

A faint, semi-transparent background image of a residential neighborhood with numerous houses, green lawns, and trees, arranged in a grid-like pattern.

Troy, TX 70-Lot Investment Opportunity

Fully Entitled Finished Lots • High Demand • Secured Returns



Problem & Opportunity

The Problem

The developer must exit quickly due to a large builder's contract cancellations, leaving 70 fully entitled lots available.

There is a scarcity of finished lots for small builders, who are squeezed out by national developers.

The Opportunity

Strong buyer demand is driven by rapid population growth near Waco and Troy.

Zero-down USDA financing makes \$250k-300k homes accessible, creating massive demand for affordable housing.



Market & Demand Drivers



Rapid Growth

Troy's population has more than doubled in two decades and continues to accelerate.



Housing Deficit

Central Texas faces a shortage of 300k+ homes; even with rising permits, supply lags demand.



Affordable Path

USDA loans offer 100% financing, driving absorption of entry-level homes.

The Enclave of Troy – Site Overview



Fully developed Phase 1 lots



Surrounding acreage under contract



Planned roads & utilities installed

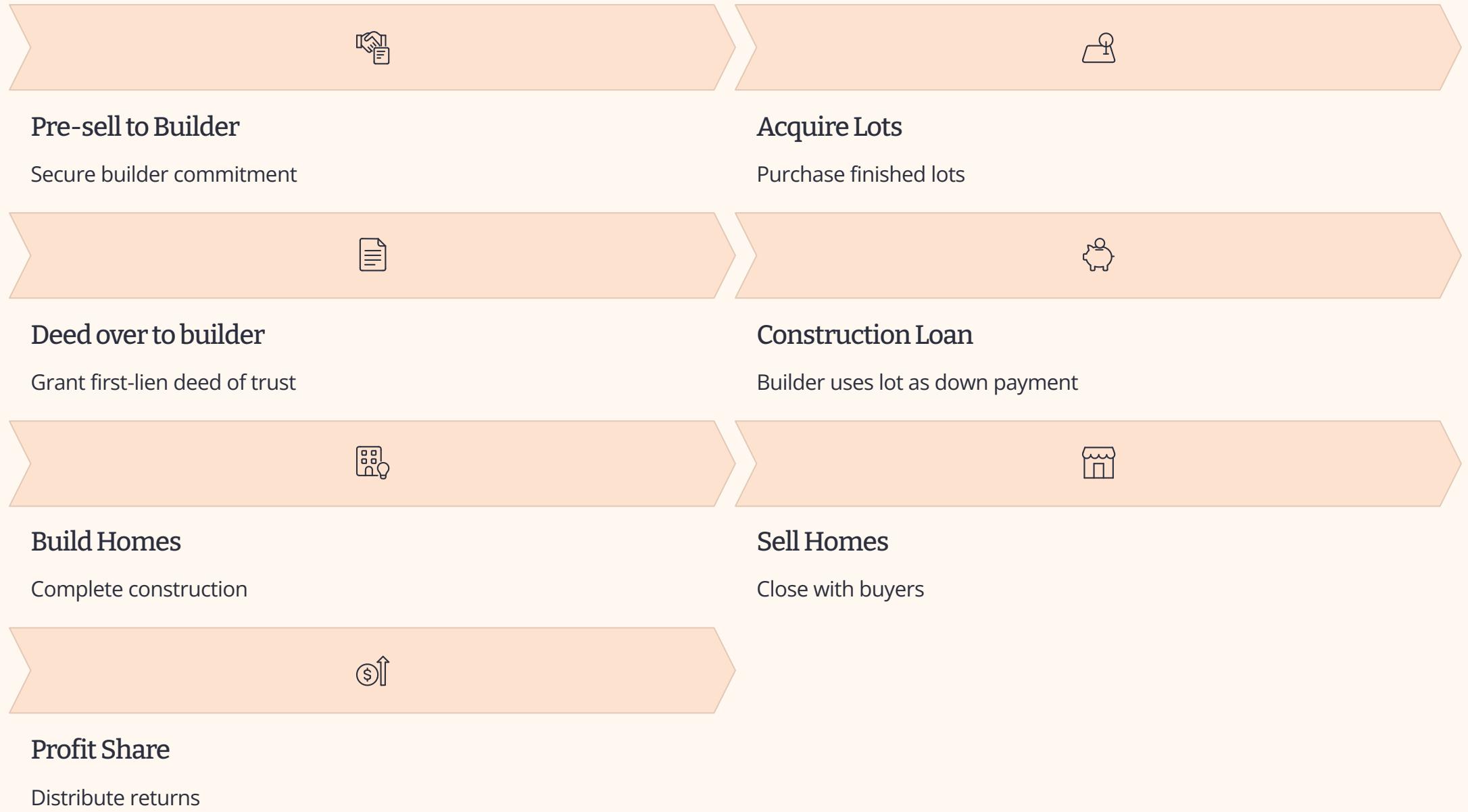


Growth corridor between Waco & Temple

Google Maps Location: [View Site Location](#)

