

PRACTICE SOLUTIONS

Limited-time offer on fixed-rate commercial real estate secured loans



Fee waivers¹ include:

- Loan packaging, loan processing and miscellaneous fees on Practice Solutions commercial real estate secured loans
- Bank portion fee of permanent SBA 504 term loan
- Bank packaging fee on SBA 7(a) and SBA Express loans
- Appraisal fee on owner-occupied commercial real estate secured loans if ordered by Bank of America

 **Talk to a Practice Specialist today**

Dale Fisher, Business Development Officer
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2.99%

introductory rate for the first 12 months.
Plus fee waivers on appraisals and originations!

Act now! Offer expires September 30, 2022 and loan must close and fund by January 31, 2023.



An AAD Preferred Provider

¹ For the limited time beginning with new credit applications submitted May 1, 2022, through September 30, 2022, take advantage of the following promotion: A promotional interest rate of 2.99% for the first 12 months on qualifying approved new and refinanced Small Business conventional and SBA term loans that are secured by collateral. Qualifying secured term loans are those with single fixed interest rates and no draw, revolving or interest only periods. The promotional rate supersedes other rate discounts during the promotional period. A waiver of the bank portion of certain fees for the approved qualifying fixed rate secured term loans will also be included. These fees may be categorized as loan origination, loan packaging, loan processing, permanent, or miscellaneous fees, depending on the approved product. Any and all fees or costs not specifically waived shall apply and will be due and payable by you at or before closing. Bank ordered appraisal fees on approved qualifying real estate secured term loans will also be waived (however, appraisal fees not directly ordered by Bank of America will not be waived or paid by Bank of America). The appraised real estate must meet the bank definition of owner-occupied, which will be determined in underwriting but has a general requirement of 51% occupancy by the borrower or affiliated company. Any and all fees or costs not specifically waived shall apply and will be due and payable by you at or before closing. To be eligible for this promotion, the qualifying secured term loan must close and fund by January 31, 2023. This offer is only for qualifying secured term loans described above with a minimum approved amount of \$100,000 and a maximum approved amount of \$5,000,000. All credit terms and repayment structures are subject to credit approval. Bank of America credit standards, collateral and documentation requirements apply. Other restrictions may apply. Small Business Administration (SBA) collateral and documentation requirements are subject to SBA guidelines. SBA financing is subject to approval through the SBA 504, SBA 7(a) and SBA Express programs. Exclusions include, but are not limited to, variable rate loans, franchisor guaranteed lending programs, Practice Solutions loans not secured by commercial real estate and the refinancing of existing Practice Solutions loans. All promotional and marketing materials are Bank of America Practice Solutions property and, as such, cannot be changed, altered or modified, orally or in writing. All questions regarding these materials should be directed or referred to a Bank of America Practice Solutions Sales Associate. OOCRE: For Owner-Occupied Commercial Real Estate loans (OOCRE), terms up to 25 years and 51% occupancy are required. Real Estate financing options are subject to approval and product availability is subject to change. For SBA loans, SBA eligibility and restrictions apply. Bank of America Practice Solutions is a division of Bank of America, N.A. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. ©2022 Bank of America Corporation. | MAP4671659 | FL-04-22-0025E | PS-551-FL | 05/2022