

We're committed to your success.

Now and for the long haul.

Bank of America Practice Solutions takes the time to sit down with you, ask the right questions, and come up with financing specifically designed to help you succeed. We offer:

- ◆ **Tailor-made financing** that allow you to own the building of your practice sooner
- ◆ **Longer repayment terms** than anyone, to help you keep your expenses under control and more cash flow for your practice
- ◆ **Graduated payment plans** lets your payments grow as your practice grows
- ◆ **Convenient project financing** that pays suppliers on your behalf, saving you from the logistical pressures of detailed project management*
- ◆ **A “partnership advisory” approach** that is unique in the industry

All of this is just part of our long-term commitment to your success—with service you can trust.



Healthcare Practice Financing.

Commitment makes the difference.

Start up, expand, or remodel your practice.

We've got what you need.

When you are starting out, expanding, or remodeling your practice, you may need more than just financing. You might appreciate guidance on how to build a successful practice. This includes financing for new office Start Ups, Practice Improvement, and Expansion financing. Take advantage of:

- ◆ 100% financing for equipment, cabinetry, and other project expenses, including tenant improvements.
- ◆ Our repayment terms are longer than anyone else in the industry.
- ◆ Choose interest-only or graduated payment options for lower payments.
- ◆ We offer fixed rates to suit your practice needs.
- ◆ Our Practice Heartbeat® Program[†] provides assistance with budgeting, performance analysis, marketing ROI, industry standards and more.

Plus, a dedicated project manager will help you get things done on time and within budget.

* All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account.

[†] Bank of America Practice Solutions makes no express or implied warranties with respect to any aspect of the Practice Heartbeat® Program, nor does it guaranty any success or promise any results, and hereby disclaims the same to the extent allowed by law. The opinions of Bank of America Practice Solutions are based upon prior experience, and it makes no promise or guaranty that you will achieve any particular measure of success or results by participating in the program. You are not bound by any recommendations provided under this program and retain full responsibility for the results achieved by your professional practice.

[‡] Bank of America Practice Solutions engages Scott McDonald & Associates, a national marketing firm specializing in demographic research, site analysis and profile reports for health care professionals to produce a demographic report to assist health care professionals in evaluating where to locate their professional practices. Scott McDonald & Associates charges a fee for this service, which is passed on to the customer.

[§] Depreciation allowances under Section 179 and other provisions of the Internal Revenue Code are available to you regardless of whether you obtain financing from us. You should consult with your tax advisor for your actual tax benefits.

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Practice Sales & Acquisition Financing*

Purchase your own practice with financing up to \$5,000,000.

Purchasing a practice is something you may do just once in your lifetime. That's why you need someone who can make it as easy as possible, from start to finish. We'll offer resources you can use to analyze the practice you're considering buying—including location, patient base, fee structure, and more.

- ◆ Customized loan amounts that provide up to 100% financing, which includes working capital to assist with the transition
- ◆ 12-month interest-only options that let you make lower payments while you adjust to practice ownership
- ◆ The longest repayment terms in the industry that provide maximum flexibility
- ◆ Fixed-rate terms
- ◆ Principal reduction and early payoff options for more flexibility and control
- ◆ Practice purchase and real estate combination loans

Plus, access to our complimentary Practice Heartbeat® Program, for first-time practice owners.

Equipment Financing

Update or replace, quickly and easily.

When your equipment breaks down or becomes obsolete, you may need to replace it quickly—just fill out our Express Application. Within 24 hours, you'll receive a decision on your loan—and upon approval, funding can happen within 3 business days.

- ◆ Receive quick credit decisions on loans up to \$300,000
- ◆ Preserve working capital with 3- or 6-month deferred payment options
- ◆ Save money with no application or closing costs
- ◆ Choose from flexible payment structures with terms up to 10 years

Our representatives can also help explain the tax benefits you can receive from depreciation and first-year write-offs of qualifying equipment and software purchases, as well as the Section 179 tax implications.[§]

Practice Debt Consolidation*

Grow your practice, simplify your life.

Leverage the equity in your practice to upgrade or expand, funding future growth, consolidating bills into one low monthly payment, or improving your practice's cash flow by lowering your overhead.

- ◆ Receive financing on up to 90% of your practice's equity so you can consolidate debt and lower your monthly payments.
- ◆ Keep your payments low and affordable with payback terms up to 15 years.
- ◆ Provides ultimate flexibility and control, with principal reduction and early payoff options.

We'll work with you to customize a plan that suits your practice's income, debt level, and plans for the future.*



Commercial Real Estate Financing

When leasing is no longer the right option.*

Our complete suite of real estate loan products—first mortgages, down payment loans, refinancing, and more—includes practice purchase and commercial real estate combinations. Let us customize a financing solution to your practice's needs.

- ◆ We have financial products that allow you to own your dream practice sooner, with a minimal down payment.
- ◆ Up to 12-month interest-only options let you make lower payments at the beginning of the loan
- ◆ Payment schedules up to 25 years help keep payments affordable
- ◆ In addition to providing a first mortgage, we can also supply you with a loan for your down payment*

We'll also work with you to help you analyze and select the most profitable location for your practice's growth and maximize the benefits of your new patient base, with our Demographic Site Analysis.†

Want to know more? Call our Practice Specialists at **1.800.491.3623** or visit us online at **www.bankofamerica.com/practicesolutions**.