FOR DENTAL PROFESSIONALS

OWN YOUR OPERATORY. OWN YOUR FUTURE.

OFFICE CONDO OWNERSHIP:

The Dentist's Guide to Protecting Your Buildout Investment and Building Long-Term Wealth

You've invested hundreds of thousands in chairs, imaging systems, CAD/CAM equipment, and sterilization infrastructure. Why pour all of that into someone else's building?

INVESTMENT EQUITY

COMMERCIAL OFFICE CONDO DEVELOPMENT

THE ROOT CAUSE

WHY LEASING COSTS MORE THAN YOU THINK

Dental practices are the most buildout-intensive businesses in commercial real estate. No other professional invests as heavily in the physical space itself — plumbing for each operatory, compressed air and vacuum lines, nitrous oxide delivery systems, lead-lined walls for imaging, specialized HVAC for infection control, and heavy electrical for autoclaves and digital equipment.

That buildout represents a massive financial commitment on top of your lease. And here's the part that should concern you: when you lease, every dollar of that investment improves someone else's asset. If your lease isn't renewed, you walk away from all of it. You can't take plumbing out of the walls. You can't relocate lead shielding. Those are nonrecoverable leasehold improvements — gone.

Over a 10-year lease, the combined cost of rent, escalations, CAM charges, and your nonrecoverable buildout can easily exceed a million dollars. At the end of that decade: zero equity, zero ownership, zero asset value.

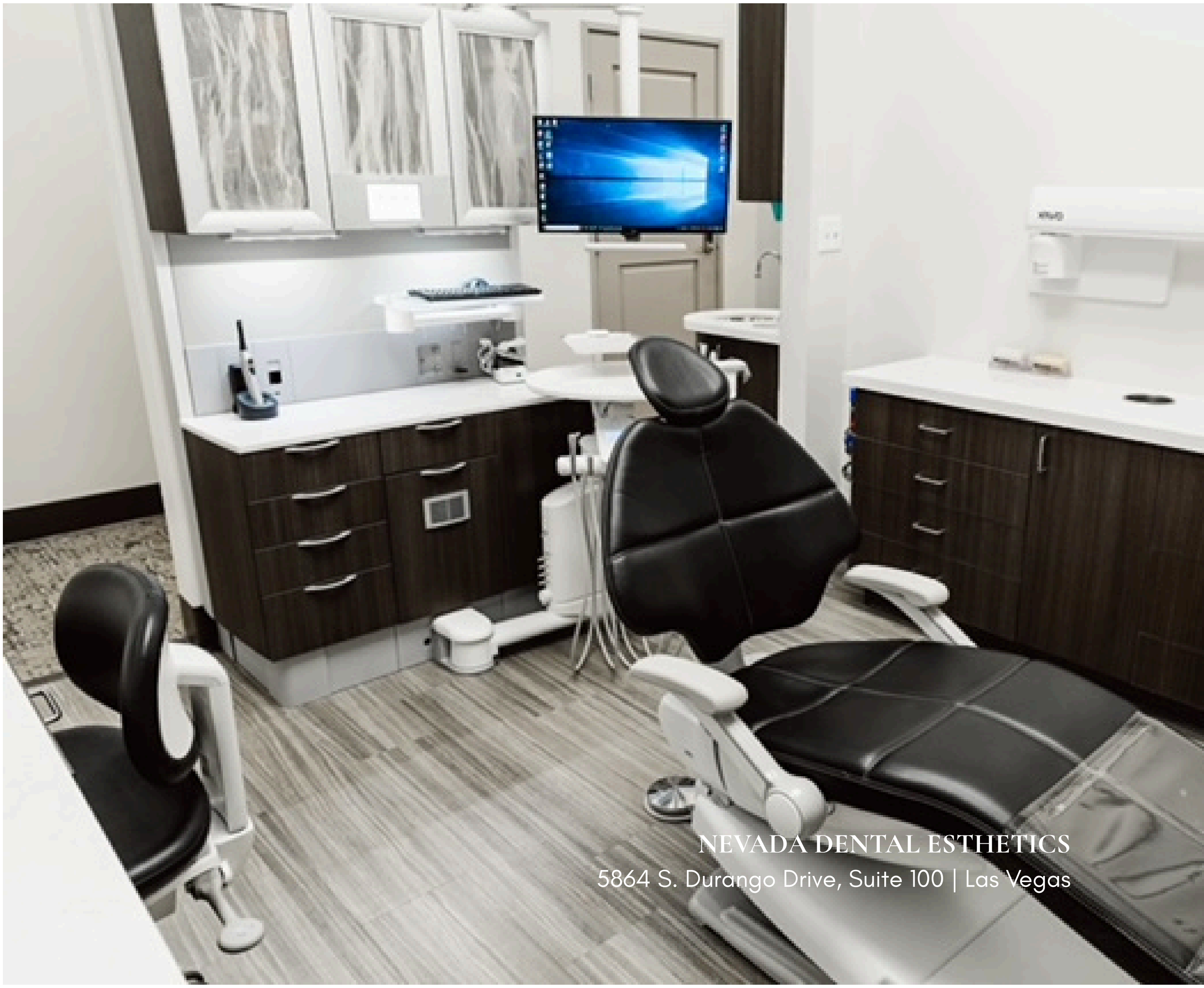
THE MATH IS SIMPLE

When you own, both your monthly occupancy payment and your buildout investment contribute to an asset YOU own, YOU benefit from, and YOU can sell or leverage. When you lease, they contribute to someone else's net worth.

