



Owning vs Leasing

An SBA 504 Wealth Creation Strategy
Build Equity While Growing Your Business

Stop Paying Your Landlord's Mortgage.

Why Restaurants Are Moving From Leasing To Owning Their Restaurant Space

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 Restaurant owner, Lisa, has operated her restaurant 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)	\$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 Restaurants?



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:



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