

Doing Conforming, High-Balance Conforming and Jumbo Loans for Consumers with very Good Credit and Who Can Produce Assets and Income Documentation, Online CA Mortgage Loan Brokerage Loans4Less.com, Inc. is positioned for Rapid Growth

**Financial/Banking/Lending/
Mortgage Loans/Mortgage
Broker/Real Estate**

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**Steven M. Hershman
Chairman &CEO**

BIO:

Steven M. Hershman serves as President, Treasurer, CFO and Chairman of the Board of the Company and has devoted substantially all his efforts to the development of Loans4Less.com which serves as a mortgage broker primarily in the California residential mortgage place. A citizen of the United States and the UK, Mr. Hershman holds a California Real Estate Broker License and he started his career on the London Stock Exchange in 1977 becoming a Member of The London Stock Exchange in 1981. Between 1982 and 1990 Mr. Hershman worked for Thomson McKinnon Securities, Inc. and Ladenburg, Thalmann Members of The New

York Stock Exchange. In 1990 Mr. Hershman became a mortgage broker prior to forming Union Discount Mortgage, Inc. in April 1993.

**About Loans4Less.com, Inc.
(OTC: LFLS)**

Loans4Less.com, Inc. is an online CA mortgage loan brokerage for "A" paper Conforming residential 1st mortgage programs. Loans4Less.com maintains a A+ TrustLink rating with the Better Business Bureau, provides very competitive rates, terms & costs, daily rate updates, other market information and prides itself on excellent and honest service. Loans4Less.com does not operate a warehouse line of credit, hold trust funds, lend directly or service loans. We are not exposed to the risks and/or problems associated with Sub-Prime or Alt "A" lending. Loans4Less.com relies on wholesale lenders for its retail home loan programs. Loans4Less.com, Inc. has survived the 'Credit Crisis' that has destroyed much of our competition. With mortgage rates at or near record lows our main focus is to rapidly grow our gross revenues via smart and cost effective advertising, licensing and or third party agreements that effectively builds Loans4Less into a national brand name.

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFO Magazine**

CEOCFO: Mr. Hershman, what is the concept at Loans4Less.com?

Mr. Hershman: Our fundamental baseline business is California mortgage brokerage. We are involved in doing Conforming, High-Balance Conforming and Jumbo loans to consum-

ers with very good credit and who can produce assets and income documentation. Our criteria is pricing, service and execution which is our mainstay 'bread and butter' business.

CEOCFO: Why Loans4Less.com as opposed to a bank lender?

Mr. Hershman: We get the best wholesale rate offerings on a daily basis from a multitude of sources. Banks who are dealing in the retail arena are not competitive. They are overstaffed and not organized. The proof of this is by looking at the rates posted on our website Loans4Less.com. We are posting rates for all of the products whereby we disclose a 1% commission which is typically paid by the Lender in a Lender-Paid transaction. Our rates/fees are significantly more competitive than the typical major money center banks who are dealing directly with the consumer through their retail offices. In 1982 Chase Manhattan started wholesale lending and deemed it much more viable to use licensed Loan Originators / Real Estate Brokers who would then source the consumers. What we basically do is source the consumer looking for a loan and we encourage them to shop. We have no problem being highly competitive. Our overhead is lower and we are much less restrictive. We are 'foot-loose and fancy free' as they say and we are able to be very versatile.

CEOCFO: Would you tell us how long Loans4Less.com has been around?

Mr. Hershman: We started in business in 1993. Our subsidiary company Union Discount Mortgage, Inc. was incorporated in 1993; Loans4less.com, Inc has been around since 1999. It is a

holding company that is quoted on the OTC under the symbol LFLS. It controls the mortgage subsidiary so we have been in business a long time. The holding company went public in 2008. We are not a new start-up shop; we have a steady order flow from our large client base.

CEOCFO: How did you make it through the financial crisis?

Mr. Hershman: We made it through because we have developed a huge database of happy customers. Back in 1996 when the Internet first came upon the scene, we started out by developing a nice website Loans4Less.com. Between 1998 and 2003 during the first web based low rate refinancing boom we procured many new customers, and the way we developed our customers and survived the financial crisis was because we never got involved in bait-and-switch tactics and we never got involved in dishonorable services, or involved in subprime brokerage. Our business was focused on "A" paper, on giving customers the very best interest rates available and it was always focused on us making a 1% commission. We developed a volume business of referrals and an impeccable reputation. When the troubles came during the financial crisis of 2007-2009 half the industry suffered setbacks and most of them went bankrupt. Half the brokers in our business were forced out of business. Although we suffered because of the general climate at that time we stayed in business because people kept coming back to us and our website posted everyday with updated rates. We maintained the same credentials, customer service, pricing, execution and no lying. We just presented the facts and customers would buy from us we would not sell to them and the same holds true today.

