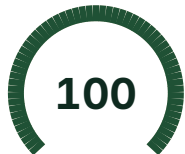


40 ac · Mohave Co., AZ · Terms

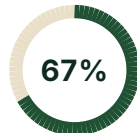
LAND INVESTMENT REPORT · SELLER FINANCE

Mohave County, AZ · 40.00 ac · APN 000-104-4128 (fictional)

On target · meets all your Targets

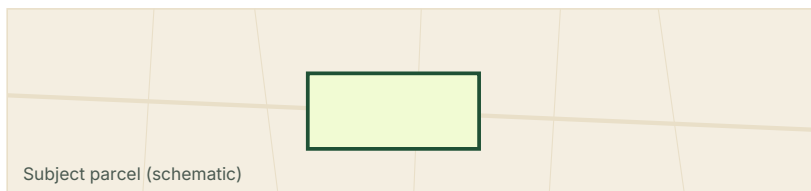


Targets fit



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.



Purchase price

\$9,000

Your input

Market value

\$35,987

Sourced

Total note profit

\$34,635

ROI on cash invested

323.6%

Cash invested \$10,704

IRR is above 100% because little cash stays in the deal; it is in Strategy financials. Judge the deal on profit and ROI.

FIPS 04015 · Land Investment — Seller finance

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 40.00 ac in Mohave County, AZ for \$9,000 (25.0% of estimated market value \$35,987), exiting by seller finance.
- Value basis: comps — 3 comps, Medium confidence, weighted mean \$900/acre.
- Exit: Total note profit \$34,635; max allowable offer \$32,835.
- Returns: ROI on cash 323.6% on \$10,704 cash invested; IRR 245.4% annualized over a 7-yr hold.
- Exit financing: buyer note \$28,800 at 10.0% over 84 months, 20.0% down, LTV 80.0% (LTV 80.0% is above the typical 80.0%; expect a deeper discount from note buyers.). Acquisition: all cash.
- 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	\$9,000
Market value	\$35,987
Purchase \$/acre	\$225
Total note profit	\$34,635
ROI on cash invested	323.6%
IRR (effective annual)	245.4%
Cash invested	\$10,704
Buyer note LTV (loan / market value)	80.0%
Buyer down payment	20.0%

Warning: LTV 80.0% is above the typical 80.0%; expect a deeper discount from note buyers.

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

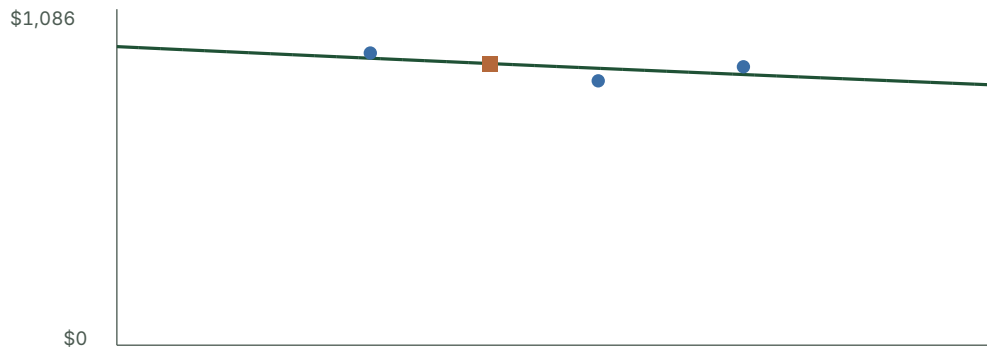
State	AZ
County	Mohave (FIPS 04015)
APN	000-104-4128 (fictional)
Deeded acres	40.00 ac Your input
Tax year	2026
Estimated annual tax	\$108 Sourced
Tax rules	Arizona state module · reviewed by Attorney Bot (AI) on 2026-10-12 · not legal or tax advice

