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happy birthday to you!  
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# HAPPY BIRTHDAY

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never run out of Dermalogica

free travel size  
with every order!

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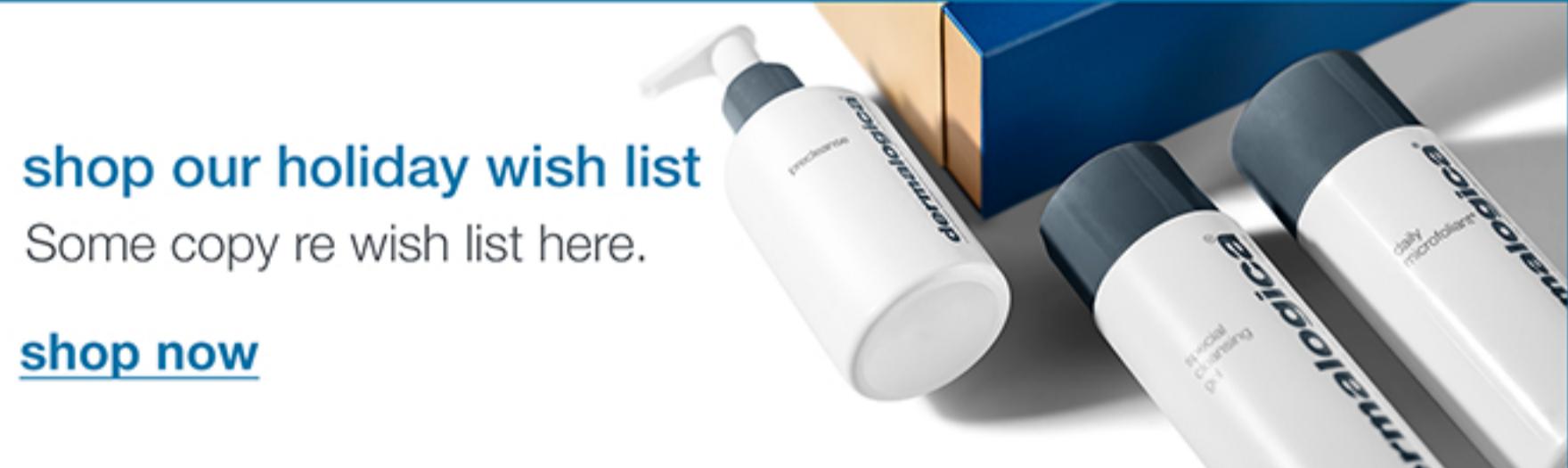
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# shine bright this holiday season!

Get a free limited-edition stress positive eye lift ornament when you spend \$100

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## shop our holiday wish list

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# shine bright this holiday season!

Get a free limited-edition stress positive eye lift ornament when you spend \$100

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## explore our holiday gift guide

Shop kits for all skin types.

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## long weekend vacay?

Take the right skin care with you.



### BEACH

#### dynamic skin recovery spf50

Catch some rays safely while reducing the appearance of skin aging.



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Take the right skin care with you.



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Catch some rays safely while reducing the appearance of skin aging.



### CITY

#### daily superfoliant™

Smooth away environmental toxins and pollution that accelerate skin aging.

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### STAYCATION

#### dermalogica masques

Use the downtime to boost your skin health. Multi-mask to multiply results.

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Use the downtime to boost your skin health. Multi-mask to multiply results.

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try these travel-friendly must-haves



### precleanse

Melt away make-up and residue with this deep-cleansing oil

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### protection 50 sport spf50

Defend skin against UV rays with this sheer, water-resistant sunscreen.

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### multi-active toner

Stay hydrated with this refreshing facial spritz.

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Post a pic of your Dermalogica products on vacation!

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### Fixed-rate SBA for Owner-User Properties!

The market for commercial real estate in the US is extremely competitive, and shows no sign of slowing down. Now more than ever, it's important to offer your clients a unique and flexible financing solution that stands out.

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Closed in 2017  
**\$9,100,000**  
Office  
San Diego, CA



SBA 504  
Closed in 2017  
**\$1,700,000**  
Warehouse  
Riverside, CA



SBA 504  
Closed in 2017  
**\$5,400,000**  
Office  
Newport Beach, CA



SBA 504  
Closed in 2017  
**\$4,700,000**  
Hotel  
Midvale, UT

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### We leverage our market experience to underwrite complex deals.

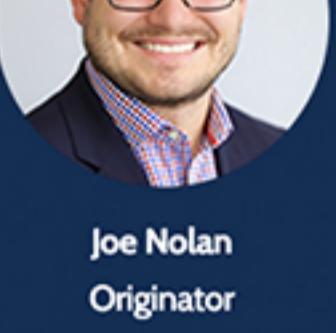
Contact us today if you have a loan opportunity you want to discuss or if you have an owner-user property that you think might be eligible for SBA 504 financing.



Alex Cohen  
Principal  
Los Angeles, CA



Alex Prombaum  
Principal  
Philadelphia, PA



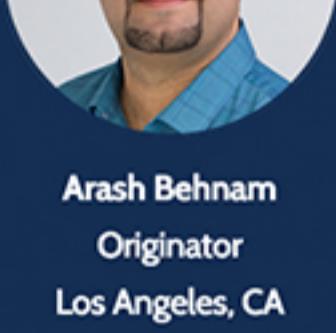
Joe Nolan  
Originator  
Philadelphia, PA



Anthony Notarfrancesco  
Originator  
Philadelphia, PA



Tyler Morss  
Originator  
New York, NY



Arash Behnam  
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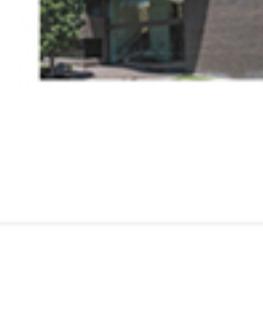
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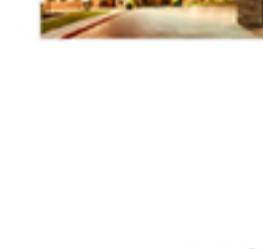
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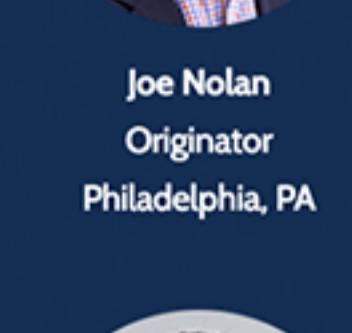
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## Ranked #1 Non-Bank Lender

According to the U.S. Small Business Administration, Liberty SBF is the #1 ranked non-bank lender in the country by volume!

Download current rates for SBA 504 loans.

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## Top 10 SBA 504 Lenders

SBA FY 2017

| Rank      | Lender                | Total Financing <sup>1</sup> |
|-----------|-----------------------|------------------------------|
| 1.        | JP Morgan Chase       | \$355,796,677                |
| 2.        | Wells Fargo Bank      | \$309,136,057                |
| 3.        | Bank of the West      | \$252,577,744                |
| 4.        | Bank of America       | \$125,182,509                |
| 5.        | City National Bank    | \$125,175,954                |
| 6.        | Zions Bank            | \$107,680,990                |
| <b>7.</b> | <b>Liberty SBF</b>    | <b>\$80,330,447</b>          |
| 8.        | TD Bank               | \$62,131,122                 |
| 9.        | CIT Bank              | \$60,915,439                 |
| 10.       | Western Alliance Bank | \$60,263,025                 |

1. Approved 1st and 2nd Mortgages (April 30, 2017)

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