

WE ARE THE BANC FOR **FRANCHISE FINANCING**

Acquisition, startup, expansion,
construction, reimage and commercial
real estate purchases



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

We're focused on your needs.

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

Our innovative loan structure preserves your hard-earned cash for other business opportunities.

- We take the time to learn your needs and tailor your loan structure to your business.
- Minimal cash injection loans. 10-year term for leased locations and 25-year term if you own or are buying real estate.
- Multiple term and interest rate options, no balloons or calls, fully amortizing.
- Fast underwriting and closing — 45-60 days from a signed commitment letter.
- You'll have a dedicated closer to help gather all items needed for insurance, landlord, licenses, etc.

Loans provided to franchisees to:

- **Build out additional stores.** Use loan proceeds for equipment, leaseholds, soft costs, working capital, franchise fees, pre-open expenses and inventory.
- **Acquire existing stores** (re-sales) from another franchisee. Use loan proceeds for soft costs and working capital.
- **Consolidate existing debt** over a full 10-year term, which can often cut monthly payments in half and free up cash flow for expansion.
- **Purchase or build the commercial real estate** a store operates in, or will operate in. Up to 100% financing over a 25-year term.
- **Reimage.** This works well in conjunction with debt consolidation or multiple store renovations or both.
- **Open a new location** for first-time franchisees.

OUR PROVEN PROCESS ALLOWS YOU TO FOCUS ON RUNNING YOUR FRANCHISE WHILE WE FOCUS ON THE LOAN.

Representative Transactions — Franchise Loans

PET CARE FRANCHISE

\$3,613,000

SBA 7(a)
Startup Financing for Building Construction
Texas

PET CARE FRANCHISE

\$401,000

SBA 7(a)
Refinance
South Carolina

RESTAURANT FRANCHISE

\$962,900

SBA 7(a)
Refinance and Store Renovations
Inventory Purchase
Kansas

RESTAURANT FRANCHISE

\$621,500

SBA 7(a)
Store Purchase
Louisiana

RESTAURANT FRANCHISE

\$1,122,000

SBA 7(a)
Two Existing Store Purchases
Maryland

RESTAURANT FRANCHISE

\$249,000

SBA 7(a)
Two Existing Store Purchases
Working Capital
California

We are focused on the needs of the small business borrower.

Our experienced lending team has originated well over \$6 billion of small business loans.

Our financing capabilities include:

1. Loans ranging in size from \$250,000 to \$8 million;
2. SBA 7(a) and SBA 504 loans anywhere in the U.S.;
3. Higher LTV than traditional loan products; and
4. Lending to dozens of industries, including manufacturing, retail, franchises, physicians, veterinarians, professional offices, insurance agencies and many more. We are a designated SBA preferred lender.

To learn more about our products and services, please visit our website: bancofcal.com/sbl