

A large, modern resort building with a swimming pool and lounge area. The building has a light-colored facade with dark red accents and large, arched windows. In the foreground, there is a swimming pool with a wooden deck, lounge chairs, and a large white umbrella. The scene is set in a tropical environment with palm trees and other lush vegetation. The sky is blue with some clouds.

# Owning vs Leasing

An SBA 504 Wealth Creation Strategy  
Own Your Location. Own Your Future.

# Stop Paying Your Landlord's Mortgage.

## Why Hotels Are Moving From Leasing To Owning Their Buildings

**THE OPPORTUNITY** As a business owner, your company 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** Hotel owner, Susan, has operated her boutique hotel for 10 years. She decides to purchase her building for \$2 Million using an SBA 504 loan rather than continuing to rent the space. Let's assume:

- \$2,000,000 purchase
- 10% down payment
- 25-year fixed SBA 504 loan
- 6.5% interest rate
- 7% annual property appreciation
- Lease payment equal to mortgage

Hypothetical Case Study	Own	Lease
Beginning property value	\$2,000,000	NA
Ending property value (Year 10)	<b>\$3,934,000</b>	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
<b>Total equity at Year 10</b>	<b>~\$2,644,000<sup>1</sup></b>	<b>\$0</b>

### The Result

A \$200k down payment could create over **\$2.6 Million in equity<sup>1</sup>**—a 10x return—providing a massive retirement nest egg while you simply "pay your rent" to yourself.

# Why Access Private Capital for Hotels?



Industry 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:



Phone: (770) 331-5204 | Email: [mike.eddy@apclending.com](mailto:mike.eddy@apclending.com)

Website: <https://apclending.com/>