CEOCFO: How is the mortgage business in California today?

Mr. Hershman: It is steady to busy. Last year in 2012 it was very good for us and as the Loan Originator for the company in California, we were 66th in the top 200 loan originators for 2012 so that says something for what we are doing. The business has been

quite active because interest rates have remained near record lows and slightly up from record lows today. Mortgage refinancing in particular has continued to be active.

CEOCFO: Are you strictly in California?

Mr. Hershman: Yes we are but we have plans to seek joint venture partners or a merger partner who may have many different licenses in other jurisdictions because we believe our website Loans4Less.com is a very powerful brand. If we can get it out as advertised and branded we believe our website should be set up as a national consumer offering and we are actually modifying our website today. So a consumer effectively will navigate an all-state menu and for example go to Arizona or Florida or other state. Effectively it will roll onto a page

"Our fundamental baseline business is California mortgage brokerage. We are involved in doing Conforming, High-Balance Conforming and Jumbo loans to consumers with very good credit and who can produce assets and income documentation. Our criteria is pricing, service and execution which is our mainstay 'bread and butter' business."- Steven M. Hershman

where a licensee operator or a joint venture partner that we have an arrangement with or will be able to close a loan for that consumer in that jurisdiction. We do have plans to go national with our website and we are looking for equity capital and the right partners, or an emerging merger candidate that perhaps has thirty licenses or more nationwide and maybe they are looking to go public and maybe they have equity capital that they are looking to put into our Loans4Less.com national origination venture. We also believe that the brand is strong enough that we could overlay on auto loans and/or other consumer loans. We would not be operating in those areas; we would have other companies that are already in those products so that the idea being that Loans4Less.com would be exposed as an all-purpose loan brand. Hopefully we can sell the company out

to a much bigger company in the future for a premium to the stockholders.

CEOCFO: Why is this the time for that expansion?

Mr. Hershman: There is always a premium for a good brand name. Back in 1999 Bank of America bought Loans.com for \$3 million. It was just a domain name and there was no business or website. If you go to Loans.com today it just takes you to Bank of America's homepage. The time is right today because literally there have been so many lenders and brokers that have been driven out of the business. The online lending marketplace is predominantly run by maybe four or five main players and there is room for another one that can offer product very competitively because you are talking about a huge marketplace that I read is over a trillion

dollars, that I understand is the national value of the mortgage business. Even if Loans4Less.com could capture the imagination of a minute percentage of this huge pie, it would be good enough and strong enough to attract a takeover or a candidate that would want to buy us out, to run with the brand, because a brand is only as good as how much exposure or money in advertising

that you can put into it. We believe that Loans4Less.com has a very catchy rhyme and rhythm to it and it does resonate with consumers. We have proven that in California even on a small level. The time is right and interest rates are low. We are coming supposedly out of a recession. We are not a company that has debt or cash flow problems, so we are offering a very clean perspective and alternative as a new emerging brand and we believe the time is right, mortgages are not going away. Loans are a product and service that people every day of the week across the country are looking for, a loan to buy a house or refinance, or buy a car. It is such a huge and ongoing business that we think we can make an impact, but we need a strong financial partner with licenses.

CEOCFO: Would you tell us about the customer service aspect of your business?

Mr. Hershman: The first thing that we do is listen to people. We post our rates daily and have a ton of information on our website guaranteed closing costs as well as rates and pricing and application forms and tools. Our website is very easy to navigate. We have an inquiry form and so forth. When a customer calls up or sends us an inquiry, we call them promptly and ask them simple questions to verify that they can qualify for the loan that they are looking for. We do not run their credit right away. We do not ask them for a credit card right off the bat so that they have to pay for an appraisal. I do not like the tactics and neither do consumers like the tactics whereby they call these other companies and have to fill out a whole application and provide documentation and put up a credit card before they even know whether they can get the loan. To me that is a nonsense approach which people do not appreciate and they do not appreciate sales pitches either. When they call Loans4Less.com they are not getting a sales pitch, they are being informed or getting clarification of what is being posted on our website. The rates and the guaranteed closing costs speak for themselves, so as I said earlier we do not have to sell a loan. We have a simple system that makes it very practical and gives us a high success rate for closing. We send that customer a loan application package if they have not already completed the secure application that is on our website. We send them a good faith estimate with all the disclosures and it is tailored to exactly their parameters of what they are looking for. Everything is disclosed coming in and they know exactly what they are getting. We have a platform where they can upload their secure documentation. We receive this and then submit the loan into registration with the lender that is going to do the loan at the end of the day. We then call that client to talk about locking in the interest rate. After we lock in the interest rate on terms that they are happy with and clearly understand, then we ask the customer to put up a credit card for their appraisal fee so that the customer does not feel as if they are being pushed into a situation or taken advantage of without knowing the terms that they are actually going to

