ANNUAL REPORT

PURSUANT TO

OTC PINK GUIDELINES FOR PROVIDING ADEQUATE PUBLIC DISCLOSURE

COVERING YEAR ENDED DECEMBER 31, 2015

Loans4Less®.com

LOANS4LESS.COM, INC.

A DELAWARE CORPORATION

OTC:
LFLS

LOANS4LESS.COM, INC.
Unaudited Financial Statements
Year Ended
DECEMBER 31, 2015

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LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED BALANCE SHEET
DECEMBER 31, 2015
(UNAUDITED)

ASSETS

CURRENT ASSETS:	
Cash	2
Accounts receivable	-
Other Current Assets	-
Prepaid expenses	26,139
TOTAL CURRENT ASSETS	26,141
PROPERTY AND EQUIPMENT:	
Computer and equipment	47,902
Furniture and equipment	16,204
Leasehold improvements	22,869
Accumulated depreciation	(83,493)
TOTAL PROPERTY AND EQUIPMENT	3,482
OTHER ASSETS:	
Intangible Property & Goodwill	-
Security deposits-office lease	1,614
TOTAL OTHER ASSETS	1,614
	$ 31,237

LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES:	
Accounts Payable & Accrued Operating Expenses	$ -
Credit Lines Payable	80,022
Accrued Payroll Expenses	-
Accrued Taxes Payable	-
Convertible Notes	125,000
Less: Debt Discount	(125,000)
TOTAL CURRENT LIABILITIES	80,022
STOCKHOLDER'S EQUITY:	
Preferred Stock 25,000,000 shares authorized	
Series A Convertible, $0.00001 Par Value	
21,500,000 Issued and Outstanding	215
	-
Common Stock, $0.00001 Par Value, 250,000,000 Authorized	292
29,199,047 Issued and Outstanding	
Additional Paid-In-Capital	1,073,482
Net Deficit	(1,122,774)
TOTAL STOCKHOLDERS EQUITY	(48,785)
	$ 31,237

Unaudited-See notes to the financial statements

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENT OF INCOME
YEAR ENDED
DECEMBER 31, 2015
(UNAUDITED)

REVENUES:		
Commissions Net of Rebates	$	306,779
Realized Gains on trading transactions		-
TOTAL REVENUES		306,779
OPERATING EXPENSES:		
Agent Commissions		-
General & Administrative		288,022
TOTAL OPERATING EXPENSES		288,022
INCOME FROM OPERATIONS		18,757
OTHER INCOME AND EXPENSE:		
Interest Income		541
Income Tax Expense		(25)
TOTAL OTHER INCOME AND EXPENSE		516
NET INCOME	$	19,273
EARNINGS PER SHARE		
Basic	$	0.00
Diluted	$	0.00
WEIGHTED AVERAGE NUMBER OF COMMON SHARES OUTSTANDING		
Basic		29,199,047
Diluted inclusive of Series A Preferred Stock		50,699,047

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENT OF STOCKHOLDER'S EQUITY
DECEMBER 31, 2015
(UNAUDITED)

	Shares	Series A Convertible Preferred stock	Shares	Series B Convertible Preferred stock	Shares	Common Stock	Additional Paid-in-Capital	Unrealized Gain	Retained Earnings (Deficit)	Total
Balance-January 1, 2015	21,500,000	$ 215	-	$ -	29,547,547	$ 295	$ 1,207,488	$ -	$ (1,140,722)	$ 67,277
Issuance of Loans4Less.com, Inc. Common Stock as expensed.						-				-
Loans4Less.com, Inc. Common Stock issued for services rendered as expensed.					100,000	1	18,000			18,001
Redemption of Loans4Less.com, Inc. Common Stock pursuant to 7/1/09 Board Directive					(448,500)	(4)	(152,006)			(152,010)
Reduction in Prior Period PrePaid Services										-
Adjustment to Prior Year							-		(1,325)	(1,325)
Net Income for the period	-	-	-	-	-	-	-		19,273	19,273
Balance-December 31, 2015	21,500,000	$ 215	-	$ -	29,199,047	$ 292	$ 1,073,482	$ -	$ (1,122,774)	$ (48,785)

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENT OF CASH FLOWS
YEAR ENDED
DECEMBER 31, 2015
(UNAUDITED)

