

LOANS4LESS.COM, INC. (Issuer)
Q1 REPORT FOR 3 MONTHS ENDED
MARCH 31, 2013

LOANS4LESS.COM, INC. - A Delaware Corporation
210 Avenue I, Suite F,
Redondo Beach, CA 90277-5921
(310) 540-0157 Phone (310) 316-1573 Fax

URL: www.Loans4Less.com

Shares Issued & Outstanding

Common Stock:	30,750,000
Preferred A Stock:	21,500,000
Public Float:	3,157,981
Number of Shareholders of Record:	56

LEGAL PROCEEDINGS

The Company and its wholly owned subsidiaries are not involved in any legal or pending legal proceedings.

DEFAULTS UPON SENIOR SECURITIES OR CREDIT LINES

The Company and its wholly owned subsidiary are not in default upon any of its securities or unsecured credit lines.

DIVIDENDS ON COMMON STOCK

The Company has not declared or paid a dividend on its common stock.

DIVIDENDS ON PREFERRED B STOCK NOW REDEEMED

The Company fully paid dividends on its prior Preferred Series B Stock at a rate of 6.750% per annum. This Issue is redeemed in full. No Preferred B Stock is outstanding.

OTHER INFORMATION AND EXHIBITS

The Company is not in possession of any other information or exhibits. All information about the Company and its events are disclosed on the OTC Disclosure & News Service and/or other public press dissemination services.

LOANS4LESS.COM, INC.
Unaudited Financial Statements
Three Month Period Ended
MARCH 31, 2013

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LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED BALANCE SHEET

MARCH 31, 2013

(UNAUDITED)

ASSETS

CURRENT ASSETS:

Cash	\$ 48,114
Accounts receivable	0
Other Current Assets	68,819
Prepaid expenses	186,216

TOTAL CURRENT ASSETS	<u>303,149</u>
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PROPERTY AND EQUIPMENT:

Computer and equipment	39,198
Furniture and equipment	16,204
Leasehold improvements	22,869
Accumulated depreciation	(78,270)

TOTAL PROPERTY AND EQUIPMENT	<u>0</u>
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OTHER ASSETS:

Intangible Property & Goodwill	0
Security deposits-office lease	1,614

TOTAL OTHER ASSETS	<u>1,614</u>
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	<u>\$ 304,762</u>
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LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES:

Accounts Payable & Accrued Operating Expenses	\$ 12,613
Credit Lines Payable	0
Accrued Payroll Expenses	0
Accrued Taxes Payable	6,373

TOTAL CURRENT LIABILITIES	<u>18,986</u>
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STOCKHOLDER'S EQUITY:

Preferred Stock 25,000,000 shares authorized	
Series A Convertible, \$0.00001 Par Value	
21,500,000 Issued and Outstanding	215
Series B Convertible, \$0.00001 Par Value,	
0 Issued and Outstanding	-
Common Stock, \$0.00001 Par Value, 250,000,000 Authorized	308
30,750,000 Issued and Outstanding	
Additional Paid-In-Capital	1,069,952
Net Deficit	(784,698)

TOTAL STOCKHOLDERS EQUITY	<u>285,776</u>
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	<u>\$ 304,762</u>
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LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENT OF INCOME (LOSS)
THREE MONTHS ENDED
MARCH 31, 2013
(UNAUDITED)

REVENUES:	
Commissions Net of Rebates	\$ 243,571
Realized Gains on trading transactions	-
TOTAL REVENUES	<u>243,571</u>
OPERATING EXPENSES:	
Agent Commissions	-
General & Administrative	149,320
TOTAL OPERATING EXPENSES	<u>149,320</u>
INCOME FROM OPERATIONS	<u>94,251</u>
OTHER INCOME AND EXPENSE:	
Realized Capital Gains	18,504
Interest Income	0
Income Tax Expense	(6,373)
TOTAL OTHER INCOME AND EXPENSE	<u>12,131</u>
NET INCOME	106,383
EARNINGS PER SHARE	
Basic	\$ 0.00
Diluted	\$ 0.00
WEIGHTED AVERAGE NUMBER OF COMMON SHARES OUTSTANDING	
Basic	30,750,000
Diluted inclusive of Series A Preferred Stock	52,250,000

