BANK OF AMERICA

PRACTICE SOLUTIONS

Limited-time offer on commercial real estate secured loans

1.99% for the first six months, plus fee waivers on origination and appraisal fees[1]

Turn this offer into big savings for your business! For example, on a 15-year $675,000 commercial real estate loan, you could save approximately $15,000.[2]

New credit application must be submitted by September 30, 2021, and loan must close and fund by January 31, 2022.

Fee waivers include:

- Appraisal Fees for conventional and SBA commercial owner-occupied real estate secured loans
- Loan Packaging, Loan Processing and Miscellaneous Fees on Practice Solutions commercial real estate secured loans
- Bridge Fee on SBA 504 Bridge Loans and bank portion fee of the Permanent SBA 504 term loans
- Bank Packaging Fee on SBA 7(a) and SBA Express Loans

Offer expires September 30, 2021

Talk to a Practice Specialist today

To learn more about Bank of America Practice Solutions, visit **bankofamerica.com/practicesolutions** or call **800.497.6076**

TDA PERKS PROGRAM
value for your profession

[1] For the limited time beginning with new credit applications submitted June 7, 2021 through September 30, 2021, take advantage of several promotions, including:

- A promotional interest rate on qualifying approved new and refinanced fixed rate Small Business conventional and SBA commercial real estate and non-real estate fixed rate secured term loans. The promotional rate supersedes other rate discounts during the promotional period. The promotional rate does not apply to variable rate or multi-tiered rate structures.
- A waiver of the bank portion of certain fees for secured term loans. These fees may be categorized as loan origination, loan packaging, loan processing, permanent, bridge, or miscellaneous fees, depending on the approved product. Any and all fees or costs not specifically waived shall apply and will be provided at closing, including, but not limited to, good faith deposits, loan approval fees and fees and costs charged by third parties that are collected by Bank of America.
- An appraisal fee waiver (if the appraisal is ordered by Bank of America) on approved new and refinanced Small Business conventional and SBA commercial real estate secured term loans To be eligible for any of these promotions, the loan must close and fund by January 31, 2022. These offers are only for secured loans with a minimum approved amount of $100,000 and not to exceed $5,000,000 (unless otherwise permitted for certain products). 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 not limited to, franchisor guaranteed lending programs, Practice Solutions noncommercial real estate loans and/or the refinancing of existing Practice Solutions commercial real estate loans.

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.

[2] Loan calculation results are for illustrative purposes only and should not be used to make your financial decisions. Your actual loan may be different based creditworthiness, overall business relationship with Bank of America, loan amount and loan term.

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