PROTECT YOUR BUILDOUT INVESTMENT

This is the single most compelling reason for dentists to own. Your operatory buildout — the plumbing rough-ins, vacuum and compressor lines, dedicated electrical circuits, cabinetry, lead shielding, and digital imaging infrastructure — is permanent and non-portable. When you own, every dollar of buildout adds value to your asset.

When you sell or retire, that buildout makes your condo dramatically more valuable to the next dental buyer because they're purchasing a turnkey, practice-ready space.



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BUILD EQUITY WITH EVERY PAYMENT

Each mortgage payment builds equity in an appreciating asset. Think of it as a forced savings plan that runs alongside your practice revenue. Over time, you accumulate real estate equity that complements your retirement accounts and practice goodwill value — wealth that grows whether you're thinking about it or not.

TAX ADVANTAGES BUILT FOR DENTAL OWNERS

Most dental practices operate as a Professional Corporation (PC) or PLLC, often taxed as an S-Corp. Regardless of your specific structure, ownership unlocks deductions that renters simply cannot access:

MORTGAGE INTEREST DEDUCTION
The interest portion of your payment (often the majority in early years) is fully deductible

DEPRECIATION
The building depreciates over 39 years, creating a non-cash deduction that reduces taxable income without reducing cash flow.

COST SEGREGATION
Dental offices are ideal candidates because of your extensive specialized infrastructure; plumbing, vacuum/compressor systems, dedicated electrical, cabinetry, and imaging infrastructure can often be reclassified to 5-, 7-, or 15-year schedules, generating substantial early-year deductions

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

OPERATING EXPENSES
Property taxes, insurance, CAM fees, and maintenance are all deductible

1031 EXCHANGE ELIGIBILITY
Defer capital gains when you sell by exchanging into another investment property

Your CPA can model the specific impact. The short version: ownership converts dead-weight rent expense into tax-advantaged wealth building.

THE SMART STRUCTURE:

Many dentists purchase the office condo through a separate real estate LLC, then have their PC or PLLC pay rent to that LLC. Your practice gets a deductible rent expense, and the rental income flows to your real estate entity, where you capture the depreciation, mortgage interest deductions, and appreciation. It's an internal transaction that creates tax advantages on both sides. Your CPA and attorney can help structure this properly.

PATIENT RETENTION DEPENDS ON LOCATION STABILITY

Your patients — especially families who've been coming for years — associate your practice with your location. A disruption from a lease expiration or landlord dispute means lost patients, lost revenue, and the significant cost of notifying your entire patient base, updating insurance directories, and re-establishing referral relationships. Ownership eliminates this risk entirely.

DESIGN YOUR IDEAL CLINICAL ENVIRONMENT

Your buildout is customized to your operations, your workflow, and your vision:

- Operatory layout optimized for your workflow (rear delivery, side delivery, 12 o'clock)
- Dedicated sterilization center with proper instrument flow (dirty to clean)
- Panoramic/CBCT imaging room with appropriate shielding
- In-office lab space for same-day crowns and CAD/CAM milling
- Modern patient lounge that reflects your brand
- Private consultation room for treatment plan presentations
- Staff break room and office areas

Every improvement adds value to your asset, not someone else's.

MAXIMIZE YOUR PRACTICE SALE VALUE

When you sell your practice or bring on a partner, owning the real estate dramatically increases the total transaction value. A buyer can purchase the practice and property together, or you can retain the real estate in your separate LLC and create a leaseback arrangement — generating passive rental income in retirement while the new dentist operates in your space. That flexibility is worth real money at the negotiating table.

BUILD A REFERRAL HUB UNDER ONE ROOF

Many dental condo owners sublease a portion of their space to complementary providers — orthodontists, oral surgeons, periodontists, pediatric dentists, or dental labs. You offset your carrying costs and build a convenient referral ecosystem that benefits your patients and your bottom line.

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HOW THE PURCHASE WORKS

We designed this process specifically for busy professionals. It's straightforward, low-risk, and gives you plenty of time at every stage.

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.

