



## WELCOME TO PACIFIC CAPITAL BANK!

Thank you for expressing an interest in obtaining a commercial real estate loan from Pacific Capital Bank. Pacific Capital Bank specializes in commercial real estate financing and is dedicated to consistently serving the credit needs of the local communities surrounding its branches.

Our commercial real estate programs are specifically designed with individual needs being our first consideration. The satisfaction of our borrowers is our top priority. We are committed to providing the following:

**FAST FUNDING** is generally within 30 days of receiving the completed application package.

**PERSONAL DEAL MAKERS** are a part of our specially-trained Marketing Team, who are committed to providing you with their personalized, individual attention.

**OUTSTANDING SERVICE** is stressed throughout every step of your loan process, from the time you submit your application to loan repayment.

**FLEXIBLE LOAN PROGRAMS** and special-situation financing are Pacific Capital Bank's expertise. We customize our terms and design our loans to meet our customer's specific requirements.

In order to begin the processing of your loan request, the loan application and other forms required (a checklist has been provided) will need to be completed, signed and returned.

We look forward to the opportunity of serving you.