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**Subject:** U.S. Trademark Application Serial No. 97693542 - NIGHTINGALE - - 2962660.5  
**Sent:** May 13, 2024 09:23:42 AM EDT  
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**United States Patent and Trademark Office (USPTO)**  
**Office Action (Official Letter) About Applicant's Trademark Application**

U.S. Application Serial No. 97693542

Mark: NIGHTINGALE

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UNITED STATES

**Applicant:** Wong & Ying, LLC

**Reference/Docket No.** 2962660.5

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## **REQUEST FOR RECONSIDERATION AFTER FINAL ACTION DENIED**

**Issue date:** May 13, 2024

**Applicant's request for reconsideration is denied.** *See* 37 C.F.R. §2.63(b)(3). The trademark examining attorney has carefully reviewed applicant's request and determined the request did not: (1) raise a new issue, (2) resolve all the outstanding issue(s), (3) provide any new or compelling evidence with regard to the outstanding issue(s), or (4) present analysis and arguments that were persuasive or shed new light on the outstanding issue(s). TMEP §§715.03(a)(ii)(B), 715.04(a).

Accordingly, the following requirement(s) and/or refusal(s) made final in the Office action dated October 17, 2023 are **maintained and continued**:

- Section 2(d) Refusal – Likelihood Of Confusion

*See* TMEP §§715.03(a)(ii)(B), 715.04(a).

### **SECTION 2(d) REFUSAL – LIKELIHOOD OF CONFUSION**

Registration of the applied-for mark was refused because of a likelihood of confusion with the mark in U.S. Registration No. 5811972 (NIGHTINGALE BENEFITS). Trademark Act Section 2(d), 15 U.S.C. §1052(d); *see* TMEP §§1207.01 *et seq.* *See the previously attached registration.*

Applicant's mark is "NIGHTINGALE" (in standard character form) for "real estate investment services" in Class 36.

Registrant's mark is "NIGHTINGALE BENEFITS" (in standard character form) for "mortgage financing services for nurses and healthcare professionals" in Class 36.

Trademark Act Section 2(d) bars registration of an applied-for mark that is so similar to a registered mark that it is likely consumers would be confused, mistaken, or deceived as to the commercial source of the goods and/or services of the parties. *See* 15 U.S.C. §1052(d). Likelihood of confusion is determined on a case-by-case basis by applying the factors set forth in *In re E. I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 USPQ 563, 567 (C.C.P.A. 1973) (called the "du Pont factors"). *In re*

*i.am.symbolic, llc*, 866 F.3d 1315, 1322, 123 USPQ2d 1744, 1747 (Fed. Cir. 2017). Any evidence of record related to those factors need be considered; however, “not all of the *DuPont* factors are relevant or of similar weight in every case.” *In re Guild Mortg. Co.*, 912 F.3d 1376, 1379, 129 USPQ2d 1160, 1162 (Fed. Cir. 2019) (quoting *In re Dixie Rests., Inc.*, 105 F.3d 1405, 1406, 41 USPQ2d 1531, 1533 (Fed. Cir. 1997)).

Although not all *du Pont* factors may be relevant, there are generally two key considerations in any likelihood of confusion analysis: (1) the similarities between the compared marks and (2) the relatedness of the compared goods and/or services. See *In re i.am.symbolic, llc*, 866 F.3d at 1322, 123 USPQ2d at 1747 (quoting *Herbko Int’l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1164-65, 64 USPQ2d 1375, 1380 (Fed. Cir. 2002)); *Federated Foods, Inc. v. Fort Howard Paper Co.*, 544 F.2d 1098, 1103, 192 USPQ 24, 29 (C.C.P.A. 1976) (“The fundamental inquiry mandated by [Section] 2(d) goes to the cumulative effect of differences in the essential characteristics of the goods [or services] and differences in the marks.”); TMEP §1207.01.

### **Similarity of the Marks**

Applicant’s mark is "NIGHTINGALE" in standard character form. Registrant's mark is "NIGHTINGALE BENEFITS" in standard character form. The dominant element of registrant's mark, "NIGHTINGALE", creates a confusingly similar commercial impression with the applied-for mark because a consumer would likely believe "NIGHTINGALE" and "NIGHTINGALE BENEFITS" refer to the same source. Applicant has not submitted any arguments nor evidence arguing against the similarities of the parties' marks.

Marks are compared in their entireties for similarities in appearance, sound, connotation, and commercial impression. *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1321, 110 USPQ2d 1157, 1160 (Fed. Cir. 2014) (quoting *Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1371, 73 USPQ2d 1689, 1691 (Fed. Cir. 2005)); TMEP §1207.01(b)-(b)(v). “Similarity in any one of these elements may be sufficient to find the marks confusingly similar.” *In re Inn at St. John’s, LLC*, 126 USPQ2d 1742, 1746 (TTAB 2018) (citing *In re Davia*, 110 USPQ2d 1810, 1812 (TTAB 2014)), *aff’d per curiam*, 777 F. App’x 516, 2019 BL 343921 (Fed. Cir. 2019); TMEP §1207.01(b).

When comparing marks, “[t]he proper test is not a side-by-side comparison of the marks, but instead whether the marks are sufficiently similar in terms of their commercial impression such that [consumers] who encounter the marks would be likely to assume a connection between the parties.” *Cai v. Diamond Hong, Inc.*, 901 F.3d 1367, 1373, 127 USPQ2d 1797, 1801 (Fed. Cir. 2018) (quoting *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1368, 101 USPQ2d 1713, 1721 (Fed. Cir. 2012)); TMEP §1207.01(b). The proper focus is on the recollection of the average purchaser, who retains a general rather than specific impression of trademarks. *In re Ox Paperboard, LLC*, 2020 USPQ2d 10878, at \*4 (TTAB 2020) (citing *In re Bay State Brewing Co.*, 117 USPQ2d 1958, 1960 (TTAB 2016)); *In re Inn at St. John’s, LLC*, 126 USPQ2d 1742, 1746 (TTAB 2018); TMEP §1207.01(b); see *In re St. Helena Hosp.*, 774 F.3d 747, 750-51, 113 USPQ2d 1082, 1085 (Fed. Cir. 2014).

Although marks are compared in their entireties, the "NIGHTINGALE" term in the registrant's mark is more significant or dominant in creating a commercial impression. See *In re Viterra Inc.*, 671 F.3d 1358, 1362, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012); *In re Nat’l Data Corp.*, 753 F.2d 1056, 1058, 224 USPQ 749, 751 (Fed. Cir. 1985); TMEP §1207.01(b)(viii), (c)(ii). Disclaimed matter that is

descriptive of or generic for a party's goods and/or services is typically less significant or less dominant when comparing marks. See *In re Detroit Athletic Co.*, 903 F.3d 1297, 1305, 128 USPQ2d 1047, 1050 (Fed. Cir. 2018) (citing *In re Dixie Rests., Inc.*, 105 F.3d 1405, 1407, 41 USPQ2d 1531, 1533-34 (Fed. Cir. 1997)); *Made in Nature, LLC v. Pharmavite LLC*, 2022 USPQ2d 557, at \*41 (TTAB 2022); TMEP §1207.01(b)(viii), (c)(ii).

The previously attached registration shows the term "BENEFITS" in the registered mark is merely descriptive of or generic for registrant's mortgage financing services. Also, the online dictionary evidence from Merriam-Webster attached to this Action defines "BENEFIT" as something that helps you, such as financial help in time of sickness, old age, or unemployment, a payment or service provided for under an annuity, pension plan, or insurance policy, and/or a service (such as health insurance) or right (as to take vacation time) provided by an employer in addition to wages or salary. See the attached evidence. Thus, this wording is less significant in terms of affecting the mark's commercial impression, and renders the wording "NIGHTINGALE" the more dominant element of the registered mark. Moreover, consumers are generally more inclined to focus on the first word, prefix, or syllable in any trademark or service mark. See *Palm Bay Imps., Inc. v. Veuve Clicquot Ponsardin Maison Fondee En 1772*, 396 F.3d 1369, 1372, 73 USPQ2d 1689, 1692 (Fed. Cir. 2005) (finding similarity between VEUVE ROYALE and two VEUVE CLICQUOT marks in part because "VEUVE . . . remains a 'prominent feature' as the first word in the mark and the first word to appear on the label"); *Century 21 Real Estate Corp. v. Century Life of Am.*, 970 F.2d 874, 876, 23 USPQ2d 1698, 1700 (Fed Cir. 1992) (finding similarity between CENTURY 21 and CENTURY LIFE OF AMERICA in part because "consumers must first notice th[e] identical lead word"); see also *In re Detroit Athletic Co.*, 903 F.3d 1297, 1303, 128 USPQ2d 1047, 1049 (Fed. Cir. 2018) (finding "the identity of the marks' two initial words is particularly significant because consumers typically notice those words first").

Here, the marks are confusingly similar because applicant's entire mark is incorporated within the registrant's mark. Incorporating the entirety of one mark within another does not obviate the similarity between the compared marks, as in the present case, nor does it overcome a likelihood of confusion under Section 2(d). See *Wella Corp. v. Cal. Concept Corp.*, 558 F.2d 1019, 1022, 194 USPQ 419, 422 (C.C.P.A. 1977) (holding CALIFORNIA CONCEPT and surfer design and CONCEPT confusingly similar); *Coca-Cola Bottling Co. v. Jos. E. Seagram & Sons, Inc.*, 526 F.2d 556, 557, 188 USPQ 105, 106 (C.C.P.A. 1975) (holding BENGAL LANCER and design and BENGAL confusingly similar); *Double Coin Holdings, Ltd. v. Tru Dev.*, 2019 USPQ2d 377409, at \*6-7 (TTAB 2019) (holding ROAD WARRIOR and WARRIOR (stylized) confusingly similar); *In re Mr. Recipe, LLC*, 118 USPQ2d 1084, 1090 (TTAB 2016) (holding JAWS DEVOUR YOUR HUNGER and JAWS confusingly similar); TMEP §1207.01(b)(iii). In the present case, the marks are identical in part.

Furthermore, marks may be confusingly similar in appearance where similar terms or phrases or similar parts of terms or phrases appear in the compared marks and create a similar overall commercial impression. See *Crocker Nat'l Bank v. Canadian Imperial Bank of Commerce*, 228 USPQ 689, 690-91 (TTAB 1986), *aff'd sub nom. Canadian Imperial Bank of Commerce v. Wells Fargo Bank, Nat'l Ass'n*, 811 F.2d 1490, 1495, 1 USPQ2d 1813, 1817 (Fed. Cir. 1987) (holding COMMCASH and COMMUNICASH confusingly similar); *In re Corning Glass Works*, 229 USPQ 65, 66 (TTAB 1985) (holding CONFIRM and CONFIRMCELLS confusingly similar); *In re Pellerin Milnor Corp.*, 221 USPQ 558, 560 (TTAB 1983) (holding MILTRON and MILLTRONICS confusingly similar); TMEP §1207.01(b)(ii)-(iii).

Therefore, applicant's mark, NIGHTINGALE, creates a confusingly similar commercial impression

with the registered mark because a consumer would likely believe NIGHTINGALE and NIGHTINGALE BENEFITS refer to the same source.

### **Relatedness of the Services**

In this case, applicant's "real estate investment services" are closely related to registrant's "mortgage financing services for nurses and healthcare professionals" in Class 36.

