THE Dental

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FRESNO COUNTY

FRESNO COUNTY #1 - (3) op G.P. Only private dentist in smaller town. 2008 collections approx. \$375K on 3-4 days/wk. Mixed pt. base. Low overhead. PRICE REDUCTION. SELLER SAYS MUST BE SOLD IMMEDIATELY!

KERN COUNTY

BAKERSFIELD #18 - (5) op computerized G.P. (3) eqt'd/4th op has chair/x-ray, 5th is plumbed not eqt'd. Retail location. Excell. exposure/visibility/signage. Denti-Cal/Cash/Ins/PPO. Gross Collect. \$350K/yr. *BACK ON MARKET*.

BAKERSFIELD #20 - (3) op computerized G.P. & a duplex bldg. (2) ops eqt'd with new eqt, 3rd op plumbed not eqt'd. Cash/Ins/PPO & some regional center reimbursements. No HMO's or Denti-Cal! Gross collect \$450K-\$470K/yr. 35 years of goodwill. Approx 25 new pts/mos. Seller retiring. **PENDING**

SOUTHERN KERN COUNTY - Smaller town w limited competition. (6) op comuterized G.P. annual Gross Collect \$850K+. Cash/Ins/PPO/HMO/Denti-Cal pt. base. 75+ new pts/mos. Central nitrous & panorex eqt'd. In a free stand single story prof. bldg. with excell exposure/visibility & signage. Low overhead/high net income. "Be a Big Fish in a Small Pond".

LOS ANGELES COUNTY

ANTELOPE VALLEY #2 - (6) op computerized G.P. (4) ops eqt'd \underline{w} (3) year old eqt. (2) ops plumbed not eqt'd. Shop Ctr. location \underline{w} excel exposure/visibility/signage. Intra oral camera, pano, and digital x-ray eqt'd. Cash/Ins/PPO/HMO/Denti-Cal pt. base. Gross Collect \$260K+/yr. p.t. *Price Reduction*.

BALDWIN PARK #2 - (5) op computerized G.P. (4) ops eqt'd. 5th plumbed. Cash/Ins/PPO/Denti-Cal pts. In a strip ctr w good signage/visibility. Easy Dental s/w. 2008 Gross Collect approx. \$230K p.t. Can do more f.t.

CHATSWORTH - **BUILD TO SUIT** 1,500 sq ft dental office in a strip ctr. on a high traffic corner. Zoning approved for 5-6 ops. Excellent visibility/signage. **EL MONTE** - (3) op G.P. located in a store front <u>w</u> exposure/visibility and parking. (51) years of Goodwill! Cash/Ins/PPO/Denti-Cal/HMO pts. \$1K/mos Cap Cks. Gross Collect of \$100K/yr on limited schedule. Seller retiring.

GLENDALE - Extremely motivated Seller wishes to sell their (4) op (2 eqt'd & 2 plumbed) G.P. office located in a free standing bldg with exposure & visibility. Mixed patient base. Gross Collect \$110K+ on (1-2) days/wk. Excellent starter practice or buy and combine. **Price Reduction**.

HUNTINGTON PARK - (4) op G.P. located in a strip ctr <u>w</u> good signage/visibility & parking. Cash/Ins/PPO/Denti-Cal pts. Gross Collect \$230K+/yr p.t.

LOS ANGELES (WEST SIDE) - (4) op computerized G.P. in a free stand. bldg. w exposure/visibility & signage. Cash/Ins/PPO/HMO pt. base. Annual Gross Collect approx. \$350K on 3 days/wk. Priced right.

MISSION HILLS - (5) op turnkey office. (4) ops eqt'd, (5)th op plumbed. Located in an upscale, well known & well located prof. bldg. A-Dec equipt, pano & plumbed for central nitrous. Sale includes T.I. \$'s to freshen up the office. Priced less than build out & equipt replacement cost.

TARZANA - (3) op computerized G.P. Located in a busy shop ctr. Excell. exposure/visibility/signage. Cash/Ins/PPO/HMO pts. 2008 Gross Collect approx. \$600K+ on a (3) day wk. Seller collect. \$960K f.t. in 2006 before her pregnancy. Tremendous upside. *Price Reduction*.

RIVERSIDE COUNTY

SOUTHWEST RIVERSIDE COUNTY - Several Medical/Dental Bldg. & condo listings available. Call for specifics.

ORANGE COUNTY

ANAHEIM - (3) op computerized G.P. Low overhead office. Cash/Ins/PPO/Denti-Cal patient base. Annual Gross Collections exceed \$260K/yr on p.t. schedule.

