FOR ESTABLISHED BUSINESSES

STOP LEASING YOUR FUTURE. START OWNING IT.

OFFICE CONDO OWNERSHIP:

The Business Owner's Guide to Converting Rent Into Equity and Long-Term Wealth

You've built a successful business from the ground up — strong revenue, a loyal client base, and a respected brand. ***If you're still leasing, your largest monthly expense is generating zero return.***

INVESTMENT EQUITY

COMMERCIAL OFFICE CONDO DEVELOPMENT

THE BUSINESS CASE — WHY LEASING IS YOUR MOST EXPENSIVE LINE ITEM WITH ZERO ROI

You've optimized your operations, managed your margins, and reinvested in growth. But your lease? It's a pure cash outflow with no equity, no appreciation, and no asset accumulation. Every year, you're paying more (thanks to rent escalations) for the same square footage — and your landlord retains all the upside.

Over a 10-year lease, the total cost of rent, escalations, operating expenses, and leasehold improvements can reach well into the hundreds of thousands — or beyond — with nothing on your balance sheet to show for it. Now imagine redirecting that capital into an asset that appreciates, generates tax deductions, and strengthens your company's financial position.

THAT'S OFFICE CONDO OWNERSHIP:

Every dollar you currently send to a landlord starts building equity in an appreciating asset on your balance sheet. Same monthly commitment. Completely different outcome.

THE COMPETITIVE ADVANTAGE — WHY SMART BUSINESSES OWN THEIR SPACE

CONVERT RENT TO EQUITY — IMPROVE YOUR BALANCE SHEET

Every mortgage payment builds equity in a tangible, appreciating commercial real estate asset. This strengthens your company's balance sheet, increases your net worth, and provides collateral for future business lending needs. When your bank sees real estate equity on your financials, your borrowing capacity and creditworthiness improve.

SIGNIFICANT TAX ADVANTAGES

Ownership opens the door to deductions that don't exist for tenants:

MORTGAGE INTEREST DEDUCTION
Deduct the interest portion of your monthly payment

DEPRECIATION
Deduct the building value over 39 years, creating a non-cash deduction that reduces taxable income without costing you a dollar

COST SEGREGATION
Accelerate depreciation on qualifying components (HVAC, electrical, built-ins, specialty finishes) from 39 years down to 5, 7, or 15 years for significant early-year deductions

SECTION 179 EXPENSING
Certain qualifying buildout improvements may be eligible for immediate expense in the year incurred

OPERATING EXPENSE DEDUCTIONS
Property taxes, insurance, CAM fees, repairs, and maintenance are all deductible

1031 EXCHANGE
When you sell, defer capital gains by exchanging into another investment property

The specific tax benefit depends on your business structure, revenue, and bracket. Your accountant can model the impact for your company.

THE SMART STRUCTURE:

Most business advisors recommend purchasing through a separate real estate LLC that leases the space back to your operating company. This provides liability protection (separating the real estate asset from business operations), tax flexibility (the LLC collects rent, the business deducts it), and succession planning benefits. Your accountant or business attorney can advise on the best structure for your situation.

COST CERTAINTY — FIX YOUR OVERHEAD

With a fixed-rate mortgage, your occupancy cost is locked in for the life of the loan. No annual rent escalations, no surprise NNN reconciliation bills, no landlord passing through capital improvement costs. This predictability improves your financial forecasting, budgeting accuracy, and profit margin stability.

BRAND PERMANENCE AND MARKET POSITIONING

Your business address is part of your brand identity. Ownership ensures permanence — no lease expiration risk, no forced relocation, no disruption to client relationships. For businesses that depend on walk-in traffic, local reputation, or a well-known location, this stability is invaluable.

TOTAL CONTROL OF YOUR ENVIRONMENT

When you rent, your buildout serves the landlord’s resale strategy. When you own, every dollar invested goes into a space designed for your clinical workflow — whether that’s exam rooms configured for your specialty, procedure rooms with medical gas lines, HIPAA-compliant check-in areas, telemedicine suites, ADA-compliant access, or lead-lined imaging walls. Every improvement adds value to your asset, not someone else’s.