The two documents titled, "Declaration of Wei Huang," ("the signed Declarations") submitted with the applicant's Response dated September 25, 2023 and Request for Reconsideration dated November 3, 2023 feature a numbered list of arguments and statements signed by an individual identified as the president of applicant's company. Both the arguments presented in the form of a numbered list in the signed Declarations and in the text-field of the Response and Request for Reconsideration have been addressed below and found to be insufficient to overcome the refusal under Section 2(d). Specifically, the applicant's assertions that confusion is unlikely because the services at issue are different, the parties' target audiences are different, and that consumers will be able to differentiate between the real estate investment services and real estate mortgage services because the choice of investing in real estate involves a high degree of consumers care are unpersuasive for reasons discussed below.

Applicant's argument that confusion is not likely because the services at issue are different is unpersuasive. As previously discussed, the fact that the services of the parties differ is not controlling in determining likelihood of confusion. The issue is not likelihood of confusion between particular services, but likelihood of confusion as to the source or sponsorship of those goods and/or services. *In re Majestic Distilling Co.*, 315 F.3d 1311, 1316, 65 USPQ2d 1201, 1205 (Fed. Cir. 2003); *In re Shell Oil Co.*, 992 F.2d 1204, 1208, 26 USPQ2d 1687, 1689 (Fed. Cir. 1993); TMEP §1207.01.

The services are compared to determine whether they are similar, commercially related, or travel in the same trade channels. *See Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369-71, 101 USPQ2d 1713, 1722-23 (Fed. Cir. 2012); *Herbko Int'l, Inc. v. Kappa Books, Inc.*, 308 F.3d 1156, 1165, 64 USPQ2d 1375, 1381 (Fed. Cir. 2002); TMEP §§1207.01, 1207.01(a)(vi). The compared goods and/or services need not be identical or even competitive to find a likelihood of confusion. *See On-line Careline Inc. v. Am. Online Inc.*, 229 F.3d 1080, 1086, 56 USPQ2d 1471, 1475 (Fed. Cir. 2000); *Recot, Inc. v. Becton*, 214 F.3d 1322, 1329, 54 USPQ2d 1894, 1898 (Fed. Cir. 2000); TMEP §1207.01(a)(i). They need only be "related in some manner and/or if the circumstances surrounding their marketing are such that they could give rise to the mistaken belief that [the goods and/or services] emanate from the same source." *Coach Servs., Inc. v. Triumph Learning LLC*, 668 F.3d 1356, 1369, 101 USPQ2d 1713, 1722 (Fed. Cir. 2012) (quoting *7-Eleven Inc. v. Wechsler*, 83 USPQ2d 1715, 1724 (TTAB 2007)); TMEP §1207.01(a)(i); *see Made in Nature, LLC v. Pharmavite LLC*, 2022 USPQ2d 557, at \*44 (TTAB 2022) (quoting *In re Jump Designs LLC*, 80 USPQ2d 1370, 1374 (TTAB 2006)).

In addition to the previously attached Internet evidence from *Matthews*, *WSFS Bank*, and *PGIM*, the evidence consisting of webpage screenshots from *Cooper Pacific*, *Truist Bank*, *HSBC*, *JP Morgan*, *PGIM* and *Well Fargo* establishes that the same entity commonly provides both applicant's broadly defined real estate investment services as well as mortgage financing solutions, markets the services under the same mark, and provides the services through the same trade channels. *See the previously attached evidence from Matthews, WSFS Bank, and PGIM; and see the attached evidence from Cooper Pacific, Truist Bank, HSBC, JP Morgan, PGIM and Well Fargo.* Also, the previously attached evidence from *Finance Strategist* and *Rent Own Sell New York* demonstrates that financing is one stage of real estate investing and thus is closely related to real estate investment services. *See the previously*

*attached evidence*. Thus, applicant's and registrant's services are considered related for likelihood of confusion purposes. *See, e.g., In re Davey Prods. Pty Ltd.*, 92 USPQ2d 1198, 1202-04 (TTAB 2009); *In re Toshiba Med. Sys. Corp.*, 91 USPQ2d 1266, 1268-69, 1271-72 (TTAB 2009).

The trademark examining attorney also previously attached a representative sample of evidence from the USPTO's X-Search database consisting of a number of third-party marks registered for use in connection with the same or similar goods and/or services as those of both applicant and registrant in this case. This evidence shows that the services listed therein, namely, real estate investment services and mortgage financing services, are of a kind that may emanate from a single source under a single mark. *See In re I-Coat Co.*, 126 USPQ2d 1730, 1737 (TTAB 2018) (citing *In re Infinity Broad. Corp.*, 60 USPQ2d 1214, 1217-18 (TTAB 2001); *In re Albert Trostel & Sons Co.*, 29 USPQ2d 1783, 1785-86 (TTAB 1993); *In re Mucky Duck Mustard Co.*, 6 USPQ2d 1467, 1470 n.6 (TTAB 1988)); TMEP §1207.01(d)(iii). *See* U.S. Reg. Nos. 6487246 (THE PURSUIT OF OUTPERFORMANCE); 6774635 & 6772920 (BUILDAHOMELoAN.COM); 6730512 (CREAPROP); 7177955 (SOBANKABLE); 5338659 (DPMARTONE CAPITAL); 6100005 (BROOKVIEW INVESTOR RESIDENTIAL); 5731148 (BROOKVIEW FINANCIAL); 2903702 (COUNTRYWIDE FINANCIAL); 5323674 (WE ARE REALTY); 6284280 (BROOKVIEW RESIDENTIAL); 7079014 (EVERY WAY HOME); 7075751 (LIQUIDHOME); 6100006 (BROOKVIEW COMMERCIAL); 6590154 (HOMELIGHT); and *see also* attached 6129276 (THE CABRAL GROUP REALTY).

Determining likelihood of confusion is based on the description of the services stated in the application and registration at issue, not on extrinsic evidence of actual use. *See In re Detroit Athletic Co.*, 903 F.3d 1297, 1307, 128 USPQ2d 1047, 1052 (Fed. Cir. 2018) (citing *In re i.am.symbolic, llc*, 866 F.3d 1315, 1325, 123 USPQ2d 1744, 1749 (Fed. Cir. 2017)). Despite applicant's argument that the parties' services at issue would be marketed to different consumers, here applicant's real estate investment services have no restrictions as to nature, type, channels of trade, or classes of purchasers and are "presumed to travel in the same channels of trade to the same class of purchasers" as registrant's mortgage financing services. *In re Viterra Inc.*, 671 F.3d 1358, 1362, 101 USPQ2d 1905, 1908 (Fed. Cir. 2012) (quoting *Hewlett-Packard Co. v. Packard Press, Inc.*, 281 F.3d 1261, 1268, 62 USPQ2d 1001, 1005 (Fed. Cir. 2002)); *Made in Nature, LLC v. Pharmavite LLC*, 2022 USPQ2d 557, at \*49. Thus, applicant's and registrant's services are related.

Moreover, the fact that purchasers are sophisticated or knowledgeable in a particular field does not necessarily mean that they are sophisticated or knowledgeable in the field of trademarks or immune from source confusion. TMEP §1207.01(d)(vii); *see, e.g., Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d 1317, 1325, 110 USPQ2d 1157, 1163-64 (Fed. Cir. 2014); *Top Tobacco LP v. N. Atl. Operating Co.*, 101 USPQ2d 1163, 1170 (TTAB 2011). Further, where the purchasers consist of both professionals and the public, the standard of care for purchasing the goods is that of the least sophisticated potential purchaser. *In re FCA US LLC*, 126 USPQ2d 1214, 1222 (TTAB 2018) (citing *Stone Lion Capital Partners, LP v. Lion Capital LLP*, 746 F.3d at 1325, 110 USPQ2d at 1163), *aff'd per curiam*, 777 F. App'x 516, 2019 BL 375518 (Fed. Cir. 2019).

The overriding concern is not only to prevent buyer confusion as to the source of the services, but to protect the registrant from adverse commercial impact due to use of a similar mark by a newcomer. *See In re Shell Oil Co.*, 992 F.2d 1204, 1208, 26 USPQ2d 1687, 1690 (Fed. Cir. 1993). Therefore, any doubt regarding a likelihood of confusion determination is resolved in favor of the registrant. TMEP §1207.01(d)(i); *see Hewlett-Packard Co. v. Packard Press, Inc.*, 281 F.3d 1261, 1265, 62 USPQ2d 1001, 1003 (Fed. Cir. 2002); *In re Hyper Shoppes (Ohio), Inc.*, 837 F.2d 463, 464-65, 6 USPQ2d 1025,

1026 (Fed. Cir. 1988).

Thus, a likelihood of confusion exists because the marks create a confusingly similar commercial impression and the goods and/or services at issue are closely related. Accordingly, applicant's mark is refused registration under Section 2(d) of the Trademark Act.

**If applicant has already filed an appeal** with the Trademark Trial and Appeal Board, the Board will be notified to resume the appeal. *See* TMEP §715.04(a).

**If applicant has not filed an appeal** and time remains in the response period for the final Office action, applicant has the remainder of that time to (1) [file another request for reconsideration](#) that complies with and/or overcomes any outstanding final requirement(s) and/or refusal(s), and/or (2) [file a notice of appeal](#) to the Board. TMEP §715.03(a)(ii)(B).

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benefit <sup>1 of 2</sup> noun

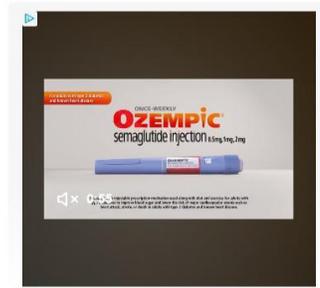
ben·e·fit (ˈbe-nə-ˌfit)

Synonyms of benefit >

- 1 **a** : something that produces good or helpful results or effects or that promotes well-being : **ADVANTAGE**
  - | discounted prices and other *benefits* of a museum membership
  - | The *benefits* outweigh the risks of taking the drug.
  - | reaping the *benefits* of their hard work
  - | changes that will be to your *benefit*
- b** : useful aid : **HELP**
  - | without the *benefit* of a lawyer
- 2 **a** : financial help in time of sickness, old age, or unemployment
  - | is on unemployment *benefit*
  - | a disability *benefit*
  - | a family on *benefits*
- b** : a payment or service provided for under an annuity, pension plan, or insurance policy
  - | collecting his retirement *benefits*
- c** : a service (such as health insurance) or right (as to take vacation time) provided by an employer in addition to wages or salary
  - | The job doesn't pay much, but the *benefits* are good.
- 3 : an entertainment or social event to raise funds for a person or cause
  - | holding a *benefit* to raise money for the school
- 4 **archaic** : an act of kindness : **BENEFACTION**

benefit <sup>2 of 2</sup> verb

benefited (ˈbe-nə-ˌfi-təd) also benefitted; benefiting also benefitting



*transitive verb*

: to be useful or profitable to

- | tax cuts that primarily *benefit* the wealthy
- | held a fund-raiser to *benefit* her campaign

*intransitive verb*

: to receive help or an advantage : to receive **benefit**

- | patients who will *benefit* from the drug
- | has *benefited* from his experiences in the military

**benefiter** 'be-nə-,fi-tər **noun**



### Synonyms

**Noun**

- |           |      |       |
|-----------|------|-------|
| advantage | aid  | asset |
| boon      | help |       |

**Verb**

- |           |       |      |
|-----------|-------|------|
| advantage | avail | help |
| profit    | serve |      |

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What is the most important information I should know about TREMFYA®? TREMFYA® is a prescription medicine that may cause

## Examples of *benefit* in a Sentence

### Noun

the *benefits* of fresh air and sunshine

A *benefit* of museum membership is that purchases are discounted.

