

CLIENT CASE STUDY

\$1.1MM Land Acquisition for Medical Office Development

Client Profile | Medical Services Business Owner Planning for Future Office Buildout

A medical services business owner began planning for her company's long-term facility needs, her advisor leveraged the **Lending Solution** powered by *Community Capital* to help secure financing for a land acquisition while laying the groundwork for future development financing.



OPPORTUNITY

Client sought ~\$1.1MM financing to acquire land for the future development of a medical office building



RESULTS

- ✓ Secured financing for a strategic land acquisition ahead of future development
- ✓ Identified lenders capable of supporting both acquisition and construction phases
- ✓ Closed financing within four weeks of rezoning approval
- ✓ Established a banking relationship aligned with the client's long-term development plans
- ✓ Expanded advisor visibility into the client's real estate and business growth strategy

The client owned and operated a successful medical services business in the Houston area and was approaching a critical planning horizon. With approximately four years remaining on her current facility lease, she wanted to proactively secure a site for the future construction of a two-tenant medical office building that could accommodate her business while also generating rental income from a complementary healthcare tenant. Acquiring the land well in advance would provide flexibility around design, entitlements, and construction timing.

During discussions with the client, the advisor gained additional insight into the business's growth trajectory, real estate objectives, and long-term occupancy strategy. The client sought approximately \$1.1 million to acquire the land but also wanted to identify a financing partner capable of supporting the future construction phase. As a result, lender selection focused not only on the immediate acquisition but also on the ability to provide continuity throughout the development process.

Through the Marketplace, the Lending Team introduced the opportunity to lenders experienced in commercial real estate development, medical office properties, and owner-occupied construction financing. Several institutions evaluated the request, with particular attention given to the property's zoning status, future development plans, and the borrower's operating business. Following local rezoning approval, the client selected a Texas-based community bank that offered an attractive land acquisition term loan while also providing preliminary guidance on a future construction financing structure.

The transaction closed about four weeks after rezoning approval, allowing the client to secure a strategically located development site and begin planning for the next phase of the project. In addition to facilitating the acquisition, the process helped the advisor better understand the client's real estate strategy, business expansion plans, and future capital needs.



"We weren't just looking for a land loan – we wanted a financing partner that understood the bigger picture. The process helped us secure the property while also providing a clear path toward the future development of the project"

- Physician Entrepreneur