



**BANC OF  
CALIFORNIA**

**NATIONAL SMALL  
BUSINESS LENDING**

**TOGETHER  
WE WIN®**

WE ARE THE BANC FOR

## **MED SPA PRACTICES**

Commercial real estate purchase, leasehold build-out, acquisition, partner buyout/buy-in, construction and debt refinance



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

We are a national small business lender with a proven track record of flexible, efficient loans. Put Banc of California's experience with lending to Med Spa practices to work for you.

Achieve expansion and accelerated growth with minimal cash injection and up to 100% financing, all while retaining full equity and control in your business.

**Gain tax advantages by replacing rent payment with a mortgage.<sup>1</sup>**

**Consolidate existing debt and cut payments with a refinance loan.**

**Preserve your cash for operations with our low injection, stable loan programs.**



### **We're focused on your needs.**

- Up to 100% financing, with the typical cash injection as low as \$10,000.
- Fully amortized loan terms ranging from 10 to 25 years. No balloons or calls.
- Fixed or variable interest rate options.
- Fast underwriting and closing — 45 to 60 days after a commitment letter is signed.
- Experienced construction management team for renovation and new build projects.
- You'll have a dedicated closer to help gather all items needed for insurance, landlord, licenses, etc.

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

<sup>1</sup>For illustration purposes only. Consult your tax adviser.

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