CASH FLOWS FROM OPERATING ACTIVITIES:		
Net Income (Loss)	$	19,273
Adustments to reconcile net income to net cash provided by operating activities:		
Depreciation		1,741
Increase (decrease) in operating assets:		
Prepaid Expenses		51,656
Increase (decrease) in operating liabilities		
Accounts Payable and Accrued expenses		-
Income Taxes		-
Employee Expenses		-
NET CASH PROVIDED BY OPERATING ACTIVITIES		72,670
CASH FLOWS FROM INVESTING ACTIVITIES:		
Increase in accounts receivable		-
Increase in Property and Equipment		-
Decrease in other current assets		-
Increase in Intangible Assets		-
NET CASH USED BY INVESTING ACTIVITIES		-
CASH FLOWS FROM FINANCING ACTIVITIES:		
Increase (decrease) in credit lines payable		14,942
Increase (decrease) in long-term liabilities		124,361
Sale (Redemption) of common shares		(134,008)
Change in Additional Paid in Capital		-
Change in FMV of Stock		-
Change in Prior Year Retained Earnings		(1,325)
NET CASH USED BY FINANCING ACTIVITIES		3,970
NET INCREASE (DECREASE) IN CASH		76,640
CASH-JANUARY 1, 2015		48,362
CASH-DECEMBER 31, 2015	$	2

Unaudited-See notes to the financial statements

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED SCHEDULE OF
GENERAL AND ADMINISTRATIVE EXPENSES
YEAR ENDED
DECEMBER 31, 2015
(UNAUDITED)

Employee and payroll tax expense	$	92,232
Professional fees		46,890
Advertising		33,496
Office Lease/Rent		21,514
Interest expense		18,535
Stock grants for third party services		18,000
Meals and entertainment		10,104
Processing		8,906
Insurance		7,125
Telephones		5,519
Automobile expense		4,185
Credit Report factuals		3,426
Appraisals		3,360
Supplies		2,942
Services		2,500
Utilities		1,570
Licensing		1,071
Equipment lease & rental		648
Communications		647
Publications		547
Mail and shipping		425
Bank charges		126
Education		49
	$	288,022

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2015

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

(1) Description of Business

Loans4Less.Com, Inc. "the Company" was incorporated in Delaware on June 30, 1999 and was operationally inactive prior to its consolidation with Union Discount Mortgage, Inc. on January 1, 2005.

On January 1, 2005, the Company exchanged 25,000,000 shares of its common stock and 21,500,000 shares of Series A preferred stock for all of the shares (100) of Union Discount Mortgage, Inc. After the exchange Union Discount Mortgage, Inc. became a wholly owned subsidiary of the Company.

Prior period financial statements have been retroactively restated and renamed to show the capitalization of Loans4Less.com, Inc. while at the same time maintaining the historical financial data of the acquired company Union Discount Mortgage, Inc.

(2) Cash and Cash Equivalents

For purposes of the statement of cash flows, the Company considers all highly liquid debt investments purchased with a maturity of three months or loss to be cash equivalents.

(3) Marketable Securities

The Company may invest in various equity or debt instruments. The Company accounts for such investments in accordance with Statements of Financial Accounting Standards No. 115 and 130 "Accounting for Certain Investments in Debt and Equity Securities" and "Reporting Comprehensive Income," respectively.

Management determines the appropriate classification of its investments at the time of acquisition and reevaluates such determination at each balance sheet date. Trading securities are carried at fair value, with unrealized trading gains and losses included current period income. Available-for-sales securities are carried at fair value with unrealized gains and losses included in other comprehensive income. Realized gains and losses are included in current period income for both types of securities. Investments classified as held-to-maturity are carried at amortized cost. In determining realized gains and losses, the cost of the securities sold is based on the first in, first out method.

Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect the amounts reported in the balance sheet and the statement of income and stockholder's earnings.

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

(4) Property and Equipment

Property and equipment are stated at cost. Additions, renewals, and betterments are capitalized, while expenditures for maintenance and repairs are charged to expense. The cost and related accumulated depreciation accounts are removed when items are sold, and the resulting gain or loss is reflected in income.

It is the policy of the Company to provide depreciation based on the estimated useful life of the individual units of property and equipment. The depreciation methods and the estimated useful lives used as the basis for the application of those methods are as follows:

Description	Method	Estimated Useful Life
Improvements	Straight-line	3 years
Computers	Straight-line	5 years
Furniture & equipment	Straight-line	5 years

(5) Revenue Recognition

The Company recognizes approximate loan origination (100%) and real estate commissions (0%) according to industry standards, as income when the loan transaction is completed and the related documents are recorded by the appropriate statutory agency.

(6) Use of Estimates

The preparation of financial statements in conformity with general accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues of expenses during the reporting period. Actual results could differ from those estimates.

(7) Income Taxes

The Company utilizes SFAS No.109, Accounting for Income Taxes, which requires an asset and liability approach to financial accounting and reporting for income taxes. The difference between the financial statements and tax basis assets and liabilities is determined annually. Deferred income tax assets and liabilities are computed for those differences that have future tax consequences using the currently enacted tax laws and rates that apply to the periods in which they are expected to affect taxable income. Valuation allowances are established, if necessary, to reduce the deferred tax asset to the amount that will more likely than not be realized. Income tax expense is the current tax payable or refundable for the period plus or minus the net change in the deferred tax assets or liabilities.