Market value & comps

Estimated value	\$35,987
Weighted mean \$/acre	\$900
Range (\$/acre)	\$855 – \$900 (median) – \$944
Confidence	Medium (3 comps)

#	Comp	Price	Acres	\$/acre	Adj. \$/acre	Date	Miles	Status
A	Fictional comp A	\$37,600	44.00 ac	\$855	\$855	2026-07-18	1.4	sold
B	Fictional comp B	\$34,000	36.00 ac	\$944	\$944	2026-05-02	2.6	sold
C	Fictional comp C	\$45,000	50.00 ac	\$900	\$900	2026-03-27	3.8	sold

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



Fit: $\$/\text{acre} = \$1,755 \times \text{acres}^{-0.18} \cdot R^2 0.35 \cdot 3 \text{ comps} \cdot \text{subject (square)} \$910/\text{acre}$

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	\$9,000
Buyer closing costs	\$1,500
Improvements / due diligence	\$0
Holding cost per month	\$34
Months held before the note sale	6
Financing costs (incl. points)	\$0

Financing stack

Source	Amount
All cash (cash invested)	\$10,704

Exit: buyer note

Item	Amount
Note sale price	\$36,000
Buyer down payment	\$7,200 (20.0%)
Buyer note	\$28,800 at 10.0% over 84 mo
Note LTV (loan / market value)	80.0%
Monthly payment	\$477.97

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	\$9,000	Your cash	\$10,704
Buyer closing costs	\$1,500		
Improvements / due diligence	\$0		
Carry (taxes, insurance, interest) over the hold	\$204		
Financing costs (points, fees)	\$0		
Total uses	\$10,704	Total sources	\$10,704

Typical land-loan terms (illustrative)

Item	Amount
Down payment (30% of price)	\$2,700
Loan (70% of price)	\$6,300
Monthly payment (9%, 10-year amortization)	\$79.81
Loan-to-value (loan / market value)	17.5%
Loan-to-cost (loan / total uses)	58.9%

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

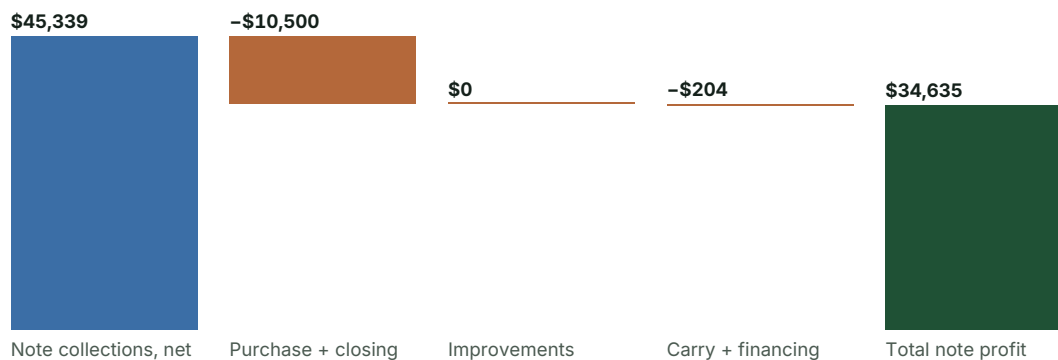
Property tax: the holding cost uses the estimated tax shown in the parcel section. Attach the county's current tax bill or tax certificate before closing; lenders and title companies will ask for it.

