

You focus on the health of your patients. We'll focus on the health of your finances.



## FINANCING FOR VETERINARY PROFESSIONALS

Whether you're a general veterinarian or a specialist, we have the experience in financing acquisition, expansion, construction, commercial real estate, refinance, equipment working capital and the U.S. Small Business Administration (SBA). We have options to help your business succeed with competitive terms and local decision making for short approval time.

### New practice financing (start-up)

- Up to 100% financing to get you started, including architectural and design fees, renovations, construction, tenant improvements, equipment, cabinetry and other related expenses
- Working capital line of credit

### Practice sales and purchases

- Customized loan amounts that provide up to 100% financing, plus additional working capital
- Interest-only payments available
- Fixed-rate terms to meet your specific needs
- The ultimate in flexibility and control with principal reduction and early payoff options
- Purchase and real estate combination loans that simplify your financial life

### Improvement, expansion and relocation

- Up to 100% financing
- Interest-only payments
- Flexible payment terms during the draw period

### Purchase or refinance a building

We offer a complete array of real estate loan solutions, including mortgages, refinancing and more. We can also combine practice purchase and commercial real estate acquisition financing.

- Conventional loans with easy applications
- Low payments with minimal cash outlays
- Competitive terms to keep payments affordable
- Interest-only payments available
- As a preferred Small Business Administration (SBA Advantage/SBA Evergreen) lender, we can explore the many benefits of SBA-supported financing with timely decisions

### Equipment purchases

Your equipment provider will likely offer financing and lease terms; before you commit, check with us. We have highly competitive financing options available when it's time to purchase new or replace equipment.

- No loan origination fee
- Up to 100% financing on new and quality used equipment
- No prepayment penalty
- Secured by the equipment you're financing



**Heritage**  
BANK

\* Financing subject to credit approval.



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