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

(8) Consolidation

Union Discount Mortgage, Inc. is a wholly owned subsidiary of the Company. Accordingly, the financial statements are presented as a consolidation. Because the Company does not have material transactions of its own and all business is conducted through Union Discount Mortgage, Inc., management declined to show the two entities separately. There were no eliminating entries.

(9) Earnings per Common Share

Earnings per share are computed using the weighted average number of shares outstanding during the year.

B. REVOLVING CREDIT ACCOUNTS

The Company has credit card account balances of $80,022 outstanding accruing various annual interest costs if not paid in full at month's end.

CONVERTIBLE NOTES PAYABLE

In December 2014 the Company issued $125,000 in Senior Convertible Notes with a 10% coupon. Accrued interest is expensed in the financial statements. These notes are payable on December 31, 2016 and were issued the following individuals:

Richard Hershman	$75,000
Keith Wales	$25,000
Andrea Dobrick	$25,000

These notes are convertible to common stock so they have been fully discounted on the balance sheet as of December 31, 2015.

C. PROFIT SHARING PLAN

The Company will not make any contributions for 2015.

D. OPERATING RENT AGREEMENTS

The Company and Union Discount Mortgage, Inc. utilize the same office space located at 210 Avenue I, Suite F, Redondo Beach, California 90277 pursuant to a month-to-month rental agreement with payments of $1792 for 996 square feet of office space.

E. CAPITAL STRUCTURE

The Company is authorized to issue 25,000,000 shares of preferred stock with a par value of $0.00001 per share.

The Board of Directors originally designated 1,000,000 shares of the Company's preferred stock as Series B (6.75%) Convertible Preferred Stock. As of December 31, 2009 all Series B shares have been fully redeemed. The following table shows proceeds and respective redemptions at $0.50 per share unless otherwise notated:

Share Balance	Date	Net Proceeds and Redemptions	
522,000	March 26, 2005	$261,000	
200,000	April 18, 2005	100,000	
278,000	July 21, 2005	139,000	
(435,859)	September 5, 2006	(217,930)	* includes $39,080 loan repaid.
(10,000)	September 18, 2006	(5,000)	
(6,000)	October 19, 2006	(3,000)	
(8,000)	November 6, 2006	(4,000)	
(4,000)	December 11,2006	(2,000)	
(30,000)	December 14, 2006	(15,000)	
(20,141)	December 26,2006	(10,070)	
(8,000)	December 29,2006	(4,000)	
(10,000)	January 22, 2007	(5,000)	
(10,000)	January 24, 2007	(5,000)	
(6,000)	February 07, 2007	(3,000)	
(160,000)	August 31, 2007	(80,000)	* includes $67,882 loan repaid.
(10,000)	October 25, 2007	(5,000)	
(20,000)	December 14,2007	(10,000)	
(5,000)	January 07, 2008	(2,500)	
(10,000)	February 04, 2008	(5,000)	
(20,000)	March 03, 2008	(10,000)	
(27,000)	March 27, 2008	(13,500)	
(27,500	December 31, 2008	(19,250)	* Valued at $0.70
(25,000)	December 31,2008	(12,500)	
(40,000)	March 27, 2009	(20,000)	* Valued at $0.50
(55,000)	December 31, 2009	(27,500)	
(8,000)	July1, 2009	(4,000)	
(5,000)	August 20, 2009	(2,500)	
(39,500)	December 31, 2009	(19,750)	
0		$0	

The Series B preferred stock is entitled to dividend payments at a rate of 6.75% per annum based on the principal amount paid to the Company for each share. This preferred stock ranks senior as to rights upon liquidation, dissolution or winding up of the Company and has no voting rights. Each share of the Series B preferred stock is convertible into one share of common stock at any time. The Board of Directors has designated 21,500,000 shares of the Company's preferred stock as Series A Convertible Preferred Stock. All 21,500,000 shares of Series A stock have been issued and are outstanding. The Series A stock is not entitled to any regular dividend payments. The preferred stock ranks senior to common stock as to rights upon liquidation, dissolution or winding up of the Company. The Series A stock is entitled to ten votes for each share on matters involving amendments to the Company's charter, merger or dissolution of the Company or any disposition of the Company's assets requiring special authorization of the shareholders. Each share of the Series A preferred stock can be converted into one share of the Company's common stock.

The Board of Directors has authorized 250,000,000 shares of Common Stock of which 29,199,047 shares are issued and outstanding.

