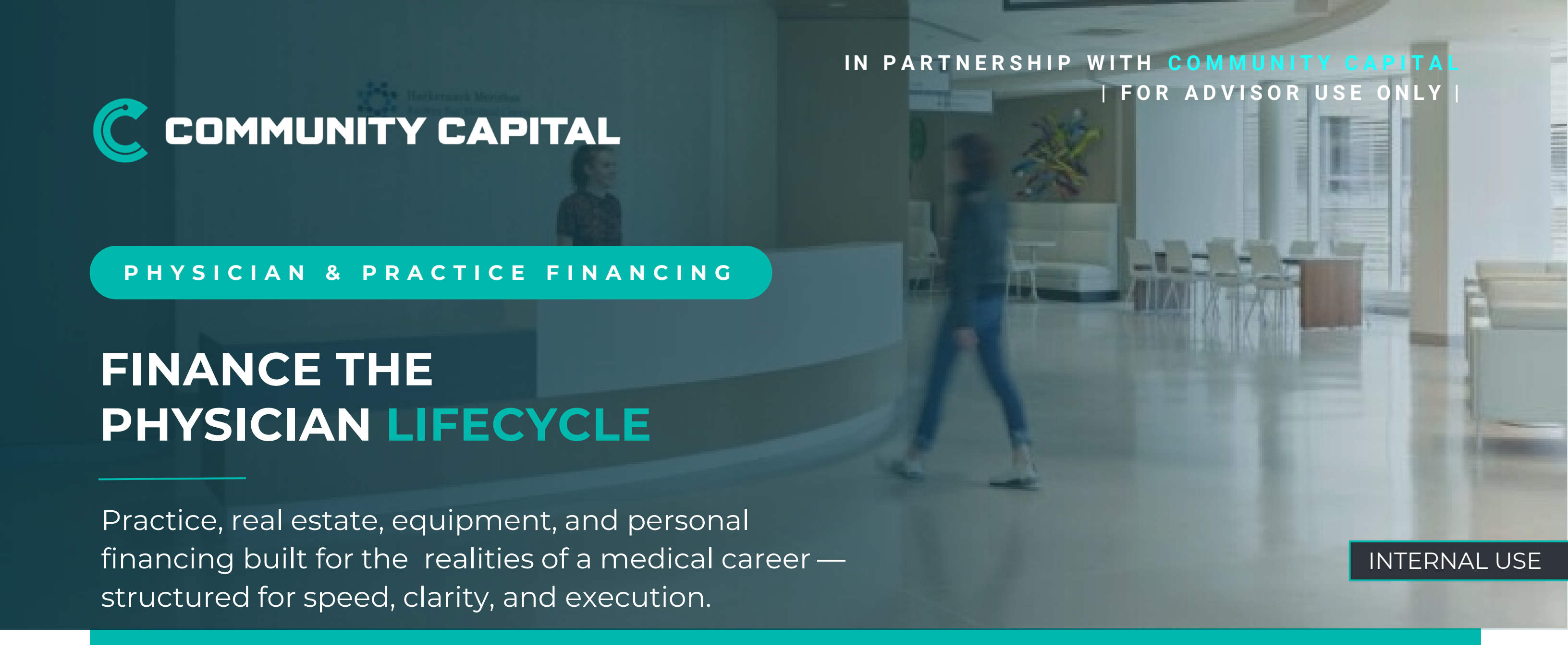

IN PARTNERSHIP WITH COMMUNITY CAPITAL
| FOR ADVISOR USE ONLY |

COMMUNITY CAPITAL

PHYSICIAN & PRACTICE FINANCING

FINANCE THE PHYSICIAN LIFECYCLE

Practice, real estate, equipment, and personal financing built for the realities of a medical career — structured for speed, clarity, and execution.

INTERNAL USE

Smart Capital for Every Stage of Practice

Physician finance reflects the realities of a medical career — strong long-term earning power, delayed early income, significant student debt, and practice economics that evolve at every stage. From launching a practice to investing in real estate or specialty ventures, **physicians and medical professionals** face distinct decisions at each step.

Our solution connects clients to lenders with deep healthcare expertise — across practice, real estate, specialty, and residential financing — offering the flexibility physician profiles require, including future-income and student-loan treatment.