There are many financial *benefits* to owning your own home.

[See More](#) ▾

## Recent Examples on the Web

### Noun

Some money will come in from Social Security retirements *benefits*.

– Julie Jason, Jd, *Forbes*, 30 Nov. 2023

Mattress maker Tempur Sealy International had expected foreign exchange to provide a *benefit* in the third quarter of 5 cents a share, as the dollar weakened from last year's highs.

– Kristin Broughton, *WSJ*, 30 Nov. 2023

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These examples are programmatically compiled from various online sources to illustrate current usage of the word 'benefit.' Any opinions expressed in the examples do not represent those of Merriam-Webster or its editors. [Send us feedback](#) about these examples.



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## Word History

### Etymology

#### Noun and Verb

Middle English, from Anglo-French *benefet*, from Latin *bene factum*, from neuter of *bene factus*, past participle of *bene facere*

### First Known Use

#### Noun

14th century, in the meaning defined at [sense 4](#)

#### Verb

15th century, in the meaning defined at [transitive sense](#)

### Time Traveler

**The first known use of *benefit* was in the 14th century**

[See more words from the same century](#)

### Phrases Containing *benefit*

cost-benefit	of benefit to	the benefit of the doubt
for one's benefit	to one's benefit	sickness benefit
benefit of clergy	child benefit	without (the) benefit of

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## Dictionary Entries Near *benefit*

beneficium separationis

### **benefit**

benefit of clergy

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"Benefit." *Merriam-Webster.com Dictionary*, Merriam-Webster, <https://www.merriam-webster.com/dictionary/benefit>. Accessed 4 Dec. 2023.

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## Kids Definition

# benefit

1 of 2 **noun**

ben·e·fit 'ben-ə-, fit-ə-)

- a** : something that does good to a person or thing  
| the *benefits* of fresh air and sunshine
- b** : useful aid : **HELP**  
| had to perform without the *benefit* of a rehearsal
- 2 a** : money paid at death or when sick, retired, or unemployed (as by an insurance company or public agency)

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**b** : something (as health insurance or vacation time) provided to a worker by an employer in addition to pay

**3** : an entertainment or social event to raise funds for a person or cause

## benefit 2 of 2 verb

**benefited** -fit-əd *also* **benefitted**; **benefiting** *also* **benefitting**

**1** : to be useful or profitable to

| medicines that *benefit* all

**2** : to receive benefit

| I *benefited* from the experience

### Etymology

#### Noun

Middle English *benefet*, *benefit* "good deed," derived from Latin *bene factum* (same meaning), from *bene factus*, past participle of *bene facere* "to do good," from *bene* "well" (akin to *bonus* "good") and *facere* "to do, make" — related to **BONUS**, **FASHION**

Give the gift of **Wawa** and other popular brands  
See gift card for brands, terms, conditions and fees.



Start Gifting

### Legal Definition

## benefit noun

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ben-e-fit

- 1 : something that provides an advantage or gain  
*specifically* : an enhancement of property value, enjoyment of facilities, or increase in general prosperity arising from a public improvement
  - **general benefit**  
: a benefit to the community at large resulting from a public improvement
  - **special benefit**  
: a benefit from a public improvement that directly enhances the value of particular property and is not shared by the community at large  
NOTE: In proceedings for a partial taking for the purpose of a public improvement, the condemning authority may use a special benefit to the remaining land as a set-off against the landowner's damages for the taking.
- 2 **in the civil law of Louisiana** : a right especially that serves to limit a person's liability
  - **benefit of discussion**  
: the right of a surety being sued to compel the suing creditor to sue the principal first
  - **benefit of division**  
: the right of a surety being sued to compel the suing creditor to also sue the cosureties  
*also* : the right of the surety to be liable only for his or her proportionate share of the debt
  - **benefit of inventory**  
: the right of an heir to be held liable for the debts of the estate only to the extent of the assets in the estate  
NOTE: The heir obtains the benefit of inventory by having a qualified public officer (as a notary public) make an inventory of the assets in the estate within the time period set by statute.
- 3 **a** : financial help in time of disability, sickness, old age, or unemployment  
**b** : payment or service provided for under an annuity, pension plan, or insurance policy  
→ see also [DEATH BENEFIT](#)  
**c** : [FRINGE BENEFIT](#)

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benefit verb

More from Merriam-Webster on *benefit*

English: Translation of *benefit* for Spanish Speakers

Last Updated: 3 Dec 2023 - Updated example sentences

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As of September 30th, 2023

FIRST

6.82%

BLENDED

7.42%

MIC 11

4.17%

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We provide all the resources necessary to create a diversified portfolio made up of qualified investments, including first and second commercial mortgage loans.

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## BORROWING

We have extensive experience in financing projects in commercial real estate development, construction, and mortgage lending.

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## HISTORICAL INVESTMENT RETURNS

Our numbers and statistics speak volumes. We have a proven track record and testimonials from satisfied clients with excellent rates of return.

First MIC annualized rate since inception: 5.33%

Blended MIC annualized rate since inception: 6.04%



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We offer no-fee accounts in RRSP, RRIF, and TFSAs. Our team of experts are ready to help you get started. **Connect with us** today to learn more!

**Our mission** at Cooper Pacific is to help our clients grow and enjoy financial freedom by preserving investor's capital and consistently providing the highest possible risk-adjusted returns. We help investors like you find opportunities to invest and borrow even when your lending needs cannot be met by traditional institutions. Our company is based on strong core values and experience. We bring a wealth of success and are committed to helping our clients and community prosper by

We pride ourselves on our **core values**: honesty, reliability, and integrity in business. Our client testimonials speak for themselves. We receive positive feedback on a consistent basis from proud investors who have garnered unparalleled levels of success and benefitted from the advice of our team of highly established real estate experts. **Our objective** is to empower investors like you in making the best financial investments by supporting and providing up-to-date

providing options on mortgage investment opportunities.

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Cooper Pacific offers multiple mortgage investment opportunities; giving you the option of investing in a diversified portfolio of qualified first or second mortgage loans.

## Cooper Pacific First Mortgage Investment Corporation

The Cooper Pacific First Mortgage Investment Corporation is a suitable option for conservative investors who prefer to invest in first mortgages only.

**Key Investment Policies and Fund Summary:**

- Minimum initial investment of \$5,000 and \$1,000 thereafter
- Dividends can be taken as Income, or reinvested for Growth every quarter
- Eligible for RRSP, RRIF, or TFSA – **NO FEE ACCOUNTS**
- Initial term is 12 months
- All investments must be secured by mortgages
- Loan to value (LTV) on each mortgage may not exceed 75% – providing an extra layer of safety and security
- All mortgages require an independent property appraisal prior to investing

## Cooper Pacific Blended Mortgage Investment Corporation

Our Blended Mortgage Investment opportunity includes a mix of both first and second mortgages, which provides a balanced portfolio option for investors.

**Key Investment Policies and Fund Summary:**

- Minimum initial investment of \$5,000 and \$1,000 thereafter
- Dividends can be taken as Income, or reinvested for Growth every quarter
- Eligible for RRSP, RRIF, or TFSA – **NO FEE ACCOUNTS**
- Initial term is 12 months
- All investments must be secured by mortgages
- Loan to value (LTV) on each mortgage may not exceed 75% on first mortgages and 85% on second mortgages – providing a balanced mix of risk and reward
- All mortgages require an independent property appraisal prior to investing

## Cooper Pacific II Mortgage Investment Corporation

Our second mortgage options offer investors a higher rate of return where they can invest primarily in second mortgages.

**Key Investment Policies and Fund Summary:**

- Minimum initial investment of \$5,000 and \$1,000 thereafter
- Dividends can be taken as Income, or reinvested for Growth every month
- Eligible for RRSP, RRIF, or TFSA – **NO FEE ACCOUNTS**
- Initial term is 12 months

- All investments must be secured by mortgages
- Loan to value (LTV) on each mortgage may not exceed 75% on first mortgages and 85% on second mortgages
- All mortgages require an independent property appraisal prior to investing

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Our MIC's pay 100% of their net income in the form of dividends, which are treated by CRA as interest in the hands of our shareholders. The Income Tax Act also requires that a minimum of 50% of our capital be invested in mortgages secured by residential property. Your investment with Cooper Pacific is a qualified investment for RRSP, RRIF, LIRA and TFSA purposes.

There are no fees payable to Cooper Pacific for an investment made in any of our MIC portfolios unless it is a registered investment with an outside trustee. Cooper Pacific now offers no fee RSP, RIF and TFSA accounts directly to our investors. Alternatively, a registered investment such as an RSP, RIF, LIRA, or TFSA can also be invested through an outside trustee. Investors should be aware that their trustee will most likely charge some kind of fee and they should ensure they have a fee schedule providing that information before they proceed. For each new investment opportunity, a team from Cooper Pacific, including management and board members, performs an independent analysis of the project and developer based on key evaluation criteria. The team verifies if the project is a sound investment opportunity, based on the developer reputation and track record, property potential, and the project's propensity to make enhancements in the community. Please [click here](#) to read about some of the current and past projects we've financed.

## Did you know...

As an investor, you can achieve a higher average rate of return by opting for stock dividends versus cash dividends. When stock dividends are reinvested into the MIC, your overall investment increases exponentially thanks to the compound interest effect.

*"Compound interest is the eighth wonder of the*

Here is an example of how the compound interest effect of stock dividends vs. cash dividends plays out over a 5 year period

- Initial Investment = **\$10,000**
- Assumed 5 year rate of return = **6%**
- Cash dividends received over 5 years = **\$3,000**
- Reinvested stock dividends received over 5 years = **\$3,489**

world. He who understands it, earns it... he who doesn't, pays it."

Albert Einstein

• 5 year rate of return with stock dividends = **6.96%**

In this example, stock dividends earned 16% more than cash dividends over 5 years.



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## Your Investment Strategy

Cooper Pacific is committed to helping our clients and community prosper by creating diversified portfolios and providing expertise on many different mortgage investment opportunities, including qualified first and second mortgage loans.

At Cooper Pacific, our goal is to empower your decisions so you can get the most out of your investments. When you make your investments through us, you can trust and rely on the very best experts to make safe and results-driven MIC investment decisions for you. Our goal is to grow and preserve your investment capital by getting the highest return on investments on a consistent, long-

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term basis. When it comes to investment options, you need a team you can trust. At Cooper Pacific, we use the latest information and knowledge from our well-versed team of Expert Mortgage Brokers and Mortgage Investment Corporations. We have been building and strengthening communities across Western Canada by providing the absolute best results from mortgage investments and loans. With us, you can trust that we'll help you make the most of every investment opportunity.

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Our MIC's pay 100% of their net income in the form of dividends, which are treated by CRA as interest in the hands of our shareholders. The Income Tax Act also requires that a minimum of 50% of our capital be invested in mortgages secured by residential property. Your investment with Cooper Pacific is a qualified investment for RRSP, RRIF, LIRA and TFSA purposes.

There are no fees payable to Cooper Pacific for an investment made in any of our MIC portfolios unless it is a registered investment with an outside trustee. Cooper Pacific now offers no fee RSP, RIF and TFSA accounts directly to our investors. Alternatively, a registered investment such as an RSP, RIF, LIRA, or TFSA can also be invested through an outside trustee. Investors should be aware that their trustee will most likely charge some kind of fee and they should ensure they have a fee schedule providing that information before they proceed. For each new investment opportunity, a team from Cooper Pacific, including management and board members, performs an independent analysis of the project and developer based on key evaluation criteria. The team verifies if the project is a sound investment opportunity, based on the developer reputation and track record, property potential, and the project's propensity to make enhancements in the community. Please [click here](#) to read about some of the current and past projects we've financed.