E1. Issuances and Redemptions of Common Stock during Q3 2009 thru Q4 2015:

Share Balance	Date	Net Proceeds	Share Price	Beneficiary
28,652,500	07/01/09	$1,202,334		Additional Paid-In-Capital Balance
(3,636)	07/27/09	(4,000)	1.10	Justin Jasper
(3,636)	07/27/09	(4,000)	1.10	Daniela Haynie
150,000	07/31/09	7,500	0.05	Colin Campbell
(80,000)	Q3'2009	(4,000)	0.05	Justin Jasper
(80,000)	Q3'2009	(4,000)	0.05	Daniela Haynie
(250,000)	08/29/09	(12,500)	0.05	Martin Genis
(22,222)	Sep'2009	(2,000)	0.09	Daniela Haynie
(22,222)	Sep'2009	(2,000)	0.09	Justin Jasper
200,000	09/30/09	4,600	0.023	Ben C. Doherty (b)
405,858	09/30/09	9,335	0.023	Justin Jasper
405,858	09/30/09	9,335	0.023	Daniela Haynie (a)
250,000	9/30/009	5,750	0.023	Martin Genis (a)
397,500	9/30/2009	9,143	0.023	Steven M. Hershman (a)
100,000	12/23/09	12,000	0.12	David Rozenblatt (b)
(40,000)	Dec'09	(10,000)	0.25	Justin Jasper
(40,000)	Dec'09	(10,000)	0.25	Daniela Haynie
(20,000)	12/31/09	(5,000)	0.25	Steven M. Hershman
5,000	01/20/10	500	0.10	Brandon Chabner (b)
(31,250)	01/21/10	(5,000)	0.16	Steven M. Hershman
15,000	04/06/10	750	0.05	John Kuykendall (b) (c)
(226,667)	04/30/10	(20,400)	0.09	Steven M. Hershman
(50,000)	2010	(4,500)	0.09	Daniela Haynie
(50,000)	2010	(4,500)	0.09	Justin Jasper

(continued)

Issuances and Redemptions of Common Stock during Q3 2009 through Q4 2015
(continued from prior page):

(14,285)	05/28/10	(2,000)	0.14	Steven M. Hershman
(28,571)	05/28/10	(4,000)	0.14	Daniela Haynie
(21,428)	05/28/10	(3,000)	0.14	Justin Jasper
(40,909)	06/30/10	(9,000)	0.22	Steven M. Hershman
(18,181)	06/30/10	(4,000)	0.22	Daniela Haynie
(9,091)	06/30/10	(2,000)	0.22	Justin Jasper
(40,000)	02/26/10	(4,000)	0.10	Justin Jasper
(50,000)	02/26/10	(5,000)	0.10	Daniela Haynie
(147,400)	2010	(14,740)	0.10	Steven M. Hershman
(200,000)	09/17/10	(38,000)	0.19	Martin Genis
(583,000)	2010	(110,770)	0.19	Steven M. Hershman
(105,263)	2010	(20,000)	0.19	Daniela Haynie
(60,000)	2010	(11,400)	0.19	Justin Jasper
(320,000)	11/30/10	(48,000)	0.15	Steven M. Hershman
(50,000)	11/30/10	(7,500)	0.15	Daniela Haynie
(46,000)	11/30/10	(6,900)	0.15	Justin Jasper
(10,000)	11/30/10	(1,500)	0.15	Martin Genis
(6,000)	11/30/10	(900)	0.15	Hannah Robertson
(70,000)	12/31/10	(7,700)	0.11	Steven M. Hershman
(55,363)	12/31/10	(6,090)	0.11	Daniela Haynie
(13,500)	12/31/10	(1,485)	0.11	Justin Jasper
(32,000)	12/31/10	(3,520)	0.11	Hannah Robertson
(49,500)	01/31/11	(5,185)	0.11	Daniela Haynie
(48,000)	01/31/11	(5,280)	0.11	Hannah Robertson
(135,000)	02/22/11	(14,850)	0.11	Steven M. Hershman
25,000	03/15/11	1,500	0.06	Ray Kau (b)
100,000	03/18/11	6,000	0.06	Fat Cat Club, LLC
(39,000)	03/01/11	(3,510)	0.09	Hannah Robertson
(19,500)	03/16/11	(1,755)	0.09	Daniela Haynie
(55,000)	03/02/11	(4,950)	0.09	Steven M. Hershman
(100,000)	04/29/11	(6,000)	0.06	Steven M. Hershman
(132,600)	04/18/11	(7,992)	0.06	Daniela Haynie
750,000	05/23/11	41,250	0.055	Wakabayashi Fund, LLC (c)
750,000	05/23/11	41,250	0.055	Wakabayashi Fund, LLC (d)
(75,000)	06/28/11	(7,500)	0.10	Daniela Haynie
1,674,578	07/11/11	7	0.00001	Daniela Haynie (a)
531,173	07/11/11	5	0.00001	Steven M. Hershman (a)
467,357	07/11/11	5	0.00001	Hannah Robertson (a)
260,000	07/11/11	3	0.00001	Martin Genis (a)
82,500	07/11/11	1	0.00001	Marc Phelps (a)
105,000	08/25/11	5,250	0.05	Turtle Creek Club (b)
(150,000)	11/30/11	(22,500)	0.15	Steven M. Hershman
(750,000)	12/20/11	(41,250)	0.055	Hong Kong Alliance, Ltd (e)

