

LJL Funding Offers High Yield Income Fund Benefiting from Credit Crunch and High Rate of Foreclosure

By LJL Funding, LLC

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Investments in a high yield income fund and high-yield trust deeds, secured by residential property. Benefits include diversification, performance (past performance does not guarantee future results), being fully invested and compound interest.

LJL Funding, LLC, the Fund Manager of the LJL Secured High Yield Income Fund I, LLC, offers investors an opportunity to invest in (a pool of) real estate secured trust deeds through the LJL Secured High Yield Income Fund I, LLC. Investors deposit money into the trust deed investment Fund, and then the funds are lent to borrowers (some pending foreclosures) that is secured by high-equity first trust deeds naming the Fund as the holder, rather than individual investors. The monthly payments made by the borrowers provide the monthly income to investors.

The LJL Trust Deed Investments offers investors a high-performance investment, managed by seasoned professionals in a fund with assets that are secured by real estate at loan-to value ratios not exceeding 60% at the date of the loan (based upon the lower of the appraised value or the 30-day sale value as determined by a Broker Price Opinion). *“Home mortgage defaults and foreclosures are at an all-time high in many areas of the country. Sales are down, even with lower home prices”* says Johann de Villiers, President of LJL Funding. *“Outstanding investment opportunities come along from time to time; when market forces, timing, and preparedness come together all at once. That time is now. LJL Funding offers qualified investors an opportunity to participate in our High Yield Income Fund taking advantage of these extraordinary circumstances.”*

Benefits of investing in the High Yield Income Fund (trust deed investments) include:

- o Diversification - your investment risk is spread over multiple loans
- o Investment Performance - anticipated high yields (10% +, but past performance does not guarantee future results)
- o Fully Invested - your investment remains fully invested at all times
- o Compound Interest - you have the ability to reinvest some or all of your monthly interest thus taking advantage of the benefits of compounding the return

Investor Qualifications for the High Yield Income Fund (trust deed investments):

- o Investors have to be bona fide California residents or foreign nationals living abroad
- o Investors must have a net worth (excluding home and automobiles) of at least \$250,000 and an annual income of at least \$65,000 or a net worth of \$500,000 excluding home and automobiles)

Investors with an interested in adding a high yield income fund to their portfolio, or that are looking to turn their 401k or IRA investments into high yield investments, should contact <http://www.ljlfunding.com>, LLC today.

On April 27 2007 the LJL Funding <http://www.ljlfunding.com/investors.asp> LLC funded its first mortgage. Since that day the fund has grown substantially in assets and in loans and returned to its investors an investment return in excess of 10.5%. Those investors in the trust deed investment fund selecting a monthly interest payment received their funds every month on the 15th and those who elected to reinvest their interest enjoyed the benefits of compound interest. Two investors even withdrew some of their investment

and were redeemed promptly.

The success was accentuated by the fact that the past year was probably one of the most challenging years in the real estate, mortgage, foreclosures, credit and financial markets since the depression in the 1930's.

Johann de Villiers, President of LJL Funding, writes a free weekly "**10 Minute Economic Update Newsletter**" - a weekly briefing of what is happening in the economic markets. Each week you receive a quick overview on the economic markets, along with a brief overview of the impact it has on trust deed investments and high yield investment marketplace. Also as an added bonus, see how you can earn great returns by downloading the free educational series, "**7 Things You Should Know About Trust Deed Investing Through a Mortgage Pool.**" Go here to sign up:
http://www.ljlfunding.com/newsletter_subscribe.asp

Investment in the La Jolla Loans Mortgage Fund I, LLC is available only to California or International residents meeting certain eligibility requirements. This is not an offer to buy or sell securities. Sales of this Fund are made by Offering Prospectus only. Membership is available under a permit by the California Department of Corporations. Investors should review the Offering Prospectus, Operating and Subscription agreements, the Fund's investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information can be found in the Offering Prospectus, Subscription and Operating Agreements available by calling or by downloading from our website a www.LJLFunding.com/fund. LJL Funding, LLC is a member of the Mortgage Bankers Association.

The commissioner of corporations of the state of California and the California department of real estate do not recommend or endorse the purchase of these securities.

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