INCREASE YOUR PRACTICE’S SALE VALUE

Your office condo becomes a powerful component of your long-term exit strategy:

- Sell the business and the real estate for maximum total transaction value
- Sell the business, retain the property, and lease it back to the new owner — creating passive retirement income
- Sell the property via 1031 exchange and defer capital gains into another investment
- Pass the property to heirs as part of your estate plan, with stepped-up basis for tax efficiency

SUBLEASE POTENTIAL

If your business doesn’t need the entire unit, sublease the excess space to a complementary business and offset your monthly costs. You become both a business owner and a landlord — diversifying your income streams.

HOW THE PURCHASE WORKS

This process is structured to be straightforward, predictable, and low-stress — designed for busy business owners who want clarity, flexibility, and no construction headaches.

Step 1: Sign the Purchase Agreement
Nothing complicated or rushed. The Purchase and Sale Agreement kicks off the process and locks in your unit.

Step 2: Make a Modest Deposit
A 5% earnest money deposit secures your unit. If the land hasn't been acquired yet, only 2.5% is due upfront with the balance due once the land purchase closes. Your deposit is fully refundable through the 75-day due diligence period. This is a measured commitment, not a large upfront exposure.

Step 3: Review Everything on Your Timeline
You get 75 days of due diligence to review plans, pricing, and specifications, and to have your accountant or advisor review all documents. The first 30 days are dedicated specifically to reviewing and approving the full project package. No pressure to rush decisions.

Step 4: Confirm Financing and Space Plans
Within 60 days, provide a lender pre-qualification letter and a basic space plan showing intended use. This isn't a loan approval or final design — just confirmation that the space and financing align with your needs.

Step 5: Title and Legal Are Handled
Title is ordered immediately. You'll have time to review all title materials, and any issues are addressed well before closing. Standard, conservative process.

Step 6: We Build It. You Don't.
The developer acquires the land and constructs the grey shell. You're not managing construction or contractors. You're purchasing a ready-to-improve professional unit — not taking on development risk.

Step 7: Close on a Predictable Schedule
Closing is scheduled based on whichever comes first: 10 days after the Certificate of Completion, when the title company can issue the policy, or 10 days after due diligence concludes. No surprise deadlines. No moving targets.

Security: Every project includes a professionally monitored outdoor security system with after-hours and weekend coverage. Daily reports go to the Condo Association Board. We also recommend buyers install internal cameras within their units for added protection — particularly important for firms handling privileged client information.

QUESTIONS BUSINESS OWNERS ASK

Should I buy through my operating business or a separate LLC?
Most business advisors recommend purchasing through a separate real estate LLC that leases the space back to your operating company. This provides liability protection (separating the real estate asset from your business operations), tax flexibility (the LLC collects rent, the business deducts it), and succession planning benefits. Your accountant or business attorney can advise on the best structure for your situation.

