



## Have You Found Your Retirement Paradise

Right around the corner or on the other side of the world... Where do you have your sights set on? There are many places to consider moving to during the Golden Years of your Retirement. There are many things to consider when choosing a locale. If there are certain hobby's you would like to continue or maybe pursue, this would be something to think about. You may not have thought about how close medical facilities will be to you. Whether you have health concerns now or may in the future, it is important to have the right kind of medical care in your vicinity. The weather should be taken into account, do you enjoy the snowy winters or would you prefer it mostly sunny and warm year round. A few others to be thought of may be— where you can do your shopping (food, clothes, etc.), pampering and relaxation (spa, salon or barber, alternative healing therapies), and if you have pets, the care for them as well. California has something for everyone. We have found a few places that may spark your interest!

Live sea side in the Los Angeles area. The weather is mostly perfect if you enjoy sunshine and a temperature that ranges in the 70's most of the year. Retirement communities are abundant and the medical facilities are among the top the world. Los Angeles is not short of places to be pampered, boasts beautiful beaches, and places to shop.

The Lake Tahoe area is a great place for the more adventurous. Although still mostly moderate in weather, the Lake Tahoe area is hot in the summer and snowy in the winter. Lake Tahoe is becoming one of the retirement destinations around the world because of its accessibility to an active lifestyle. Snow sports are abundant in the winter with world class skiing. In the summer months enjoy hiking, biking, fishing and boating. Lake Tahoe has some of the most beautiful Golf courses around. The adventures in Lake Tahoe will keep you active and healthy.

Palm Springs is known as one of the top retirement destinations around the world. Palm Springs caters to those of retirement age with a population of those over 50 being about 50%. Recently listed as one of the "25 Best Places to Retire" on CNNMoney.com, Palm Springs is sunny and warm more than 75% of the year and surrounded by beautiful mountains.

Of course we cannot forget our own backyard. Sonoma County is raved to be among one of the most beautiful places in the world. There are many retirement communities in and around the area. From the Sonoma coastline to the Napa Valley, Sonoma County offers many amenities for the retired including the most beautiful state parks for your healthy life-style.

California has some of the best and world renowned medical facilities in the world, weather that is unbeatable year round, and activities everywhere. Some of the most pristine golf courses are here in California, along with amazing hiking and biking trails. Farmers markets with local produce can be found just about anywhere. You will never be at a loss to find some culture and adventure along with relaxation in the state that most of us already call home! —

Resources and for more information on retirement in California:

[www.SocialSecurity.gov](http://www.SocialSecurity.gov)  
[www.CNNMoney.com](http://www.CNNMoney.com)  
[www.TopRetirement.com](http://www.TopRetirement.com)  
AARP, The Magazine, 2010

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### BaySierra Mortgage Fund— An Update

This past May 2010 BaySierra Mortgage Fund had its Annual Meeting. John Graziano introduced Fund members to a proposal that has since been well received. The Member Proposal for the Dissolution of the Old Fund and the “New Fund” Proposal were approved by the majority interest required for adoption.

In response to the overwhelming approval of the Member Proposals, the Manager declared the Fund’s dissolution effective as of July 15, 2010. The Fund began making dissolution distributions of Fund income to all members with the July 2010 payments that were paid out in early August. Dissolution Distributions of capital will begin in October 2010 and will continue each calendar quarter thereafter to the extent capital repayments are received by the Fund.

We are now in receipt and reviewing the Offering Circular for the “New Fund”. We should have everything in place to form the “New Fund” by October 2010. When the permit for the offer and sale of membership interests in the “New Fund” is approved, the Offering Circular will be made available to all current Fund members and other interested parties.

**Have you visited our website yet??**

**BaySierra.com was established last year and is your way to stay in the know with all the goings on at BaySierra.**

**At BaySierra.com you may subscribe to our news feeds that go directly to your email for Loan Summaries, Newsletters, and John’s Blog.**

### Offerings at BaySierra Financial, Inc.

- ◆ **Rutherford- \$1,425,000.00, 1st Deed of Trust, 10% to Investor *SOLD!!***  
19-acre “vineyard” land to be developed to a new home site and 15+/- acres of Cabernet Sauvignon
- ◆ **Commercial Land in Vacaville, CA- \$1,250,000.00, 1st Deed of Trust, 10% to Investor \$100,000.00 SOLD!! 1,150,000.00 Available**  
Borrower has shown a substantial net worth and cash flow to support loan amount.  
5.2 acres of commercial land directly adjacent to Highway 80 and Orange Avenue. The borrower is currently in negotiations to develop the site with a “new to Vacaville” foreign auto company.

### Look for these offerings in the near future:

- ◆ **\$1,000,000, 1st Deed of Trust, 9% to Investor**  
Real Estate loan secured by 15 acres of mature vineyard on a 25+/- acre site in Healdsburg, CA
- ◆ **\$2,600,000, 1st Deed of Trust, 9% to Investor *SOLD!!***  
Real Estate loan on a Napa Winery
- ◆ **\$750,000, 1st Deed of Trust, 9.25% to Investor**  
Owner occupied industrial building in San Mateo

*Loan investments are offered solely to qualified California residents that meet certain income and net worth requirements through an Offering Circular describing each loan, the terms of the offering, and the terms and risks of the investment. Interested investors should contact BaySierra for a copy of the Offering Circular and review the Offering Circular carefully before investing.*