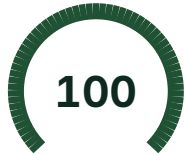


12 ac · Maury Co., TN · Flip

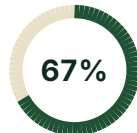
LAND INVESTMENT REPORT · FLIP

Maury County, TN · 12.00 ac · APN 000-102-4114 (fictional)

On target · meets all your Targets

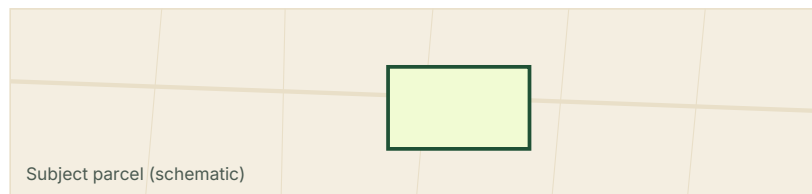


Targets fit



Verified 2/3

Targets fit 100/100: share of your Targets this deal meets.
Verified 67%: key inputs imported from a source or confirmed by you.



Subject parcel (schematic)

Purchase price
\$70,000
Your input

Market value
\$150,034
Sourced

Net profit
\$60,098

ROI on cash invested
188.2%
Cash invested \$31,933

IRR is not shown on the cover for a 5-month hold (short holds overstate it); see Strategy financials.

FIPS 47119 · Land Investment — Flip

Targets

✓ On target — meets all your Targets

Prepared by AcreMath sample analyst

Not legal or tax advice. Verify all figures with the county assessor and treasurer.

Executive summary

- Thesis: acquire 12.00 ac in Maury County, TN for \$70,000 (46.7% of estimated market value \$150,034), exiting by flip.
- Value basis: comps — 3 comps, Medium confidence, weighted mean \$12,503/acre.
- Exit: Net profit \$60,098; max allowable offer \$89,541.
- Returns: ROI on cash 188.2% on \$31,933 cash invested; IRR 1,260.1% annualized over a 5-mo hold; short holds overstate IRR, rely on profit and NPV.
- Financing ask: \$42,000 interest-only at 9.0% (28.0% LTV).
- Risks: 1 estimate still on defaults: County market value; 3 fields not verified against the county record.
- Targets: On target — meets all your Targets.

KPI	Value
Purchase price	\$70,000
Market value	\$150,034
Purchase \$/acre	\$5,833
Net profit	\$60,098
ROI on cash invested	188.2%
IRR (effective annual)	1,260.1%
Cash invested	\$31,933
Acquisition LTV (loan / market value)	28.0%
LTC (loan / total cost)	56.8%

Cash invested: Cash you pay in to buy, improve and carry the land (purchase, closing, improvements, holding and financing costs, less any loan), before sale or note proceeds.

Parcel description

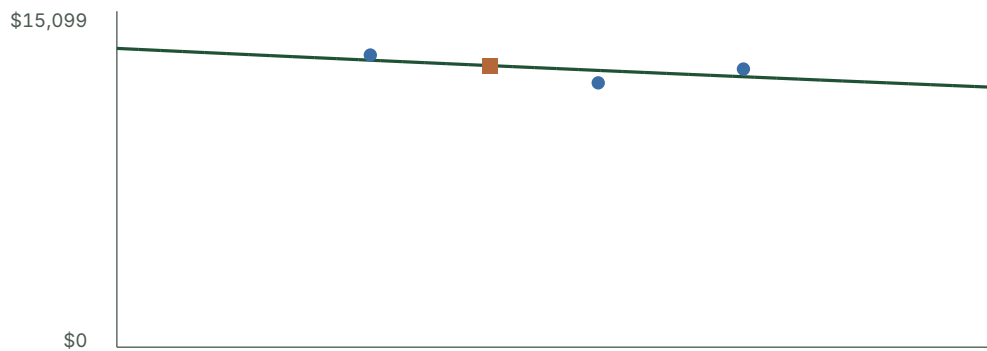
State	TN
County	Maury (FIPS 47119)
APN	000-102-4114 (fictional)
Deeded acres	12.00 ac Your input
Tax year	2026
Estimated annual tax	\$750 Sourced
Tax rules	Tennessee state module · reviewed by Attorney Bot (AI) on 2026-10-12 · not legal or tax advice