Strategy financials

Seller finance

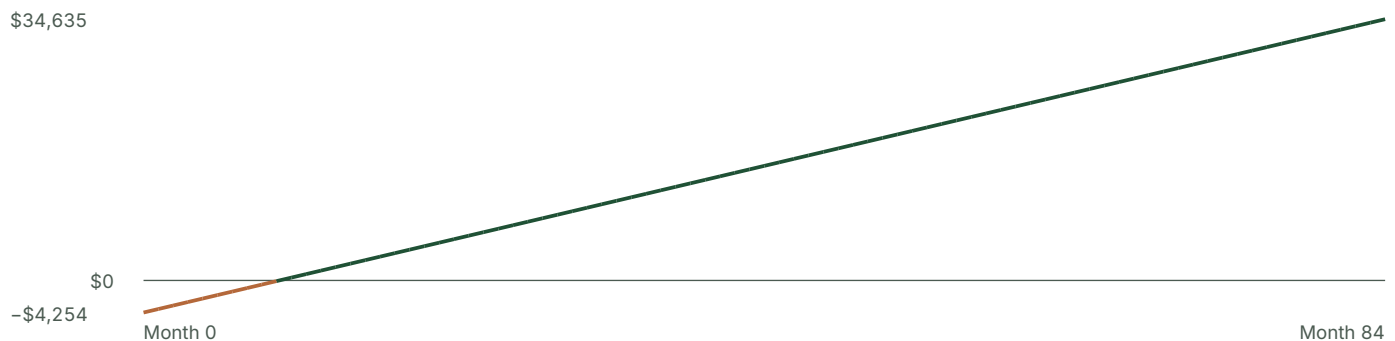
Metric	Value
Total note profit	\$34,635
ROI (on cash invested)	323.6%
NPV at 10.0%	\$24,011
Note IRR (effective annual)	245.4% (annualized over a 7-yr hold)
Note LTV (loan / market value)	80.0% (LTV 80.0% is above the typical 80.0%; expect a deeper discount from note buyers.)
Down payment	20.0%
Sale price vs market value	100.0%
Monthly payment	\$477.97
Cash invested (cost basis)	\$10,704
Month-0 cash flow	(\$4,254)
Payments received	\$40,149
Servicing paid	(\$1,260)
Balloon	\$0.00
Payback month	10 mo
Note value to a buyer at 12.0% yield	\$26,226 (8.9% discount to the \$28,800 balance)
Note value after 12 months seasoning	\$23,681 (8.2% discount to the \$25,807 balance)
Max allowable offer (note, \$10,800 profit)	\$32,835

Where the profit comes from



Collections are the down payment, fee and payments to the balloon, less seller closing and servicing.

Cumulative cash position by month



Month 0 is closing; the line crosses zero at payback.

Flip

Metric	Value
Net profit	\$20,684
ROI (on cash invested)	193.2%
Return on cost	193.2%
Annualized ROI	759.9%
NPV at 10.0%	\$19,229
IRR (effective annual)	774.6% (annualized over a 6-mo hold; short holds overstate IRR, rely on profit and NPV)
Cash invested	\$10,704
Total cost	\$10,704
Holding cost	\$204
Break-even sale price	\$13,004
Max allowable offer (\$10,800 profit)	\$18,884

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
Seller finance	Total note profit	\$34,635	\$32,835	On target — meets all your Targets
Flip	Net profit	\$20,684	\$18,884	On target — meets all your Targets

Scenarios

Strategy	Headline	Conservative	Base	Aggressive
Seller finance	Total note profit	\$26,944	\$34,635	\$39,688
Flip	Net profit	\$15,051	\$20,684	\$24,353

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).

Appendix: seller-finance amortization

Loan \$28,800.00 at 10.0% nominal, 84-month amortization; payment \$477.97; payments in arrears. Payback in month 10.

Warning: LTV 80.0% is above the typical 80.0%; expect a deeper discount from note buyers.