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENT OF STOCKHOLDER'S EQUITY
MARCH 31, 2013
(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, 2013	21,500,000	\$ 215	-	\$ -	30,550,000	\$ 306	\$ 1,052,853	\$ -	\$ (988,023)	\$ 65,350
Issuance of Loans4Less.com, Inc. Common Stock as expensed.					100,000	1	8,549			8,550
Loans4Less.com, Inc. Common Stock issued for services rendered as expensed.					100,000	1	8,549			8,550
Redemption of Loans4Less.com, Inc. Common Stock pursuant to 7/1/09 Board Directive						-	-			-
Reduction in Prior Period Corporate Tax Accrual									96,942	96,942
Adjustment to Prior Year							1			1
Net Income-for the three months ended March 31, 2013									106,383	106,383
Balance-March 31, 2013	21,500,000	\$ 215	-	\$ -	30,750,000	\$ 308	\$ 1,069,952	\$ -	\$ (784,698)	\$ 285,776

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED STATEMENT OF CASH FLOWS
THREE MONTHS ENDED
MARCH 31, 2013
(UNAUDITED)

CASH FLOWS FROM OPERATING ACTIVITIES:

Net Income (Loss)	\$ 106,383
Adjustments to reconcile net income to net cash provided by operating activities:	
Depreciation	-
Increase (decrease) in operating assets:	
Prepaid Expenses	(11,247)
Increase (decrease) in operating liabilities	
Accounts Payable and Accrued expenses	4,308
Income Taxes	(66,511)
Employee Expenses	(85,350)
NET CASH PROVIDED BY OPERATING ACTIVITIES	<u>(52,417)</u>

CASH FLOWS FROM INVESTING ACTIVITIES:

Increase in accounts receivable	-
Decrease in other current assets	(22,317)
Increase in Intangible Assets	-
NET CASH USED BY INVESTING ACTIVITIES	<u>(22,317)</u>

CASH FLOWS FROM FINANCING ACTIVITIES:

Increase (decrease) in credit lines payable	-
Sale (Redemption) of common shares	(1,682,899)
Change in Additional Paid in Capital	1,700,000
Change in FMV of Stock	-
Change in Prior Year Retained Earnings	-
NET CASH USED BY FINANCING ACTIVITIES	<u>17,101</u>

NET INCREASE (DECREASE) IN CASH (57,633)

CASH-January 1, 2013 105,747

CASH-MARCH 31, 2013 \$ 48,114

Supplemental Disclosure of Cash Flow Information:

Cash paid for:	
Interest	-
Income taxes	77,301

LOANS4LESS.COM, INC. AND SUBSIDIARY
CONSOLIDATED SCHEDULE OF
GENERAL AND ADMINISTRATIVE EXPENSES
MARCH 31, 2013
(UNAUDITED)

Employee and payroll tax expense	97,973
Stock grants employees/officers	8,550
Stock grants for third party services	\$ 8,550
Professional fees	7,902
Meals and entertainment	5,448
Office Lease/Rent	3,536
Supplies	3,111
Advertising	2,686
Travel	2,617
Automobile expense	2,412
Telephones	1,792
Insurance	1,451
Processing	804
Taxes - other	496
Credit Report factuals	344
Education	343
Equipment lease & rental	324
Utilities	398
Communications	168
Licensing	154
Mail and shipping	166
Appraisals	95
Employee SEP expense	-
Interest expense	-
Publications	-
Bank charges	-
Realtors board fees	-
Depreciation	-
	<u>\$ 149,320</u>

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

MARCH 31, 2013

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 less 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.

LOANS4LESS.COM, INC. AND SUBSIDIARIES

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

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:

<u>Description</u>	<u>Method</u>	<u>Estimated Useful Life</u>
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 (85%) and real estate commissions (10%) 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.

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

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 \$12,613 outstanding accruing various annual interest costs at an average of 8.490% if not paid in full at month's end.

C. OPERATING LEASE AGREEMENTS

Effective February 2013 the Company continued its Lease at a rate of \$1.80 per square foot or 996 square feet of space for \$1,792 per month.

On March 19, 2012 the Company started paying \$535 per month for a new 24 month auto lease for Steven Hershman.

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

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:

<u>Share Balance</u>	<u>Date</u>	<u>Net Proceeds and Redemptions</u>
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)	July 1, 2009	(4,000)
(5,000)	August 20, 2009	(2,500)
(39,500)	December 31, 2009	(19,750)
0		\$0

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

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. These shares are subject to a lock-up agreement effective two years after the start of public trading in the common stock.