get. We then proceed to ask the customer to furnish closing conditions and then we close the loan properly generally within thirty to forty-five days.

CEOCFO: Why should the business and investment community pay attention to Loans4Less.com?

Mr. Hershman: If anybody takes a look at the fundamentals behind our stock price they will see that we have audited financial statements for 2012 and we have no debt. We are cash flowing and we are a fully sustainable small business not looking for investment dollars to remain in business. Our auditors did not post a "going concern" clause which so many small companies seem to have in their audited financial statements. Our shares are trading albeit at the moment infrequently for about \$0.11 to \$0.15. We have a market cap of about \$3.5 million We have revenues of over \$1 million and net profits with no debt. If an investor looks at what we are planning to do they may see significant upside potential in LFLS shares. First of all there are not that many shares in the public float which means that it is unlikely that there will be selling pressure of these levels. There are 3.157 million shares in the public float. There are 30,750,000 Common shares issued and outstanding. Many small companies have so many shares in the public float that their share price cannot possibly go up unless they come up with something quite miraculous. In our case we believe investors can get significant upside potential even if we materialize a portion of our expansion plans. If you think that a company that has a value of under \$4 million with \$1 million in revenues, the share price of \$0.11 to \$0.15 cents is undervalued you might want to take a look at LFLS because if we start to get joint venture partners or a merger candidate that we can work with to expose our website on a national level and if you assume that each state is worth a \$1 million in revenues and there are 50 states, even if we managed to get into 30 states, then you are looking at a market cap of maybe \$30 million at \$1 a share. That is simplistic but I think that a reasonable investor may see substantial value in our shares. People just do not know about it and we have not been in a

position to really publicize, advertise and promote too much what we are trying to achieve. Furthermore, the biggest misunderstanding that investors seem to have about Loans4Less is they associate us with direct lending, foreclosures, loan servicing problems and people not paying their mortgage on time, but that has nothing to do with us. We do not make loans in our own name nor do we close loans in our own name and we do not service loans. We are merely brokers who get paid at closing a 1% commission. This is a branding and marketing opportunity but we are not based on direct lending which is a far more complex operation.

CEOCFO: Final thoughts?

Mr. Hershman: I want to say to investors that if there are any executives out there or investors that are familiar with this space that we are trying to develop who can help our company raise its profile, help our stock price and help inject some equity capital into the company, we are going to be getting audited financial statements in 2013. At the end of 2013 we will have two years audited financial statements. We should then be able to get into an S&P Recognized Manual, then we will be Blue-Skyed and then hopefully we will be in a much better position to raise capital and maybe get a broker to recommend our shares. At that point maybe our shares will be significantly higher, who knows. That is the view that I would like to portray to potential investors out there.

For more information please contact Chairman & President Steven M. Hershman at Loans4Less.com (310) 540-0157.

Forward-Looking Statements

This release contains "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E the Securities Exchange Act of 1934, as amended and such forward-looking statements are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. "Forward-looking statements" describe future expectations, plans, results, or strategies and are generally

preceded by words such as "may," "future," "plan" or "planned," "will" or "should," "expected," "anticipates," "draft," "eventually" or "projected." You are cautioned that such statements are subject to a multitude of risks and uncertainties that could cause future circumstances, events, or results to differ materially from those

projected in the forward-looking statements, including the risks that actual results may differ materially from those projected in the forward-looking statements as a result of various factors, and other risks identified in our annual report and/or other releases made by us. You should consider these factors in evaluating the

forward-looking statements included herein, and not place undue reliance on such statements. The forward-looking statements in this release are made as of the date hereof and Loans4Less.com, Inc. undertakes no obligation to update such statements.



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