Issuances and Redemptions of Common Stock during Q3 2009 through Q4 2015 (continued from prior page):

(877,500)	various'11	(87,750)	0.10	Steven M. Hershman
(145,000)	Q1'12various	(73,950)	0.51	Steven Hershman Trust
(60,000)	Q2'12various	(23,400)	0.39	Steven Hershman Trust
(100,000)	Q2'12various	(51,000)	0.51	Steven Hershman Trust
100,000	07/10/12	2,000	0.02	Marc Phelps
100,000	07/10/12	2,000	0.02	Julie Leah Greenfeld
250,000	07/10/12	5,000	0.02	Daniela Haynie
250,000	07/10/12	5,000	0.02	Hannah Robertson
100,000	08/31/12	4,000	0.04	Darin E. Miller (b)
100,000	03/14/13	8,550	0.0855	Noella Woodward
100,000	03/14/13	8,550	0.0855	A.E. Stoltzman (b)
(347,500)	Various'13	(41,700)	0.12	Steven Hershman Trust
(260,000)	Various'13	(26,000)	0.10	Steven Hershman Trust
(200,000)	06/02/14	(21,000)	0.105	Steven Hershman Trust
200,000	06/30/14	3,660	0.0183	Julie Leah Greenfeld
-60,000	07/01/14	(6,000)	0.10	Steven M. Hershman
(50,000)	07/15/14	(5,000)	0.10	Steven M. Hershman
(86,667	07/21/14	0	-	Martin Genis (e)
(155,786)	07/21/14	0	-	Hannah Robertson (e)
(37,500)	08/11/14	(3,750)	0.10	Steven M. Hershman
(35,000)	09/17/14	(3,500)	0.10	Steven M. Hershman
(15,000)	09/21/14	(1,500)	0.10	Steven M. Hershman
(135,000)	11/06/14	(13,500)	0.10	Steven M. Hershman
55,000	11/28/14	4,950	0.09	Henry Weingarten (b)
(75,000)	12/18/14	6,750	0.09	Steven M. Hershman
100,000	06/25/15	18,000	0.18	Harriet B. Alexson (b)
(448,500)	2015	(100,379)	various	Steven M. Hershman
29,199,047		$428,621		

(a) Pursuant to a 3 year pro-rata vesting schedule (b) For services rendered
(c) One Year Restricted (d) One Year Restricted and subject to Special Delivery Hold instructions
(e) See Note I, Certain Other Transactions, below

F. EARNINGS PER SHARE DISCLOSURE

	For the period ended DECEMBER 31, 2015		
	Income (Numerator)	Shares (Denominator)	Per-Share Share
Net Income	$ 19,273		
Basic EPS	**$ 19,273**	**29,199,047**	**$ 0.00**
Convertible A Preferred Stock		21,500,000	
Diluted EPS Income available to common stockholders plus assumed conversions	**$ 19,273**	**50,699,047**	**$ 0.00**

OTC MARKETS: LFLS

The Company's common stock commenced its quotation on April 10, 2008 under ticker symbol LFLS and had a 52 week trading range of $0.032 - $0.27.

G. CERTAIN CONTROL PERSON OPEN MARKET TRANSACTIONS

Steven M. Hershman Revocable Trust bought 71,020 shares @ $0.1125 average cost for $8,161.43.

H. CERTAIN OTHER TRANSACTIONS AND DISCLOSURES

On July 1, 2009 the Board of Directors issued a Resolution permitting its Control Persons to redeem common stock in lieu of receiving taxable wages and/or commissions. The Company believes that this can reduce its operating expenses and may provide certain tax advantages to those redeeming stock. The Company also believes that it may benefit in the reduction of overall outstanding stock (see table E1).

In 2015 the Company issued cashless warrants that expire five (5) years from issuance, as scheduled below:

Name	Date	#Shares	Price
Julia Greenfield	6/24/15	150,000	$0.25
Harriet B. Alexson	6/25/15	150,000	$0.25
	Total:	300,000	

I. STOCK BASED COMPENSATION

The Company accounts for its stock based compensation based on provisions in SFAS No. 123, "Accounting for Stock Based Compensation," which utilizes the fair method for the valuation of its securities given as compensation.

K. AFFIRMATIVE STATEMENT REGARDING THE ACCURACY OF THESE FINANCIAL STATEMENTS

It is the opinion of management that all adjustments necessary for a fair statement of results for the interim period have been included. All adjustments are of normal recurring nature.

Management's Discussion and Analysis and Results of Operations for the period ended December 31, 2015 compared to December 31, 2014

The Company believes its $121,840 increase in revenues for the period ended December 31, 2015 versus the same period last year, was mainly due to lower rates leading to greater demand.