The Board of Directors has authorized 250,000,000 shares of Common Stock of which 30,750,000 shares are issued and outstanding. Pursuant to the Reg A Offering, 292,000 shares at \$0.25 were sold to investors and those subscriber's funds were released to the Company in fiscal 2007.

E1. Issuances and Redemptions of Common Stock during Q3 2009 thru Q1 2013:

<u>Share Balance</u>	<u>Date</u>	<u>Net Proceeds</u>	<u>Share Price</u>	<u>Beneficiary</u>
28,652,500	07/1/2009	\$1,202,334		Additional Paid-In-Capital Balance
(3,636)	7/27/2009	(4,000)	1.10	Justin Jasper
(3,636)	7/27/2009	(4,000)	1.10	Daniela Haynie
150,000	7/31/2009	7,500	0.05	Colin Campbell
(20,000)	8/13/2009	(1,000)	0.05	Justin Jasper
(20,000)	8/13/2009	(1,000)	0.05	Daniela Haynie
(20,000)	8/18/2009	(1,000)	0.05	Justin Jasper
(20,000)	8/18/2009	(1,000)	0.05	Daniela Haynie
(250,000)	8/29/2009	(12,500)	0.05	Martin Genis
(40,000)	8/29/2009	(2,000)	0.05	Daniela Haynie
(40,000)	8/29/2009	(2,000)	0.05	Justin Jasper
(11,111)	9/14/2009	(1,000)	0.09	Daniela Haynie
(11,111)	9/22/2009	(1,000)	0.09	Justin Jasper
(11,111)	9/14/2009	(1,000)	0.09	Daniela Haynie
(11,111)	9/22/2009	(1,000)	0.09	Justin Jasper
200,000	9/30/2009	4,600	0.023	Ben C. Doherty (b)
405,858	9/30/2009	9,335	0.023	Justin Jasper
405,858	9/30/2009	9,335	0.023	Daniela Haynie (a)
250,000	9/30/2009	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)
(32,000)	12/23/09	(8,000)	0.25	Justin Jasper
(32,000)	12/23/09	(8,000)	0.25	Daniela Haynie
(20,000)	12/31/09	(5,000)	0.25	Steven M. Hershman

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LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

Issuances and Redemptions of Common Stock during Q3 2009 through Q1 2013
(continued from prior page):

(8,000)	12/31/09	(2,000)	0.25	Justin Jasper
(8,000)	12/31/09	(2,000)	0.25	Daniela Haynie
5,000	1/20/10	500	0.10	Brandon Chabner (b)
(31,250)	1/21/10	(5,000)	0.16	Steven M. Hershman
(50,000)	2/26/10	(5,000)	0.10	Steven M. Hershman
(20,000)	2/26/10	(2,000)	0.10	Justin Jasper
(20,000)	2/26/10	(2,000)	0.10	Daniela Haynie
(61,111)	3/31/10	(5,500)	0.09	Steven M. Hershman
(11,111)	3/31/10	(1,000)	0.09	Justin Jasper
(22,222)	3/31/10	(2,000)	0.09	Daniela Haynie
15,000	4/06/10	750	0.05	John Kuykendall (b) (c)
(165,556)	4/30/10	(14,900)	0.09	Steven M. Hershman
(27,778)	4/30/10	(2,500)	0.09	Daniela Haynie
(38,889)	4/30/10	(3,500)	0.09	Justin Jasper
(14,285)	5/28/10	(2,000)	0.14	Steven M. Hershman
(28,571)	5/28/10	(4,000)	0.14	Daniela Haynie
(21,428)	5/28/10	(3,000)	0.14	Justin Jasper
(40,909)	6/30/10	(9,000)	0.22	Steven M. Hershman
(18,181)	6/30/10	(4,000)	0.22	Daniela Haynie
(9,091)	6/30/10	(2,000)	0.22	Justin Jasper
(97,400)	7/30/10	(9,740)	0.10	Steven M. Hershman
(20,000)	7/30/10	(2,000)	0.10	Justin Jasper
(30,000)	7/30/10	(3,000)	0.10	Daniela Haynie
(198,000)	8/31/10	(37,620)	0.19	Steven M. Hershman
(25,263)	8/31/10	(4,800)	0.19	Daniela Haynie
(200,000)	9/17/10	(38,000)	0.19	Martin Genis
(185,000)	9/30/10	(35,150)	0.19	Steven M. Hershman
(40,000)	9/30/10	(7,600)	0.19	Daniela Haynie
(40,000)	9/30/10	(7,600)	0.19	Justin Jasper
(200,000)	10/29/10	(38,000)	0.19	Steven M. Hershman
(40,000)	10/29/10	(7,600)	0.19	Daniela Haynie
(20,000)	10/29/10	(3,800)	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
(90,000)	01/31/11	(9,900)	0.11	Steven M. Hershman

