



Limited-Time Offer

What's wrong with now?

Finance with us and, if interest rates fall within 24 months, request a one-time rate reduction of up to 1.25%.*

Our innovative solutions can help you finance owner-occupied real estate properties at competitive interest rates and loan terms. So why wait to purchase or refinance?

- Loan amounts of \$1,000,000—\$10,000,000
- Borrower can choose a one-time interest rate adjustment of up to 1.25% within the first 24 months of loan funding (calculated using the promissory note's original interest rate index and spread)
- 12-month interest-only period
- Up to 30-year amortization on select owner-occupied industrial, medical office and retail property types
- Up to 80% loan-to-value on purchase and no cash back refinance (up to 65% loan-to-value for cash-out financing). Existing Heritage Bank loans are eligible for refinance if they are within one year of maturity.
- Competitive fixed interest rate
- Easy application process and local, timely approvals

*At the time of rate reduction, the interest rate will be recalculated based on the promissory note's original interest rate index and spread. New construction projects are not eligible. Small Business Administration (SBA) program loans are not eligible. Additional program limitations may apply. All out-of-pocket costs and 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 The offer may be withdrawn any time at Heritage Bank's sole option. Offer expires no later than 6/30/2025. This does not represent an offer to enter into a loan agreement. If approved, your terms may vary based upon your specific situation. Rates, fees, and other terms subject to change without notice.

For more information on this limited-time offer, please contact: