



BEACH BUSINESS BANKSM

WHEN FACILITATING THE REFINANCING

of his client's shopping center in Northridge, CA, Raj Singh, President of Empire of Real Estate & Finance, Inc., based his introduction of a lender to his client on three critical qualities. The chosen bank would have to demonstrate a thorough understanding of his client's business, the flexibility to offer a variety of credit facilities and the ability to close the loan in a short period of time.

"On my recommendation, my client, Mr. Rajinder Kumar Jawa, selected the officers of Beach Business BankSM to refinance his business property. We knew that it was critical to work with individuals who could get the job done right, well and quickly. We chose the individuals even before we chose the bank, because they took the time to understand my client and his business. Mr. Jawa and I both felt their level of service was superior to other banks we have used in the past. Not only did the top officers come out immediately to familiarize themselves with the property, but they provided us with information on a wide variety of loan types, instead of just the typical fixed program that most banks offer. They then delivered on their promise to close the loan very quickly, which has spurred me to recommend the bank to other clients. Thanks to their quick response, Mr. Jawa was able to get his financing in place before the SBA (Small Business Administration) changed their loan program. Missing that deadline would have cost my client a great deal of money and aggravation."

"I was very impressed that the President, Robert Franko, and the Chief Credit Officer, Phil Bond, came out personally to tour the property and took the time to understand my business," said Mr. Jawa, owner of both the property which was financed and India Sweets and Spices, the center's anchor store. "By making several visits to the property they learned about my specific business needs. They worked closely with Raj to evaluate all the loan types available and to ultimately help me select the one that was the best fit for my property. Because of the proven quality of the service we experienced and the rapid closing time of the loan, some of our tenants are also considering using the bank's services to explore ways to expand their businesses."

"Speed and personal service saved me money."

RAJINDER KUMAR JAWA
INDIA SWEETS AND SPICES

BEACH BUSINESS BANK

Great Rates and Terms on Business Checking Accounts. Creative Financing for Your Business.

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