

Own Your Office? Plan for Partner Changes and Your Loan Due Date.

For many firms, the office building is a retirement asset as much as a workplace.



Val Fulton

BRG Realty Business & Commercial · CA DRE #01281191

530-282-5228

val@SmartWealthCA.com

WHAT FIRM OWNERS SHOULD KNOW

- 1 Partner buyouts can be financed.**
An SBA 7(a) loan can fund a partner buyout, usually over 10 years.
- 2 You can lease out extra space.**
SBA rules let you lease up to 49% of an existing building to tenants.
- 3 Office loans are maturing at higher rates.**
Plan your refinance 6–12 months ahead.

BY THE NUMBERS

\$2M bank loan balance, 25-year schedule

Payment at 4% **\$10,557/mo**

Payment at 7% **\$14,136/mo**

+\$43K/yr

The cost of letting the loan reset without a plan.

YOUR OPTIONS

Refinance the building

Fixed-rate options through SBA 504.

Partner buyout with SBA 7(a)

Spread the cost over 10 years.

Lease extra space

Offset your mortgage with rent.

Sell or sell-leaseback

Free up equity, stay in your office.

QUESTIONS TO ASK NOW

- | | |
|---|---|
| ☐ When is your building loan due? | ☐ Is the building in your firm's name or a separate LLC? |
| ☐ Is a partner planning to retire? | ☐ What is the building worth today? |
| ☐ Do you use all of your space? | ☐ Who will own the building in 10 years? |

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 office building and partner-buyout review

We'll review your loan timing, building value and how a buyout or refinance would pencil out.

Call or text
the number above