Revenues for the period ended December 31, 2015 increased 66% from $184,939 to $306,779 as compared to the period ended December 31, 2014. Net Ordinary Income for the period ended December 31, 2015 was $19,273 compared with $(25,245) loss for the period ended December 31, 2014. Total Operating Expenses for the period ended December 31, 2015 amounted to $288,022 compared with $202,988 for the period ended December 31, 2014, an increase of 42%. For the period ended December 31, 2015 compared with December 31, 2014: Agent commissions remained at $0; Payroll Expenses increased 40% from $65,838 to $92,232; Professional fees increased 17% to $46,890 from $39,992; Stock Grants increased 263% to $18,000 from $4,950; Advertising & Promotions increased 111% to $33,496 from $15,886; Insurance costs decreased 6% to $7,125 from $7,591 and Interest Expense increased to $18,535 from $4,253 an increase of 335%.

For the period ended December 31, 2015 compared to the period ended December 31, 2014, the Company had overall General and Administrative expenses of $288,022 versus $202,988 an increase of 42%.

Substantial Intangible Assets not reflected on Balance Sheet

The Company believes that it retains substantial value for its intangible assets based on certain factors for its website, goodwill and other Federal Service Marks inherent to our business.

Outlook for 2016 - Forward Looking Statement.

The outlook for 2016 is expected to remain steady given the fact that fixed mortgage interest rates have fallen recently. The Company is currently not advertising on a sustainable basis due to a lack of working capital. However, the Company believes it can continue its current operations and sustain itself as an ongoing business. Notwithstanding the foregoing, the Company expects that it can reap significant benefits for our shareholders with rapid growth from advertising, marketing and brand building. However, in order to achieve this growth the Company seeks to raise capital for its California operations, our planned all-state community bank pilot retail mortgage origination program and to engage other consumer loan product channels by forming mutual alliance partnerships to develop Loans4Less.com into a general consumer loan platform.

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," "advertise," "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. and/or its officers or directors undertakes no obligation to update such statements.

ANNUAL INFORMATION AND DISCLOSURE STATEMENT

Forward-Looking Statement

This release contains certain forward-looking statements that involve risks and uncertainties that could cause actual results to be materially different from historical results or from any future results expressed or implied by such forward-looking statements. Such forward-looking statements include statements regarding our intended plans regarding activities. You are urged to consider statements that include words to be uncertain and forward-looking. Any forward-looking statements are made pursuant to Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 and, as such, speak only as of the date made. Loans4Less.com, Inc. undertakes no obligation to publicly update any forward-looking statements, whether as a result of new information, future events or otherwise.

Item I. Exact Name Of The Issuer And Its Predecessor

Loans4Less.com, Inc. and its wholly owned subsidiary, Union Discount Mortgage, Inc. (collectively, the "Company").

Item II. Address Of The Issuer's Principal Executive Offices

210 Avenue I, Suite F
Redondo Beach, CA 90277
Office – (310) 540-0157
Fax - (310) 316-1573
http://www.Loans4Less.com

Item III. Security Information

Exact Title and Name of the Securities

The articles of incorporation authorize the issuer to issue 250,000,000 shares of common stock with a par value of $0.00001 per share and 25,000,000 shares of preferred stock with a par value of $0.00001 per share. The CUSIP number for the common stock is 53945X104. There are 29,199,047 shares of common stock outstanding at December 31, 2015. The common stock trades under the symbol LFLS. There have been no dividends declared or paid on the Company's common stock.

The Company has authorized 21,500,000 shares of convertible Series A Preferred Stock ("Series A") with a par value of $0.00001 per share. The Series A is convertible into one share of the Company's common stock, has voting rights of ten votes per share held and has liquidation preference equal to $0.00001 per share before any payment or distribution shall be made on common stock. There are 21,500,000 shares of Series A outstanding at December 31, 2015.

The Company has authorized 1,000,000 shares of convertible Series B Preferred Stock ("Series B") with a par value of $0.00001 per share. The Series B is convertible into one share of the Company's common stock, has no voting rights and has liquidation preference equal to $0.00001 per share before any payment or distribution shall be made on common stock. Each share of the Series B shall be entitled to a dividend at a rate of 6.75% per annum of the amount paid for such share. There are no shares of Series B outstanding at December 31, 2015.

There are 58 shareholders of record and the public float is 3,257,981 as of December 31, 2015.

Name And Address Of Issuer's Stock Transfer Agent:

Transfer Online, Inc.
512 SE Salmon Street
Portland, OR 97214
Tel: (503) 227-2950
The transfer agent is registered under the Exchange Act of 1934, as amended.

Item IV. Issuance & Redemption History

All common shares issued contain a legend for 12 months (1) stating the shares have not been registered under the Securities Act, and (2) setting forth or referring to the restrictions on transferability and sale of the shares under the Securities Act. Issuances and Redemptions of all securities, including Notes, Common Stock and Cashless Warrants are fully disclosed in the Notes to the Financial Statements pages 7-15 herein.

