

PRACTICE SOLUTIONS

## Take your practice to the next level

## Up to 100% financing<sup>1</sup> available when you're ready to own your building

If you're planning on buying or refinancing an existing site, our commercial real estate<sup>2</sup> loan can help — with a competitive rate and flexible payment schedule. Financing options include first mortgages, down payment loans and loans for refinancing. Advantages include:

Choice of conventional<sup>1, 2</sup> or SBA financing<sup>3</sup>

Rate lock program to keep your rate stable

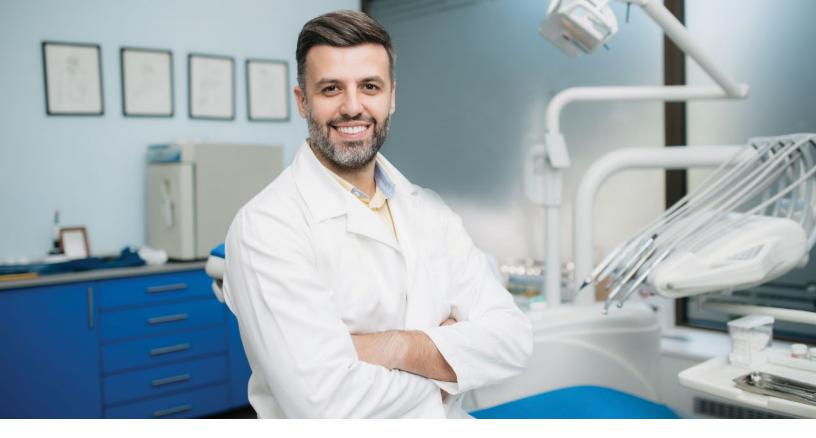
Principal reduction and early payoff options

Plus, we'll work with you to structure a financing solution that allows you to maintain an adequate reserve of cash to run your practice.

To learn more, contact me today.

Blake Vargo 602.810.1693 blake.vargo@bofa.com





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<sup>2</sup> Owner occupied commercial real estate will be determined in underwriting and requires occupancy by the borrower/guarantor. Please note SBA guidelines require at least 51% occupancy to be considered Owner Occupied.

<sup>3</sup> Small Business Administration (SBA) financing is subject to approval through the SBA 504 and SBA 7(a) programs. Loan terms, collateral and documentation requirements apply. Actual amortization, rate and extension of credit are subject to necessary credit approval. Bank of America credit standards and documentation requirements apply. Some restrictions may apply. Sponsorship of endorser's products and services is not an expressed opinion or approval by the Bank.

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