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*"Compound interest is the eighth wonder of the world. He who understands it, earns it... he who doesn't, pays it."*

Albert Einstein

- Reinvested stock dividends received over 5 years = **\$3,489**
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In this example, stock dividends earned 16% more than cash dividends over 5 years.



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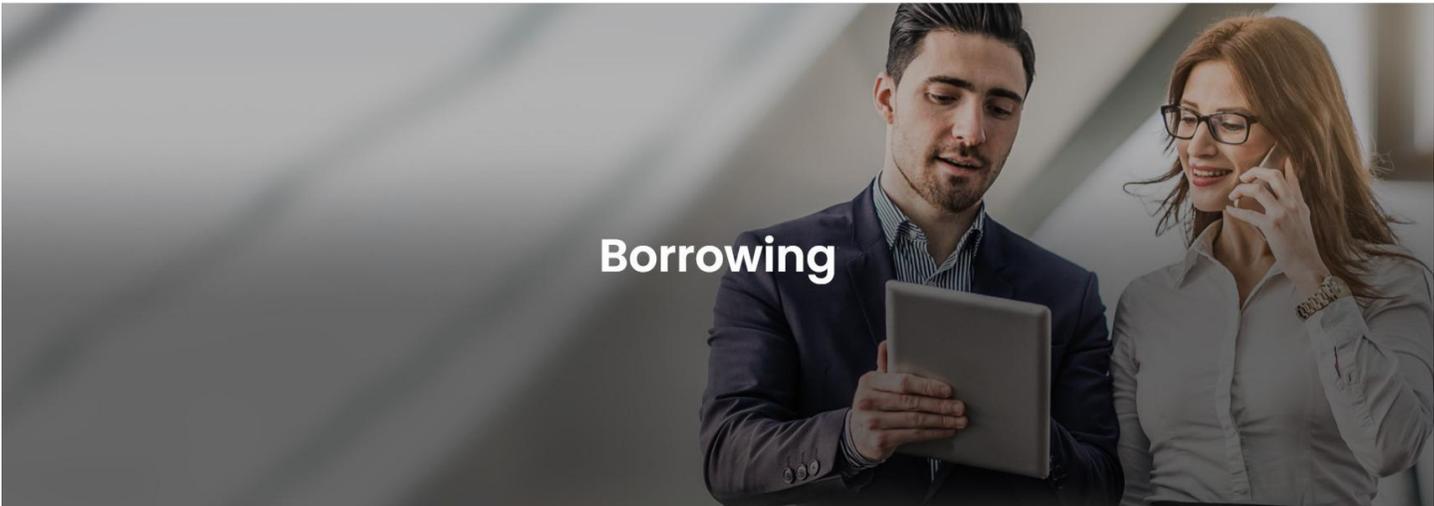
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- Multilingual teammates available at our Multicultural Banking Centers
- Materials for some products and services are available in Spanish, Korean, Vietnamese, Mandarin, and other languages spoken in the communities we serve.
- Phone assistance in Spanish at 844-4TRUIST (844-487-8478), option 9. For assistance in other languages please speak to a representative directly.

**New York City residents:** Translation or other language access services may be available. When calling our office regarding collection activity, if you speak a language other than English and need verbal translation services, be sure to inform the representative. A description and translation of commonly-used debt collection terms is available in multiple languages at <http://www.nyc.gov/dca>.

- Limited English Proficiency Support
- New York City residents

**Borrowers with Limited English Proficiency (LEP) needing information can use the following resources:**

- The Consumer Financial Protection Bureau (CFPB) offers help in more than 180 languages, call 855-411-2372 from 8 a.m. to 8 p.m. ET, Monday through Friday for assistance by phone.
- CFPB additional resources for homeowners seeking payment assistance in 7 additional languages: Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic.  
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- [Newsroom](#)
- [Supplier diversity](#)

**Support**

- [Accessibility](#)
- [Client emergency resources](#)
- [Consumer payment relief hub](#)
- [Find a banker or advisor](#)
- [Find a branch or ATM](#)
- [Help Center](#)
- [Schedule a branch appointment](#)
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# A mortgage with real care? Yes, please.

An enhanced digital experience—with help from real people when you need it.

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Refinance your mortgage



## What's next for you?



### Show me how much I can afford.

Want to know how much house is in your budget? Our calculator can show you based on your monthly expenses and income.



### I want to get preapproved for a mortgage.

A smart move. Getting a mortgage preapproval helps you know where you stand. Even better, it shows real estate agents and sellers that you're ready to do business.



### I'm ready to apply.

Found the right home? Great! It's time to make it yours. Apply entirely online, then follow your status in real time with our progress tracker. New to this? [Watch a short video](#) to know what to expect.

Apply now



### Today's mortgage rates<sup>5</sup>

Mortgage rates change every day. If you see a rate that works for you, start your application right away.

Check rates

## Calculate your mortgage payment.

Let's get that monthly payment in your sweet spot. Our mortgage calculator<sup>3</sup> can show you lots of possibilities. You can fine-tune your potential payment based on home price, down payment, mortgage type, and more.

Home price ⓘ

\$ 250,000

Down payment (\$50K) ⓘ

20,000 %

Term (years) ⓘ

30

Interest rate ⓘ

5.000 %

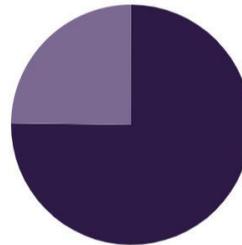
Your total payment will be **\$1,428**

+ Show details

Breakdown

Over Time

Amortization



■ Principal and interest ■ Taxes and Insurance ■ PMI

[View amortization table](#)

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## Already have a Truist Mortgage?

If you need help, we have solutions. Visit our Mortgage client services page to learn about payments, assistance, and other common mortgage topics. Still have questions? No problem. Reach out through our app, by email, or by phone.

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## Talk to a mortgage professional in your neighborhood.

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First-time homebuyer

### Do I need 20% down to buy a home?

When it comes to a down payment on a home, you may have more options than you think.

Article

First-time homebuyer

### Who are today's first-time homebuyers?

Learn who today's first-time buyers are and what steps they're taking to find the right homes for their budgets.

Article

First-time homebuyer

### Buying Your First Home? Start With a Budget

With the right budgeting game plan, you can take steps toward homeownership.

Article

Money and Mindset

## Make the most of life's moments



### Spending and Saving

Don't let the unexpected rattle you, grow your money confidence.

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### Need more help?

Check out Money and Mindset

[Start exploring](#)



### Tools

[Guide to budgeting](#)  
[Credit card payoff calculator](#)

Need help with anything else?

### Personal Insurance

Insure your home, your car, and more with McGriff, a wholly owned subsidiary of Truist Insurance Holdings, Inc.

[Get a quote](#)

### Truist personal checking

Open a Truist personal checking account and easily manage your mortgage payment.

[Open an account](#)

### Home equity line of credit

When it's not the right time to refinance, a HELOC is a great option for access to cash.

[Learn more](#)

Disclosures 

<sup>1</sup> Certain program and geographic restrictions may apply, ask your loan officer for details.

<sup>2</sup> If the loan amount is more than 80% of the home's purchase price, the calculator will also estimate a monthly amount for private mortgage insurance (PMI).

<sup>3</sup> This calculator is made available by one or more third party service providers. It is not intended to be an advertisement for a product or service at any of the terms used herein. It is not intended to offer any tax, legal, financial or investment advice. All examples are hypothetical and are for illustrative purposes. Truist Financial Corporation ("Truist") and its affiliates do not provide legal or tax advice. Truist cannot guarantee that the information provided is accurate, complete, or timely. Federal and state laws and regulations are complex and are subject to change. Changes in such laws and regulations may have a material impact on pre- and/or after-tax investment results. Truist makes no warranties with regard to this calculator or the results obtained by its use. Truist disclaims any liability arising out of your use of, or any tax position taken in reliance on, this calculator. Always consult an attorney or tax professional regarding your specific legal or tax situation.

<sup>4</sup> Preapproval is based on non-verified information and is not a commitment to lend by Truist Mortgage. Loan approval will be subject to, but not necessarily limited to, verification of all income, asset and liability information provided by you, satisfactory property appraisal, compliance with Truist Mortgage loan program guidelines and all required closing conditions such as survey and title examination.

<sup>5</sup> Mortgage Rates and APR examples are representative of products available through Truist Bank. In addition to discount points provided, the APR also includes an average of costs a borrower would pay for tax service, flood hazard determination, and closing-related services, as permitted by regulation and law. Other charges may include, as applicable to the loan program and permitted by regulations, those for appraisals, credit reports, title insurance, and other miscellaneous costs. We will be happy to provide specific information on your transaction upon request. The following Annual Percentage Rate ("APR") examples are for a typical transaction and are only examples. Please call (877) 907-1043, email us, or find a loan officer serving your community to learn more about a specific APR for your transaction. Monthly payments are shown as principal and interest only and do not include PMI, taxes, insurance, or other applicable escrows. Actual payment obligation will be greater.

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[www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/](http://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/)

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- [Checking](#)
- [Commercial](#)
- [Credit cards](#)
- [Loans](#)
- [Mortgage](#)
- [Online & mobile](#)
- [Open an account](#)
- [Savings](#)
- [Small business](#)
- [Wealth](#)

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- [About us](#)
- [Care](#)
- [Community](#)
- [Purpose](#)
- [Truist Foundation](#)
- [Truist Leadership Institute](#)
- [Truist Securities](#)
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**Resources**

- [Careers](#)
- [Community Reinvestment Act](#)
- [Corporate Responsibility & Sustainability](#)
- [Diversity and inclusion](#)
- [Facts about banking](#)
- [Investor relations](#)
- [Money and Mindset](#)
- [Newsroom](#)
- [Supplier diversity](#)

**Support**

- [Accessibility](#)
- [Client emergency resources](#)
- [Consumer payment relief hub](#)
- [Find a banker or advisor](#)
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# Doctor mortgage loans

Truist Doctor Loan<sup>1</sup> is how we give care back to medical professionals. Eligible physicians and dentists can buy a home with help from a team that works around your busy schedule—and plenty of benefits unique to you.

Apply now



## Why choose a Doctor Loan?

You've put in hard work to practice medicine. We'll help you find the right place to hang your lab coat at the end of the day. A physician mortgage lets you buy the home you want with a lower down payment. And having support from experienced mortgage professionals helps ease the pressures of buying while you focus on your medical or dental practice.

### Features and benefits

Financing for primary residences  
Low- to no-down-payment options<sup>1</sup>

Purchase and [refinance transactions](#)  
No mortgage insurance

[Competitive rates](#)  
Student loan debt flexibility<sup>2</sup>

### Who it's for and what we offer

**For licensed residents, interns, and fellows in MD, DO, and DPM programs, we offer:**

- A maximum home loan amount of \$1 million.

**For practicing doctors and dentists (MD, DO, DPM, DDS, DMD), we offer:**

- 100% maximum financing for loans up to \$1 million.<sup>3, 4</sup>
- 95% maximum financing for loans up to \$1.5 million.<sup>4</sup>
- 89.99% maximum financing for loans up to \$2 million.<sup>4</sup>

**Note:** Doctors with equal to or over fifteen years post training (residency/fellowship) must be part of Truist Wealth. Other products are available for non Truist Wealth clients.



Your practice comes first—we'll help ease the pressure of buying a home.