Annual summary

Year	Payments	Interest	Principal	Balloon	End balance
1	\$5,735.64	\$2,742.56	\$2,993.08	\$0.00	\$25,806.92
2	\$5,735.64	\$2,429.45	\$3,306.19	\$0.00	\$22,500.73
3	\$5,735.64	\$2,083.63	\$3,652.01	\$0.00	\$18,848.72
4	\$5,735.64	\$1,701.59	\$4,034.05	\$0.00	\$14,814.67
5	\$5,735.64	\$1,279.61	\$4,456.03	\$0.00	\$10,358.64
6	\$5,735.64	\$813.51	\$4,922.13	\$0.00	\$5,436.51
7	\$5,735.14	\$298.63	\$5,436.51	\$0.00	\$0.00

First 12 months

Month	Payment	Interest	Principal	Balloon	Balance
1	\$477.97	\$239.76	\$238.21		\$28,561.79
2	\$477.97	\$237.78	\$240.19		\$28,321.60
3	\$477.97	\$235.78	\$242.19		\$28,079.41
4	\$477.97	\$233.76	\$244.21		\$27,835.20
5	\$477.97	\$231.73	\$246.24		\$27,588.96
6	\$477.97	\$229.68	\$248.29		\$27,340.67
7	\$477.97	\$227.61	\$250.36		\$27,090.31
8	\$477.97	\$225.53	\$252.44		\$26,837.87
9	\$477.97	\$223.43	\$254.54		\$26,583.33
10	\$477.97	\$221.31	\$256.66		\$26,326.67
11	\$477.97	\$219.17	\$258.80		\$26,067.87
12	\$477.97	\$217.02	\$260.95		\$25,806.92

The full month-by-month schedule is available from the deal's Seller finance tab in AcreMath.

Default stress: buyer stops paying

Default after	Received to date	Balance owed	Resale recovery	Profit
6 months	(\$1,476)	\$27,341	\$24,030	\$22,554
12 months	\$1,302	\$25,807	\$24,030	\$25,332
24 months	\$6,857	\$22,501	\$24,030	\$30,887
36 months	\$12,413	\$18,849	\$24,030	\$36,443

Recovery assumes you take the land back and resell at 85.0% of market value (\$35,987), less 10.0% selling costs, seller closing and \$2,500 for foreclosure or forfeiture. "Received to date" includes the month-0 flow.

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: Subdivision = 6+ lots, parcels or fractional interests for sale or lease, excluding lots each 36 acres or more; 6+ lots of 36 to <160 acres are 'unsubdivided lands' (ADRE public report). Sources: A.R.S. § 32-2101; A.R.S. § 11-831.

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: Seller of 5 or fewer parcels (not subdivided land) in an unincorporated area must deliver a recorded Affidavit of Disclosure at least 7 days before transfer; buyer may rescind within 5 days; waivers are void. Sources: A.R.S. § 33-422.

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

Group	Rule	Actual	Status
Price	Purchase price as % of market value ≤ 50.0%	25.0%	✓ On target (info only)
Returns	Net profit ≥ \$10,000	\$34,635	✓ On target
Returns	IRR (effective annual) ≥ 25.0%	245.4%	✓ 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
Total note profit	Month-0 flow + payments + balloon – servicing
ROI (on cash invested)	Note profit / cash invested
NPV at 10.0%	Monthly cash flows discounted at the discount rate
Note IRR (effective annual)	Monthly note cash flows, annualized
Note LTV (loan / market value)	Loan / market value
Down payment	Down payment / sale price
Sale price vs market value	Note sale price / market value
Monthly payment	Level payment, rounded to the cent
Cash invested (cost basis)	Purchase + closing + improvements + holding + financing
Month-0 cash flow	–cost basis \$10,704 + down \$7,200 + doc fee \$250 – seller closing \$1,000
Payments received	84 payments
Servicing paid	84 times \$15
Note value to a buyer at 12.0% yield	$\Sigma (\text{payment} + \text{balloon} - \text{servicing}) / (1 + \text{yield}/12)^{(k - \text{seasoning})}$
Max allowable offer (note, \$10,800 profit)	Price + note profit – 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] Arizona state module · reviewed by Attorney Bot (AI) on 2026-10-12 · not legal or tax advice: Arizona Revised Statutes title 42 — <https://www.azleg.gov/arsDetail/?title=42> (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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