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LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

Issuances and Redemptions of Common Stock during Q3 2009 through Q1 2013
(continued from prior page):

(33,000)	1/31/11	(3,360)	0.11	Daniela Haynie
(32,000)	1/31/11	(3,520)	0.11	Hannah Robertson
(16,000)	2/16/11	(1,760)	0.11	Hannah Robertson
(45,000)	2/22/11	(4,950)	0.11	Steven M. Hershman
(16,500)	2/25/11	(1,815)	0.11	Daniela Haynie
(19,500)	3/01/11	(1,755)	0.09	Hannah Robertson
25,000	3/15/11	1,500	0.06	Ray Kau (b)
(19,500)	3/16/11	(1,755)	0.09	Hannah Robertson
(19,500)	3/16/11	(1,755)	0.09	Daniela Haynie
100,000	3/18/11	6,000	0.06	Fat Cat Club, LLC
(55,000)	3/02/11	(4,950)	0.09	Steven M. Hershman
(66,000)	4/18/11	(3,996)	0.06	Daniela Haynie
(75,000)	4/29/11	(4,500)	0.06	Steven M. Hershman
(33,300)	5/02/11	(1,998)	0.06	Daniela Haynie
(25,000)	5/05/11	(1,500)	0.06	Steven M. Hershman
(33,300)	5/19/11	(1,998)	0.06	Daniela Haynie
750,000	5/23/11	41,250	0.055	Wakabayashi Fund, LLC (c)
750,000	5/23/11	41,250	0.055	Wakabayashi Fund, LLC (d)
(227,500)	6/28/11	(22,750)	0.10	Steven M. Hershman
(75,000)	6/28/11	(7,500)	0.10	Daniela Haynie
1,674,578	7/11/11	7	0.00001	Daniela Haynie (a)
531,173	7/11/11	5	0.00001	Steven M. Hershman (a)
467,357	7/11/11	5	0.00001	Hannah Robertson (a)
260,000	7/11/11	3	0.00001	Martin Genis (a)
82,500	7/11/11	1	0.00001	Mark Phelps (a)
105,000	8/25/11	5,250	0.05	Turtle Creek Club (b)
(450,000)	various	(45,000)	0.10	Steven M. Hershman
(200,000)	10/14/11	(20,000)	0.10	Steven M. Hershman
(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)
(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	7/10/12	2,000	.02	Marc Phelps
100,000	7/10/12	2,000	.02	Julie Leah Greenfeld
250,000	7/10/12	5,000	.02	Daniela Haynie
250,000	7/10/12	5,000	.02	Hannah Robertson
100,000	8/31/12	4,000	.04	Darin E. Miller (b)
100,000	3/14/13	8,550	.0855	Noella Woodward
<u>100,000</u>	3/14/13	<u>8,550</u>	.0855	AE Stoltzman (b)
30,750,000		\$631,090		

(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

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

F. PUT OPTION AGREEMENT WITH TIBER CREEK EXPIRED WORTHLESS

The Company received a legal opinion stating the Put expired worthless.

G. EARNINGS PER SHARE DISCLOSURE

For the period ended MARCH 31, 2013

	<u>Income (Numerator)</u>	<u>Shares (Denominator)</u>	<u>Per-Share Share</u>
Net Income	\$106,383		
Basic EPS Income	\$106,383	30,750,000	<u>\$ 0.00</u>
Convertible A & B Preferred Stock		21,500,000	
Preferred B stock dividends paid	\$0		
Diluted EPS Income			
Income available to common stockholders plus assumed conversions	\$106,383	52,250,000	<u>\$ 0.00</u>