QUESTIONS DENTISTS ASK

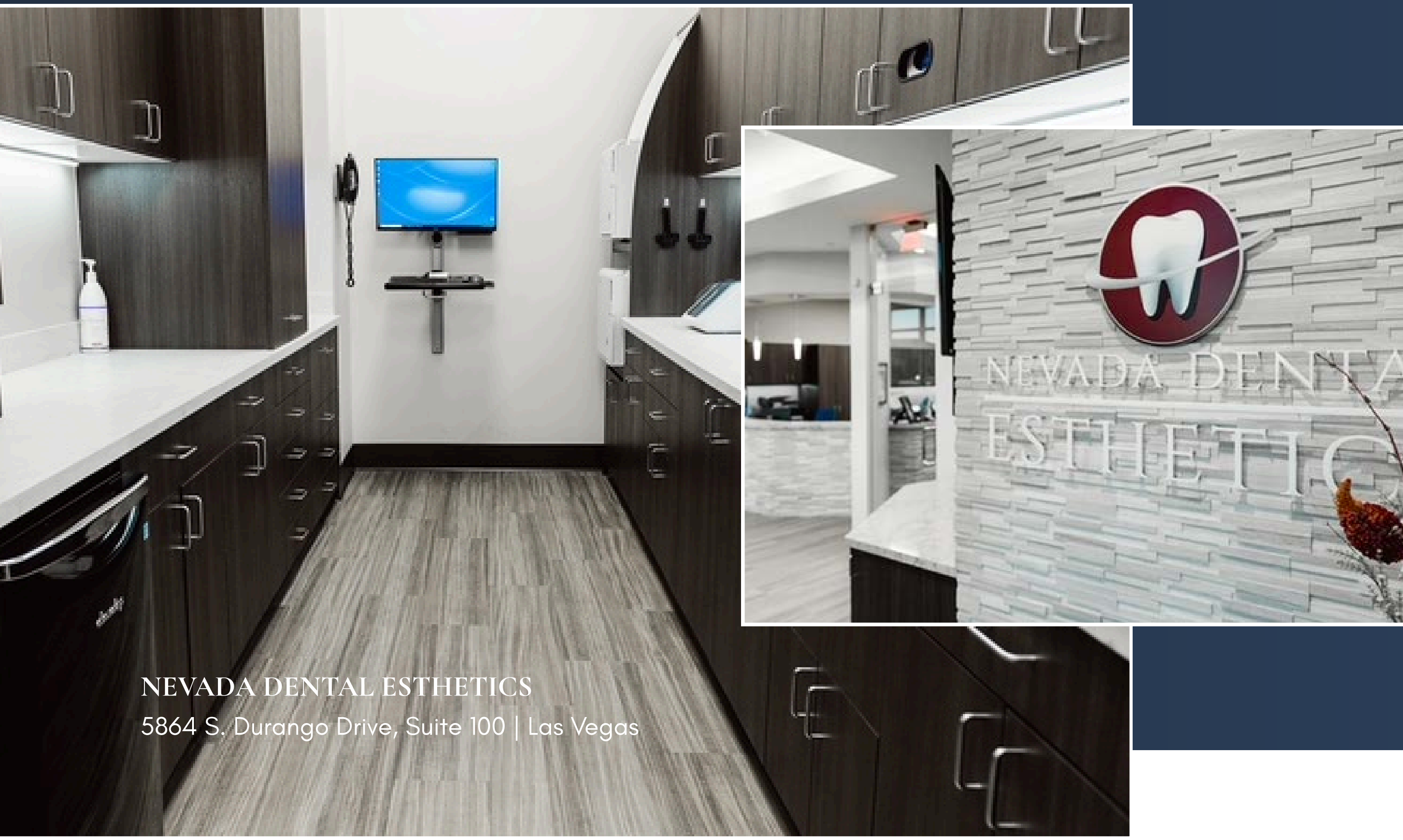
My buildout is going to be expensive. Can I finance it with the purchase?
Yes. SBA 504 and many conventional commercial loans allow you to roll buildout costs into the total loan amount. You can finance both the real estate and the buildout in a single transaction, preserving your working capital for equipment and operations.

I'm a new practice owner or recent dental school graduate. Can I qualify?
Many dental-specific lenders offer startup practice loans that factor in your earning potential as a licensed dentist rather than relying solely on existing revenue. Combined with SBA programs, new graduates can absolutely pursue ownership from day one. In fact, it's often the smartest move — you avoid paying rent from the start and begin building equity immediately.

Is the building set up for dental infrastructure?
Our office condos are delivered with core infrastructure to support medical and dental use, including adequate plumbing stacks, electrical capacity, and HVAC. Your buildout contractor completes the specialty work — operatory rough-ins, vacuum/compressor installation, and so on — during the construction phase. We confirm all infrastructure requirements during the initial consultation.

Can I expand if my practice grows?
Yes. One of the advantages of the condo model is that adjacent units may become available over time, allowing you to expand without relocating. We can discuss your long-term growth plans upfront and help you secure a unit with expansion potential.

What about dental-specific waste and compliance?
Ownership doesn't change your compliance obligations — you'll still follow all OSHA, EPA, and state dental board regulations for waste disposal (amalgam separators, sharps, biohazard). The condo association's CC&Rs outline building-level requirements, and we ensure compatibility with dental operations before you purchase.



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You've invested so many years in dental school, residency, and building your clinical skills. **Make the investment that allows you to protect all of it.**

Office condo ownership gives you control over your space, protection for your buildout investment, tax advantages most dentists overlook, and a long-term wealth-building asset that works for you every single month. Whether you're opening a new practice, expanding, or simply tired of pouring hundreds of thousands into someone else's building — let's design your ideal practice, starting with the space you own.

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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