Market value & comps

Estimated value	\$150,034
Weighted mean \$/acre	\$12,503
Range (\$/acre)	\$11,879 – \$12,500 (median) – \$13,130
Confidence	Medium (3 comps)

#	Comp	Price	Acres	\$/acre	Adj. \$/acre	Date	Miles	Status
A	Fictional comp A	\$156,800	13.20 ac	\$11,879	\$11,879	2026-07-18	1.4	sold
B	Fictional comp B	\$141,800	10.80 ac	\$13,130	\$13,130	2026-05-02	2.6	sold
C	Fictional comp C	\$187,500	15.00 ac	\$12,500	\$12,500	2026-03-27	3.8	sold

Size curve (\$/acre vs acres, log scale)



Fit: $\$/\text{acre} = \$19,822 \times \text{acres}^{-0.18} \cdot R^2 0.36 \cdot 3 \text{ comps} \cdot \text{subject (square)} \$12,654/\text{acre}$

3 comps support this value. Lenders typically want at least 3 closed sales of similar size, within about 12 months and a few miles.

Acquisition & financing

Acquisition

Item	Amount
Purchase price	\$70,000
Buyer closing costs	\$1,500
Improvements / due diligence	\$0
Holding cost per month	\$403
Months held	5
Financing costs (incl. points)	\$420

Financing stack

Source	Amount
Land loan (interest-only)	\$42,000
Rate	9.0%
Points	1.0%
Interest per month	\$315
Equity (cash needed, primary)	\$31,933

Assumptions: selling costs 10.0% of sale price; seller closing \$1,000; NPV discount rate 10.0% when IRR is not meaningful.

Sources & uses

Uses	Amount	Sources	Amount
Purchase price	\$70,000	Land loan	\$42,000
Buyer closing costs	\$1,500	Your cash	\$31,933
Improvements / due diligence	\$0		
Carry (taxes, insurance, interest) over the hold	\$2,013		
Financing costs (points, fees)	\$420		
Total uses	\$73,933	Total sources	\$73,933

Typical land-loan terms (illustrative)

Item	Amount
Down payment (30% of price)	\$21,000
Loan (70% of price)	\$49,000
Monthly payment (9%, 10-year amortization)	\$620.71
Loan-to-value (loan / market value)	32.7%
Loan-to-cost (loan / total uses)	66.3%

Illustrative terms for comparison only, not a quote. The deal's own financing assumptions above drive every result in this report.

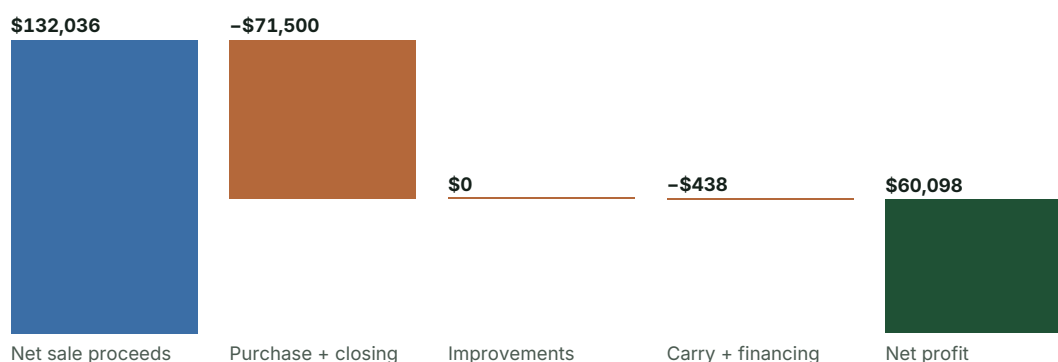
Property tax: the holding cost uses the estimated tax shown in the parcel section. Attach the county's current tax bill or tax certificate before closing; lenders and title companies will ask for it.

Strategy financials

Flip

Metric	Value
Net profit	\$60,098
ROI (on cash invested)	188.2%
Return on cost	81.3%
Annualized ROI	1,168.5%
NPV at 10.0%	\$56,562
IRR (effective annual)	1,260.1% (annualized over a 5-mo hold; short holds overstate IRR, rely on profit and NPV)
Cash invested	\$31,933
Total cost	\$73,933
Holding cost	\$2,013
Break-even sale price	\$83,258
Loan amount	\$42,000
Interest per month	\$315
Max allowable offer (\$40,000 profit)	\$89,541

Where the profit comes from



Net sale proceeds are after selling costs and seller closing costs.

