



HELPING THE Wine & Craft Beverage Industry *grow*

Live Oak Bank's Craft Beverage Lending

Live Oak Bank specializes in financing for wineries, vineyards, craft breweries, craft distilleries, and ancillary businesses nationwide. Our experienced team leverages 75+ years of lending expertise with deep industry knowledge to deliver extensive financial solutions.

Loan Program Details

- Construction and renovation / Building purchase / Equipment financing / Acquisition / Working capital
- Terms up to 25 years, no balloons, calls, or covenants
- Flexible down payment options
- Longer terms to free up monthly cash flow
- Low variable rate and fixed rate options
- Transparency throughout loan process

Live Oak Bank's Solutions

- **Expansion** – Client has outgrown current space and pursuing a ground up construction project or purchasing real estate.
- **Refinance** – Client consolidating existing debt to improve terms, cash flow, and reduce monthly payments.
- **Equipment Purchase** – Client needs to purchase tanks, fermenters, cooling systems, raw materials or mash, filtration, controlling or cleaning equipment.



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