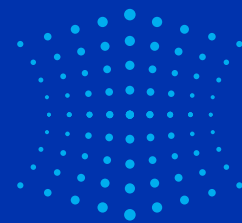




READY CAPITAL.

Creative Solutions. Reliable Results.



SBA 7(a) loans for a growing dental services market

SMALL BUSINESS LENDING



Purchasing a dental practice or opening a second office is a professional milestone for a dentist. To grow their practice, dentists often need financing to purchase buildings, expand office spaces, or open new locations. Whether a general dentist, endodontist, or periodontist, Ready Capital can provide financing that aligns with their practice goals.

SBA 7(a) loans can offer dental practices up to 100% financing for commercial real estate acquisitions and ownership structures. As an SBA Preferred Lender, Ready Capital can process loans quickly.

SBA 7(a) highlights

- Loans from \$350,000 to \$7,000,000¹
- Loan terms up to 25 years
- Low borrower equity required
- Wide use of loan proceeds
- Limited/No prepayment penalties
- Closing costs may be financed

Market fact

The U.S. dental services market was valued at \$109B USD in 2020 and is estimated to be worth \$196B by 2027, with a compound annual growth rate of 6.24% between 2021 and 2027.²

Contact your financing expert



SETH HEJNY

Vice President, Ready Capital
801.200.0050
seth.hejny@readycapital.com

With over 15 years of experience in financing and real estate, Seth can help provide capital for dental service properties.

DENTAL OFFICE

\$942,000

SBA 7(a) Real Estate
Purchase

HIGHLIGHTS:

25-year term
Frisco, TX

DENTAL OFFICE

\$2,250,000

SBA 7(a) Real Estate
Purchase

HIGHLIGHTS:

25-year term
San Fernando, CA

Small business lending for humankind

We are experts who not only understand commercial real estate but also the importance of financing dental practices, which serve a purpose to benefit families, communities, and the economy.

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1. Loans between \$5M and \$7M financed with a Pari Passu loan. Loans under \$350,000 financed through our iBusiness technology platform. These loans are made pursuant to the SBA 7(a) Small Balance and Express programs. Loan terms vary by loan program, borrower eligibility, loan amount, and other factors. | 2. Source: Precedence Research.

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