

The HOA Loan Solution

by EH Private Bank

You're an expert in your field. It only makes sense to use an expert to provide financing solutions for your HOA. With experience, expertise and a proven track record, EH Private Bank's HOA lending team is ready to serve your needs.

We get it...and we're here with HOA financing solutions...

We understand the unique financing requirements of community associations. Each HOA has its own needs and goals. With our consultative approach, we'll gain a comprehensive understanding of your association's business model and needs; and we'll create a financing solution that exceeds *your* needs. That's why hundreds of Southern California HOA's depend on us for their banking and financing needs every day.

Why take out an HOA loan or line of credit?

HOA loans and lines of credit allow your association to fund a variety of projects and expenses, from common area improvements to maintenance and repairs. Many HOA's use loans or lines of credit as alternatives to a special assessment for unexpected expenses.

HOA loans can be used for:

Renovations
Rehabilitation
Capital Improvements
Equipment Purchase & Financing
Unexpected Expenses
Annual Expense Payments

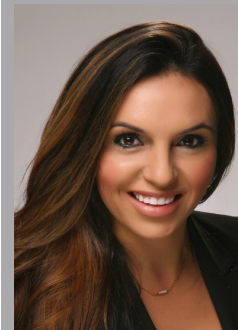
An HOA loan from EH Private Bank spreads out the cost of common improvements to your property over time, and allows repairs and maintenance to be performed quickly, so your association can take advantage of today's prices for the work.

How does EH Private Bank structure HOA loans?

Borrowers have options of non-revolving lines of credit to be used for construction and renovations, or straight term loans up to 7 years in length; in principal amounts from \$50,000 to \$1 million. With competitive rates, local and fast underwriting, as well as highly personalized and attentive service...EH Private Bank will create a customized loan solution that your association can count on.



TO SCHEDULE AN HOA LOAN SOLUTION CONSULTATION OR TO APPLY, CONTACT:



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EH Private Bank

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Terms and conditions apply. See reverse side for additional important information.*

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*Loans proceeds must be used for renovation, rehabilitation, capital improvements and/or expenditures directly associated with residential real estate property or properties covered by borrowing HOA. Minimum loan amount \$50,000. Maximum construction-related loan amount is \$750,000. Maximum term loan amount is \$1 million. Property or properties covered by HOA must be a minimum of 15 residential units. Underwriting fees apply. Rates subject to change without notice. Borrower must maintain primary operational deposit banking relationship with EH Private Bank. All loans subject to credit approval and customary due diligence by EH Private Bank. See loan officer and loan agreement for for required documentation and complete details.

