



## “BaySierra Capital Fund, LLC Is Performing As Projected”

We heard it straight from John Graziano that YES the new fund, BaySierra Capital Fund, LLC, is indeed “*Performing As Projected*”! We couldn’t ask for anything better in the economic world we live in today.

On August 11, 2011 BaySierra Financial, Inc. held an Investment Update. In years past it has been held as the “Annual Fund Meeting” and in April. In order to give the new fund time to prosper and have adequate information to pass on to its investors the meeting was held a few months later. This year’s agenda for the meeting was to discuss the new fund’s progress, the old fund’s liquidation progress, as well as other investment updates and opportunities. The room was filled with familiar faces and some new, all focused on one thing... How is our investment doing?!?

Since it’s inception less than a short year ago in November the BaySierra Capital Fund, LLC is doing well. As of the Update in August the funds total assets equal \$2,839,037 with a total of 10 loans equaling approximately \$2.7 million that are all performing. Each of the 10 loans in the fund have no delinquent payments and not one is past due. The annualized yield in the first seven months of the new fund is 6.92% net to investors. The fund is doing just what its managers thought it could do. As John said, “*You may want to put **some** eggs in this basket*”!

BaySierra Capital Fund, LLC’s objective aims to earn an above average dividend yield, as we have seen thus far. The fund is committed to the preservation of capital by investing in a diversified portfolio of First Deeds of Trust on real estate from within California. The fund and its managers are also dedicated to protecting your net worth therefore certain criteria must be met in order to invest. For more information contact Bobby Ritter, Portfolio Manager.

As far as Private Lending goes...

The “*Business model is not broken and still works*”!

Since November of 2008 BaySierra Financial Inc. has financed 39 new First Deed loans equaling \$23 million in which not one has been delinquent and all are performing. Values have become more realistic and LTV’s are lower. There are stronger borrowers out there looking for private lending. Private lenders have been more willing to loan because they are seeing an above average return with reasonable risk. Now is the time to look into the private side of lending whether it be as the borrower or lender.

BaySierra Capital Fund, LLC members and friends left the Investment Update with a feeling of confidence in what is to come.

For more information on the BaySierra Capital Fund, LLC., as well as private lending or borrowing opportunities with BaySierra Financial, Inc. please contact us at 707-544-5696.

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### **CONGRATULATIONS JOHN!!!**

BaySierra's own John Graziano has been installed as President of the California Mortgage Association (CMA) for the coming year (2011-2012). John has served on the Board of Directors of the CMA for a number of years and has been part of the organization for over 20 years.

CMA is the largest independent professional organization providing education, legislative advocacy and networking opportunities to mortgage brokers and lenders engaged in making real estate loans with private money or other "non-institutional" funds. Representing individuals, sole proprietorships, corporations and partnerships involved with the origination, selling or servicing of trust deed loans. CMA members include those regulated by the Dept. of Real Estate (DRE) and the Dept. of Corporations (DOC). CMA also represents affiliate members who provide services to regular members, including title, escrow & software companies, among others.

CMA's mission is the ongoing education of California licensed private money lenders, as well as the preservation of our industry through legislative review and advocacy. CMA provides the most comprehensive educational seminars not available anywhere else in the private mortgage lending field.

For more information on CMA go to:  
[californiamortgageassociation.com](http://californiamortgageassociation.com)

### *Warm up to ...* **Butternut Squash Soup**

- 1 (2-3 lb) Butternut Squash  
Peel, seed, and chop into squares
- 1 medium onion  
Chopped
- 3 tbslp butter
- 5 cups vegetable or chicken stock
- 3/4 cup sour cream
- Nutmeg
- Salt
- Pepper
- Fresh mint

In your soup pot, sautee onion in butter till slightly translucent. Pour stock into pot and bring to boil with chopped squash. When squash is tender, approximately 20 minutes remove with slotted spoon to blender and puree. Pour squash puree back into stock and add sour cream. Season with Nutmeg, salt, and pepper to taste. Simmer for 10 minutes. Serve in soup bowl with a dollop of sour cream, and a sprinkle of nutmeg.

This soup is a yummy warm treat for a rainy afternoon but also makes a great "Indian Summer" treat as well. Just serve with a sprig of mint after refrigerating for a few hours.

### *Happy Harvest!!*

