



# COMMERCIAL REAL ESTATE AND CONSTRUCTION



TORREY PINES BANK®

A division of Western Alliance Bank. Member FDIC.



#### WHAT OUR CLIENTS SAY

*“This is a bank with a great real estate culture and strong real estate savvy. It’s clear that our success matters to this bank. We have more deposits with them than we do with any other bank. The service is absolutely excellent.”*

*- Mike Ebert,  
Managing Partner,  
RED Development*

# SOLUTIONS

## COMMERCIAL REAL ESTATE AND CONSTRUCTION

---

Fast-moving real estate and construction businesses need a banking resource that goes well beyond what's expected.

We pride ourselves on our in-depth real estate culture and deep knowledge of our markets and this unique sector. Because we value your confidence in us, we consistently deliver on terms, providing banking products and services that not only help you build exceptional projects, but also exceptional businesses.



### Where Flexibility Meets Experience

We bring you flexible lending structures and a true commitment to you and your project. Our experienced and empowered bankers provide excellent customer service with local approval authority and a smooth, timely closing process. We also offer expert local risk administration, all with a high level of personalized relationship management.

Count on the banking support you need at every stage – from budgeting, entitlements, site inspections and timely disbursements through completions and dispositions.



### Real Estate Solutions

Our banking products are tailored to the requirements of your industry and your projects, large and small – including office, retail, hospitality, educational, industrial, mixed-use and residential.

## LOANS<sup>1</sup>

---

The skilled banking professionals at Torrey Pines Bank® offer competitive rates and terms for:

- Acquisition and development
- Multifamily construction
- Commercial construction loans
- Term financing (acquisition and/or refinance) for commercial real estate
- Asset repositioning of commercial real estate

## MONEY MANAGEMENT TOOLS<sup>2</sup>

---

Rely on us for advanced products and services to meet your full range of money management needs. From comprehensive treasury management and fraud protection tools to flexible and up-to-the-moment merchant services, we can help you:

- Simplify day-to-day banking
- Accelerate receivables
- Improve payment practices
- Monitor and manage cash flow
- Streamline credit card acceptance and reporting
- Access 24/7 merchant services support
- Safeguard resources with tech-forward fraud protection

Turn to us for expert solutions to meet your business and personal banking needs.

Visit [TORREYPINESBANK.COM](http://TORREYPINESBANK.COM) or call (877) 476-2265

## A FULL SUITE OF SOLUTIONS

---

Torrey Pines Bank offers a wide range of customizable business banking products and solutions, including credit, international banking, and treasury management – as well as products and services for personal banking – all designed to respond to your needs and your timeline.



### What Sets Us Apart

**Torrey Pines Bank brings you the best of both worlds: the strong capacity and sophisticated product offerings of a large bank along with the flexibility, commitment and superior service of a more specialized institution.**

- **Responsive Decision Making.** Our team has the acumen and authority to make prudent lending decisions quickly in an ever-changing environment – with the power to cut through the red tape. Count on us for a smooth, timely process.
- **Robust Lending Capacity and State-of-the-Art Services.** You tap into a full spectrum of deposit, lending, treasury management, international banking and online banking products and services.
- **A Single Point of Contact.** Your dedicated banker works to help you with all your banking needs, supported by the deep resources and financial offerings of a nationwide banking company.
- **Experts Who Know Your Business.** We are committed to understanding your industry and the unique challenges and opportunities that face your individual business.
- **Access to Senior Management.** Our senior management meets regularly with clients and takes an active role in their success. We deliver access to decision-makers, capital, and powerful products and services to help businesses grow.



**Western Alliance  
Bank™**



*Western Alliance Bancorporation ranks #4 on the Forbes 2017 “Best Banks in America” list*

## ABOUT US

Founded in 2003, Torrey Pines Bank offers a full spectrum of deposit, lending, treasury management, international banking and online banking solutions, plus superior service to meet the needs of local businesses. With offices throughout San Diego and Los Angeles, along with Western Alliance Bank's robust national platform of specialized financial services, the award-winning banking division is a valued partner for Southern California's business, real estate, professional, municipal and nonprofit communities. Because we are a division of Western Alliance Bank, our customers also benefit from access to highly specialized financing solutions, backed by the strength of one of the country's top-performing banking companies.

### A Unique Perspective

Each of our experienced Relationship Managers has the expertise to deliver creative solutions to meet your needs—quickly and decisively. You'll have a single point of contact to directly address all of your banking needs.

### A Thriving Community

Our roots extend deep into the local community. We are dedicated to giving back locally through grants, donations and volunteering. These efforts reflect our commitment to helping the communities we serve. We also offer nonprofit organizations attractive business banking services tailored to their specific needs.

### Our Approach

We're a business banking resource that was designed to build relationships. This makes us an ideal choice for demanding professionals who expect more from both their personal and business banking.

By every measure Western Alliance Bank, the primary subsidiary of Western Alliance Bancorporation (NYSE: WAL), is a formidable financial institution and an excellent banking partner for businesses. Our geographically managed banking divisions in Arizona, California and Nevada deliver unparalleled local market knowledge, expertise and customer service. Our bankers are the best and brightest in the business, and our national business lines bring an even greater level of specialized banking solutions to our clients, including:

- Alliance Association Bank
- Corporate Finance
- Equity Fund Resources
- Hotel Franchise Finance
- Life Sciences Group
- Mortgage Warehouse Lending
- Public and Nonprofit Finance
- Renewable Resource Group
- Resort Finance
- Technology Finance

Western Alliance's exceptional credentials and performance come together as a rock-solid banking platform for growing businesses of all kinds.



To learn more, talk with a banking professional today:

TORREYPINESBANK.COM or call (877) 476-2265



TORREY PINES BANK®

A division of Western Alliance Bank. Member FDIC.



Western Alliance  
Bank™



Rev. 02.2017