

VECTRA BANK COLORADO

Commercial Real Estate and Home Mortgages

Vectra Bank offers a multitude of financing options for homeowners and small-business owners seeking to construct, renovate or purchase a property. Since our inception in 1988, Vectra Bank Colorado has originated millions of dollars in home mortgage and commercial real estate loans.

Mortgage Banking

To assist new homebuyers, Vectra Bank's Mortgage Group:

- *Offers a complete line of mortgage, construction and real estate financing products.*
- *Offers a One-Time Close Loan, in which closing fees are charged only once to save costs for clients building or remodeling a property.*
- *Guarantees interest rates for a specified period and provides lower rates should the market improve.*

Commercial Real Estate

Vectra Bank's corporate real estate group provides construction and mini-perm financing – averaging between \$1 million and \$10 million – for developers specializing in large-scale, commercial and residential projects.

Through Vectra Bank, businesses can:

- *Finance mixed-use developments that blend office, retail and residential elements.*
- *Secure U.S. Small Business Administration (SBA) loans to lower their down payment.*
- *Construct medical office buildings to provide physician-owners with the tax advantages of depreciation.*
- *Lock in competitive rates and receive a customized solution that fits their business plan with our Business Real Estate Credit Line or Commercial Owner Occupied Loan.*

Contacts:

To speak to a banking expert or learn more about Vectra Bank's real estate banking products and services, please contact Tim McCoy at (720) 947-7712 or tim.mccoy@vectrabank.com, or Lisa Cutter at (303) 972-6275 or cuttercom@earthlink.net.



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