IRVINE - (5) op computerized G.P. (2) ops fully eqt'd/(3) plumbed not etq'd. Digital x-rays. Cash/Ins/PPO. Gross Collect \$450K-\$500K/yr. **SOLD**

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SANTA BARBARA COUNTY

SANTA BARBARA ORTHO PRACTICE & CONDO - (3) op open bay Ortho office & light and bright office condo for sale. Computerized office. Pano/ Seph eqt'd. Annual Collections approx. \$360K/yr on a (2) day week. (7-9) new starts/mos. Low overhead/high net. Seller transition available.

SAN BERNARDINO COUNTY

UPLAND - (3) op computerized G.P. State of the art & drop dead gorgeous. Located in a shop. ctr. with exposure/visibility & signage. Digital X-Rays & networked ops. Like new Eqt. Open 1 ½ years & has approx. 300 pts. Grossing \$6K-\$8K/mos on a p.t. schedule with no marketing. Seller moving.

SAN DIEGO COUNTY

LA MESA #3 - (5) op computerized G.P. (4) ops eqt'd <u>w</u> newer eqt. 5th op plumbed not eqt'd. In a one story garden style medical/dental complex. Cash/Ins/PPO & HMO pts. No Denti-Cal. Cap check approx. \$5K/mos. Easy Dental software. 2007 Gross Collect \$552K. 2008 Gross Collect approx. \$750K.

SAN LUIS OBISPO COUNTY

<u>CENTRAL COAST BEACH TOWN</u> - (3) op computerized G.P. in a very desirable beach community. Cash/Ins/PPO pt. base. 2008 collections projected at \$400K+. Seller refers all speciality work. Tremendous upside. **[SOLD]**

VENTURA COUNTY

THOUSAND OAKS #3 - (5) op computerized G.P. in a one story prof. bldg. w signage. (4) ops eqt'd with new eqt with a 5th op plumbed. Drop dead gorgeous office w wood & tile floors, granite front counters & designer paints. Fully computerized & networked ops. Dentrix software, digital x-rays & pano. Cash/Ins/PPO & small % of HMO. No Denti-Cal. 30+ new pts/mos. 2008 collect. approx. \$565K. **Sold**

VENTURA - MULTI SPECIALITY PRACT. - (5) op comput. office in a one story prof. bldg. Digital x-rays & pano, paperless office, 3 1/2 yr old Belmont eqt. & (2) ceiling mt'd surgical microscopes. 2 days/wk Pedo, 3 days/mos O.S., 2 days/mos Endo, & 1+ days/mos Perio. Cash/Ins/PPO/HMO/ Healthy Family pt. base. 2008 Gross Collect \$540K+. **NEW**

TULARE COUNTY

SMALLER TOWN TULARE CTY (NEAR VISALIA) - (4) op computerized G.P. and free standing bldg. for sale. Located on a main street. Limited competition. Cash/Ins/PPO and limited Denti-Cal. No HMO's. Annual Gross Collect of \$525K+. 15-20 new pts/mos. Seller retiring.

NORTHERN CA ***NEW***

LODI - (4) op comput. G.P. (3) ops eqt'd \underline{w} new Belmont eqt & 4th op plumbed not eqt'd. Free stand bldg on a main street \underline{w} exposure/visibility & signage. Cash/Ins/PPO & HMO. No Denti-Cal. Cap check approx. \$5K/mos. Easy Dental s/w. 2008 Gross Collections approx \$400K. Absentee owner. Will produce/net more \underline{w} owner/operator.

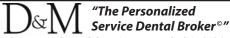
PETALUMA - (2) op comput. G.P. eqt'd <u>w</u> new Belmont eqt. In a one story prof. bldg. Cash/Ins/PPO & HMO pt. Also has a (700) member Smile Saver Contract. No Denti-Cal. Cap check approx. \$3K/mos. Easy Dental s/w. 2008 Gross Collect \$400K+. Absentee owner.

STOCKTON - WOW! \$20K+/mos CAP CHECK!! (7) op computerized G.P. (3) ops equipped with new Belmont eqt. with (4) additional ops equipped with (4) year old eqt. Located in a two story prof. bldg. Cash/Ins/PPO and HMO Patient base. Monthly Cap check \$20K+/mos and No Denti-Cal! Easy Dental s/w. 2008 Gross Collections approx \$1.1M. Absentee owner.

STOCKTON #2 - (4) op dental office. 3 ops eqt'd with 3 yr old eqt. 4th op plumbed. 2008 Gross Collect approx. \$337K on a (4) day wk. Mostly dentures. Easily converted to doing more general dentistry. Great location in town. Seller retiring.

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SAN DIEGO-CHULA VISTA-EASTLAKE - ORTHODONTIC Practice established 2 vears as satellite. GORGEOUS Office in Prof Bldg (several Gps in immed area) 5 treatment Ops, 1 private exam Op. Planmeca digital Pan-Ceph. Large windows with pleasant view. Once in a lifetime "turnkey" opportunity with existing cash flow!!

