

**Financing and assistance from SNB is enabling a new dentist to open his practice right after graduation – a goal he thought unattainable until he met SNB.**



**SNB CASE STUDY:  
DENTAL**

*From the time he entered dental school, it was the dream of Dr. Thomas Ince, DDS, to open a practice of his own right after graduation. When he sought funding from other banks to do so, he was discouraged and concluded that he would have to defer his dream. Then he met SNB, who is lending him the money he needs to buy land, construct, equip and operate his new dental practice.*

**D**r. Thomas Ince, DDS, completed dental school at the University of Texas Health Science Center at San Antonio in May 2006. After graduation, he will open his own practice, a goal he set from the beginning of dental school but didn't think was possible until he met Carl Salvato, a healthcare banking officer with SNB.

“That is something I always wanted to do,” said Dr. Ince of starting his own practice right out of school. “A lot of students don't know that it's possible. It's not really the conventional method of getting out of school and associating for five years, then starting a small office in some medical complex where no one knows you. I'm just going from the start, buying a highly visible location and designing a patient friendly office.”

**Other Banks Defer the Dream**

Early in his dental school career, Dr. Ince visited with other banks about starting a practice right out of school. While there was financing available from other banks, it was rather restrictive and not adequate to let Dr. Ince pursue his dream. “A lot of banks I talked to wouldn't give me the time of day. Other banks required a co-signer and a 20%

down payment in order to get a loan. Not having financial resources backing me like a lot of students, I was not able to get a co-signer. I needed someone to help me out, give me 100 percent assistance and just help me out through the process,” said Dr. Ince.

Originally optimistic about finding a fast path to starting his own practice, Dr. Ince's experience talking to other banks forced him to conclude that he would have to postpone his dream. “I came to the conclusion that it really wasn't possible for me to start a practice or get a loan to buy someone's practice. I sort of blocked it out of my head and focused on my education, getting a good associateship and then starting a practice after that.”



*Dr. Thomas Ince, DDS*

**SNB Rekindles the Dream**

During his final year of dental school, Dr. Ince attended a campus lecture series where he met two SNB healthcare banking officers. Over a dinner meeting, the SNB representatives explained the process of obtaining financing to start a practice to Dr. Ince and some of his friends. “They were very nice and open about the whole process, and said we could get a loan if we wanted one. So my wheels started turning. (*Cont.*)



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To start the financing process with SNB, Dr. Ince wrote and submitted a business plan. "I needed a loan to start my practice, which includes purchasing the land, architect fees, engineering fees, legal fees to set up a PA, hiring a technology consultant, other consulting fees – everything," continued Dr. Ince. The practice will be located in Leander, Texas, a growing area just northwest of Austin. SNB is financing the real estate, construction, equipment purchase and providing the operating capital.

On working with SNB to finance his practice, Dr. Ince comments: "It's like you have a team player with you. That's what I like about SNB. They have a detailed knowledge of dentistry, and they can understand your vision for a dental practice. Another bank I talked to about financing was really restrictive on how they dealt with students. SNB treated me like a doctor when I was a student. They didn't look at me like I was a number."

***"It's like you have a team player with you. That's what I like about SNB."***

"I view SNB as a partner for the rest of my life. I've had an outstanding relationship with SNB so far, and I'm always going to consider them anytime I get a loan. They are my first choice and as long as they are remotely competitive, I'm going to stick with them. The customer service is great," concluded Dr. Ince.

