

Your Practice, Your Building and Your Exit Plan

If you own your office, your practice and your real estate are two separate assets. Planning them together pays off.



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WHAT PRACTICE OWNERS SHOULD KNOW

- 1 Practice and building can be sold separately.**
Many owners sell the practice and keep the building as rental income.
- 2 Buyers often use SBA 7(a) loans.**
Up to \$5 million, usually 10 years for the practice and up to 25 years for real estate.
- 3 Loans on medical office buildings are coming due.**
504 bank loans from 2014–2018 are maturing at higher rates.

WHAT A BUYER CAN AFFORD

\$1.2M practice purchase, 10% down

SBA 7(a) loan

\$1.08M

At 10% over 10 years

\$14,272/mo

~\$214K/yr

Cash flow the practice needs to show (1.25 coverage).

YOUR OPTIONS

Sell the practice, keep the building

Collect rent from the buyer for years.

Sell to an associate

A 7(a) loan can fund the buyout over time.

Refinance your office

Lock a rate before your bank loan comes due.

Sell both at once

One closing, one plan for retirement.

QUESTIONS TO ASK NOW

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|--|---|
| ☐ When would you like to step back from practicing? | ☐ When is your building loan due? |
| ☐ Is an associate a likely buyer? | ☐ What is your practice's cash flow over the last 3 years? |
| ☐ Do you own the building through a separate LLC? | ☐ Would you rather sell or keep the real estate? |

Examples are illustrations as of October 2026, not loan quotes or appraisals. Rates, terms and eligibility change; all loans are subject to lender approval. Not legal or tax advice.

FREE · CONFIDENTIAL

Free practice and property options review

Confidential. We'll estimate what your practice and building could each bring and how buyers would finance them.

Call or text
the number above