Local Comps: [Market Analysis Portal](#)

Investment Strategy



Overall Investment Economics – Entire 70-Lot Project

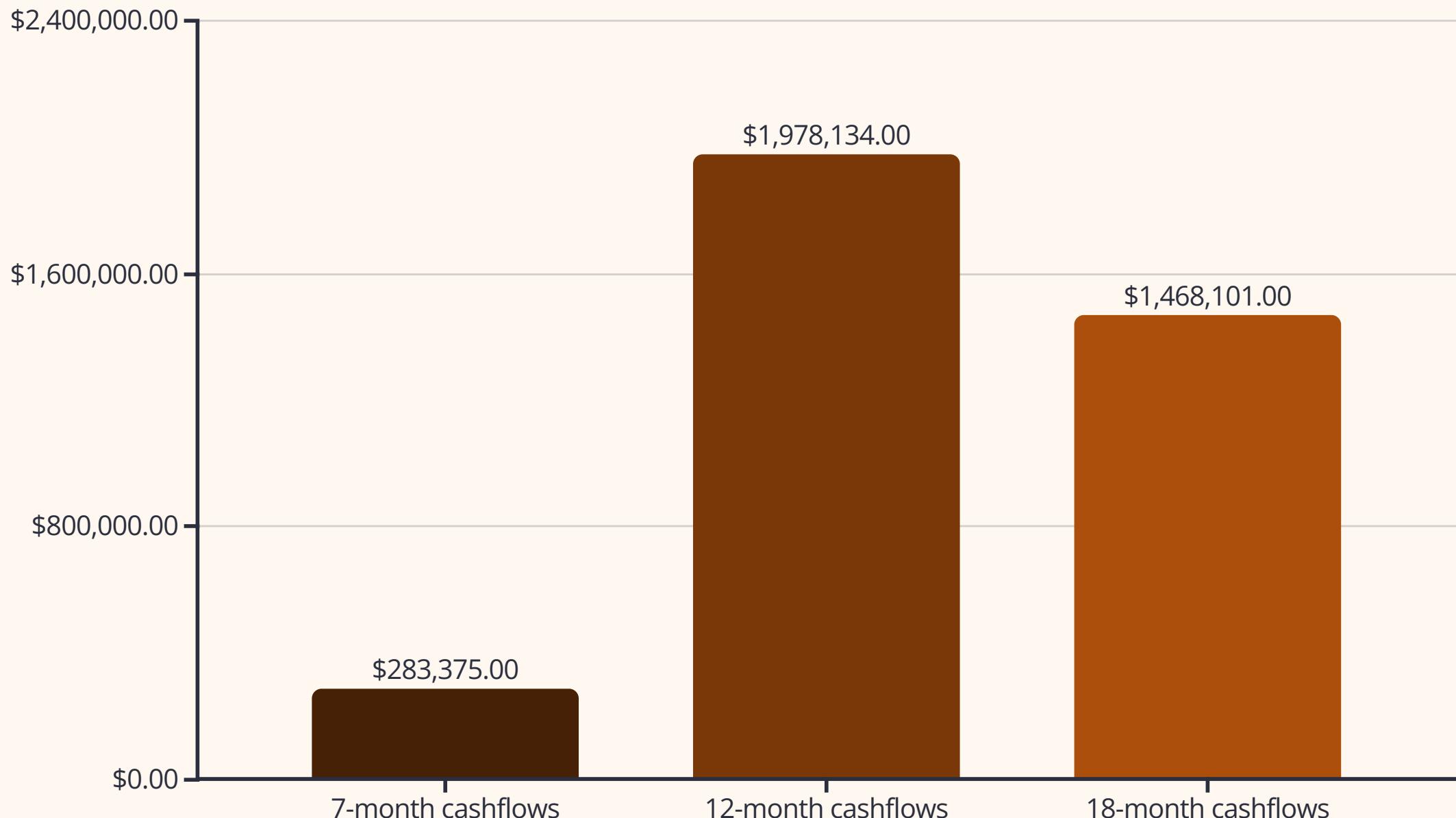
Key Project Metrics

- Total Lots: 70
- **Capital Raised: \$3,175,000**
- Lot Cost per Lot: \$42,857
- Management Fee per Lot: \$2,500
- Total Raise per Lot: \$45,357
- **Investor Profit Share per Home: \$11,318.13**
- Total profit share: 35% of builder profit

Global Returns (All 70 Lots)

- **Total Cash Back: \$3,729,610**
- **Total Profit: \$554,610**
- **Project Cash-on-Cash Return: 88%**
- **Target Annualized ROI (weighted): 20%**

Projected Cashflows by Timeline



Capital & Returns – Profit Participation Model

Equity-Based Profit Share Structure

Required Capital per Phase

Phase	Lots	Capital Required
Phase 1	20 lots	\$910,000
Phase 2	20 lots	\$910,000
Phase 3	20 lots	\$910,000
Phase 4	10 lots	\$455,000