[Apply now](#) →

## Talk to a mortgage professional in your neighborhood

Truist loan officers are pros that care. Find one near you to start a relationship and begin your journey.

Looking for help by phone? Call us at [855-257-4040](tel:855-257-4040) or [schedule an appointment](#).



### Check today's mortgage rates

Mortgage rates change every day. If you see a rate that works for you, connect with a Truist mortgage professional begin your application right away.

[Check rates](#)

## Become a Truist Wealth client.

Create a financial plan that's right for you—and get the most of your mortgage benefits. Start a relationship with a Truist Wealth advisor.

[Visit Truist Wealth](#)



[Disclosures](#) ^

<sup>1</sup>In some states, the Doctor Loan mortgage program requires a preexisting depository relationship and is not available for properties located in Alaska, Arizona, Hawaii, and Oregon; contact your loan officer for details. This product is available to licensed residents, interns, and fellows in MD, DO, and DPM programs and licensed physicians and dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last 15 years. Doctors with equal to or over 15 years post-training need to be members of Truist Wealth or belong to a practice that is part of Truist Wealth to be eligible for this product. 15-year restriction does not apply when refinancing an existing Truist Doctor Loan. Other program restrictions may apply; please consult your loan officer.

<sup>2</sup>Student loan debt may be excluded from the debt-to-income ratio (DTI) calculation if it will be deferred for at least 12 months after closing. Reduced student loan payments in an eligible income-driven repayment program may be acceptable based on qualifying income, status of income-driven repayment plan and supporting documentation. Consult your loan officer for details.

<sup>3</sup> 100% mortgage financing will result in no property equity until the borrower pays down the loan principal through regular mortgage payments and/or the property value appreciates. If property values decline, you could owe more than your property's value. Additional LTV restrictions may apply.

<sup>4</sup> The maximum financing available for doctors and dentists practicing between 10 and 15 years post-training is 89.99%.

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- Checking
- Commercial
- Credit cards
- Loans
- Mortgage
- Online & mobile
- Open an account
- Savings
- Small business
- Wealth

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- About us
- Care
- Community
- Purpose
- Truist Foundation
- Truist Leadership Institute
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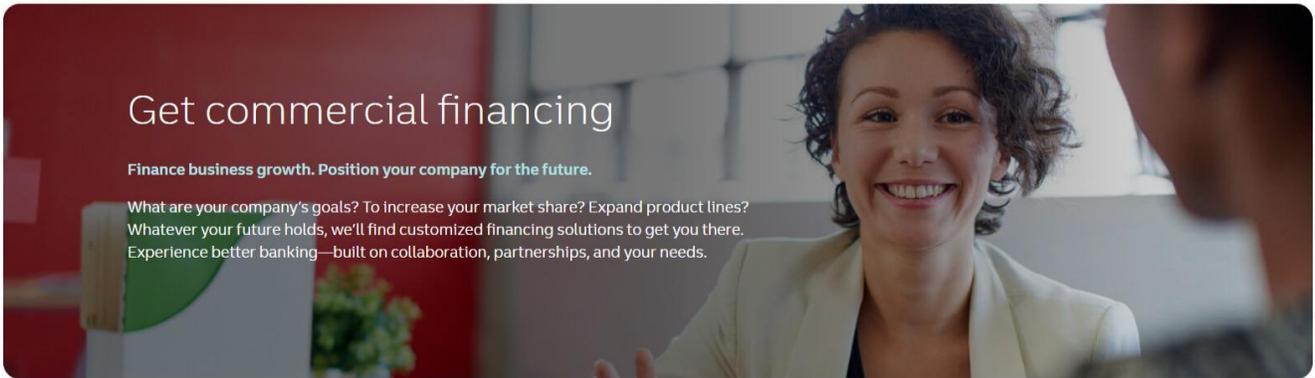
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- Investor relations
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- Client emergency resources
- Consumer payment relief hub
- Find a banker or advisor
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A FULL RANGE OF COMMERCIAL LENDING OPTIONS

# Gain a competitive edge with local bankers who understand your needs.

Our local banking approach allows us to get closer to your business—while providing access to industry-leading expertise. All to give you solutions customized to fit your company's needs.



**Local bankers, national**



**Borrowing options to help**



**A relationship manager.**

## resources

Our local team is proactive in understanding your business's capital needs—and provides the expertise and financing solutions to help you meet them.

## you meet your company's objectives.

We have solutions as unique as your business to help you succeed. And our team will help you determine which options work best for you.

## focused on the long haul

You'll have a banker who serves as your primary strategic advisor and connects you to other key resources at Truist—so you can achieve your definition of success.

### COMMERCIAL FINANCING OPTIONS

Explore the right financing solution for your business.

Working capital optimization and lines of credit

Purchase commercial real estate

Buy or lease equipment

Commercial card

SBA loan



## Working capital optimization and lines of credit

Keep your business moving forward. Take advantage of a flexible credit line to fund everyday business operations.

### Benefits

- ✔ **Improve** cash flow by covering short-term or unexpected business needs with flexible repayment terms.
- ✔ **Finance** working capital needs for inventory, growth, and expansion—with favorable terms.
- ✔ **Improve** your purchasing power by securing higher volumes of inventory at better prices.
- ✔ **Take** advantage of supplier discounts, or provide

### Best fit if you

- ✔ Want to cover seasonal or short-term cash flow needs, access capital until your clients pay you, and purchase inventory when you need it.

Take advantage of supplier discounts, or provide extended payment terms to your buyers.

Questions about working capital optimization and lines of credit? Contact your relationship manager, or visit a local branch.

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Manage and control your information—with solutions built around your needs. Our online tools make it easy to support your business goals.

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#### BUSINESS RESOURCE CENTER

### Want some fresh ideas?

Expand your knowledge with resources for better business strategies. Stay up to date with trending topics, news, and research.

Financing

#### Sharing the 5 Ws (and 1 H) of your business

Telling the story of where your business is—and where it's going.

Financing

#### So you're seeking an SBA loan?

SBA financing offers a wide range of credit options, extended time to

Financing

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There are lots of ways to finance a business and its plans. Learning

Business is, and where it's going, can help attract lenders and...

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< 1 2 3 4 5 >

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- Checking
- Commercial
- Credit cards
- Loans
- Mortgage
- Online & mobile
- Open an account
- Savings
- Small business
- Wealth

### About Truist

- About us
- Care
- Community
- Purpose
- Truist Foundation
- Truist Leadership Institute
- Truist Securities
- Truist Ventures

### Resources

- Careers
- Community Reinvestment Act
- Corporate Responsibility & Sustainability
- Diversity and inclusion
- Facts about banking
- Investor relations
- Money and Mindset
- Newsroom
- Supplier diversity

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- Accessibility
- Client emergency resources
- Consumer payment relief hub
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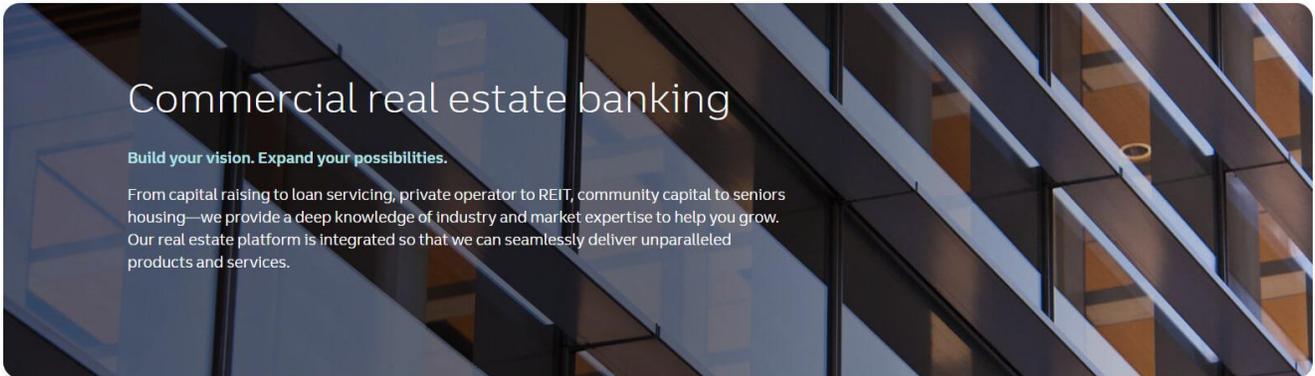


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Industry expertise



# Commercial real estate banking

**Build your vision. Expand your possibilities.**

From capital raising to loan servicing, private operator to REIT, community capital to seniors housing—we provide a deep knowledge of industry and market expertise to help you grow. Our real estate platform is integrated so that we can seamlessly deliver unparalleled products and services.

## GROWTH THROUGH COLLABORATION

# Ready to meet your commercial real estate banking needs.

Keep your projects moving forward. Expect more capabilities, efficient decision-making, responsiveness, and specialized expertise to deliver the best solutions.



**Your success is our success.**

We have more than \$25 billion of committed capital to our clients.

**Focus on industry**

Industry experts help you put together creative solutions to support your business.

**Relationships—not just transactions**

Your customized Truist team will collaborate on strategies, plans, and solutions.



Let's help you figure things out.

Commercial Real Estate offers extensive financing, banking, and servicing capabilities—backed by deep industry expertise—to add flexibility for your projects.

[See how our expertise helps](#)

Capabilities

- ∨ Project financing
- ∨ Tax credit capital
- ∨ Small Business Investment Company
- ∨ Federal Home Loan Bank Affordable Housing Program (FHLB AHP)

## Better partnerships are built from the ground up.



One non-profit's secret to navigating complex real estate deals

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Ongoing advisory helps affordable housing developer close complex deal

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## Transactions

\$22,200,000



\$22,310,151.00

\$46,014,256.00



 <p>Real Estate</p> <p>Permanent Loan</p> <p>Huntsville, AL December 21, 2022</p>	<p>Real Estate</p> <p>Construction Loan</p> <p>Virginia Commerce Center Suffolk, VA April 21, 2023</p>	 <p>Construction Loan</p> <p>Construction Loan</p> <p>Jacksonville, FL March 30, 2023</p>
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Article

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- CFPB additional resources for homeowners seeking payment assistance in 7 additional languages: Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic.  
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Consumer payment relief hub  
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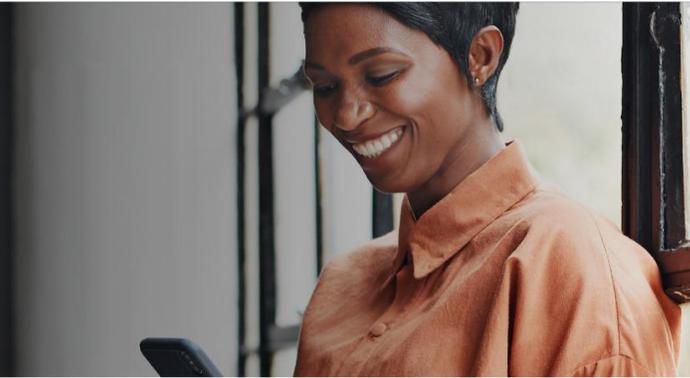
Truist Wealth

Find an advisor

# Making the complex clear

Truist Perspectives gives you the tools, tactics and ideas to help ignite your potential and broaden your horizons.

Dig in



## Real care from a true advisor. Really.

Ready for a genuine conversation and a meaningful relationship? Us too.

Work with us

### No holding back



Like a true friend, we'll help you go after what you want and see your ideas to the end. But that also means your wealth advisor will tell you what you need to hear, even if it gets uncomfortable.