Item V. Financial Statements

The financial statements for the year ended December 31, 2015 are incorporated herein by reference and have been filed with the OTC on January 7, 2016.

Item VI. Describe the Issuer's Business, Products and Services

Management's Discussion & Analysis or Plan of Operations

The following management's discussion and analysis of financial condition and results of operations (MD&A) is intended to help the reader understand the results of operations and financial condition of the Company. The MD&A is provided as a supplement to, and should be read in conjunction with, our consolidated financial statements and the accompanying notes to the Q3 financial statements filed on January 7, 2016.

Overview

Loans4Less.com, Inc. was incorporated in the state of Delaware as a C Corporation on June 30, 1999 and is located in Southern California. Loans4Less.com, Inc. and its wholly owned subsidiary, Union Discount Mortgage, Inc. (collectively, the "Company") is an online mortgage loan brokerage for "A" paper Conforming residential 1st mortgage programs. The, Company maintains a AAA rating with the Business Consumer Alliance, provides very competitive rates, terms & costs, daily rate updates, other market information and prides itself on excellent and honest service. The Company 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. The Company relies on wholesale lenders for its retail home loan programs. The Company has survived the 'Credit Crisis' that has destroyed much of its competition. With mortgage rates up from record lows its main focus is to rapidly grow gross revenues via smart and cost effective advertising, licensing and or third party agreements that effectively builds Loans4Less into a national brand name. The Company's primary SIC code is "6163 – Loan Brokers" and its fiscal year end is December 31st. The Company has never been a "Shell Company."

The trend was steady in 2015 with the Company closing 84 loans with $28.148 million in annual volume. The Company believes that this trend may continue but cannot predict long-term interest rates. The number of loans which the Company expected to close stabilized at current levels which resulted in an increase in revenues to the Company.

Year Ended December 31, 2015 Compared to Year Ended December 31, 2014

The following is a summary of our financial results:

		Q4'2015 (unaudited)		**Q4'2014 (audited)**
Revenues	$	306,779	$	188,770
Operating Expenses		288,022		379,603
Other Income and Expenses		516		(5853)
Common Stock Issued & Outstanding 29,199,047 versus 29,547,547 Series A Stock Issued & Outstanding 21,500,000 versus 21,500,000				
Net Income	$	19,273	$	(196,686)

Material Contracts

The Company retained Westpark Capital and paid a $75,000 retainer for investment banking services.

Off Balance Sheet Arrangements - None.

Item VII. Describe the Issuer's Facilities

The Company rents its office facility with month payments of $1,792 for 996 square feet of space.

Item VIII. Officers, Directors, and Control Persons

Names of Officers, Directors, and Control Persons

Name	Age	Position
Steven Hershman	58	Chairman of the Board of Directors, President, Treasurer
Julia Leah Greenfield *	62	Member of the Board of Directors, Secretary
Daniela Haynie	44	Member of the Board of Directors, Executive Vice President
Marc C. Phelps *	54	Member of the Board of Directors

* Denotes directors who meet our criteria for "independence".

The term of office of each person elected to our Board of Directors is one (1) year or until the next regular or annual meeting of the stockholders at which election of directors is an agenda item and until his successor is duly elected and shall qualify.

Annual Compensation by the Issuer in Fiscal 2015

Name	Q4	Salary ($)	Bonus ($)	Stock Awards ($) (1)	All Other Compensation ($)	Total ($)
Steven Hershman	2015	25,697		-0-	2,500	28,197
Julia Leah Greenfield *	2015	-0-		-0-		0
Daniela Haynie	2015	55,900	2,167	-0-		58,066
Marc C. Phelps*	2015	-0-		-0-		0

*Meets criteria for independence.

Officer & Director Acts As Accounting Consultant

Marc C. Phelps, CPA
222 N. Sepulveda Blvd., Suite 2000
El Segundo, CA 90245
Phone: 310.874.9889
Email: mphelps@phelpsaccounting.com

Officer & Director Acts As Legal Consultant

Julia Leah Greenfield, Attorney-At-Law
339 San Marino
Irvine, CA 92614
Phone: 949.230.3241
Email: juliegreenfield@cox.net

Legal / Disciplinary History

None of the foregoing persons have, in the past five years, been the subject of:

(1) A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses);
(2) The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities;
(3) A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or
(4) The entry of an order by a self-regulatory organization that permanently or temporarily barred, suspended or otherwise limited such person's involvement in any type of business or securities activities.

SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS AND MANAGEMENT

The following table sets forth certain information regarding the beneficial ownership of our Common Stock as of December 31, 2015 by (a) each stockholder who is known to us to own beneficially 5% or more of our outstanding Common Stock; (b) all directors; (c) our executive officers, and (d) all executive officers and directors as a group. Except as otherwise indicated, all persons listed below have (i) sole voting power and investment power with respect to their shares of Common Stock, except to the extent that authority is shared by

spouses under applicable law, and (ii) record and beneficial ownership with respect to their shares of Common Stock. Unless otherwise identified, the address of our directors and officers is c/o Loans4Less.com, Inc., 210 Avenue I, Suite F, Redondo Beach, CA 90277.

Name and address of beneficial owner (1)	Shares Beneficially Owned			
	Number		Percent	
Directors, Officers & Affiliates				
Steven Hershman - President, Chairman	42,923,082	(2)	84.60	%
Julia Leah Greenfield – Director	520,000		1.01	%
Daniela Haynie – Director	2,257,000	(3)	4.45	%
Marc C. Phelps – Director	350,000		0.7	%
Directors and Officers as a group (4 persons)	**46,050,082**		**91.0**	%

(1) Unless otherwise indicated, the address of each director, executive officer and person beneficially owning more than 5% of the outstanding shares of our common stock is c/o Loans4Less.com, Inc., 210 Avenue I, Suite F, Redondo Beach, CA 90277.

(2) Steven Hershman is the beneficial owner of Steven M. Hershman Revocable Trust which holds 20,604,162 shares of record and 768,620 common shares held in street name, 12,000 common shares at Charles Schwab as Custodian FBO Steven Hershman IRA and 38,300 common shares at E*trade as Custodian FBO Steven Hershman IRA. Also includes 21,500,000 shares of common stock equivalents based on the conversion rights of the 21,500,000 shares of Series A preferred stock held by Steven M. Hershman Trust.

(3) Includes 2,000 shares owned by Jack Haynie, husband of Daniela Haynie and 5,000 at E*trade as Custodian FBO Daniela Haynie.

Background Information

Steven M. Hershman, 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.

Julia Leah Greenfield, Attorney-At-Law serves as secretary and a director of the Company. Ms. Greenfield has been a practicing attorney since 1976 representing several major savings banks and mortgage lenders, specializing in mortgage banking laws with an emphasis on origination, servicing, secondary market whole-loan sales, securitization of prime and subprime residential mortgage loans, Truth-In-Lending and regulatory compliance under federal and state law. Ms. Greenfield is a member of the State Bar of Pennsylvania, State Bar of California and American Bar Association. Ms. Greenfield received her Juris Doctorate in May 1976 from Villanova University School of Law, Villanova, Pennsylvania and her Bachelor of Arts (Phi Beta Kappa) in May, 1973 from the State University of New York at Binghamton, Binghamton, New York.

Daniela Haynie, Director of the Company and an executive vice president underwriting manager and mortgage loan processor, assisting in the processing and closing of mortgage loan transactions. Ms. Haynie has worked with the Company since October, 2001. From August, 1997 to October, 2001, Ms. Haynie served as a mortgage loan underwriter assisting brokers and various loan officers in processing and closing mortgage loan transactions for Crestwood Mortgage Company, Torrance, California, a company specializing in residential mortgage lending and brokerage. Ms. Haynie graduated from the University of Sao Judas Tadeu (Sao Paulo, Brazil) in 1995 and moved to the United States in March, 1996.

Marc C. Phelps, Director of the Company. Mr. Phelps has been working in public accounting since 1983 assisting small businesses in the areas of taxation, setup and maintenance of accounting systems and business management. Since 1999, Mr. Phelps has also helped small businesses with the audit process both as the auditor and as a consultant assisting small companies to get ready for audits. Mr. Phelps is a Certified Public Accountant licensed to practice in the State of California. In 1999, he received a Bachelor of Science degree in Business Administration (Magna Cum Laude) from California State University Dominquez Hills.

Item IX. Third Party Providers

Name, Address, Telephone Number and Email Address of each of the following outside providers that advise the Company on matters relating to operations, business development and disclosure:

Legal Counsel

Name:	Christopher Dieterich, Esq.
Firm:	Dieterich and Associates
Address:	11835 W. Olympic Blvd., Suite 1235E, Los Angeles, CA
Phone:	(310) 312-6888
Email:	venturelaw@gmail.com

Auditor

Firm:	KMJ Partners CPA
Address:	555 Anton Blvd., Ste. 1000, Costa Mesa, CA 92626
Phone:	(714) 380-6565
Email:	info@kmjpartnerscpa.com

Investor Relations

Firm:	None

Item X. Issuer Certification

I, Steven Hershman, certify that:

1. I have reviewed this Annual Disclosure Statement of Loans4Less.com, Inc.;

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statement were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operation and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

January 7, 2016

DocuSigned by:
Steven Mark Hershman
191CB33C4A914E1...

Steven M. Hershman
Chairman/CFO & Chief Executive Officer