

Physician Practice Financing

\$250K – \$5M+

Loan Range

Up to 10 Yrs

Loan Term

30–45 Days

Typical Close

Sequoia's physician financing program provides specialized lending solutions for doctors, dentists, veterinarians, and other licensed professionals. From practice acquisitions and partnership buy-ins to equipment financing and professional real estate, our lender network understands the unique income profiles and career trajectories of high-earning professionals.

FINANCING PROGRAMS

Practice Acquisition Loans

Full or majority acquisition of medical, dental, and veterinary practices — underwritten on projected earnings.

Partnership Buy-In Financing

Structured loans for physician partnership buy-ins at established group practices and multi-specialty groups.

Equipment Financing

Capital for medical imaging, surgical suites, dental equipment, and other high-value clinical assets.

Professional Mortgages

Residential mortgage programs with flexible income documentation for physicians with student debt or new employment.

Practice Real Estate

Owner-occupied commercial real estate loans for medical office buildings and clinical facilities.

KEY ADVANTAGES

- Underwritten on projected and specialty income — not just W-2 history
- Student loan obligations treated favorably in underwriting
- No prepayment penalties on most physician loan products
- Streamlined documentation for licensed professionals
- Residential and commercial real estate programs available

CASE STUDY · Physician Financing

\$2.4M

Medical Practice Partnership Buy-In — Multi-Specialty Group

A high-earning physician sought a \$2.4M partnership buy-in at an established multi-specialty group. With significant student debt and income through a professional corporation, conventional lenders declined. Sequoia structured a physician practice loan underwritten on projected specialty earnings. The loan closed in 45 days with a fixed rate and no prepayment penalty.

IDEAL FOR

Physicians, dentists, and veterinarians acquiring or buying into practices

Professionals with student debt or non-traditional income documentation

Medical professionals purchasing or refinancing practice real estate