### Listening between the lines



Hearing what you say. Picking up on what you don't. It's the best way for us to truly understand you and work for your dream.

### Outcomes over income



True wealth means more than your bottom line. We'll crunch numbers for you all day, but our care runs deeper.

to make sure you can protect and pursue what matters to you.

## Find an advisor.

Let's connect you to the right person to get you what you need.

### A powerful portfolio starts and ends with a caring team.

Where does your plan begin? It starts with a true advisor who takes the lead and works with a select group of highly credentialed financial planning experts.

**You and your wealth management team will have the tools, resources, and insight to build a powerful portfolio.**

✔ Market and economic strategy

✔ Asset allocation and diversification guidance

✔ Portfolio construction and investment oversight

✔ Access to carefully vetted traditional and alternative asset managers

### Dynamic solutions for changing lives

As your assets, family, and passions grow, more complexities emerge—and considerations like tax planning, philanthropy, and family legacy may begin to take center stage.

See how we can help with what you need.





### Investing and retirement

Solutions for retirement, education, security, life events, legacy planning, and more.

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Everything you need—and so straightforward

#### Financial and investment overview

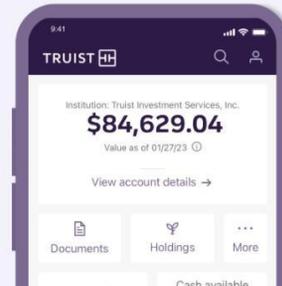
- ✔ Easily view and interact with all your investment accounts.

#### Financial planning tools

- ✔ Use powerful tools to help you see your next opportunity.

#### Investment portfolio

- ✔ Viewable through Online Banking and the Truist Mobile Banking app.



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Market value  
\$82,936.46

to withdraw  
\$1,692.58

### Expand your perspective.

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We are part of the HSBC family >

We offer global investment opportunities >

We take the time to understand your goals >

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Creating the future you want for your family and legacy.



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We understand of how to value assets and how to lend against these.

## Our Expertise



### Planning for the future >

**Expertise and insight to help you plan your wealth for the future**

Whether you're looking to branch out into new financial ventures, build a long term wealth plan or simply unsure on who you need to include in the conversation, HSBC Global Private Banking is the partner to help you find the right path for you.



### Passing on your business >

**Where to begin when passing your family business to the next generation**

Our wealth planning specialists are adept at helping you to consider the practical and emotional aspects of succession, giving you confidence that you're leaving the family business in safe hands.



### Selling your business >

**Where to start when you are considering selling your business**

Selling a business is more than a transaction. Explore Global Private Banking insights to help define your path to a successful exit.



### Global Entrepreneurial



### Exit on the horizon: Setting



### The unorganized state of

### Global Entrepreneurial Wealth Report >

What are the themes of wealth management for International Entrepreneurs? What is their perspective when it comes to succession? Find out more from our first Global Entrepreneurial Wealth Report.

### Exit on the horizon. Setting up for success >

There is always a lot of conversation about starting a business – the ‘start-up’. However, there is less discussion about what happens at the other end.

### The unorganised state of Ultra High Net Worth wealth >

Are the UHNW really less prepared for wealth transfer than everyone else?

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### Investment Outlook Q1 2024: Opportunities in a Complex World >

Moving into 2024, the investment environment remains complex but we continue to put cash to work. As rates have peaked, we like bonds and have extended our bond duration to lock in yields for longer. But amid slow growth, we focus on quality bonds and stocks that can deliver on earnings expectations. That leads us to the US, where we broaden our equity exposure, and to Asia and LatAm. We manage volatility through alternatives and volatility strategies.



### Monthly View – December 2023 >

Read the latest Monthly Views by our Global Chief Investment Officer Willem Sels as he discusses the latest market development and our asset allocation changes.



### Investment Outlook Q1 2024: Asia in the New World Order >

While Asia faces headwinds from global demand, it maintains its strong domestic growth supported by its resilient consumer spending, digital transformation and green transition. We launch our new trend that taps into the ways Asia adapts to the new world order.

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## Our Investment Services

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### How do you want to manage your portfolio?

**We offer you a choice of investment services and solutions relevant to your business, investments and lifestyle.**

We offer different types of investment services: [Managed Investment Solutions](#), [Advisory](#) and [Execution-only](#). It's important you understand the differences between these, so you can select the option that is best-suited to your needs.

[Managed Investment Solutions](#), [Advisory](#) and [Execution-only](#) refer to the level of involvement you have in the management of your investments, versus the degree of control you give to the investment manager.

[Execution-only](#) is where you have the most hands-on control, while [Managed Investment Solutions](#) is at the opposite end of the spectrum, with [Advisory](#) in

## Our Services

### Prism Managed Investment Solutions >

While managing your investments is a top priority, it may require more time and attention than your busy schedule permits. HSBC Prism Managed Investment Solutions are specifically designed to address this situation: investors who desire peace of mind and the time to focus on other priorities can hand over day-to-day investment responsibility to us, whilst retaining an element of control over the parameters of the mandate.

If you opt for a discretionary service, we will start our relationship by working out your investment objectives and risk appetite, before devising an investment strategy that precisely fits your profile and requirements.

The main areas this discovery process will cover are: the level of investment risk you are willing to take, the return you expect for taking that risk and any asset classes and markets you do or don't wish to invest in.

[Read more >](#)

### Prism Advisory investment services >

Prism Advisory encapsulates how we help you to manage your wealth at HSBC Global Private Banking. We build a personal relationship with you, combining the institutional market-leading technology of Aladdin Wealth with the capabilities of HSBC Group in a manner bespoke to your investment needs and circumstances.

Through a robust investment and risk framework, comprehensive universe of investment opportunities, and unique insights and analytics into financial markets and your portfolio, we seek to empower you to make informed decisions on your portfolio.

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### Execution only services >

Execution only services are available for those investors, with the appropriate knowledge and experience, who want to trade directly on financial markets without the benefit of advice.

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House views



House views



House views

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## Our key strengths in real estate investing

We work in partnership with you to help ensure that you get the best possible return from your investment and have access to opportunities that are ideally suited to your investment goals.

### Partner and consultant

We take a consultative, partnership-driven approach to help ensure that you have access to what we believe to be best-in-class real estate investment opportunities globally. These opportunities include commercial real estate in global gateway cities, niche hard assets and diversified fund opportunities delivered by carefully



*The potential return on your investment can benefit from our strength in structuring, and we're always looking for ways to make your assets more efficient.*



selected sector experts.

#### Research and asset acquisition

Our comprehensive macro, strategic and tactical analysis allows us to identify motivated sellers, and mispriced 'on' and 'off-market' assets in target locations.

#### Asset manager partnerships

By identifying and partnering with local asset managers in target regions, we can often uncover compelling opportunities in highly restrictive and segmented markets.

#### Strong structuring capability

You benefit from our strong structuring capability which seeks to maximise asset efficiency and investment return potential with a broad and comprehensive range of support services.

#### Real estate investment philosophy

We believe that inefficiencies exist in opaque and illiquid real estate markets, and using local networks and asset managers can help to uncover compelling and mispriced investment opportunities. As mispricing is both capital and income related, this creates an opportunity for enhanced returns and low volatility which – coupled with creative deal sourcing, intelligent structuring and management – can unlock and maximise hidden value potential.

#### Real estate client solutions

Our real estate solutions have been developed to suit different client needs as well as differing levels of client involvement.

- Funds: an attractive way of accessing a diversified pool of professionally managed real estate assets, either domestically or internationally, with potential for yield and capital growth.
- Club deals and Co-investments: offer access to institutional grade commercial real estate, in syndicated structure, with the potential to deliver solid returns.
- Segregated mandates: sourcing, structuring and building a fully flexible, diversified and bespoke real estate portfolio.



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Discover our latest in-depth investment views and insights in our video with Asia Chief Investment Officer, Cheuk Wan Fan

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#### Risk warning

- Alternative investments may not be suitable for all clients
- The investment is subject to normal market fluctuations and there can be no assurance that an investment will return its value or that appreciation will occur
- Funds with a single sector focus (such as real estate) will typically be more volatile than funds which invest broadly across markets
- Assets denominated in a foreign currency are subject to adverse movements if the relative value of that currency falls. Currency movements may also impact the value of underlying investments as they strongly influence the market economy and the competitiveness of domestic and international companies
- There are special risks associated with investing in the securities of companies principally engaged in the real estate industry. These risks include: the cyclical nature of real estate values; risks related to general and local economic conditions; changes in regulation and tax systems; and other real estate capital

nature of real estate values, risks related to general and local economic conditions, changes in regulation and tax systems, and other real estate capital market influences

- If the chosen implementation is a concentrated fund which is unconstrained by benchmark weightings, the fund's performance can diverge significantly from any relevant index. For syndicated club deals there is no liquidity once the investment is made: the investment is locked in for the life of the company

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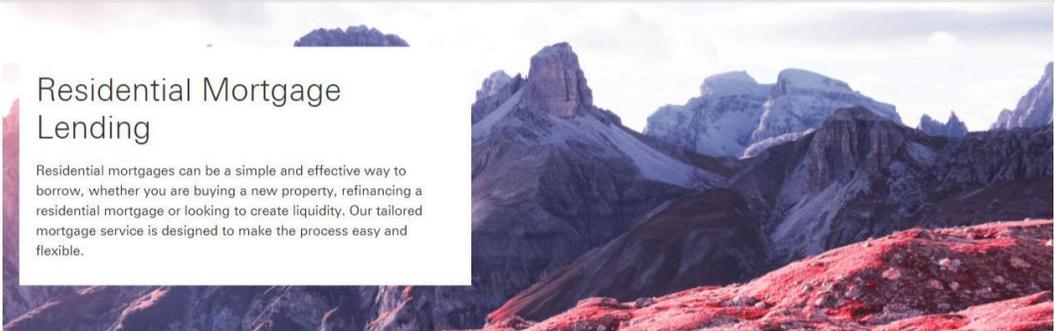
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## Residential Mortgage Lending

Residential mortgages can be a simple and effective way to borrow, whether you are buying a new property, refinancing a residential mortgage or looking to create liquidity. Our tailored mortgage service is designed to make the process easy and flexible.

ⓘ Your home may be repossessed if you do not keep up repayments on your mortgage. ✕

Home > Residential Mortgage Lending

### I Residential Mortgage Lending

HSBC Global Private Banking's residential mortgages are a straightforward way to borrow against your properties as part of your wider banking relationship with us.

We offer rates across a broad range of individually structured mortgages and repayment options for completed primary residences, second homes and investment properties.

Benefits include:

- Streamlined process and quick decision-making
- Extended interest-only and capital repayment terms

“ We offer rates across a broad range of residential mortgages and repayment options. ”



- Extended interest-only and capital repayment terms
- Fixed and variable rates
- Extensive product offering
- Individual loan underwriting

#### Anticipating Your Needs

Our expertise means we can offer:

- In-depth experience with the large and complex mortgages typically needed to buy and refinance high-end property with no maximum loan size
- Broad knowledge of the most prestigious real estate markets
- Experience with cross-border real estate investments
- A commitment to privacy and confidentiality

#### Personalised Service

A dedicated mortgage team working with your HSBC Global Private Banking Relationship Manager will support you with the following:

- End-to-end service from application to funding your loan
- Exclusive service support for the duration of your loan
- Proficiency in numerous languages and offices in many locations



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Investments in alternative investment strategies is speculative, often involves a greater degree of risk than traditional investments including limited liquidity and limited transparency, among other factors and should only be considered by sophisticated investors with the financial capability to accept the loss of all or part of the assets devoted to such strategies.

