



## Owner-Occupied Commercial Real Estate Financing

Our innovative solutions help you finance owner-occupied properties at competitive rates and terms. So what's slowing your business down?

- Loan amounts of \$500,000—\$10,000,000
- Loan-to-value up to 80%  
(Cash out financing loan-to-value up to 75%)
- Competitive fixed rate of interest
- Purchase or refinance (cash out available)
- Easy application process and local, timely approvals

✓ *No Loan Origination Fee\**

\*New construction projects are not eligible. Small Business Administration (SBA) program loans are not eligible. Any out-of-pocket fees such as, but not limited to, appraisal and title insurance costs will be paid by the borrowers. Up to 80% financing of purchase price or appraisal, whichever is less. Prepayment penalty may apply. Some additional restrictions may apply. Offer subject to credit and property approval. Heritage Bank standard underwriting applies. The offer may be withdrawn any time at Heritage Bank's sole option.

For more information on these and additional services, please contact:

### Additional Owner-Occupied Commercial Real Estate Options

#### LINE OF CREDIT

Unlock the potential of your commercial real estate ventures with our exclusive line of credit tailored to meet your financial needs. With our innovative interest-only payment structure, you can seize opportunities and optimize cash flow with ease.

- Loan-to-value up to 70%
- Interest-only period up to 3 years