SBA 504 Dental Loan: 90% Fixed-Rate Financing

Use for Commercial Real Estate, Equipment & Building Improvements

CDC Small Business Finance leads the nation in providing low-interest, SBA 504 financing to businesses. Dentists looking for capital to purchase a practice, buy required equipment, or make improvements on an existing building may qualify for up to 90% financing.

Stop writing checks that benefit a landlord instead of your business. Keep your equity and reap the tax benefits of owning your building outright.

SBA 504 Loans:

- Loans can be used for building acquisitions, tenant improvements, FF&E, and ground-up construction
- Total financing upwards of $20 million
- Loans are facilitated by a CDC (Certified Development Company) in partnership with a bank or other lender
- Fixed interest rate - 20 years, fully amortized on the CDC/SBA portion, and usually 25-30 years amortized on the bank/lender portion
- No additional collateral required
- No maximum total project size, and no limit on number of loans for projects that take advantage of SBA’s Green Energy program
- CDC facilitates the financing process and loan placement to ensure a successful close of escrow

Recent Dental Office Projects

- Torrance, CA
  - $3.8 Million SBA 504 Loan
  - 10,112 Square Feet
  - Included major tenant improvements

- Ventura, CA
  - $1.6 Million SBA 504 Loan
  - 6,844 Square Feet
  - Included minor tenant improvements

- San Diego, CA
  - $2 Million SBA 504 Loan
  - 5,623 Square Feet
  - Included major tenant improvements
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Our Dental Financing Track Record

| 176+ Dental Projects Financed by CDC | $78+ Million in Dental Projects Financing Provided by CDC |

Why Lease When You Can Own?
SBA 504 Benefits

- Lock in **lower your occupancy costs**, and ensure you are protected from rent increases. An SBA 504 loan has a fixed rate so you know what your payments are going to be every year.
- **Increase access to your own capital** to help grow your business. With a low down-payment, you have more money to invest in other areas of your practice.
- Enjoy **tax benefits** through depreciation and interest-paid expense deductions.
- Improve or expand the property you own without permission of a landlord. You are in control of your business.
- Secure a **long-term home** for your practice.
- Take advantage of **property's appreciation value** today for a future benefit when you are ready to retire.
- We have **additional cost effective lending products** that may also benefit the growth of your business.

SBA 504 Uses
- Equipment purchase
- Building purchase
- Partial change of ownership
- Ground-up construction/expansion
- Improvement financing

What We Do at CDC
Financing for dentists.
We are the nation's leading provider of low-interest, fixed-rate, SBA 504 financing to businesses.
Founded in 1978 as a not-for-profit corporation, we have originated over 10,000 loans throughout California, Arizona, and Nevada.
In addition to SBA 504 financing, we offer a variety of other loan programs with the goal of helping businesses grow, expand, and create jobs.
We make it easy to obtain financing for your business.

“Most dentists see an immediate benefit from SBA 504 financing. They’re suddenly getting tax benefits and building equity for retirement, not to mention the peace of mind having fixed occupancy costs brings!” - Kurt Chilcott, President of CDC Small Business Finance