SAN DIEGO-EL CAJON - General Practice (which also does implants) available. 3 equipped Ops plus 1 plumbed in approx 2200 sq. ft. Freestanding building with signage. Collected 551K in 2008. Practice is offered for 460K. BUILDING also FOR SALE for 600K.

SAN DIEGO-PACIFIC BEACH - General Practice operated 2 days per week as second office. Collected approx 350K. Ins/PPO/Cash. Great Starter!! Asking only 320K.

SAN DIEGO-CHULA VISTA-EASTLAKE - Three Year Young GENERAL Practice available. in major GROWTH AREA. Comprised of 5 Ops (3 equipped with dental cabinetry, 2 plumbed) in approx 1660 sq. ft. GREAT Opportunity to acquire a newer, built-out office. Patient base made up of PPO, Cash and CAP. Offered for only 250K!!!

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SAN DIEGO-PACIFIC BEACH - Owner retiring from long-established (part-time) Practice. Refers out substantial amount of treatment. 2 equipped Ops (+ 1 plumbed). Good starter opportunity at a very affordable price! Available for 100K!

UPCOMING: MIRA MESA - **GENERAL** Practice in strip mall, in residential neighborhood. Newer equipment.

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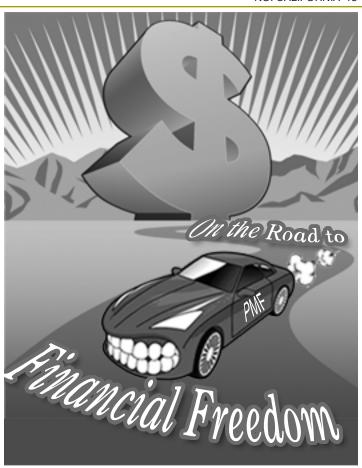
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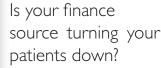
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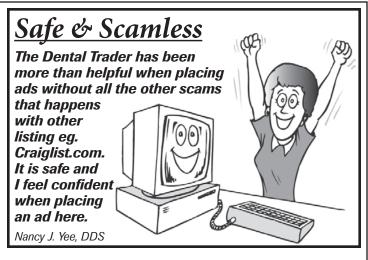
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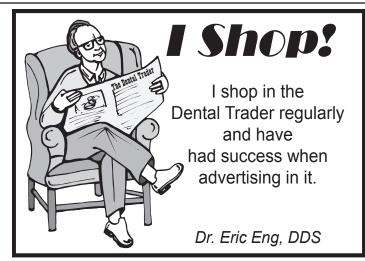
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SACRAMENTO METRO NOT FAR FROM I-80, GRANITE BAY & ROSEVILLE 2008 topped \$1 Million. 2009 tracking \$1.1+ Million. 6.5-days of Hygiene. Not a Clinic or Cap practice, no advertising. Nice 6-op office. Go to www.PPSsellsDDS.com. View under CURRENT LISTINGS.

Orange County Sleep Apnea, TMJ, Pain Practice. Great location, modern office and equipement. Dr. retiring. 714 889-9161.

ANAHEIM (3) op computerized G.P. for sale. Low overhead office. Cash/Ins/PPO/Denti-Cal patient base. Annual Gross Collections exceed \$260K on p.t. schedule. D&M Practice Sales 818.591.1401.

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1993. New equipment-hardly used. VIRTU- Near Hwy 101. 1633 sf/4 ops. ONLY \$20k ALLY NEW practice! 1,000 sf/3 ops. \$100k

A-7441 DALY CITY- Great Location & Excellent Reputation! 1200 sf w/4 ops \$450k NEW! A-7751 SAN FRANCISCO- Space Sharing. GP seeks DDS to share office in renowned 450 Sutter St bldg. Call for details! B-5931 HAYWARD - Dedicated to Oral health of Children. 1050 sf & 3 ops. Infant to adolescent. Call for details! \$275k

B-660 SAN LEANDRO - Be the ONLY dentist in this medical community! 1 op with plumbing for additional ops. 1264 sf office. Equipment less than 10 years old! \$100k

B-755 BRENTWOOD FACILITY - Med. Prof. Bldg. Health care/comm. area. 1,500 sf/2 ops & plumbed for 1 add'l \$375k

NEW! B-757 SAN RAMON- One of the best planned, spacious offices we've seen! Located off Crow Canyon near the freeway in busy retail shpng ctr. "Like new" office is 2,800sf w/ 2 fully equipped ops. Plumbing for 8 total \$295k

