

Dental financing promotions¹

Q1 2018



Let's talk

To apply, call your Practice Solutions Specialist:



Call **800.428.2847**

Or visit bankofamerica.com/practicesolutions

¹ All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. The term, amount, interest rate and repayment schedule for your loan, and any product features, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collateral for your loan.

² All applications must be received on or before March 16th, 2018. Applications received after March 16, 2018 will not be eligible. Purchase Sale and Acquisition promotion is valid on applications beginning Jan 16, 2018 through March 16, 2018 and loan must close by June 30, 2018 in order to qualify. Debt consolidation loan promotion is valid on application through March 16, 2018 and loan must close by June 30, 2018. Applications after March 16 will not be eligible. Established project loan promotions are for project loans of an expansion, remodel, relocation or additional location startups. Only valid on applications through March 16, 2018. Project must open by June 30, 2018 in order to be eligible. Promotion rate will begin once project loan is in repayment. Owner Occupied Commercial Estate or Equipment promotion is valid on applications through March 16, 2018. Loan must close by June 30, 2018. Other restrictions may apply.

³ Bank of America will pay the appraisal fee at the time the commercial real estate loan is closed. Loan must close by June 30, 2018 to be eligible.

⁴ On terms 48 months or greater. Property must be owner-occupied commercial real estate. Owner-occupied commercial real estate is defined as property occupied by the borrowing entity and/or its affiliates. The primary source of repayment must be dependent on the cash flow generated by these entities and less than 50% of cash flow may come from third party, nonaffiliated rents. 51% owner occupancy required. This offer does not apply to construction loans or lines of credit secured by real estate or equipment.

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Debt consolidation promotion

2.99% for the first 24 months²

- Pay off high interest rate business loans, and consolidate into one loan
- Flexible loan terms up to 15 years to improve cash flow of practice
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- Debt consolidation applications must be received by March 16, 2018 and close loan by June 30, 2018

Practice acquisition promotion

1.89% for the first 12 months²

- Eligibility includes practice acquisition, partnership buy-ins, and second location purchases
- Flexible loan terms up to 15 years to improve cash flow of practice
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- Practice acquisition applications must be received by March 16, 2018 and close by June 30, 2018

Established dentists project promotion

1.89% for the first 12 months²

- Loan types that qualify are expansions, practice remodels, relocations, and additional locations
- Flexible loan terms up to 15 years to improve cash flow of practice
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- Established project loan applications must be received by March 16, 2018 and interim project opened by June 30, 2018 to be eligible for promotion

OOCRE/Equipment Promotion

1.99% for the first six months²

- Loans from \$150,000 to \$2,500,000
- We'll pay your appraisal fee when you close a commercial real estate loan³
- 1.99% interest rate for the first six months and then lock in a competitive rate through maturity⁴
- Apply by March 16, 2018 and close loan by June 30, 2018