



**Commercial Loans:  
Application to Closing**

**September 29, 2015**

**12:00 pm to 1:15 pm**



245 Market Street, Suite 200  
Johnstown, PA 15901  
814.535.8675 / [www.jari.com](http://www.jari.com)

Connect with us



**COST:**

\$5.00/person for lunch

**LOCATION:**

JARI Center for Business Development  
160 Jari Drive (Richland Township)

**PRESENTERS:**

**Tiffany Sturtz, CPA**

*Barnes Saly & Company*

**George Gvozdich, Esq.**

*Gvozdich Law Offices*

**Mike Stevens**

*Somerset Trust Company*

**Join us for a panel discussion on how to obtain a loan for your business, including:**

- ◆ Different types of financial statements ◆
- ◆ Application Process ◆ Liens ◆ Loan Documents ◆ Commitment Letter ◆ Covenants ◆ Required Ratios