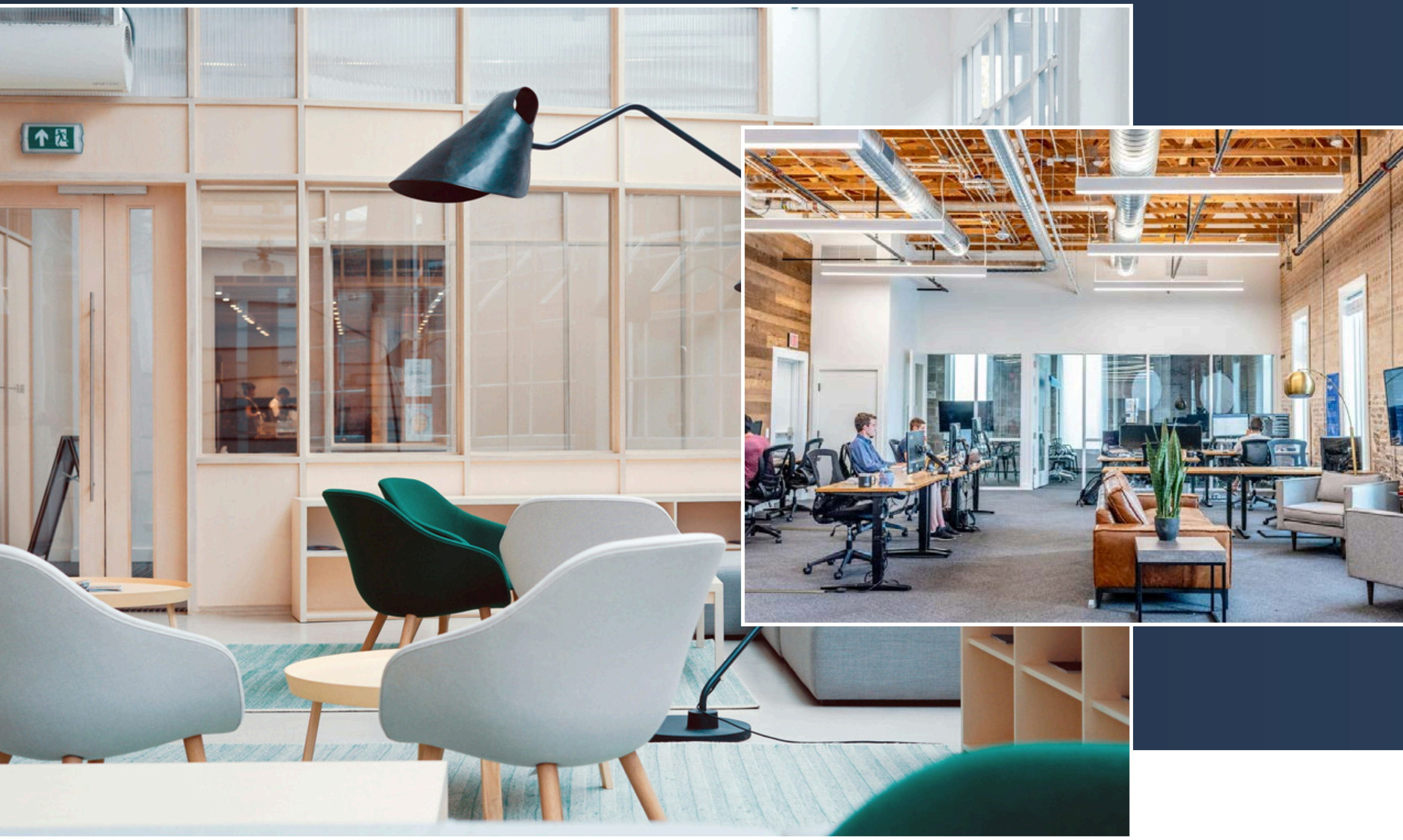
My business is growing — what if I outgrow the space?
Office condos offer more flexibility than you might expect. Adjacent units may become available as your business grows, allowing you to expand in place. If you outgrow the space entirely, you can sell the condo at market value (capturing appreciation and equity), or retain it as an investment property and lease it to another tenant. Either way, you don't lose your investment.

What is an SBA 504 loan and do I qualify?
The SBA 504 loan program is specifically designed to help established businesses purchase owner-occupied commercial real estate. Key benefits include reduced down payments, favorable fixed rates on a portion of the financing, and long terms. To qualify, your business must occupy at least 51% of the space and demonstrate adequate cash flow and credit history. Your lender can walk you through the specifics.

What are the ongoing costs beyond the mortgage?
Your monthly costs include the mortgage payment (principal + interest), condo association/CAM fees (covering shared building expenses like common area maintenance, exterior upkeep, building insurance, and management), property taxes, and your own property insurance. All are predictable, budgetable, and tax-deductible. No surprise rent escalations.

Can I use the property as collateral for business loans?
Yes. As you build equity in your office condo, it becomes a valuable asset on your balance sheet that can be used as collateral for lines of credit or business expansion loans. This gives you access to capital at more favorable terms than unsecured lending.

What if I want to sell my business but keep the real estate?
This is one of the most powerful exit strategies available. You sell your business operations to a buyer but retain ownership of the real estate and lease it back to them. You continue collecting rental income without the day-to-day responsibilities of running the business. It's a built-in retirement income stream.



You didn't build your business by leaving money on the table. **Every month you lease, that's exactly what you're doing.**

You're paying someone else's mortgage, building someone else's equity, and adding to someone else's net worth. It's time to redirect that investment into an asset that works as hard as you do.
Your next smart business decision is waiting. Let's talk.

SCHEDULE A CONSULTATION

No commitment. No pressure. Just a conversation to discuss if your practice space is right for your situation.

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