Borrowing with securities as collateral involves certain risks, including the possibility that you may need to deposit additional securities and/or cash in the account to meet a maintenance call, and that securities in the account may be sold to meet the maintenance call. Proper management of your account and a thorough understanding of the conditions that may affect your investments will assist you in effectively using the margin lending program.

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WEALTH ADVISORS

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- Our Advisors
- Perspectives
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JPMORGAN CHASE

Chase

IMPORTANT INFORMATION

- Statement of Financial Condition
- Safety of Customer Assets
- Order Routing Practices
- Sweep Option Yields

J.P.Morgan WEALTH MANAGEMENT



# An *elevated* level of service

Wherever you're at on your journey, your Wealth Advisor is there to connect you to J.P. Morgan's vast network of experienced specialists and personalized services.

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Your single point of contact for all your financial needs...  
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Personalized  
lending  
solutions



## Disciplined wealth planning

Realize your vision for the future and prepare for each life milestone with a multigenerational wealth plan that supports your objectives, risk tolerance and time horizon.

- Trust and estate planning
- Philanthropic, retirement and education planning
- Concentrated position management
- Liquidity event planning and specialized stock services

LEARN ABOUT WEALTH PLANNING

## Holistic investment management

Your Wealth Advisor will help you allocate your assets, navigate market trends and make strategic investment decisions that support your goals, backed by the expertise of our experienced research team.

- Corporate retirement plan services
- Custom investment strategies and portfolio management
- Cash and liquidity management
- Broad range of alternative investments

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## Personalized lending strategies

Receive customized financing options and strategies to help you meet liquidity demands and fund large purchases, such as real estate, fine art, yachts and private aviation.

- Tailored credit strategies
- Securities-based lines of credit
- Mortgages and real estate lending
- Custom credit and financing strategies

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## Integrated banking services

Access tailored banking products and services to help you manage your day-to-day cash flow, and get ongoing support from our dedicated service team.

- Personal banking assistant to help you transition your accounts
- Real-time support for special requests
- Cybersecurity and protection
- Secure tools to manage your money from any device

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## Strategies that go beyond the ordinary

We offer specialized services to support our ultra-high-net-worth clients. If you have complex family dynamics or sophisticated lifestyle needs, we can facilitate personal introductions to exceptional specialists who are ready to assist you across critical areas of family life.

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## Top perspectives in the industry

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You can leverage J.P. Morgan global research reports from experienced research analysts in 26 countries across both developed and emerging economies.

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### Caring for aging relatives

Dec 04, 2023

As your parents, in-laws and other close family and friends grow older, you may need to be more involved in their care.

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### Custodial accounts

Dec 04, 2023

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### Providing for your loved ones during your lifetime

Dec 04, 2023

Planning on gifting your assets to your loved ones? See if giving while living is the right choice for you.

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Our partnership begins by getting to know you



personally. To get started, you can search our network to find a Wealth Advisor to work with locally or virtually, or [click here to tell us about your needs](#) and we'll reach out to you.

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## Learn more and explore

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Learn about our highly personalized approach to wealth management, as well as our digital tools, cybersecurity resources and community initiatives.

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Explore more investment solutions from J.P. Morgan, including online investing tools and a range of remote and community-based advisor services.



SEE WAYS TO INVEST >

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# Holistic investment management

Your Wealth Advisor will help you allocate your assets, navigate market trends and make strategic investment decisions informed by the the Top Global Research Firm, #1 Equity Research Team and #1 Global Fixed Income Research Team.

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## An investing experience centered on *your* goals

When you invest with us, your Wealth Advisor examines your full financial picture to ensure that your portfolio and wealth plan are working together to help you achieve what's most important to you and your

1

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4

## investment management

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When you invest with us, your Wealth Advisor examines your full financial picture to ensure that your portfolio and wealth plan are working together to help you achieve what's most important to you and your family.

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4

#### DISCOVERY

First, your Wealth Advisor will learn about your current lifestyle and future aspirations and help you define your personal and financial goals.

#### ANALYSIS

Next, your Wealth Advisor will build a personalized wealth management plan based on your risk tolerance, time horizon and liquidity needs.

#### ACTION

Your Wealth Advisor will identify opportunities that align with your priorities and transition your assets into a custom-built portfolio.

#### MONITOR

As market conditions evolve, your Wealth Advisor will connect with you regularly and help you adjust your portfolio to support your life journey.



## A suite of solutions tailored to your needs

### Core investment advisory portfolios

Explore multi- and single asset solutions from in-house and third-party providers with broad implementation possibilities.

### Brokerage & capital markets resources

Leverage our brokerage trading products and resources to help you achieve timely, tactical and strategic investment goals.

### Alternative investments

Access a carefully curated set of high conviction, long-term opportunities to help you diversify your portfolio.

### Corporate retirement plan solutions

Meet your small business and qualified retirement plan needs with sophisticated solutions that include boutique products backed by global resources.

### Thematic investing strategies

Capitalize on themes that may define the post-pandemic future, like artificial intelligence, digital payments, automation, precision medicine and de-carbonization.

# Top perspectives in the industry

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OUTLOOK

## 2023 Outlook: Key takeaways

Dec 05, 2022

After a volatile 2022, investors could face new challenges and opportunities in 2023. Read what our Global Market Strategists believe is in store for the year ahead.

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INVESTING

Evolve your investment strategy



INVESTING

### Uncovering opportunities in stressed commercial real estate

Dec 04, 2023

Higher rates and scarcer credit make it a tough time for commercial real estate owners – and potentially a good time to invest in stressed properties.

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### Investing for a world in transition

Nov 24, 2023

Investors may need different kinds of diversification in a world of transition.

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### Insulate your investment strategy with a portfolio line of credit

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## Explore more services

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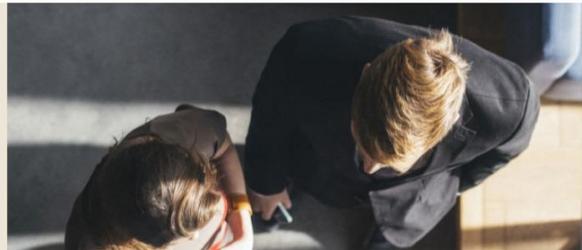


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Personalized  
lending solutions



# Lending solutions

Your Wealth Advisor will help you unlock liquidity and manage your cash flow needs, with a range of flexible financing options and personalized lending strategies.

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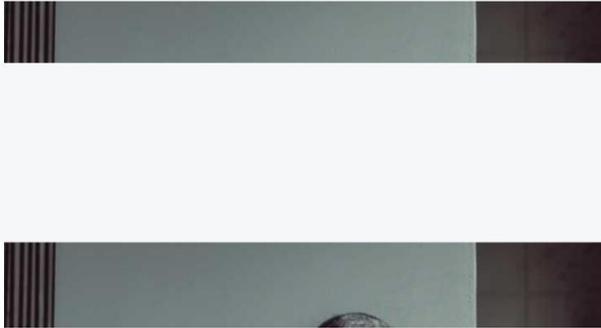


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Make the most of  
*your* personal  
capital structure

Experience a uniquely personal approach to lending, working in concert with your wealth plan, investing, and banking to help you take advantage of both sides of your balance-sheet.

*your* personal  
capital structure



## Strategies tailored to your needs

Preserve your assets +

Bridge your liquidity needs +

Invest in a home or property +



## A suite of lending options

### Securities-based lending

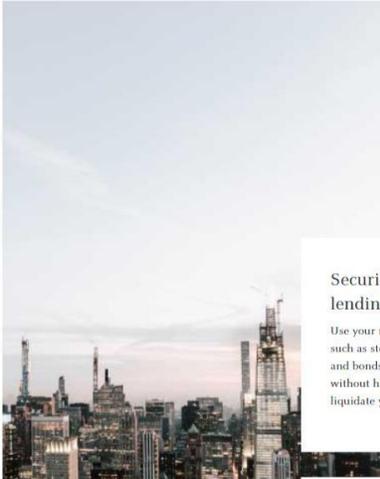
Use your marketable securities—such as stocks, mutual funds, and bonds—to access capital without having to sell or liquidate your investments.

### Custom lending

Explore custom financing options and strategies to help you buy or sell specialized assets like fine art, yachts, private aviation and more.

### Margin lending

Use credit to trade or purchase securities, and access liquidity against eligible collateral with strategies that could include short sales and options.





### Residential home loans

Explore a range of home financing solutions, including fixed rate mortgages, adjustable rate mortgages and interest only adjustable rate mortgages.

### Home equity line of credit

Access a variety of funding opportunities through the existing equity you have built up in your home.

## Top perspectives in the industry

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WEALTH PLANNING

### Your checklist for welcoming a new child

Jan 05, 2023

If you are preparing for a birth or adoption of a child, you likely have a lot on your mind. But don't let these essential tasks fall through the cracks.

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## Start a conversation

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## Explore more services



### Disciplined wealth planning

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### Holistic investment management

Your Wealth Advisor will help you allocate your assets, navigate market trends and capitalize on investment opportunities that align with your goals and priorities.

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### Integrated banking services

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# 50+ YEARS OF REAL ESTATE INVESTING

Our insights, risk management and execution capabilities are backed by a 140-year history of real estate financing\* and a 50-year legacy of investing in commercial real estate.

## REAL ESTATE MANAGER OF CHOICE

WE BELIEVE OUR DISTINCT ADVANTAGES FOR CLIENTS INCLUDE:

### EXPERTISE

- Deep local knowledge of local real estate equity and debt markets
- Over 50 years of proprietary data and research

### ACCESS

- Global platform with tenured teams in 35 cities
- Sourcing, structuring and development

### PERFORMANCE

#### Navigating market cycles through:

- Strong risk management
- Client-centric

### ESG APPROACH

- Integrating a robust ESG strategy that aims to achieve better results for all stakeholders across investment, asset,

informing investment decisions

capabilities

culture and service model

- Selective investment process

risk and talent management

- Commitment to Net Zero by 2050

## LEADING GLOBAL REAL ESTATE PLATFORM

1970

Year Established

1,200+

Professionals

\$208B

Assets Under Management and Administration\*



## GLOBAL FOOTPRINT

We serve our clients from 35 cities around the world.

[Our offices](#) →

\*As of September 30, 2023. Net AUM is \$131B and AUA is \$49B. Note: Percentages may not sum to 100% due to rounding.

The 140-year claim includes legacy lending through PGIM's parent company, PFI.

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# LOAN SERVICING

100+ year track record<sup>1</sup> servicing commercial, multifamily, and agriculture mortgage loans

## DEEP EXPERIENCE

Dedicated team with comprehensive servicing, asset management, reporting, surveillance, and special servicing capabilities

## GLOBAL REACH

Servicing loans in multiple currencies in North America, Europe and Asia Pacific, across property types including multifamily industrial, retail, office, hotel and agriculture

## RECOGNIZED EXCELLENCE

Highly rated Primary, Master and Special Servicer by S&P and Fitch Ratings<sup>2,3</sup>

## CERTIFIED CONTROLS

Robust risk management practices including annual audits performed by third parties<sup>4</sup>

*Our global servicing team strives to deliver outstanding client service. We are committed to being a market leader with superior knowledge of the commercial, multifamily and agriculture servicing industry.*

# Joni Brown-Haas

Vice President, PGIM Real Estate Loan Services





## PARTNERSHIP FOR THE LIFE OF THE LOAN

PGIM Real Estate Loan Services has a seasoned management team committed to providing a professional, positive experience for our clients.