REGULATION A OFFERING CLOSED – OTC MARKETS: LFLS

The Company qualified with the SEC an offering of its common stock shares under a Regulation A offering statement on March 29, 2007 (as amended April 30, 2007). This offering closed on September 25, 2007 raising \$73,000 amongst 53 subscribing shareholders, selling 292,000 common stock shares at \$0.25 each. The Company's common stock commenced its quotation on April 10, 2008 under ticker symbol LFLS and has had a 52 week trading range of \$0.01 - \$0.51

H. CERTAIN CONTROL PERSON OPEN MARKET TRANSACTIONS

The Steven M. Hershman Trust purchased the following LFLS shares in the public market:

<u>Shares</u>	<u>Date</u>	<u>Share Price</u>	<u>Total Price</u>
300,000	7/10/12	\$0.01	\$3,000
94,540	8/03/12	\$0.02	\$1,891

Also, see Sections D and E1 above

LOANS4LESS.COM, INC. AND SUBSIDIARY

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

MARCH 31, 2013

I. 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 above).

On March 14, 2013, the Company issued 100,000 Common Stock shares to AE Stoltzman for services rendered and 100,000 Common Stock shares to affiliate Noelle Woodward.

J. 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 March 31, 2013 compared to March 31, 2012

The Company believes its approximate \$27,911 increased revenues for the period ended March 31, 2013 versus the same period last year, was mainly due to increased mortgage commission revenues from refinancing even though the Company did little to no ongoing advertising campaign and relied on its database of existing clients and referrals.

Revenues for the period ended March 31, 2013 increased 13% from \$215,660 to \$243,571 as compared to the period ended March 31, 2012.

Net Ordinary Income for the period ended March 31, 2013 was \$106,383 compared with \$79,532 for the period ended March 31, 2012 an increase of 34%.

Total Operating Expenses for the period ended March 31, 2013 amounted to \$149,320 compared with \$136,129 for the period ended March 31, 2012. For the period ended March 31, 2013 compared with March 31, 2012: Agent commissions decreased to \$0 from \$17,250; Payroll Expenses increased 291% to \$106,523 from \$27,244; Professional fees increased to \$7,902 from \$0; Stock Grants increased to \$8,550 from \$0; Advertising & Promotions increased 37% to \$2,686 from \$1,960; Insurance costs decreased 41% to \$1,451 from \$2,448 and Interest Expense decreased to \$0 from \$340.

For the period ended March 31, 2013 compared to the period ended March 31, 2012, the Company had overall General and Administrative expenses of \$149,320 up from \$118,879, an increase of 26%.

Stock Grants and Redemptions

The Company redeemed/canceled Control Person stock pursuant to the Resolution as authorized by the Board on July 1, 2009. Stock Grants and/or Redemptions made from that date are reflected on the Company's financial statements as of March 31, 2013 and are fully disclosed in the Notes to the Financial Statements.

Substantial Intangible Assets not reflected on Balance Sheet

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

Outlook for 2013

The outlook through the end of 2013 is expected to remain positive as the general refinancing business is growing. The Company is currently not advertising on a sustainable basis due to lack of equity capital available. However, the Company believes it has the resources to continue its current operations and grow without outside financing. Notwithstanding the foregoing, the

Company is optimistic that it can expand, however, rapid growth and brand building without raising equity capital may prove time consuming to attaining our goals at current revenue rates.

Company Seeks to Raise Equity Capital in 2013 and attain 2013 Audited Statement

The Company is seeking to raise capital for its balance sheet to advance its ongoing plan of operations with the aim of raising equity, invest in a new platform of technologies in order to facilitate increasing revenues through aggressive advertising and marketing with the main goal of developing a recognizable new national loan brand name. The Company is seeking licensing and/or Joint Venture arrangements in other jurisdictions and potentially in other loan products in order to effectively brand Loans4Less.com as more of a general loan consumer portal site using mortgages as its base service. The Company is planning on attaining 2013 audited statements.

Steven M. Hershman



Loans4Less.com, Inc.

Steven M. Hershman

Chairman, Chief Executive & Chief Financial Officer

I, Steven M. Hershman hereby certify that:

1. I have reviewed the March 31, 2013 financial and disclosure statements of Loans4Less.com, Inc. a Delaware Corporation and;
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 statements 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 presents in all material respects the financial condition, results of operations and cash flows of Loans4Less.com, Inc. as of and for the periods presented in this disclosure statement.

May 03, 2013



Steven M. Hershman

Loans4Less.com, Inc.
Steven M. Hershman
Chairman, Chief Executive Officer &
Chief Financial Officer