

New Website Unveiled

Point Center is pleased to announce the launch of its new website.

You will notice a cleaner look with easier to navigate pages. Information about the company, current investment products, education, and events are now at your fingertips (or mouse!).

Click on the "Investors" tab for access to this information. Enhancements are highlighted below.

First Edition

Welcome to the first edition of Point Center's quarterly newsletter. The purpose of this newsletter is to update you on products, issues and events of the company, and your portfolio. We hope you find it informative and easy to read.

Online version at
pointcenter.com/summer07

As this newsletter evolves, if you have any topics you would like to see addressed, please contact your Investor Relations Representative or email newsletter@pointcenter.com. Your comments and suggestions are welcome.

Thank you.



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INVESTOR OPEN HOUSE
August 4th, 2007

Employee Spotlight



James Chen
Director of Real Estate Development

Point Center is delighted to introduce James Chen as the newest member of the Point Center Family. James has over 30 years of real estate development, construction management,

and quality control experience and will be integral in evaluating and monitoring the progress of Point Center's commercial development loans. Overseeing borrowers' projects is crucial to the business to ensure that borrowers perform as agreed for investors.

Additionally, James will be managing REO (Real Estate Owned) properties on behalf of the investors to ensure the best possible outcome for these properties. He is an invaluable addition to the company and investors.



Check Your MAIL!

Point Center has you covered this summer.

Soon to arrive, a special gift for you. This package will be delivered in June/July.

Just Point Center's way of saying "thanks" for your continued business.

Who should I call? Investor's Directory

Since 1979, Point Center has strived to deliver the highest level of customer service possible. As our organization continues to grow, we strive to maintain the same level of service. To support this endeavor, we have developed a listing of our various departments so that you can receive prompt attention to your questions and requests.



INVESTOR RELATIONS

1-800-648-9115

- Information on Current Investment Opportunities
- Place an Investment Reservation

LOAN SERVICING

(949) 276-6140

Servicing Issues

- Account Information
- Payment Status
- Replacement Checks
- Direct Deposit
- Tax Reporting
- myPCF Online Access

FUNDING

(949) 276-6115

Information on Subscription Documents for

- New Trust Deed Investments
- Commercial Paper
- Mortgage Note
- Point Center Mortgage Fund I, LLC

MAIN PHONE NUMBERS

TOLL FREE

1-800-544-8800

LOCAL

(949) 661-7070

Connect yourself with the right department!

Investor Open House

August 4TH, 2007

You are invited!

Join us for an afternoon of good food and good company. The invitation is open for all current investors and their guests. Come meet the Point Center Family and tour the new Print Production Facility in Aliso Viejo. A barbecue lunch will be served.

Invitations will be mailed in July.



Contact Info.

ADDRESS

Point Center Financial, Inc.
30900 Rancho Viejo Rd, Ste. 100
San Juan Capistrano, CA 92675

PHONE

Local No.	Toll-Free No.
(949) 661-7070	1-800-544-8800

EMAIL INQUIRIES

comments or questions to:
info@pointcenter.com

current investments to:
investors@pointcenter.com

the newsletter to:
newsletter@pointcenter.com

WEBSITE

www.pointcenter.com

Tech Tips: myPCF

- Have access to your investments 24/7 through Point Center's secure website.
- The new website enhancement has the ability to notify you when an update on your investment has been posted online.
- View your investments, investment activity, history, and updates.
- View the loan summary of your investment to remember important details.
- If you have not done so yet, give **myPCF** a try by registering at www.pointcenter.com.

**Did you know that
www.pointcenter.com
has over 14,000 hits
each day AND myPCF
has over 1,000
registered users?**

POINT CENTER
FINANCIAL, INC.

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San Juan Capistrano, CA 92675

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Another Successful Trust Deed Investment

San Juan Capistrano, California

This Fractional First Trust Deed recently paid off and provided investors with monthly cash flow and a timely return of principal.

- 10.5% yield to investors
- 12 month term
- 70% loan-to-value
- 1st lien position