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Sterling Pacific Financial Launches New Web Site

New online presence aims to educate, expand access to firm's stable, high yield alternative investment products

SACRAMENTO, CA, OCTOBER 30, 2008 – Sterling Pacific Lending, Inc dba Sterling Pacific Financial, a leading trust deed investment firm, has unveiled a new web site (www.sterlpac.com) to provide clear and helpful information about its alternative investment opportunities and private lending in general.

“Stock market uncertainty and the desire for diversification have led to greater interest in our products,” said Joshua Fischer, managing director and principal of Sterling. “We’re delighted to launch our new site at a time when simple and reliable information about alternative investments products is in great demand.”

The site provides all the information potential investors need if they’re considering an investment in trust deeds – or have never heard of them before and need basic information. The site also includes downloadable investment forms.

“With our team’s breadth of real estate investment and lending experience, we’re in a unique position to educate investors as well as offer quality investment products,” said Fischer. “We’re excited to share our knowledge at a time when many investors are confused about their investment and retirement options.”

Although not new, trust deeds have been largely invisible to mainstream investors, even though they offer many of the qualities investors seek for their portfolios. For example, because they are essentially private mortgage loans, they offer investors a stable stream of monthly interest payments, and because they are secured by real estate, risk is kept to a minimum. And, yields are typically higher than bank mortgage loan interest rates. Investors with Sterling Pacific Financial currently receive 9-12% returns on average.

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Perhaps best of all in the current market environment, trust deed investments are easy to understand. Each deed corresponds to a single property directly, so investors know exactly what projects they are funding.

“Trust deed investments can be appropriate for many kinds of investors, including trusts, self-directed IRAs and endowments,” said Fischer. “Our products offer the kind of simplicity, stability and transparency people desire in today’s market climate.”

Sterling Pacific Financial offers many trust deed investment choices. Besides funding a single loan in full, an investor can opt to fund a portion of a loan through Sterling’s fractional note and deed program. Or, investors seeking maximum diversification can choose one of Sterling’s mutual-fund-like mortgage pools, The Foundation Fund, LLC and The First Floor Fund, LLC. All of these options are described on www.sterlpac.com.

To develop and design the new site, Sterling worked with the award-winning agency Silverlign Group, Inc. (www.silverlign.com)

About Sterling Pacific Financial

Sterling Pacific Financial (www.sterlpac.com) is a leader in trust deed investing – a simple means for individuals and organizations to invest in loans collateralized by real estate, earning high returns without proportionately high risk. Led by an investment team of experienced real estate and financial professionals, we identify high-quality loan opportunities, underwrite and service the loans, arrange and manage investor participation, and collect and distribute investor payments. Since 1998, Sterling Pacific has been a licensed real estate lender in California, Oregon, Texas and Washington.

A California-based firm, Sterling Pacific has personnel based throughout Northern California, including the San Francisco Bay Area, Greater Sacramento, and the Central Valley. The firm’s operations center is in Santa Cruz County.

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