

# MEDICAL OFFICE

## Owning vs Leasing

An SBA 504 Wealth Creation Strategy From



# Stop Paying Your Landlord's Mortgage.

## Why Doctors Are Moving From Leasing To Owning Their Medical Office Space

### THE OPPORTUNITY

As a medical professional, your practice 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

Dr. Linda has operated her clinic for 10 years. She decides to purchase her building for \$2 Million using an SBA 504 loan rather than continuing to rent.

Let's assume:

- 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)	<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 Medical Practices?



Medical office 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: [www.accessprivatecap.com](http://www.accessprivatecap.com)

