



NEW YEAR... NEW NAME.

BaySierra Mortgage Inc. DBA Santa Rosa Mortgage & Investment Company now goes by the name of BaySierra Financial, Inc. We have also retained the DBA of Santa Rosa Mortgage & Investment Company but are choosing to use the new name in certain circumstances. In the financial world change is approached with care so as not to raise concerns among one's clients and investors so perhaps a little explanation is in order.

One reason that we took the step of changing our name was as recognition of our growth beyond that of a local business focused solely on Santa Rosa and Sonoma County.

We hope that the new name communicates the fact that we serve - and have for some time now - the greater Northern California geographical area that stretches from the High Sierras to the San Francisco Bay.



The Bay Sierra team: (Left to right) Bobby, Gordy, Lou, Pamela, Christie, Stacey, John, Brian and Tom.

Customers of Santa Rosa Mortgage & Investment can be assured that the company you have come to trust is unchanged. John, Pamela, Stacey and Bobby are still minding the store, and our team will remain the same.

We also undertook updating our corporate "look" (see article below) as a statement of our confidence in the basic vitality of the real estate investment market. Though this decision predated last fall's "market meltdown," the ensuing financial chaos has only served to strengthen our faith that investing in real estate - and especially Northern California real estate - remains a sound, practical way to grow one's wealth.

Warren Buffet, who has of late re-entered the equities market is preaching that "the time to be greedy is when others are scared and the time to be scared is when others are greedy." Of course, Mr. Buffet is using the word "greed" as a metaphor for his market enthusiasm. In this we concur and we hope that our new name and updated brand image in some small way communicates our enthusiasm for the future real estate investment and for our economy.

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THE NEW BAYSIERRA BRAND

Logos - those graphic elements that combine art and type - are a staple of corporate identity. Some logos are quite elegant and can achieve iconic status, while others can leave you scratching your head as to the intent of the com-

pany. Some businesses even choose to avoid logos all together. When we began to explore ways to express our new name, we knew that we wanted a symbol that not only portrayed the inherent elements of "Bay" plus "Sierra," but one

that conveyed - in some small measure - the beauty of Northern California as well. While we don't expect our logo to become as famous as the Nike "swoosh" or as ubiquitous as the Coca Cola script, you never can tell.

BAYSIERRA ONLINE

It's no secret that the Internet has dramatically changed the ways that people buy books, sell cars, elect politicians and share information of all kinds. The speed with which data can be shared online is both phenomenal and a little shocking. So when we began the process of developing a web-based portal to reach out to our customers - and to assist them in their interactions with us - we took special care to assess your wants and needs.

Though still "under construction" www.baysierra.com, when

complete, will be a one-stop resource of information and documentation relating to all of our various kinds of real estate transactions. Virtually all of the paper documents and forms that we now use will be available online in the form of PDF's, which as you

know are easily opened with Acrobat Reader, a program that's available for free from <http://get.adobe.com/reader/>. Given the amount of paper involved in most financial transactions, downloading documents is one way to conserve our natural resources. Be assured however that we will continue to e-mail and use the USPS to convey tangible documents where desired and/or appropriate.

Other information that we plan to include in the BaySierra website will be a web log, or "blog," written by John, BaySierra Mortgage Fund information, Fact Sheets, and newsletters. Given the wonderful flexibility that website function and the Internet offer, we will be able to add features to our website as we perceive the need, or feel that they can add value to our relationship with you.

