

FOR SALE

TURN-KEY OPORTUNITY

Property, Pawn Shop and Self Storage

\$2,199,000 all inclusive



Primary Broker

Kevin Beaty
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Kevinbeaty@kw.com
Keller Williams SEOK
www.kw.com

3184 S. MINGO RD, TULSA, OK 74146

ONCE A PAWN A TIME, INC.

Owner-Occupied Retail | Pawn & Self Storage

Co-Broker

Cameron Pope
(682) 554-4598
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PROPERTY

OVERVIEW

3184 S MINGO RD TULSA, OK 74146

Once A Pawn A Time Inc operates as an established, full-service pawn retail business with a long-standing presence in the Tulsa market. The operation is supported by consistent customer traffic, diversified collateral-based inventory, and standardized operating procedures. The business model emphasizes asset-secured lending and resale activity, enabling efficient daily operations with controlled payroll requirements and recurring revenue stability.



Kevin Beaty (918) 916-5067 | Cameron Pope (682) 554-4598

EXECUTIVE

SUMMARY

3184 S MINGO RD TULSA, OK 74146

The property located at 3184 S. Mingo Road, Tulsa, Oklahoma presents a rare opportunity to acquire a successful, long-established, owner-occupied pawn and self-storage business, together with the fee-simple real estate, in a stable and well-trafficked Tulsa retail corridor.

The offering includes approximately 39,204 square feet (± 0.90 acres) across two tax parcels, improved with a 7,390 square foot primary pawn retail building and a 6,295 square foot self-storage facility. The site provides long-term control of nearly one acre of commercial land while supporting multiple complementary income streams. Recent capital improvements, including a new roof and HVAC upgrades, reduce near-term capital expenditure risk and enhance the overall quality and durability of the asset.

Once A Pawn A Time, Inc. has operated continuously at this location since 1993, benefiting from a loyal customer base, repeat traffic, and a diversified, asset-backed revenue model. The business generates income from retail merchandise sales, pawn interest income, and 45 self-storage units, creating a stable and well-balanced operating profile. The business is offered as a fully turnkey operation, including all fixtures, showcases, safes, and operational systems necessary for continued operations upon closing.

This offering combines fee-simple land ownership, income-producing buildings, secured inventory, and recurring business revenue into a single acquisition. The asset is well-suited for an owner-operator seeking immediate cash flow or an investor seeking a stabilized operating business with long-term real estate control in an established Tulsa retail location.

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PROPERTY

OVERVIEW

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The subject property consists of approximately 39,204 square feet across two tax parcels, improved with a main pawn retail building and a separate storage structure. The main building contains approximately 7,390 square feet and was originally constructed in 1970, while the self storage comprises approximately 6,295 square feet. The total building square footage is 13,685 and was constructed in 2003.

The property has benefited from recent capital investment, including a new roof installation and upgraded HVAC systems completed in 2022, along with additional insulation improvements in the rear portions of the building. These upgrades enhance energy efficiency and reduce anticipated near-term capital expenditures.

The layout supports secure retail operations, inventory storage, customer service areas, and on-site storage rentals. The property is well-maintained and configured specifically for pawn operations, with specialized fixtures, safes, and secured areas included in the offering. Overall condition is consistent with a stabilized, owner-occupied retail asset with functional improvements and operational efficiency.

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LOCATION

HIGHLIGHTS

3184 S MINGO RD TULSA, OK 74146

Once A Pawn A Time Inc is strategically located along South Mingo Road in eastern Tulsa, a well-established commercial corridor that serves a dense mix of residential neighborhoods, retail centers, and employment hubs. This area benefits from long-term neighborhood stability and consistent local demand, making it an ideal setting for a high-traffic, service-oriented retail operation such as a pawn and collateral-based lending business.

The property offers strong frontage and visibility along S. Mingo Road, a major north–south arterial connecting the surrounding trade area to key destinations throughout Tulsa. Its location provides convenient access to U.S. Highway 64, Interstate 44, and the Broken Arrow Expressway, allowing for efficient regional connectivity and supporting steady daily customer traffic from both Tulsa and nearby suburban communities.

This central positioning places the business within close proximity to established residential neighborhoods, retail corridors, and employment centers, reinforcing its role as a convenient and accessible destination for repeat customers. The surrounding area’s mix of long-term residents and workforce population supports consistent transaction volume and recurring customer relationships, which are critical to pawn and resale operations.