C-690 SANTA ROSA -1600 sf with 2.5 ops & plumbed for add'l. One of the most prestigious areas in Santa Rosa. Very mature landscape & beautiful office. Emphasis on Crown & Bridge, esthetics dentistry & prosthetics \$325k

C-7361 SOLANO CO-FFS GP in thriving community! Spacious 2264 sf 6 op office near Yacht Club & Marina. \$375k

D-671 SAN JOSE—FACILITY Easy access to 2 major freeways. Desirable Silicon Valley. 4 ops, 1 hygiene op, 1200 sf. \$85k

D-699 - SAN JOSE - FACILITY - Traditional Décor. Well Maintained Med Prof Bldg. 3 fully equipped ops in 900 sf office. \$125k **D-728 SAN JOSE FACILITY** - Spacious of-

fice w/sophisticated décor in Willow Glen area. \$325k 2 story Prof Bldg in prime location. 2800 sf w/6 for even more expansion. NOW ONLY \$15k!

D-6911 SAN JOSE - New Listing near 680, \$450k + cost of Cerec 101 & 880 Freeways. 1000sf w/2 fully equipped ops. Plumbed for 1 add'l. 25% growth & expected to increase! \$115k

A-6781 SAN FRANCISCO - Established in D-7381 SAN MATEO FACILITY Beautiful! E-7121 SACRAMENTO AREA – Largely D-7541 SUNNYVALE-FACILITY - Seller relocating. Leaving all equipment & leasehold improvements! Good Condition-Would cost double to duplicate. 1375sf/2 op office. \$125k NEW! D-759 SAN JOSE-Quality, FFS GP w/ excellent patient base. 1300sf, 4 fully equipped ops. FULLY REMODELEDincluding custom tile, sinks, countertops. Call for more information! \$360k

NEW! D-764 SAN JOSE-South Bay's Premier Living. Shopping & Entertainment destination: SANTANA ROW! This acclaimed spa E-753 CITRUS HEIGHTS – Estab. 25+ yrs. like practice has it all! 1500 sf & 3ops. With little attention to marketing, production Plumbed for add'l ops. **REDUCED TO** can be easily increased. 2,660 sf/9 ops. \$900k ONLY \$450k

NEW! D-767 Facility SARATOGA-Remarkable facility in affluent, charming community - Often listed as one of the "best places to live"! 1,178sf/2 fully equipped ops w/ room for additional growth and expansion. Now offered at only \$199k

nity to own Practice & Real Estate! Desirable Practice: \$275k / Property: \$300k neighborhood. 1,375sf Practice \$125k & Real NEW! E-773 CITRUS HEIGHTS-Quality, **Estate:** \$495k

NEW! D-779 SUNNYVALE - Well established GP in heart of Silicon Valley! 4 ops, 1050sf. Call for more information! \$225k

NORTHERN CALIFORNIA

E-661 SACRAMENTO - GP, 2 ops/ 2000 sf office. Plumbed for add'l ops. Seller Relocating. Great potential for growth and increased production by increasing hours! \$325k

E-692 WHEATLAND - GP offers close commute to Roseville and Sierra Foothills. 31 yrs of goodwill, spacious 2000 sf, 5 op office.

NEW! E-769 SACRAMENTO-Quality famops, 3 which are fully equipped. Has add'l space ily-oriented practice. 2,000 sf/4 fully equipped ops w/ plumbing for 2 additional ops Priced at

FFS. 1800sf, 4ops (+2 add'l plumbed). Highly visible, 2-story Prof bldg, \$775k

E-748 SACRAMENTO -Convenient location. 820sf/2ops. Plumbed for 1 add'l. Only \$65k

E-680 FOLSOM - Seller leaving behind all equipment & improvements! 2143 sf, 2 ops & plumbed for 4 add'l. Seller Will Consider ANY Reasonable Offer! ONLY \$150k

E-729 AUBURN - Busy retail shp ctr w/ excellent signage & good traffic flow. Well maintained FFS practice. 1750sf, 4ops. Plumbed for 2 add'l ops \$300k

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NEW! E-782 ROSEVILLE-FACILITY-Spacious 1,850sf office. Open Bay w/4 chairs. Busy Pedodontic Practice in same building! Offered at \$88k

NEW! E-763 DAVIS AREA-Highly efficient FFS 1200sf, 3 op office. Close to Hospital & NEW! D-771 SAN JOSE-Incredible opportu- Medical Complex. Real Estate also available!

