



Owning vs Leasing

An SBA 504 Wealth Creation Strategy
Turn Land Development Into Long-Term Wealth

Stop Paying Your Landlord's Mortgage.

Why RV Parks & Campgrounds Are Moving From Leasing To Owning Their Buildings

THE OPPORTUNITY RV parks are one of the fastest-growing hospitality and real estate asset classes. Owning the land and improvements allows operators to capture both operating income and long-term appreciation.

With an SBA 504 loan, developers can build and own new RV park facilities with as little as **10% down**, preserving capital for infrastructure and marketing.

CASE STUDY A developer is planning a new RV park project with a total development cost of \$8,600,000. Instead of bringing in private equity or leasing land, they utilize an SBA 504 loan to finance construction and retain full ownership.

Assumptions

- Total project cost: \$8,600,000
- Down payment: \$860,000 (10%)
- SBA 504 fixed rate loan: 6.5%
- 25-year amortization
- 7% annual property appreciation
- Operating income supports mortgage payments

Hypothetical Case Study	Own	Lease
Beginning property value	~\$8,600,000	NA
Ending property value (Year 10)	~\$16,915,000	NA
Total monthly cash outlay	~\$53,000	~\$60,000
Total paid over 10 years	~\$6.3M	~\$7,200,000
Loan balance after 10 years	~\$5,550,000	NA
Total equity at Year 10	~\$11,365,000	\$0

The Result: An \$860,000 down payment could create over **\$11.3 million in projected equity**, while the owner maintains full control of the asset and benefits from long-term RV travel demand trends.

By combining operational income growth, loan amortization, and real estate appreciation, RV park ownership can become a powerful long-term wealth-building strategy.

This represents over **10x potential equity growth**, transforming operating expenses into lasting real estate value.

Why Access Private Capital for RV Parks?



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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