- Selected as primary servicer for 97% of the loans originated by PGIM Real Estate
- Supports global institutional investors, agencies and other clients across funds, single-client accounts and trusts
- Utilizes fully integrated systems, with enhanced loan-monitoring and surveillance capabilities

## DEDICATED CLIENT PORTAL

Our borrowers enjoy immediate access to balance, billing statements, loan information and pertinent loan documents with our easy-to-navigate, comprehensive borrower portal.

BorrowerConnect →



## SERVICING POWERHOUSE

#0

4,770

\$120B



**IN NEED OF LOAN SERVICES?** We are able to service all types of commercial and multifamily real estate loans globally, including those originated by 3rd parties.

[Call 877-937-4500](tel:877-937-4500) →

All data as of 09/30/23 unless otherwise noted.

1. PGIM Real Estate Loan Services was founded in the year 2000. Legacy lending and servicing through our parent company, Prudential Financial Inc. (PFI) dates back over 100 years.
2. Fitch: As of March 29, 2023, PGIM Real Estate Loan Services, Inc. has a Commercial Primary Servicer rating of CPS1, for Servicers Demonstrating the Highest Standards in Overall Servicing Ability. Participation in the ranking is voluntary and no compensation is required to participate in the ranking. [Read the full report.](#)
3. Standard & Poor's: As of December 19, 2022, PGIM Real Estate Loan Services, Inc. has a Commercial Primary Service Rating of "Strong" with an Outlook of "Stable." Additionally, sub-rankings are "Strong" for both Management and organization and Loan administration. Participation in the ranking is voluntary and no compensation is required to participate in the ranking. [Read the full report.](#)
4. Annual audits by PricewaterhouseCoopers and numerous regulatory agencies. Annual audits (RE Financial, RegAB, SOC1, SOX, HUD) by 3rd Parties (PwC, PFI Internal Audit, etc.).
5. PGIM Real Estate is the ninth largest primary and master commercial/multifamily real estate servicer (out of 149 firms surveyed) in terms of production based on the 2022 Mortgage Bankers Association Commercial/Multifamily Real Estate Mortgage Servicer Rankings. This ranking represents the total value of loans services as of 12/31/22. Participation in the ranking is voluntary and no compensation is required to participate in the ranking.

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# AGENCY

Financing the acquisition, refinancing or substantial rehabilitation of conventional and affordable multifamily, senior housing and healthcare facilities

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[Our 2022 Multifamily Highlights](#) →

## OVERVIEW

### CONVENTIONAL

Long-term, permanent loans with both fixed- and variable-rate options.

### AFFORDABLE

Financing for income-and/or rent-restricted multifamily properties.

[Learn more](#)

### SENIOR HOUSING & HEALTHCARE

A variety of permanent and bridge financing options.

### MANUFACTURED HOUSING

Financing for the purchase or refinance of manufactured housing.

## FANNIE MAE

- DUS Multifamily mortgage
- DUS/ARM Multifamily mortgage
- DUS Affordable loans
- Structured ARM
- Credit facility
- Tax-exempt bonds credit enhancement
- Construction loan take out for LIHTC
- Extended maturity (fixed, floating)

[Learn more](#) →



## FREDDIE MAC



- Fixed- and floating-rate options
- Affordable loans including bridge to resyndication and Non-LIHTC forwards
- Fixed-to-float options
- LIHTC 9%
- Structured pools
- Green Advantage
- Lease-up
- Value-add

[Learn more](#) →

## FHA

#### TERMS

#### TYPICAL PROPERTIES



- Terms of 40 and 35 years for rehabilitation and permanent loans, respectively
- Construction loans
- Permanent fixed rate
- Affordable loans
- Fully amortizing, fully assumable
- Non-recourse
- Integrated construction/permanent financing
- Credit enhancement for tax-exempt financing
- Early rate lock for qualifying permanent transactions
- 90% LTV for affordable loans and up to 85% LTV for non-cash-out
- Customizable prepayment

[Learn more](#) →

## ENHANCED AGENCY GATEWAY PROGRAM

#### TERMS

#### TYPICAL PROPERTIES



- Floating rate
- Interest only
- \$5-million to \$25-million loan size
- 12 to 36 months
- Non-recourse except for standard commercial carve-outs
- Lockout period varies from loan to loan based on stabilization plan
- Exit-fee waived if refinancing through PGIM Real Estate's Agency Loan Group
- 75% on in-place LTC; 80% on stabilized LTV
- 1.00x DSCR at funding on in-place income, stabilized DSCR tested by Agency

[Learn more](#) →

*With well-established Agency relationships and a deep bench of experience, we strive to be trusted advisors to our clients - working with them to find the best solutions to fit their needs.*



# Mike McRoberts

Head of Agency Lending

**HAVE QUESTIONS?**

Our Agency team is here to help.

Contact Us →

\*As of October 2023, PGIM Real Estate has been ranked #7 by the FIA for fiscal year 2023 production. This ranking represents initial endorsements volume from 10/1/22-9/30/23. No compensation or submission was provided to participate in these rankings.

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[Locations](#)

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[Overview](#)

[Real Estate Equity](#)

[Real Estate Debt](#)

## FINANCING SOLUTIONS

[Overview](#)

[Stabilized](#)

[Transitional](#)

## ESG

[ESG Overview](#)

[Environmental](#)

[Social](#)

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[Insights](#)

[News](#)

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<a href="#">Careers</a>	<a href="#">Defined Contribution</a>	<a href="#">Agency</a>	
<a href="#">Client Portals</a>	<a href="#">Agriculture</a>	<a href="#">Agriculture</a>	
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Real Estate

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We align each real estate, gaming, leisure, and lodging client with experienced bankers who understand your market, advise with candor, and take pride in lasting, collaborative relationships.

We understand the unique aspect of your industry and connect you to specific product specialists to provide comprehensive solutions across many segments of the industry including:

- Shopping centers
Hotels and timeshares
Multifamily
Storage
Net lease
Malls
Healthcare
Office
Industrial

Foundation in industry expertise

Wells Fargo's team provides a financial solutions, products, and expertise to companies across the nation. Our products and services include:

- Capital financing
Capital markets and Mergers & Acquisitions
Institutional investments
Market risk management and foreign exchange services
Structured products
Treasury management

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- [Commercial mortgage servicing](#)

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Celebrating our commitments

# Celebrating our commitments

We're dedicated to serving our clients and our communities. Together, we can achieve the greatest success.



## Advancing sustainability

We're leveraging our relationships and working with stakeholders to build a low-carbon, climate-resilient future.

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# Home Mortgage Loans



### Buy a home

A home of your own means a lot. Wherever you are on your homeownership journey, we're here to help you every step of the way.



### Refinance

Your needs and financial situation can change — so can your mortgage loan.



### Learning center

Get informed about the mortgage and homebuying process, from starting your home search to planning your next move.



### Manage your account

Already have a mortgage with us? Here's everything you need to manage your account.

Call 1-877-937-9357 to talk to a mortgage consultant about your options.

Get a call back

Find a consultant

## Buying a house

Wherever you are in the process, we'll help guide you through.

### See what you can afford

In just minutes you can find out how much you could borrow and receive a customized mortgage estimate – all without affecting your credit score.

Check price range

### Shop for homes

Current Wells Fargo customers have exclusive access to a one-stop real estate shopping tool.<sup>1</sup> Start your home search now.

Start Shopping

### Start your application

Ready to take the next step in homeownership? Contact us or [find a mortgage consultant](#) in your area

Get a call back

[Learn more about homebuying >](#)

## Hear from our customers

"It was a wonderful seamless experience getting my mortgage from Wells Fargo. Everyone I worked with was professional, clear, and made the

"Start to finish really great experience. Everyone involved was pleasant, professional, and kind. I have done several mortgages and this by far was the

Wells Fargo. Everyone I worked with was professional, clear, and made the process very smooth. I am very grateful and would definitely recommend Wells Fargo to others."

**Despina K.**

professional, and kind. I have done several mortgages and this by far was the easiest."

**Kenneth F.**

## Mortgage calculators and tools

### Mortgage calculator

Estimate your monthly payments, closing costs, APR and mortgage interest rate today.

[Get rate and payment >](#)

### Affordability calculator

Explore how much you may be able to borrow with our home affordability calculator.

[Get a price range >](#)

### Today's mortgage and refinance rates

See rate and APR information for popular loan types.

[Check rates >](#)

### Shop homes for sale in your area



[Start your search >](#)

## First time homebuyer resources

Learn the key steps to the homebuying process — and find tips, tools, and a team to guide you.

[Get started](#)





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## Mortgage learning center



### Compare the costs of renting vs. buying

Review common costs side by side to help you determine what's right for you.

[Read the article >](#)



### Understanding your credit report and credit score

Improving your credit score may help secure your mortgage at a lower interest rate, and may result in a lower monthly payment on your home.

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### 4 reasons to consider refinancing your mortgage

Refinancing can help you reduce the interest you pay or cut the time it will take to pay off your loan — or both.

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[Explore the learning center](#)

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## Common mortgage questions

- + How much home can I afford?
- + What parts of my finances does a mortgage lender review?
- + What is the minimum down payment for conventional, FHA, and VA loans?
- + What other costs are part of my mortgage?

[More home loan FAQs](#)

## Talk to a mortgage consultant

### Buy or refinance

1-877-937-9357

Mon – Fri: 7 am – 8 pm  
Sat: 8 am – 6 pm  
Central Time

Marque 9 para recibir atención en español.

### Account servicing

1-800-357-6675

Mon – Fri: 7 am – 10 pm  
Sat: 8 am – 2 pm  
Central Time

Marque 9 para recibir atención en español.

### Let us contact you

Enter your contact information to have a mortgage consultant call you.

[Get a call back](#)

### Find a consultant

Use our locator to search for mortgage consultants in your area.

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PRINCIPAL

**Serial Number**

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**Current Filing Basis**

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A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action to avoid your application abandoning. Follow the steps below.

- (1) **[Read the Office action](#)**. This email is NOT the Office action.
- (2) **Respond to the Office action by the deadline** using the Trademark Electronic Application System (TEAS) or the Electronic System for Trademark Trials and Appeals (ESTTA), as appropriate. Your response and/or appeal must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response deadline. Otherwise, your application will be **[abandoned](#)**. See the Office action itself regarding how to respond.
- (3) **Direct general questions** about using USPTO electronic forms, the USPTO [website](#), the application process, the status of your application, and whether there are outstanding deadlines to the [Trademark Assistance Center \(TAC\)](#).

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

### GENERAL GUIDANCE

- **[Check the status of your application periodically](#)** in the [Trademark Status & Document Retrieval \(TSDR\)](#) database to avoid missing critical deadlines.
- **[Update your correspondence email address](#)** to ensure you receive important USPTO notices about your application.
- **[Beware of trademark-related scams](#)**. Protect yourself from people and companies that may try to take financial advantage of you. Private companies may call you and pretend to be the USPTO or may send you communications that resemble official USPTO documents to trick you. We will never request your credit card number or social security number over the phone. Verify the correspondence originated from us by using your serial number in our database, [TSDR](#), to confirm that it appears under the “Documents” tab, or contact the [Trademark Assistance Center](#).

- **Hiring a U.S.-licensed attorney.** If you do not have an attorney and are not required to have one under the trademark rules, we encourage you to hire a U.S.-licensed attorney specializing in trademark law to help guide you through the registration process. The USPTO examining attorney is not your attorney and cannot give you legal advice, but rather works for and represents the USPTO in trademark matters.