Additionally, the property benefits from its location within the greater Tulsa metropolitan area, offering access to a broad customer base while maintaining strong neighborhood-level demand. Combined with the business’s long operating history and turnkey configuration, the location further enhances the asset’s durability and appeal as a stable, income-producing retail investment.

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Once A Pawn A Time Inc. operates as a full-service pawn brokerage and resale business, offering collateral-based lending, retail merchandise sales, and on-site storage services. The business model emphasizes secured lending and resale transactions, allowing for efficient operations and predictable cash flow supported by tangible assets.

Revenue is generated through a combination of pawn interest income earned on redeemed collateral, direct retail sales of merchandise, and rental income from on-site storage units. The business maintains active inventory and pawn balances, with approximately \$95,000 in outstanding pawn interest and inventory carried at approximately \$200,000 at cost.

Operations are supported by an established staffing structure and standardized procedures that have been refined over decades of continuous operation. The business enjoys strong repeat patronage, stable transaction volume, and a favorable local reputation, positioning it as one of the highest-rated pawn operations in the Tulsa market

Long-Term Operating History

- Continuous operation since 1993 with established market presence and customer base.

Diversified Revenue Streams

- Income derived from retail sales, pawn interest charges, and recurring storage rentals.

Asset-Backed Business Model

- Pawn collateral and inventory provide tangible downside protection and liquidity.

Recent Capital Improvements

- New roof and HVAC upgrades completed in 2022, reducing deferred maintenance risk.

Turnkey Operation

- Sale includes showcases, safes, fixtures, and operational infrastructure.

Strong Brand & Reputation

- 4.8-star Google rating and significant local brand recognition.

High Storage Occupancy

- 40 of 45 storage units currently leased, providing consistent recurring income.

Regulatory Compliance

- Properly licensed pawn operation with Federal Firearms License (FFL).

LOCATION

OVERVIEW

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IMAGE

GALLERY

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IMAGE GALLERY

3184 S MINGO RD TULSA, OK 74146

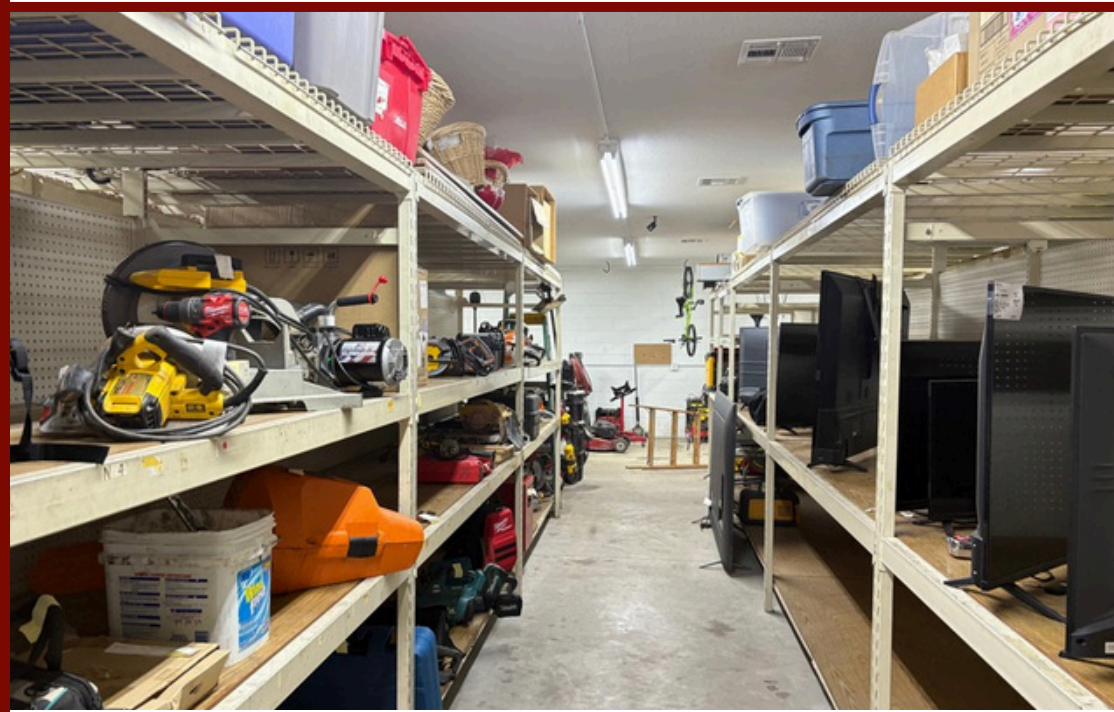


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IMAGE

GALLERY

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BROKERAGE

REPRESENTATION

3184 S MINGO RD TULSA, OK 74146

Kevin Beaty (Primary Broker)