Cumulative cash position by month



Cash invested goes out at month 0 (carry included); proceeds return at exit.

Seller finance

Metric	Value
Total note profit	\$123,393
ROI (on cash invested)	171.5%
NPV at 10.0%	\$78,022
Note IRR (effective annual)	69.9% (annualized over a 7-yr hold)
Note LTV (loan / market value)	80.0%
Down payment	20.0%
Sale price vs market value	100.0%
Monthly payment	\$1,992.14
Cash invested (cost basis)	\$71,938
Month-0 cash flow	(\$42,688)
Payments received	\$167,340
Servicing paid	(\$1,260)
Balloon	\$0.00
Payback month	22 mo
Note value to a buyer at 12.0% yield	\$112,002 (6.7% discount to the \$120,000 balance)
Note value after 12 months seasoning	\$101,132 (6.0% discount to the \$107,533 balance)
Max allowable offer (note, \$40,000 profit)	\$153,393

Comparison

Five exit strategies side by side: flip, wholesale, seller finance, subdivide and hold. This report compares the 2 selected.

Strategy	Headline	Value	Max offer	Targets
Flip	Net profit	\$60,098	\$89,541	On target — meets all your Targets
Seller finance	Total note profit	\$123,393	\$153,393	On target — meets all your Targets

Scenarios

Strategy	Headline	Conservative	Base	Aggressive
Flip	Net profit	\$35,945	\$60,098	\$75,654
Seller finance	Total note profit	\$91,614	\$123,393	\$144,397

Conservative: value -15%, time +50%, selling costs +2 pts, holding/dev costs +20%, lot price & absorption -15%, appreciation -2 pts. Aggressive: value +10%, time -25%, selling costs -1 pts, holding/dev costs ±0%, lot price & absorption +10%, appreciation +1 pts. Base is the deal as entered; purchase price is not shifted. Shifted months are rounded to the nearest whole month, halves up (e.g. 5 months × 1.5 = 7.5 → 8).

Sensitivity — Flip net profit

Purchase price × market value

Price ↓ / Market value →	\$120,027	\$135,031	\$150,034	\$165,037	\$180,041
\$56,000	\$47,491	\$60,994	\$74,497	\$88,000	\$101,503
\$63,000	\$40,291	\$53,795	\$67,298	\$80,800	\$94,304
\$70,000	\$33,092	\$46,595	● \$60,098	\$73,601	\$87,104
\$77,000	\$25,892	\$39,396	\$52,899	\$66,401	\$79,905
\$84,000	\$18,693	\$32,196	\$45,699	\$59,202	\$72,705

● = current inputs. Green is better, clay is worse (relative to \$0 profit); values are printed in every cell.

Flip break-even: resale value \$83,258 at the \$70,000 price; profit is \$0 at a purchase price of \$128,433 with \$150,034 market value.

Risk & due-diligence checklist

Risk score 9/100 (Low) · 12 pass · 4 warn · 0 fail · 0 not checked · 2 N/A. Checklist target: ✓ On target.

Item	Status	Finding and evidence	Checked
Title, vesting and chain of title *	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Legal access *	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Back taxes and liens *	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Flood zone *	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Wetlands *	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Survey and boundaries	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Zoning and permitted use	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Deed restrictions, covenants, HOA	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Utilities (power, water)	! Warn	Follow up: distance to power; well or public water · Sample evidence (fictional)	2026-10-09
Septic / perc suitability	! Warn	Follow up: perc test or soil suitability · Sample evidence (fictional)	2026-10-09
Topography and slope	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Soils	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Road type and maintenance	! Warn	Follow up: paved/county-maintained vs private · Sample evidence (fictional)	2026-10-09
Mineral, water and timber rights	– N/A	Not applicable to this parcel · Sample evidence (fictional)	2026-10-09
Environmental hazards	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Protected species / habitat	– N/A	Not applicable to this parcel · Sample evidence (fictional)	2026-10-09
Encroachments and occupancy	✓ Pass	Checked, no issue found · Sample evidence (fictional)	2026-10-09
Market liquidity	! Warn	Follow up: days on market and depth of sold comps · Sample evidence (fictional)	2026-10-09

Unreviewed research (not part of the released tax module) (Not legal or tax advice. Verify all figures with the county assessor and treasurer.) — Subdivision / platting: A subdivision is 2+ lots needing new street or utility construction, or any division of less than 5 acres for sale or building development. Sources: Tenn. Code Ann. § 13-3-401(4).

