

Momentum 2017

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Live Oak Bank
Wine and Craft Beverage Group



Lake County Crush District 2 Winegrape Commission



LIVE OAK BANK

Live Oak Bank

#1 SBA Lender Wine & Craft Beverage

#2 SBA Lender in the Nation

Non-traditional Bank

Office Santa Rosa

Bank Considerations for Succession Planning

DEATH IS AN EVENT OF DEFAULT

The bank wants you to successfully transfer your business

- We need the business!

Uncle Sam is a member of your family

- The bank is too if you have loans

Make the bank aware of what you are doing

- Planning can sometimes trigger covenant violations

SBA lender can help if there is not enough collateral

- We can take 2nd & 3rd deed positions behind your current bank



LIVE OAK BANK