



OWNING VS LEASING

An SBA 504 Wealth Creation Strategy for
Business Owners

Stop Paying Your Landlord's Mortgage.

Why Business Owners Are Moving From Leasing To Owning Their Real Estate

THE OPPORTUNITY

As an entrepreneur, your business is your greatest asset—but the building it occupies could be your greatest investment.

With an **SBA 504 Loan**, Access Private Capital helps you transition to ownership with as little as 10% down.

CASE STUDY

Scott has owned his manufacturing company for 10 years. He decides to purchase his building for \$2 Million using an SBA 504 loan rather than continuing to rent.

Let's assume this hypothetical:

- A 10% down payment of \$200K
- A 25-yr fixed rate SBA 504 loan at a 6.5% interest rate
- A 7% annual increase in value on your office building
- A lease payment that is equal to your mortgage payment

Hypothetical Case Study	Own	Lease
Beginning property value	\$2,000,000	NA
Ending property value (Year 10)	\$3,934,000	NA
Total monthly cash outlay	~\$12,150	~\$12,150
Total paid over 10 years	~\$1,458,000	~\$1,458,000
Loan balance after 10 years	~\$1,290,000	NA
Total equity at Year 10	~\$2,644,000¹	\$0

The Result

A \$200k down payment could create over **\$2.6 Million in equity¹**—a 10x return—providing a massive retirement nest egg while you simply "pay your rent" to yourself.

Why Access Private Capital for Business Owners?



Business owner expertise



Nationwide lender



Speed – no lender in the SBA 504 industry moves faster



Ease of use – we're not a traditional bank and certainly don't act like one.

Are You Ready To Own Your Future?

Contact us today:



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