With the right capital strategy, financing becomes a tool for growth, transition, and long-term wealth building — and a natural way for advisors to deepen the relationship across a physician's full career.

WHERE PHYSICIAN FINANCING IS APPLIED

- **Launching, acquiring, or buying in** to a practice
- **Purchasing or refinancing** a medical office building
- **Adding** a surgery center (ASC), imaging, or laboratory
- **Financing medical equipment** purchase, **practice transitions / recapitalizations**
- **Buying or refinancing a home early** in a medical career (physician mortgage)

> *Buying into a practice is a defining career milestone. Having efficient access to specialized financing helped my client move forward with confidence instead of waiting years to build the necessary capital..*
>
> ~WEALTH ADVISOR | PHYSICIAN CLIENT ENGAGEMENT
>
> REAL CLIENT STORY FROM THE COMMUNITY CAPITAL NETWORK

OUR PROCESS

1. Opportunity **DISCOVERY** — *Identify the financing need and the physician's / medical practitioner's stage of career and practice*
2. Strategic **REVIEW** — *We assess the practice, property, and/or personal profile to shape the approach*
3. Targeted Lender **MATCHING** — *The client's scenario is presented to lenders with physician and healthcare expertise*
4. Coordinated **EXECUTION** — *We coordinate finalizing the underwriting and closing across the relevant loan type*
5. Ongoing **PARTNERSHIP** — *The team and the advisor stay engaged to support the client's long-term objectives*

COMMUNITY CAPITAL

Physician & Practice Lending

Physician finance spans the full career — practice, real estate, equipment, specialty, and personal mortgage needs — with lenders who underwrite the realities of a medical profession and healthcare business.

PHYSICIAN FINANCING OVERVIEW

Physician finance covers several different loan types — practice and professional (C&I), medical real estate (CRE), specialty physician financing, and residential mortgages. What unites them is a lender's willingness to underwrite the physician/medical professional profile: strong projected income, employment contracts, flexible student-loan treatment, and practice-specific economics. The right structure depends on the physician's stage of career and the asset being financed.

USE CASES

- **Practice** start-up, acquisition, or partner buy-in
- **Working capital** and equipment for the practice
- **Medical office** purchase or refinance
- **Surgery center (ASC)**, imaging, or lab ownership
- **Physician mortgage** for an early-career home

FACTORS LENDERS EVALUATE

Practice Cash Flow	Debt service coverage (DSCR 1.25x+), stability of practice, production
Income & Contracts	Employment contracts or verifiable future income
Specialty & Credentials	Medical specialty, credentials, and historical production
Student Loan Treatment	Flexible DTI and student-loan handling
Credit & Liquidity	Credit profile, liquidity and overall financial strength of borrower

LENDING TYPES

C&I — Practice & Professional
Best for: *start-ups, acquisitions, partner buy-ins, working capital & equipment*

CRE — Medical Real Estate
Best for: *purchase or refinance of owner-occupied medical offices*

Specialty Physician Financing
Best for: *ASCs, imaging, labs, practice transitions & recapitalizations*

Residential — Physician Mortgage
Best for: *early-career primary-residence purchase or refinance*

WHICH LOAN FITS THE LENDING NEED

- Buying into / starting a practice ⇨ **C&I Practice Loan**
- Buying a medical office building ⇨ **CRE Loan**
- Adding an ASC or recapitalizing ⇨ **Specialty Finance**
- Buying a home early in career ⇨ **Physician Mortgage**

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, we deliver clarity, access, and execution — so you can move ahead with confidence.

- Specialized Healthcare Lender Network
- Physician-Friendly Underwriting
- Solutions Across the Lifecycle
- Speed, Support & Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- **Access** to a lenders with physician and healthcare expertise
- **Guidance** on the right loan type for each stage
- **White-glove management** from loan application through closing
- **Physician-friendly** treatment of income, student debt, etc.
- **Seamless coordination** with the client's broader wealth plan

GETTING STARTED

> **Ready to Explore Physician & Practice Financing Solutions?**

For more information, please contact our Lending Solutions Team or submit an inquiry via the site:

LENDING SOLUTIONS TEAM

- capitalsolutions@communityct.com
- (888) 745-1837
- lendingsolutions.communitycapital.ai/

** All inquires are handled with strict confidentiality*