> FFS GP w/long term seasoned staff & Pat Base. Beautiful location. 1000sf/4 ops \$390k **NEW!** E-777 CARMICHAEL - 1000 sf, 4 ops in this quality practice. Located in Prof Dental Complex w/ample parking & excellent signage! \$500k

> F-648 EUREKA - Nearly 40 yrs of goodwill. GP in well maintained Dental Prof Bldg. 1100 sf 3 fully equipped ops. \$265k

> NEW! F-7651 COASTAL EUREKA AREA-Near Thriving University. Vibrant student/staff population. Seller retiring. 2700sf. 6 ops. \$515k

G-751 RED BLUFF/CHICO- Known for special sense of community & small town living. Complete remodel ~5 yrs ago. FFS GP. 2350sf / 4 ops equipped. Plumbed for 2 add'l. \$200k Real Estate Also Available \$250k

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NEW! G-761 CHICO-Seller retiring! 1000+ AZ-584 EASTERN AZ - MUST GO ASAP! sf w/3 ops. Attractive Med Prof Bldg. Vibrant SUBMIT ALL REASONABLE OFFERS! GP community \$150k

NEW! G-774 YUBA CITY- Prof. Bldg. complex w/ ample parking on major road. 1,704 sf/4 ops \$450k

CENTRAL VALLEY

H-634 WEST OF RENO—GP on the Feather River in Plumas Co. 1500 sf/ 4 ops, excellent location. Lease below market value.

H-668 NORTHEASTERN CA- GP with over 30 yrs goodwill. 4 ops in spacious 1600sf office. 2007 gr rcpts exceed \$650k \$395k

H-709 CHESTER/ALMANOR -Wilderness of Plumas & Lassen Co. Well established rural area. 1,680 sf/5 ops . Real Estate is also available. \$225k

H-747 GRASS VALLEY -Respected 5op, 1665sf office priced to sale at only 55% of expected 2008 collections! Only \$400k Real LV-565 LAS VEGAS - Nice Prof bldg. 3200 Estate available well below appraised value! **I-625 MERCED** - \$1M practice for \$645k.

Newly remodeled! 2100 sf, 6 ops. Ready to go paperless. 60% FFS/40% Pvt Pay. Near Merced Mall in highly visible location. \$645k I-685 TURLOCK - 1700sf, 7 ops. Avgs 14 patients & 11 Hyg Pats/day! Practice recently remodeled. Highly attractive free standing

building. Mostly Adec Equipment. \$500k I-715 MODESTO - Retail Shopping Center near popular Supermarket. Attractive office draws walk-in patients. 1,200 sf/4 ops \$350k

NEW! I-772 Facility STOCKTON-Desirable, affluent health care/commercial area. REDUCED TO ONLY \$100k! 2,140sf/4 ops \$250k

J-720 FRESNO - State-of-the-art technology/ equip in relaxed atmosphere. Attractive, well-Affluent area of sf/7 ops. \$170k maintained Prof Bldg. growth. 1,780 sf/5 ops. '08 Collections R-743 MINDEN - Spa like 5 op High-end \$950k+! **\$675k**

J-733 TULARE/VISALIA-Desirable commercial area surrounded by schools, hospital & building complexes. 4 ops. \$400k

ARIZONA

near busy Post Office, ~ 1,300sf, 3 op office. Real Estate also available! \$350k

AZ-702 GILBERT - Brand New Listing in Gilbert. This is a MUST SEE practice. \$325k AZ-724 PHOENIX- Serving Generations of families. Room to expand in this 1500sf, 5 op office Call for more info! \$325k

AZ-730 TUCSON - Quality, FFS practice located in prof. Duplex. 3 fully equipped ops & plumbed for 1 add'l. Extended Multi generational patient base. \$275k

AZ-737 APACHE JUNCTION-Quality family-oriented practice in flourishing business community. Large, stable patient base and seasoned staff with strong management and marketing skills. 2,300 sf/7 ops. \$680k

NEVADA

sf w/8 ops in growing Rainbow/Sahara Area. Great Area w/ lots of potential. \$395k

LV-677 LAS VEGAS - Remarkable practice - Ready to move in! Popular retail Shp Ctr at busy intersection. 1680 sf office consists of 5 ops w/plumbing for 1 add'l op. \$550k

LV-693 LAS VEGAS - Just Opened, State of the Art GP w/gorgeous build outs, 5 fully equipped ops. Highly visible corner location near Eastern & Flamingo. 1800 sq ft. \$240k

LV-696E Facility LAS VEGAS - Seller relocating- leaving all equipment & improvements. 2,600 sf, 6 fully equipped ops. NOW

LV-705 LAS VEGAS - Focusing on Restorative, Endo & Prosthetics. Dr avgs 10-12 pats/ day. Prof Bldg - Major Intersection. 3,000

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well-equipped in Rtl Shpng Ctr. \$175k



John M. Cahill, MBA

SOUTHERN CALIFORNIA

K-735 ALISO VIEJO FACILITY - Upscale 2 story Prof Bldg. 1,800sf/4 ops. \$4k sublet income at this location as well! Now Only

