



Steve Black and Paul Hamel



## CARING AND DARING TO GROW

Physical therapists Paul and Donna Hamel and Edith Arguelles wake up every day with a mission: to provide quality, compassionate care to their patients and enhance their lives. But to help more patients, they needed more room at **North Coast Physical Therapy**.

They found it in Oceanside, California – a \$1.2 million, 2,500-square-foot office building, financed with the assistance of CDC and Steve Black of **Torrey Pines Bank**.

*“We’ve worked hard to remain the #1 community bank SBA-504 lender in San Diego. Our partnership with CDC and the collective expertise has been instrumental in maintaining that distinction.”*

**Steve Black**  
Senior Vice President – SBA Lending  
Torrey Pines Bank

Partner: Torrey Pines Bank

Total Project: \$1.2 million

Jobs Created/Preserved: 6



Small Business Finance

CERTAINTY  
DELIVERED