Unreviewed research (not part of the released tax module) (Not legal or tax advice. Verify all figures with the county assessor and treasurer.) — Seller disclosure: The Residential Property Disclosure Act requires a disclosure or buyer-waived disclaimer for residential property; vacant land is likely outside it. Sources: Tenn. Code Ann. §§ 66-5-201, 66-5-202.

Due-diligence documents

Document	Supports	Status
Title commitment or O&E report	Title, vesting and chain of title	On file (Pass)
Recorded access easement or road frontage	Legal access	On file (Pass)
Current tax bill / tax certificate	Back taxes and liens	On file (Pass)
FEMA flood map (FIRMette)	Flood zone	On file (Pass)
Wetlands map (NWI)	Wetlands	On file (Pass)
Survey or recorded plat	Survey and boundaries	On file (Pass)
Zoning verification	Zoning and permitted use	On file (Pass)
Perc / septic evaluation	Septic / perc suitability	On file (Warn)
Environmental screen	Environmental hazards	On file (Pass)

* Critical item. Score weights: pass 0, warn ½, fail 1, not checked ½; N/A excluded. 0–19 Low, 20–44 Moderate, 45+ High.

Targets

Overall (Flip): ✓ On target — meets all your Targets. Values are compared as displayed.

Group	Rule	Actual	Status
Price	Purchase price as % of market value ≤ 50.0%	46.7%	✓ On target (info only)
Returns	Net profit ≥ \$10,000	\$60,098	✓ On target
Returns	IRR (effective annual) ≥ 25.0%	1,260.1%	✓ On target
Evidence	Sold comps ≥ 3	3	✓ On target
Risk	Risk checklist: no Fail items	0 fail	✓ On target

Disclaimer, methodology & data sources

Not legal or tax advice. Verify all figures with the county assessor and treasurer.

This report is an estimate prepared with AcreMath from user-entered, provider and default data. It is not an appraisal, survey, title opinion, or legal, tax or investment advice. Verify all facts with the county, a licensed professional and your own due diligence before relying on it.

Methodology: acremath.app/methodology (engine 2.0.0).

Value labels: Your input = entered by you · Estimate = AcreMath default or model estimate, verify before relying on it · Sourced = imported from a listed data source · Verified = you confirmed it against a document.

How each number is calculated

Metric	How it is calculated
Net profit	market value after selling costs – seller closing costs – (purchase price + buyer closing costs + improvements + holding cost times months held + financing cost)
ROI (on cash invested)	Profit / cash invested
Return on cost	Profit / (purchase price + buyer closing costs + improvements + holding cost times months held + financing cost)
Annualized ROI	ROI compounded to a 12-month rate
NPV at 10.0%	Monthly cash flows discounted at the discount rate
IRR (effective annual)	Monthly cash flows, annualized
Cash invested	purchase price + buyer closing costs + improvements + holding & financing paid in cash – loan
Holding cost	holding cost times months held
Break-even sale price	(Total cost + seller closing costs)/(1 – selling-cost %)
Loan amount	LTV times purchase price (interest-only)
Interest per month	Loan times rate / 12 (in holding cost)
Max allowable offer (\$40,000 profit)	market value after selling costs – seller closing costs – buyer closing costs – improvements – holding cost times months held – financing cost – target profit

Data sources

- [1] Market value: Comps valuation (3 fictional sample comps) (as of 2026-10-12)
- [2] Tax rate: Fictional county rate sheet (sample) (as of 2026-10-12)
- [3] Tennessee state module · reviewed by Attorney Bot (AI) on 2026-10-12 · not legal or tax advice: Tenn. Code Ann. tit. 67, ch. 5 — <https://law.justia.com/codes/tennessee/title-67/chapter-5/> (as of 2026-10-12)
- [4] Comp Fictional comp A: Fictional sample comp
- [5] Comp Fictional comp B: Fictional sample comp
- [6] Comp Fictional comp C: Fictional sample comp

Report created with AcreMath — acremath.app