

80 ac · Howell Co., MO · Hold

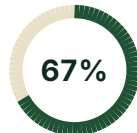
LAND INVESTMENT REPORT · HOLD

Howell County, MO · 80.00 ac · APN 000-103-4121 (fictional)

Off target · IRR (effective annual) 7.5% is below 25.0%



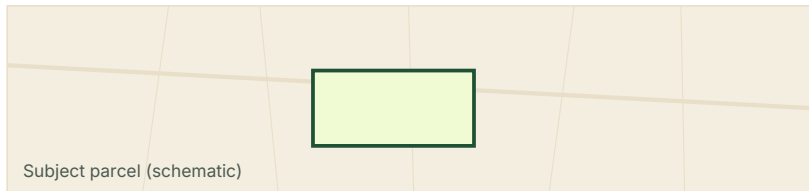
Targets fit



Verified 2/3

Targets fit 75/100: share of your Targets this deal meets.

Verified 67%: key inputs imported from a source or confirmed by you.



Purchase price
\$120,000
Your input

Market value
\$160,000
Sourced

Net gain (hold)
\$77,438

ROI on cash invested
60.6%
Cash invested \$127,856

IRR (effective annual) 7.5% · annualized over a 7-yr hold

FIPS 29091 · Land Investment — Hold

Targets

× Off target — IRR (effective annual) 7.5% is below 25.0%

Prepared by AcreMath sample analyst

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

Executive summary

- Thesis: acquire 80.00 ac in Howell County, MO for \$120,000 (75.0% of estimated market value \$160,000), exiting by hold.
- Value basis: comps — 3 comps, Medium confidence, weighted mean \$2,000/acre.
- Exit: Net gain (hold) \$77,438; max allowable offer \$149,438.
- Returns: ROI on cash 60.6% on \$127,856 cash invested; IRR 7.5% annualized over a 7-yr hold.
- Financing: all cash.
- Risks: 1 estimate still on defaults: County market value; 3 fields not verified against the county record.
- Targets: Off target — IRR (effective annual) 7.5% is below 25.0%.

KPI	Value
Purchase price	\$120,000
Market value	\$160,000
Purchase \$/acre	\$1,500
Net gain (hold)	\$77,438
ROI on cash invested	60.6%
IRR (effective annual)	7.5%
Cash invested	\$127,856
Acquisition LTV (loan / market value)	n/a, all cash
LTC (loan / total cost)	n/a, all cash

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

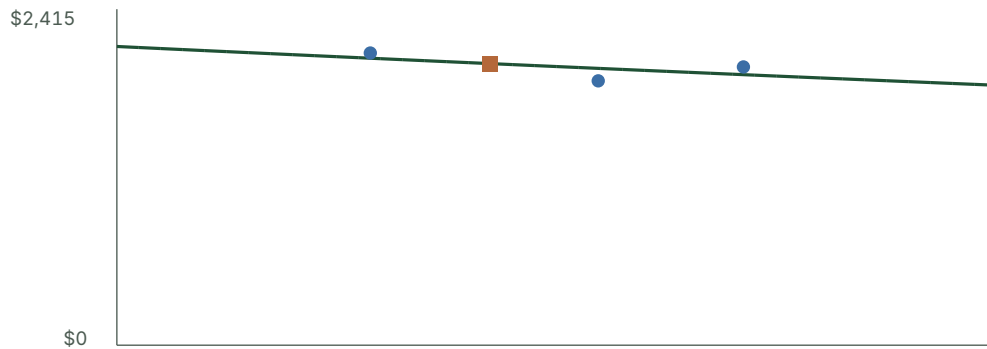
State	MO
County	Howell (FIPS 29091)
APN	000-103-4121 (fictional)
Deeded acres	80.00 ac Your input
Tax year	2026
Estimated annual tax	\$608 Sourced
Tax rules	Missouri state module · reviewed by Attorney Bot (AI) on 2026-10-12 · not legal or tax advice

Market value & comps

Estimated value	\$160,000
Weighted mean \$/acre	\$2,000
Range (\$/acre)	\$1,900 – \$2,000 (median) – \$2,100
Confidence	Medium (3 comps)

#	Comp	Price	Acres	\$/acre	Adj. \$/acre	Date	Miles	Status
A	Fictional comp A	\$167,200	88.00 ac	\$1,900	\$1,900	2026-07-18	1.4	sold
B	Fictional comp B	\$151,200	72.00 ac	\$2,100	\$2,100	2026-05-02	2.6	sold
C	Fictional comp C	\$200,000	100.00 ac	\$2,000	\$2,000	2026-03-27	3.8	sold

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



Fit: $\$/\text{acre} = \$4,447 \times \text{acres}^{-0.18} \cdot R^2 0.35 \cdot 3 \text{ comps} \cdot \text{subject (square)} \$2,024/\text{acre}$

MO does not make sale prices public record; comps come from the sources listed and confidence is capped at Medium.