K-741 SANTA MARIA- Spacious ops and picturesque windows capturing scenic views. Well-maintained Medical/Dental Prof Bldg. 1,200+ sf/3 ops. Plumbed for 1 add'1 op. \$475k

NEW! K-762 INDIAN WELLS- Well Respected practice w/loval patient base. Newly remodeled, 1400+ sf, 5 ops \$585k

NEW! K-776 GARDENA-Shared space dental practice. Total of 5400 sf. 3 ops + 2 hyg ops. Call for add'l info! \$395k

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C-703 FAIRFIELD/VACAVILLE ORTHO

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LV-622 HENDERSON - PEDO - FFS, well respected, modern curb appeal, 1800sf, 5 ops w/plumbing for 1 add'l op. Offered at \$295k

K-653 GARDEN GROVE—ORTHO single story professional bldg. Desirable area. 2200 sf 4 chairs in open bay. 2 private ops.

I-6791 MERCED - Limited to Restoration & TMJ Disorder - 20 yrs goodwill, FFS. High Gross—High Net. Call for more info \$700k

C-6821 SOLANO CO. PROSTHODON-TICS - Personalized dental treatment in warm caring environment. 1040 sf with 3 fully equipped ops. Call for more info. Offered at \$390k

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Practice for Sale in Ventura. Seller relocating. Collected 780k in 2008. 5 ops, 4 days a week, 1-800 dentist client. No medical, no hmo. Low rent in free standing building on one of the busiest streets in Ventura. Email jnduncandds@gmail.com or call 818 424 4057 and leave message. No brokers.

BALDWIN PARK #2 (5) op computerized G.P. for sale. (4) ops eqt'd, 5th plumbed. Cash/Ins/PPO/Denti-Cal pts. In a strip ctr w good signage/visibility. Easy Dental s/w. 2008 Gross Collect approx. \$210K p.t. Can do more f.t. D&M Practice Sales 818.591.1401.

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PeriPro X-ray processor good condition \$ 2,500.00 or OBO (626) 799-1295.

4 Op. Anaheim Owner/dentist Office FSBO. Great Location (strip center-great visibility). PPO/Cash only. April-Dec.2008 coll. \$340k (based on 3 days/wk). 25 yrs of Goodwill. Seller Relocating to LA/Valley area. Must sell ASAP. Contact 310-600-2115.

No need to miss work to attend continuing education courses. PDS has applied clinical continuing education on Sundays. For more information call 1-866-4 CALL PDS or 1-866-422-5573.

Incredible O.C. Opportunity Doctor wants young dentist to energize the practice. Six ops in practice that grosses \$800+K/yr. Some updating is needed, but patients, staff, and cash flow can help turn practice into a premier practice quickly! Be an entrepreneur - freshen up the look of the office or upgrade to digital and see this practice go to seven figures, easily! Call AFTCO at 800-232-3826.

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ASK THE BROKER Question:



Timothy G. Giroux DDS/Broker

In today's rough economic climate, can we still get a loan to purchase a practice?

Brandon S., DDS

Good Question! With all the bad news concerning the banking crisis, many buyers and sellers assume there is no money to borrow.

- (1) In fact, the rates have never been lower! The average fixed rate on a 7-yr loan is 7.5 to 7.75%. My practice loan in 1985 was 11.5%, and that was low compared to my schoolmates that graduated 1-2 years prior!
- (2) At this time, there is no shortage of available funds. Compared to a year ago, the difference now is fewer lenders which means that the loan criteria is higher.

Last year, a buyer with a credit score of 620+ would have several loan and lender options. Today, that same buyer should have a credit score of 680-700 to qualify. Previously, on "application only" loans buyers with good credit could get a \$300K loan for almost any opportunity with minimal paperwork. Now, it is more difficult to get that same loan unless a submitted business plan can support the debt.

The national average for a dental practice remains at 65% of gross receipts. California has some regions that demand much higher multiples than the national average. Currently, it is difficult to obtain a practice loan for more than 80% of collections, unless the buyer can make up the difference with cash.

Many dentists have asked if seller financing is making a comeback. With the available resources and record low rates, presently it is not necessary. Although, if rates increase above 10%, we may see more seller financing. However, many prudent sellers may consider carrying some of the debt in an effort to "share the burden" with the buyer.

Today, one of the main obstacles in practice transitions is the buyer's fear level. To calm their fears, one approach would be for sellers to participate in the debt burden. This would not change the cash flow or debt service, but does give the buyer a sense that the seller will do everything necessary to ensure the practice's successful transition.

