

SEAWILLOW / SCHMIDT PROPERTY

Sea Willow Road • Lockhart, Texas (Caldwell County) • 60 Finished Lots
Long-Term Seller-Finance Investment Opportunity | Offered by JJ&B, Inc. | Ben@QSATX.com

NET PROFIT (CASH)

\$22.8M

Over 30-year note term

TOTAL REVENUE

\$31.0M

Down pmts + note payments

MONEY MULTIPLE

3.76x

On \$8.25M invested

ANNUALIZED IRR

12.25%

Cash-on-cash return

INVESTMENT SUMMARY (CASH DEAL — NO ACQUISITION LOAN)

TOTAL ALL-IN INVESTMENT

\$8,250,000

Acquisition + Infrastructure + Fees

TOTAL REVENUE (30 YRS)

\$31,036,814

Down payments + note collections

NET PROFIT

\$22,786,814

276% ROI • 3.76x money multiple

Cost / Revenue Item	Amount	Per Lot	Notes
Property Acquisition	\$5,388,529	\$89,809	Paper-lot residual value
Infrastructure (Roads, Wells, Electric)	\$2,802,671	\$46,711	Verified vendor quotes
Fees (Permits, Taxes, Geotech)	\$58,800	\$980	Rollback, county, geotech
TOTAL ALL-IN INVESTMENT	\$8,250,000	\$137,500	Cash in before revenue
Down Payments Collected (1% / lot)	\$99,000	\$1,650	1% of avg \$165K lot price
Total Note Payments (30 yrs)	\$30,937,814	\$515,630	9.99% / 30-yr notes
TOTAL REVENUE	\$31,036,814	\$517,280	All sources, 30-yr term
NET PROFIT	\$22,786,814	\$379,780	276% ROI • 3.76x multiple

PROJECT OVERVIEW

A fully engineered, shovel-ready 60-lot residential subdivision in fast-growing Caldwell County, Texas. All major infrastructure costs are backed by recent, verified local contractor quotes — eliminating entitlement and pricing risk from day one.

Infrastructure Quote Summary:

- Roads: Mills Construction — \$2,087,671
- Water Wells: Hazelett Drilling — \$460,000
- Electrical: Bluebonnet Electric (BBCO Will-Serve Letter) — \$255,000
- Geotech: Capital Geotech — \$5,000
- Engineering plans approved • County permit fee quoted • Rollback taxes confirmed

Full itemized quotes available upon request.

Conservative Sales Assumptions:

- 60 lots • Avg. 1+ acre each • Avg. sale price \$165,000
- 5 lots sold per month • All 60 sold within 12 months
- Seller-financed notes: 9.99% rate • 30-year term • 1% down

★ Immediate Asset Value & Tax Efficiency

Upon acquisition, this property carries substantial equity above its purchase price — making it immediately leverageable as collateral. It also qualifies as a like-kind real property asset suitable for inclusion in a 1031 exchange, offering meaningful tax deferral advantages for investors rolling proceeds from a prior sale.

INVESTOR PROTECTIONS

This investment structure is reinforced by Texas law and the nature of seller-financed land notes.

★ Texas Law Favors the Note Holder

Texas property law provides one of the most owner-friendly frameworks in the country for seller-financed land transactions. In the event of buyer default, Texas statutes allow for expedited reacquisition of the property — significantly faster and less costly than a traditional mortgage foreclosure. This means delinquent notes can be resolved quickly, the lot resold, and income stream restored with minimal legal friction.

Additional protections:

- Notes are secured by the underlying real property — not unsecured debt
- Low 1% down keeps buyer pool large; repossessed lots are easily resold
- Notes are assignable — built-in liquidity option for the investor
- 60 individual notes diversify default risk across the portfolio

Seller Support — Available Post-Closing:

- Sellers will facilitate introductions to the engaged engineering firm, general contractor, and established local vendor network — giving the buyer a ready-to-execute team from day one.
- Local sales and note-servicing management available post-closing — contact us for details.

SEAWILLOW / SCHMIDT PROPERTY — DEAL DETAILS & RETURN METRICS

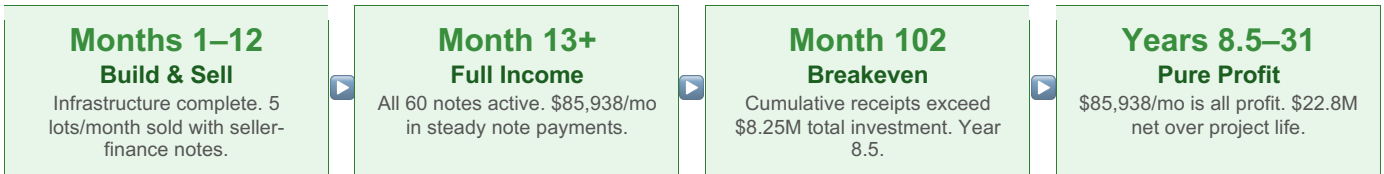
MONTHLY INCOME STREAM

Metric	Value
Note Interest Rate	9.99% / yr
Note Term	30 Years
Buyer Down Payment	1%
Avg. Lot Sale Price	\$165,000
Lots Sold per Month	5
All Lots Sold By	Month 12
Monthly Income (60 notes active)	\$85,938
Annual Income (60 notes active)	\$1,031,260
Total Interest Earned (30 yrs)	\$21,136,814

RETURN METRICS (CASH DEAL)

Metric	Value
Total Investment	\$8,250,000
Total Revenue	\$31,036,814
NET PROFIT	\$22,786,814
Return on Investment (ROI)	276%
Money Multiple	3.76x
Annualized IRR	12.25%
Breakeven Month	Month 102
Breakeven Year	Year 8.5
Total Payment Term	31 Years

INVESTMENT TIMELINE



PROPOSED TRANSACTION TERMS

Total Purchase Price	Earnest Money	Feasibility Period	Closing
\$5,388,529	\$50,000 Applied to purchase price at closing	30 Days \$15,000 non-refundable option fee	30 Days Post-feasibility. General Warranty Deed.

Seller provides at contract execution: Approved engineering plans • Mills Construction quote • Hazelett Drilling quote • BBCO Will-Serve letter • Capital Geotech report

Authorized Buyer Signature

Date