FIRST BANK OF THE LAKE
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Questions to Ask Before Choosing a Loan Structure

A practical guide for dentists evaluating the right loan structure for the project.

Before deciding between SBA and traditional financing, dentists should step back and look at the full project.

1 Is this a single-purpose loan or a multi-part project?

A single equipment purchase and a practice acquisition should not be evaluated the same way.

2 How important is monthly payment flexibility?

For larger projects, repayment term can have a major impact on cash flow.

3 Is the dentist financing a fixed asset, a business transition, or both?

Real estate, equipment, goodwill, working capital, and ownership changes may each point to different structures.

4 Does owner-occupancy matter?

If real estate is involved, this can affect whether SBA 504 belongs in the conversation.

5 Will the practice have enough working capital after closing?

A deal that uses too much cash upfront can leave the practice tight at exactly the wrong time.

6 Is speed the top priority, or is the bigger priority solving the full financial need?

Sometimes the fastest structure is right. Other times, the more thoughtful structure is worth considering because it better supports the practice after the loan closes.

The goal is not to make the loan more complicated. The goal is to make sure the financing fits the business decision behind it.

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