Timothy G. Giroux, DDS is currently the Owner & Broker at **Western Practice Sales (westernpracticesales.com)** and a member of the nationally recognized dental organization, ADS Transitions. A graduate of Creighton University, School of Dentistry (1983), he and his wife, Mona Chang, DDS (LLUSD 1984) were in private practice together for 15 years in Scottsdale, AZ, before establishing their home in northern California.

Questions? Email them directly to *Timothy G. Giroux*, *DDS* at: wps@succeed.net or Call 800.641.4179

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7 01/5 60. Anaheim practice for sale by owner. 20+ years goodwill, great location (great visibilty in strip center). 2 yr Avg Coll. \$430k (based on 3-4 days/wk). Owner moving out of county & needs to sell immediately. Please call 310-666-3564.

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70 p/5 eqp 5 yr-old Santa Ana ofc FSBO. In heart of Artist's Village. Seller Relocating out of county. 2 yr-avg coll. \$450k (3 days/wk). High foot traffic, GREAT visibility. Must sell ASAP. \$375k obo. Contact Dr. Vatan 310 991-7921.

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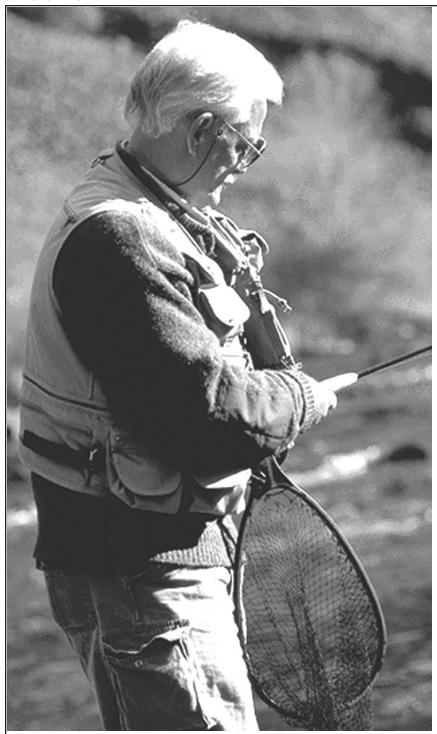
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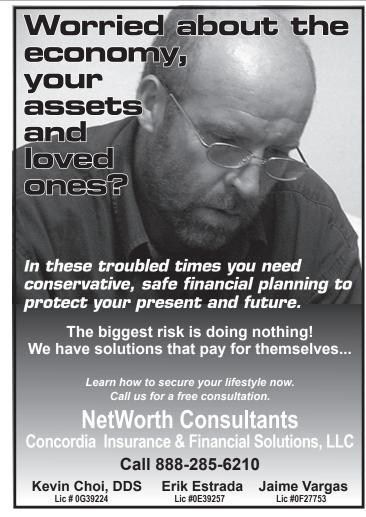
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8 CE Units

Duane Keller, DDS

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July 17-18, 2009
SCAGD Implant Placement,
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14 Units

Limited to 24 Dentists

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\$495

Sunday, December 6: Orthodontic Treatment Appliances by GPs, How to do it yourself

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Includes Breakfast & Lunch
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The California Academy of General Dentistry is sponsoring a continuing education dental implant meeting in Southern California, co-sponsored by Delta Dental of California.

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Saturday, November 7, 2009

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Implant Placement, Bone Augmentation and Restoration for All Dentists 8 CE Units

Speakers: Raymond Choi, DDS, Jerry Peck, DXLT, Muna Soltan, Moderator: Robert Garfield, DDS

Tuition: AGD Members and Delta Dental of California members: \$85

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Course Objectives: Attendees will learn to diagnose and treatment plan for replacing single teeth and securing loose dentures, keep proper records for compliance with The Dental Practice Act in California, order and interpret the new 3-dimension digital cone-beam CT scans with computer generated surgical guide templates, place and retrofit mini-implants to your patients' loose dentures and RPD's, place and restore missing single and some multiple teeth, understand the language 'code' to communication for patient case acceptance, direct the treatment and work with specialists on the cases that require it.

Crowne Plaza Anaheim Resort, 12021 Harbor Blvd., Garden Grove, CA 92840. Time: 7:00am to 8:00am Registration, Lecture from 8:00am to 5:00pm

Registration Form					
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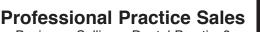
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Ads accepted by fax until the 1st of the month. Ads submitted online accepted until the 7th of the month.



Professional Practice Sales

Buying or Selling a Dental Practice?

5947 SOUTHERN HUMBOLDT COUNTY'S GARBERVILLE

Collected \$315,000 with \$103,000 in Profits. FP \$65.000.

5949 SACRAMENTO METRO – NOT FAR FROM I-80 & ROSEVILLE

2008 topped \$1 Million. 2009 tracking \$1.1+ Million. 6.5-days of Hygiene.

