



BaySierra Capital Fund, LLC



We are so pleased to announce that BaySierra Capital Fund, LLC, (The "Fund") was approved by the Department of Corporations on Friday, October 8, 2010. The Fund has been organized for the purpose of making or investing in loans secured by first-priority deeds of trust encumbering primarily California real estate. We would like to take advantage of the influx of loan requests for great new lending opportunities on properties in locations around Northern California. The Fund and Manager would like to invite you to consider membership in BaySierra Capital Fund, LLC as it is now open and earning for members!

Fund loans will be limited to business purpose loans and will be secured primarily by non-owner occupied residential properties and improved commercial, industrial, multi-family and mixed use properties. The Fund may also make land loans secured by unimproved properties; however, the aggregate principal balance of such loans will be limited to 20% of the Fund's total capitalization and a 35% loan-to-value. The Fund does not intend to make the type of loans that resulted in the "sub-prime mortgage" collapse in 2007-2008, both because it will not make loans secured by owner-occupied homes and because its loans will not have such high loan-to-value ratios. Loan-to-Value ratios are based on today's real estate values.

New Loans made or invested in by the Fund will be secured by first deeds of trust which will be senior to all other monetary liens (if any) on the real properties securing such loans (the "Security Property") other than liens for taxes and assessments not yet due and payable. The Manager, BaySierra Financial Inc., may also obtain additional collateral from borrowers to secure

Fund loans if, in the Manager's sole judgment, such cross-collateralization is necessary to adequately secure the loan or otherwise protect the Fund's interests. Such additional collateral may consist of senior or junior deeds of trust on real property, pledges of personal property, or other forms of collateral deemed by the Manager to provide additional security for a Fund loan.

BaySierra Capital Fund, LLC has had an inspirational start with a large percentage of Old Fund Members rolling over their investment to the new Fund. The interest by parties unassociated with the Old Fund has been positive as well. The initial annualized net yield for the month of November is 6.94%*. (*Represents past performance; No guarantee of future results.) Units may be purchased at the rate of \$1.00 per Unit, in minimum increments of \$25,000.00 for new members and \$1000.00 for subsequent investments. Upon subscription for Units, an investor must elect whether to receive monthly cash distributions from the Fund or to allow his or her earnings to compound for the term of the Fund. Subscriptions received in the month of December will begin earning on January 1, 2011.

The Offering Circular for BaySierra Capital Fund, LLC is available via email or mail by contacting BaySierra Financial, Inc. at 707-544-5696. We look forward to hearing from you and sharing this great opportunity for your investment portfolio.

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Licensed by the California Dept. of
Real Estate #01280711
NMLS #341564



What is your 2011 New Year's Resolution?

A New Year's resolution is a commitment that an individual makes to a project or the reforming of a habit, often a lifestyle change that is generally interpreted as advantageous.

The coming of the New Year often leads us to resolve to have a better life (what-ever that may mean for you). It is a time when we look back at the previous year and reflect on changes that will bring a positive light to our life. The top ten New Years resolutions according to a surveys by USA.gov & about.com are:

- Spend More Time With Family and Friends
- Lose Weight and/or Get Fit
- Eat Better
- Quit Smoking
- Enjoy Life More/ Reduce Stress
- Quit Drinking Alcohol
- Get Out of Debt
- Learn Something New
- Help Others/ Volunteer
- Get Organized

*For last year's words belong to last year's language
And next year's words await another voice.
And to make an end is to make a beginning.
T.S. Eliot, "Little Gidding"*

Offerings at BaySierra Financial, Inc.

- ◆ **Napa County, CA - \$750,000, 1st Deed of Trust, 9% to Investor *SOLD!!***
23 acres w/ SFR
- ◆ **Sacramento County, CA - \$850,000, 1st Deed of Trust, 8.50% to Investor, 39% LTV**
\$650,000 SOLD!! \$200,000 Available
101 acres, currently leased to Wholesale Nursery

Look for this offering in the near future:

- ◆ **Sonoma County, CA - \$120,000, 1st Deed of Trust**
Single Family Dwelling, used as a commercial business

For more information on these and other offerings available please contact us at 707-544-5696 or visit the website at BaySierra.com

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 Financial, Inc. for a copy of the Offering Circular and review the Offering Circular carefully before investing.