Realtor | Keller Williams SEOK

McAlester, Oklahoma

(918) 916-5067 | kevinbeaty@kw.com | <https://kw.com>

Kevin Beaty serves as Principal Broker at Keller Williams SEOK in McAlester, Oklahoma, bringing comprehensive real estate expertise to buyers, sellers, and investors throughout Southeast Oklahoma. As a full-service real estate professional, Kevin works closely with clients across residential, commercial, land, farm & ranch, investment, and relocation transactions. His client-centered approach emphasizes responsiveness, integrity, and strategic guidance to ensure successful outcomes in every phase of the transaction.

Under Kevin's leadership, Keller Williams SEOK operates as a full-service brokerage representing both buyers and sellers with tailored solutions designed to meet each client's specific goals. The firm includes specialized agents focused on residential, commercial, and land transactions, providing market insight and dedicated expertise across multiple property types.

As part of the global Keller Williams network — a company that closed over \$230 billion in sales volume in 2020 — Kevin and his team leverage extensive resources, marketing reach, and referral connections to serve clients locally and beyond. Whether assisting first-time buyers, seasoned investors, relocating families, or land and farm owners, Kevin Beaty delivers professional representation backed by the strength of a worldwide brokerage platform.

Representations & Warranties:

Invest in DFW Commercial Real Estate and Kevin Beaty has compiled the information provided in this memorandum from sources deemed reliable. However, no representations or warranties, express or implied, are made as to the accuracy or completeness of the information contained herein. Prospective buyers are encouraged to conduct their own independent verification of all details related to the property. Upon entering into a contract, buyers will be provided with all pertinent information by the broker and seller. Any reliance on the information presented in this memorandum is at the sole risk of the buyer. Invest in DFW Commercial Real Estate and Kevin Beaty expressly disclaims any and all liability for inaccuracies, omissions, or any other discrepancies contained herein.

Kevin Beaty (918) 916-5067 | Cameron Pope (682) 554-4598



Cameron Pope (Co-Broker)

President | Invest in DFW Commercial Real Estate

Fort-Worth, Texas

(862) 554 - 4598 | cameron@idfw.net | <https://idfw.net>

Cameron brings over two decades of commercial real estate experience, specializing in ethical, client-focused brokerage in the Dallas-Fort Worth Metroplex. He began his career at Sperry Van Ness Arlington, Texas (2004-2008), gaining expertise in leasing and selling large industrial warehouses in the Great Southwest Industrial District. In 2008, he transitioned to SVN Fort Worth, where he worked under James Blake's mentorship until 2014, honing his expertise in the Fort Worth and Tarrant County markets while building valuable relationships.

Cameron founded Invest in DFW Commercial Real Estate in 2014, offering full-service brokerage focusing on collaboration and tailored solutions. He ensures exceptional representation and optimal client outcomes by partnering with professional service providers and other brokerages. Cameron's extensive market knowledge, proven track record, and unwavering dedication make him a trusted advisor for buyers, sellers, and investors throughout the region.

Invest in DFW Commercial Real Estate:

IDFW Commercial Real Estate provides a full suite of commercial real estate services designed to deliver exceptional results. We excel at listing properties to help sellers achieve maximum value while representing buyers and tenants with strategic negotiation expertise. Our brokerage and development services are customized to align with each client's unique objectives. Committed to transparency and honesty, we offer end-to-end solutions backed by decades of experience in the DFW Metroplex. At Invest in DFW, your success is our mission.

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Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.



TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent. **An owner's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent. **A buyer/tenant's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - o that the owner will accept a price less than the written asking price;
 - o that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - o any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

Invest in DFW Commercial Real Estate, DBA		cameron@idfw.net	682-554-4598
Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
Susan E. Smith	0477944	susan@onthemove.homes	682-551-9968
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Thomas Cameron Pope	0549162	cameron@idfw.net	(682) 554-4598
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
Thomas Cameron Pope	0549162	cameron@idfw.net	(682) 554-4598
Sales Agent/Associate's Name	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials

Date

Regulated by the Texas Real Estate Commission

Information available at www.trec.texas.gov