5959 SUNNYVALE

Collected \$1.46 Million for recent 12-month period. 6-ops. Absentee Owner.

5960 SAN JOSE

2008 realized \$2.6+ Million in collections. 7-Ops.

5963 SANTA ROSA

Best technology. Computerized & digital. Collected \$675,000 with Profits of \$325,000.

5964 SANTA ROSA'S DOCTOR'S PARK

Best location. 3-Op digital office. No goodwill. 1/8th ownership in building + equipped suite. FP \$200,000 with terms.

5967 SAN FRANCISCO'S CHINATOWN

Collected \$430,000. Profits of \$240,000 on 25-hour week. Beautiful suite, attractive views.

5968 STOCKTON

Collected \$462.800. 5-Ops. 28 new patients/month. Great Staff.

5969 TAHOE CITY

Busy 5.5 day/week Hygiene Department. Collected \$600,000+. Great location and nice office.

5970 ELK GROVE

Collected \$460,000. Beautiful 4-Op office on Laguna Blvd. Condo purchase is optional.

5971 MERCED

Collected \$760,000 in 2008 with \$310,000 in Profits. 4-days of Hygiene. FP \$375,000.

5972 SOUTH OAKLAND

Highly respected. Great visibility at busy intersection adjacent to elementary school. Collected \$525,000. No competition. Insurance and private pay only.

5973 CALIFORNIA SIERRA NEVADAS – ORAL SURGERY PRACTICE

2008 realized \$615,000. No competition, great country lifestyle.

5974 SANTA ROSA

Collected \$1.17 Million with \$425,000+ in Profits on 24-hour week, 3-weeks per month. 4-days of Hygiene. 5-Op office. Condo optional purchase.



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Interested in selling your practice? Wish to get some traction going? Been listed without another Broker and feel that you are running out of options? Think again!



"Mr. Irving appraised and listed my practice for sale on 1.1.09 and we closed escrow on 2.27.09. It took him less than 60 days to complete the sale as promised. I feel fortunate that Mr. Irving found a qualified buyer that I can trust my patients with."

J.A., DDS, Pinole

"I had a disappointing experience with another broker the year before we started working together. The experiences were like night and day. I can't thank you enough for the very professional way you handled the sale of my practice. It was so refreshing to work with someone so honest, reliable and competent."

P.S., DDS, Turlock

"Before I called Ray, I had a listing agreement with another prominent Northern California Broker. After 11-months without a sale, I called Ray. He sold it in about a month. Would I recommend Ray?...Yes!" D.F, DDS, Campbell

"Before PPS, I dealt with other brokers who couldn't get done what they were hired to do. Ray did what was asked of him. He brought in many prospective buyers as he assured me he would. He got my practice sold in a minimum of time."

A.S., DDS, San Leandro

"Raymond Irving appraised and listed my practice for sale. I signed the contract on January 22nd, we closed escrow on April 15th. It took less than 90 days to sell my practice."

L.C., DDS, San Francisco

"We have dealt with all the prominent firms in Northern California in connection with the sale of a dental practice. None, in our experience, even approach the professional integrity of PPS." J.B., DDS & D.B., Esq, Woodland

"An unfortunate accident rendered me disabled. Over the following year, I engaged two separate dental brokers. Months went by with no success or action. We then contacted PPS. I am extremely grateful to PPS in the successful sale of my practice." E.S., DMD, Turlock

"In April, I asked Ray Irving to sell my practice. At the same time my friend decided to sell his Santa Cruz practice and employed another firm. Within 2 weeks, I was deluged with calls and restricted the number of dentists looking at the practice. My practice sold on June 22. My friend's practice still hasn't sold and he is putting his dreams on hold."

J.F., DDS, Santa Cruz

"When I signed the Listing Agreement on June 1st, you stated that you would have the practice sold by Labor Day. I did not place much credence in that timeline but appreciated your optimism. On July 24th I accepted an Offer. The sale was concluded on September 1st, two days before Labor Day." W.M., DDS, Carmichael

"I will always remember your statement when I questioned your contract being for only 4-months. You stated: 'If I can't sell your practice in that time, you should get someone else.' Well, you R.C., DDS, Elk Grove did it with time to spare!"

"You were very thorough with your evaluation of my practice and analyzed both the practice and the market conditions to help me sell quickly in a hard market. I hear of other practices that linger on the market for many months, even over one year! We had several qualified and interested buyers in only a couple months and closed the deal far earlier than I expected."

D.R., DDS, Monterey

These PPS of The Great West Clients are identified under Testimonials at www.PPSsellsDDS.com



Professional Practice Sales of The Great West

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