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	\$120,000
Buyer closing costs	\$1,500
Improvements / due diligence	\$0
Holding cost per month	\$76
Years held	7
Appreciation (g, per year)	4.0%
Financing costs (incl. points)	\$0

Financing stack

Source	Amount
All cash (cash invested)	\$127,856

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	\$120,000	Your cash	\$121,954
Buyer closing costs	\$1,500		
Improvements / due diligence	\$0		
Carry (taxes, insurance, interest) over the hold	\$454		
Financing costs (points, fees)	\$0		
Total uses	\$121,954	Total sources	\$121,954

Typical land-loan terms (illustrative)

Item	Amount
Down payment (30% of price)	\$36,000
Loan (70% of price)	\$84,000
Monthly payment (9%, 10-year amortization)	\$1,064.08
Loan-to-value (loan / market value)	52.5%
Loan-to-cost (loan / total uses)	68.9%

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

Hold

Metric	Value
Net gain (hold)	\$77,438
ROI (on cash invested)	60.6%
NPV at 10.0%	(\$17,509)
Hold IRR (effective annual)	7.5% (annualized over a 7-yr hold)
Appreciation (g, per year)	4.0%
Years held	7
Future value	\$210,549
Annual carry	\$908
Annual income	\$2,400
Cash invested	\$127,856
Return on cost	60.6%
Max allowable offer (hold, \$48,000 net gain)	\$149,438

Cumulative cash position by month



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

Flip

Metric	Value
Net profit	\$21,046
ROI (on cash invested)	17.3%
Return on cost	17.3%
Annualized ROI	37.5%
NPV at 10.0%	\$14,404
IRR (effective annual)	37.6% (annualized over a 6-mo hold; short holds overstate IRR, rely on profit and NPV)
Cash invested	\$121,954
Total cost	\$121,954
Holding cost	\$454
Break-even sale price	\$136,616
Max allowable offer (\$48,000 profit)	\$93,046 (below the asking price)

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
Hold	Net gain (hold)	\$77,438	\$149,438	Off target — IRR (effective annual) 7.5% is below 25.0%
Flip	Net profit	\$21,046	\$93,046	On target — meets all your Targets

Scenarios

Strategy	Headline	Conservative	Base	Aggressive
Hold	Net gain (hold)	\$24,148	\$77,438	\$113,305
Flip	Net profit	(\$3,637)	\$21,046	\$37,282

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 — Hold net gain (hold)

Purchase price × market value

Price ↓ / Market value →	\$128,000	\$144,000	\$160,000	\$176,000	\$192,000
\$96,000	\$63,539	\$82,489	\$101,438	\$120,388	\$139,337
\$108,000	\$51,539	\$70,489	\$89,438	\$108,388	\$127,337
\$120,000	\$39,539	\$58,489	● \$77,438	\$96,388	\$115,337
\$132,000	\$27,539	\$46,489	\$65,438	\$84,388	\$103,337
\$144,000	\$15,539	\$34,489	\$53,438	\$72,388	\$91,337

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

Flip break-even: resale value \$136,616 at the \$120,000 price; profit is \$0 at a purchase price of \$141,046 with \$160,000 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: No single statewide numeric subdivision threshold was found; town and addition plats follow § 445.010, and subdivision control is set by county/city ordinance. Sources: RSMo § 445.010.

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: No statewide mandatory seller-disclosure statute was located. Sources: (none located).

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 (Hold): × Off target — IRR (effective annual) 7.5% is below 25.0%. Values are compared as displayed.

Group	Rule	Actual	Status
Price	Purchase price as % of market value ≤ 50.0%	75.0%	× Off target (info only)
Returns	Net profit ≥ \$10,000	\$77,438	✓ On target
Returns	IRR (effective annual) ≥ 25.0%	7.5%	× Off 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 gain (hold)	Sale after costs + income – purchase – carry
ROI (on cash invested)	Net gain / cash invested
NPV at 10.0%	Annual cash flows discounted at the discount rate
Hold IRR (effective annual)	Annual cash flows
Future value	Market value times (1 + appreciation rate) per year held
Cash invested	Purchase + closing – loan + carry paid over the hold
Max allowable offer (hold, \$48,000 net gain)	Price + net gain – target

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] Missouri state module · reviewed by Attorney Bot (AI) on 2026-10-12 · not legal or tax advice: Revised Statutes of Missouri chs. 137, 140 — <https://revisor.mo.gov/main/OneChapter.aspx?chapter=140> (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

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