

## WE ARE THE BANC FOR **SMALL BUSINESS**

Acquisition, partner buyout /  
buy-in, commercial real estate,  
construction and debt refinance



**Loans anywhere in the country up to \$8,000,000, offering up to 100% financing for your business.**

We are a national small business lender with a proven track record of flexible, efficient loans.

“ I want to say thank you to your team for your help with everything. The process has been fantastic and I will sing your praises to everyone when they ask who I recommend for financing. There has not been a single person within your team who has not gone above and beyond to ensure our project financing went as smoothly as possible. I appreciate you helping me make my dream come true.

— **Jacob Vencil, Owner, Palencia Vet Clinic**

To learn more about our products and services, please visit our website:  
[bancofcal.com](http://bancofcal.com)

We're focused on your needs.

- Multiple term and interest rate options, no balloons or calls, fully amortizing
- Our in-house certified construction manager leads the project management team, and we take the time to explain the why every step of the way
- Fast underwriting and closing – 45 to 60 days from a signed commitment letter
- You will have a dedicated closer to help gather all items needed for the architect, general contractor, permitting and insurance
- Loan terms ranging from 10 to 25 years

**Talk to a Business Development Officer today!**

They'll guide you throughout the entire loan process, ensuring a smooth closing.