



Hard money lending investment opportunity: Typical loan duration is 5-9 months, then a pay back of your initial investment plus a 10% return. You are the sole investor on each asset, and in 1st position to foreclose on the real estate asset as needed.



Sierra-West Capital, LLC ("SWC") was established to focus on investments that allow its management team to leverage their combined contacts and investment experience to achieve above market rates of returns from "bridge loans" or short-term loans that are secured by real estate or other assets. Typically these loans are for a "Fix n Flip" transaction.

Business Model (how it works)

SWC targets real estate bridge loans that have a maturity of less than 12 months, that are backed by assets (primarily real estate) that have a loan to cost ratio of 85% or better.

SWC takes primarily a first position security interest in the assets of the borrower, and that require one or more personal guarantees by the borrower's principals in favor of SWC.

SWC operates in a specialized area of real estate financing commonly referred to as short-term loans or bridge loans. SWC looks more to the value of the collateral rather than the credit worthiness of the borrower in making its loans.

Customers (or borrowers) are referred to SWC by SWC's management team's local network of contacts in the real estate industry, including real estate investors, builders, mortgage brokers, bankers, real estate agents or real estate attorneys.

Occasionally SWC may pay a referral fee or broker fee to brokers, or share the origination fees charged to the borrower with said brokers.

Borrowers typically come to SWC seeking short-term loans because their financing needs either do not fit the parameters of conventional lenders and banks or they do not have the time available to obtain a bank loan, given the particular circumstances of the transactions.

Investment Terms

Minimum Investments **\$200,000**

Term of Investments **12 Months**

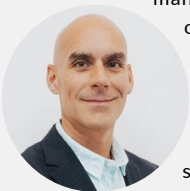
Return of Investments **10% Net of Fees**

History & Lending Summary

1st loan originated July 2010	944 total loans originated since 2010	168 current loans outstanding	226 days average time from origination to loan payoff	\$229,429,634 in total loans funded
84% average loan to cost ratio at time of loan payoff <i>based on purchase price</i>	58% +/- typical loan to value ratio at time of loan payoff <i>based on sales price</i>	All loans have been paid off successfully, except four Deeds in Lieu successfully worked out with borrowers	4 foreclosures however, no loss of investor principal or interest	

Matt Strong, Founder

Mr. Strong serves as investor and borrower relations manager to SWC. He also supervises the due diligence of collateral as well as asset management and the sourcing of new loans and borrowers. Mr. Strong is a Co-Founder of MS2 Properties, LLC and MS2 & Associates Real Estate Brokerage. MS2 Properties has purchased and re-sold over 425 single family homes since 2004 by utilizing value add strategies. Mr. Strong has been a member of the Salt Lake Board of Realtors since 2001 as a sales agent and since 2007 has held a Broker's license.



Typical Loan Summary Example

Property:	531 E. Dowington, SLC UT
SWC's Borrower's Purchase Price:	\$350,000
Loan Funding Amount:	\$297,000
Funding LTC (Loan to Cost) Ratio:	85%
Duration of loan 11/18/16 to 4/21/17:	117 days
Borrower's Re-Sale Price (after rehab):	\$500,000
Loan to Value Ratio After Rehab Complete:	61%

(Funding amount divided by actual re-sale price)