Total Capital for All 70 Lots: \$3,185,000

Investor Returns

Per-Lot

Profit Share per Home: \$11,318.13 (paid at closing)

Principal returned at closing when home sells

No monthly interest payments

Per Phase Example (20-lot phase)

Total Investment: \$910,000

Total Cash Back: \$1,066,451

Target Annualized ROI: 20%

Project-Level Summary

Total Cash Back: \$3,729,610

Total Profit: \$554,610

Cash-on-Cash Return: 88%

Per Phase Timing (Annualized ROI by Timeline):

- 7-month lots: 30% annual ROI

- 12-month lots: 17.5% annual ROI

- 18-month lots: 12% annual ROI

Target Annualized ROI: 20%

Notes for Investors

- Investors receive 35% of builder profit at closing
- Principal and profit share both paid when each home sells
- Returns come entirely from profit participation

How Investor Security Works

Second-Position Lien

Eppler Capital holds a second-position lien on each individual lot.

Deed Transfer Structure

Lot is purchased in Eppler Capital's name and deeded to the builder using a Texas-approved deed instrument.

Guaranteed Lot Reimbursement ("Lock-Back")

Investor receives full reimbursement of the lot purchase price BEFORE any profit split.

Builder Responsible for All Construction Loan Obligations

Builder pays:

- Interest on the construction loan
- Insurance
- Utilities
- Bank fees
- Permits
- Engineering
- All carrying & construction expenses

No Sale Without Clearing the Lien

The home cannot be sold unless the investor's lien is cleared by the title company.



Lot is purchased in Eppler Capital's name



Eppler Capital deeds property to builder for construction loan (secured by deed of trust)



Builder constructs home (builder bears all costs)



Home sells → title company pays Eppler Capital first



Investor receives:

- Lot purchase reimbursement
- + 35% of Revenue

How Profit Is Calculated – Full Transparency for Investors

- One Deal, Three Documents:

Each lot is secured with:

- One Deed of Trust
- One Promissory Note
- One Joint Venture Agreement

These outline all financial terms, roles, and responsibilities.

- Builder Submits All Receipts Daily/Weekly

During construction, the builder uploads every receipt, including:

- Labor
- Materials
- Subcontractors
- Engineering/permits
- Utility/interest payments

This ensures real-time cost tracking.

- Backend Ledger for Each Lot

Dedicated ledger per lot, tracking:

- Construction expenses
- Lot reimbursement
- Net profit calculation
- JV profit split (35% Revenue Share)

- Profit Split Logic

- Calculate total construction + selling costs
- Subtract from sale price to get Net Profit
- Investor receives:
 - 100% lot reimbursement (\$65,000), then
 - 35% of Net Profit (shared between investor (35%) & operator (65%))

- 100% Transparency

Investors can request a full itemized accounting.



Builder uploads receipts



Backend ledger updates



Net profit auto-calculates



JV terms apply (lock-back + profit split)



Investor receives payout at closing via title company

Risks & Mitigation

Market Slowdown

Risk: Demand softens or rates rise

Mitigation: Entry-level price points and USDA financing maintain accessibility

Construction Delays

Risk: Builds run long

Mitigation: Using multiple small builders and staggered phases reduces timeline risk

Builder Default

Risk: A builder fails to complete

Mitigation: Second-lien deeds and the ability to replace builders via title company escrow

Financing Tightens

Risk: Banks reduce lending

Mitigation: Lots serve as down payment and builders have established local bank relationships



Track Record & Team

1,400+

Real Estate Transactions

Completed in 6 years

400

Lot Development

Greensboro project with national builder

Key Credentials

- Developer of a 400-lot Greensboro project with a national builder
- Established relationships with local banks and builders

Security & Structure

- All deals closed through third-party title companies
- SPV is TLP Texas Land Holdings LLC

Summary & Next Steps

The Opportunity

01

70 finished lots, each acquired for \$45,357.

02

All lots are pre-sold to multiple small builders on the day of purchase, reducing execution risk through diversification.

03

Strong buyer demand driven by population growth and USDA 0% down financing, supporting stable absorption at the price point.

04

Investors receive 35% of builder profit at closing - no monthly interest payments.

05

At closing, investors receive \$11,318.13 profit participation per home plus the full \$45,357 principal payoff.

06

Per-lot total cashback: \$56,675.13

07

Investor returns:

- Cash-on-cash return: 88%
- Blended annualized ROI across all 70 lots: 20%

08

Capital is secured by second-position deeds of trust on each individual lot, with all transactions handled through third-party title escrow.

09

Principal and profit share both paid when each home sells.

Ready to Move Forward?

- Schedule a call with Craig to review the offering [here](#).
- Secure an allocation in Phase 1 or subsequent phases.



Secure Your Position

70 lots. Proven
demand.
Exceptional
returns.

This is a time-sensitive opportunity to participate in a fully entitled, pre-sold development with institutional-grade security and small-builder flexibility.

