CLIENT CASE STUDY

$3.5MM Medical Office Building Refinance, Physician Buy-Out

Client Profile | Physician Practice Refinancing Medical Office Building

When a physician practice sought financing to facilitate the retirement of two physician partners, the **Lending Solution** *powered by Community Capital* helped the client validate market terms, evaluate financing alternatives, and confidently move forward with a major ownership transition.

OPPORTUNITY

Validating market terms for the financing of an Office Building associated with a Doctor's Practice.

RESULTS

- ✓ Benchmarked an existing bank proposal against broader market alternatives
- ✓ Generated interest from multiple commercial real estate lenders
- ✓ Secured a competitive second term sheet within days
- ✓ Validated that the client's existing lender offered market terms
- ✓ Strengthened advisor engagement around business ownership and succession planning

A growing Florida-based physician practice needed to refinance its medical office building as part of a broader plan to buy out the ownership interests of two retiring physicians. The managing partner had already received a financing proposal from the practice's local bank but wanted to ensure the terms being offered were competitive before committing to a long-term financing arrangement. With limited time available to meet with multiple lenders, the client turned to their advisor for guidance.

The advisor connected the client with the Lending Team to review the opportunity and benchmark the existing proposal against the broader market. During the discovery process, the advisor gained additional visibility into the practice's ownership structure, succession plans, real estate holdings, and future growth objectives—providing valuable context that extended well beyond the immediate financing need.

The opportunity was presented through Loan Marketplace to a network of banks, credit unions, and specialty commercial real estate lenders. Multiple institutions expressed interest in the transaction, with several lenders giving indications of interest within days. An East Coast bank delivered a competitive term sheet that closely mirrored structure and pricing offered by the client's existing lender.

After comparing the alternatives, the client ultimately elected to proceed with their longstanding banking relationship. While the financing was not placed through the Lending Solution, the process delivered value by validating that the original proposal was competitive and providing the client confidence that they were making an informed decision.

> *The Lending Team and the Loan Marketplace helped identify multiple lenders for our medical office building refinance.*
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> *This work made us comfortable to make a decision and accept competitive financing terms from a local bank.*
>
> *Managing Partner*
> *Medical Practice*

COMMUNITY CAPITAL

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

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