



# DEDICATED TO THE DOERS™

A small business loan isn't just about the money.  
**It's about making the most of it.**

With a fusion of extraordinary service and expertise, Live Oak's devoted team embraces a creative approach to solving problems and surpassing goals.

Your small business is more than just your livelihood — it's who you are. Live Oak Bank offers loans and financial solutions nationwide for small businesses. Funding your business is just the beginning of our relationship. With our dedication to efficiency, collaboration and deep knowledge of the service contractor industry, we'll take you where you need to go.



## Loan Benefits

- Competitive interest rates
- Up to 25-year terms for real estate or 10-year terms for purchasing business assets
- No prepayment penalties for loan terms under 15 years
- No balloon payments
- Reasonable down payment options
- Cash flow-focused loan decisions



## Loan Uses

- Acquisition
- Expansion
- Construction
- Real estate
- Partner buyout
- Working capital
- Refinance existing debt



To learn more and contact a member of our team, visit [liveoakbank.com/hvac-plumbing](https://liveoakbank.com/hvac-plumbing)