



LIVE OAK BANK®



YOUR PARTNER FOR

# FUNERAL HOME & CEMETERY FINANCING



[liveoakbank.com/funeral](https://liveoakbank.com/funeral)

## OUR MISSION

Our mission is to create an unprecedented banking experience for small business owners nationwide, through service and technology. Live Oak Bank is not your traditional bank. With a laser focus on innovation in finance and technology, we bring efficiency and excellence to the lending process. We believe deeply in personal service and focus on taking care of our funeral and cemetery customers throughout the life of the relationship.

## THE LIVE OAK DIFFERENCE

### **Specialty Lenders**

Our entire team from top to bottom is 100% dedicated to providing and servicing loans for the funeral profession. We are fully devoted to our funeral home and cemetery customers and their business.

### **No Commissions**

Our sales team is focused on our customers' long-term success and not just closing a transaction to make a buck. We seek to establish a personal relationship with each customer and help customers choose a loan product that best meets their needs.

### **Custom Financial Solutions**

Financing should not be one-size-fits-all. Live Oak is passionate about listening to and learning from funeral professionals like you. We use your valuable insights to develop loan programs that directly address the issues you deal with, and that support your goals.

### **Business Advisory Group**

From the time a loan closes until the day it is paid back in full, our dedicated servicing teams work with our customers to help with critical financial decisions. Each Relationship Manager provides support for all types of business operations.

### **Education and Leadership**

We believe that one must constantly be learning in order to grow and lead well. Live Oak is committed to continuing to provide you with valuable educational opportunities and relevant content that inspires your business to grow.



## LOANS AND SERVICES

We love providing financial solutions for even the most complex deals. Our funeral home and cemetery lending experts are focused on helping you achieve your goals, no matter what challenges you may have faced in the past. This consultative role brings a value-added perspective throughout our relationship. We've made the qualification process easy and will guide you through every step of the loan process—so you can remain focused on running your funeral business.



ACQUISITION



EXPANSION



REFINANCE



WORKING  
CAPITAL



TRUST  
SERVICES



CEMETERY  
INVENTORY

### BENEFITS

- Competitive bank rates
- Up to 25-year terms
- No prepayment penalties for loans under 15 years
- Flexible down payment options
- Customized loan and deal structures
- Transparency throughout the loan process
- No out-of-pocket expenses

### USES

- Ground up construction
- Buying out or acquiring funeral homes
- Expanding or renovating an existing business
- Commercial real estate transactions
- Restructuring debt
- Equipment and technology purchases
- Working capital



Live Oak is a true business partner that is committed to helping us grow and make a positive impact on the funeral profession.

— Lloyd Rankin, Vorhis & Ryan Funeral Home



To learn more about funeral home and cemetery trust services,  
visit [liveoakbank.com/trust](https://liveoakbank.com/trust).

# MEET OUR TEAM

---



**Tim Bridgers**

General Manager

910.685.7446

[tim.bridgers@liveoakbank.com](mailto:tim.bridgers@liveoakbank.com)



**Sarah Andrews**

Loan Officer

910.550.2303

[sarah.andrews@liveoakbank.com](mailto:sarah.andrews@liveoakbank.com)



**Meghan Cowan**

Loan Officer

910.550.2293

[meghan.cowan@liveoakbank.com](mailto:meghan.cowan@liveoakbank.com)



**Nick Padlo**

Loan Officer

910.363.2743

[nick.padlo@liveoakbank.com](mailto:nick.padlo@liveoakbank.com)



LIVE OAK BANK®

---

## Disclosure of Right to Request Specific Reasons for Credit Denial

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Live Oak Bank, Attention: Compliance Officer, 1741 Tiburon Drive, Wilmington, NC 28403 within 60 days of the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106.