent domain. Shadow inventory is the spooky name the real estate industry gives to a secret supply of homes on bank books or headed into foreclosure.

In a meeting with Los Angeles Times editors and reporters Tuesday, Shaun Donovan, secretary of Housing and Urban Development, said the volume of distressed and lender-owned homes was down at Fannie Mae, Freddie Mac, the Federal Housing Administration (which is part of HUD) and in bank portfolios. With an improving market, the worst appears to be over, he added.

"It's hard to see where these properties are hiding," Donovan said. For years, housing experts have worried that a "shadow" supply of homes heading into foreclosure hangs over the market. Although that supply does exist, it appears to be shrinking quickly, recent reports have shown. CoreLogic said in June that shadow inventory stood at 1.5 million units as of April, representing a supply of only four months. That was a 15% decline from the same month a year earlier.

Listed supply -- the kind of properties that show up in real estate agent databases, Redfin and Zillow -- has sunk so low that it is comparable to the height of the last housing bubble. The lack of decent homes on the market, and a buying frenzy created by record-low interest rates and a better economy have helped lift prices this year.

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



## BIZ TIPS

### Five Basic Steps to Improve Relationships - A Key to Succeeding in Business and Life

By John Lloyd

1. Humble yourself and put other people's interest ahead of your own.
2. Be more of a giver than a taker - Encourage and help people whether in word or deed will affect your ability to achieve your goals. *"You will get all you want in life if you help enough other people get what they want" Zig Ziglar*
3. Communicate properly - Be gracious in your tone of communication without anger and you will have more influence on the people around you.
4. Take a risk and don't let fear dictate your decisions - Fear can be debilitating and impede your ability to improve existing relationships and build new ones.
5. Don't major on the minors - Let the little things go and move on. Life is too short to hold grudges.

More easily said than done. The above steps are rather basic, but if taken seriously will help improve your business and personal relationships making for a more prosperous and an abundant life.

## Loan Company



### Quote of the Month

"You cannot control what happens to you, but you can control your attitude toward what happens to you, and in that, you will be mastering change rather than allowing it to master you."

Brian Tracy

### 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](#)



### QUICK LINKS



[Borrower Newsletter Archive](#)

[More On The Loan Company](#)

## 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 37 years ago, The Loan Company has established quality in every dimension of the business. Treating clients the way we want to be treated is the core of every transaction.



John P. Lloyd  
President

[Resumé](#)

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