

INVESTMENT SNAPSHOT

High-Yield 1st Lien Opportunity: 55.52% LTV on 59.3-Acre Land Portfolio

A secured private lending opportunity in Clayton County, IA, offering institutional-grade security and flexible investor returns.

OPPORTUNITY

\$241,500 1st Lien Loan on 59.3 acres of prime agricultural land in Elgin, IA.

SECURITY

Secured by property valued at **\$435,000** (44.48% equity cushion).

YIELD

Flexible returns of **10%, 11%, or 12% APR** based on structure.

SPONSOR

1,400+ deal track record with zero principal losses in history.

Recreational Upside & Strategic Parcel Split Support Conservative Valuation

Property Overview

LOCATION

59.3-acre portfolio of 8 lots on **Big Springs, Cable Ave (Elgin, IA)** with dirt road access and utilities available.

VALUATION

\$435,000 (\$7,322/ac) — aligned with the county average and supported by the strategic plan to split into 5-6 recreational parcels.

VERSATILITY

Zoned **Agriculture**; ideal for hunting, fishing, and outdoor recreation due to Zone A floodway and wetlands.

Market Validation

LIQUIDITY

Median Days on Market (DOM) of **125 days** confirms steady demand for recreational land assets in the region.

COUNTY AVERAGE

Subject pricing is **aligned with the county average**, providing a defensible valuation for lenders.

DEMAND DRIVERS

Proximity to **Cedar Rapids Metro** (78 miles) and natural habitat features create premium demand in the recreational market.

Clear Path to Liquidity within 110 Days via Cash Sale

Exit Strategy

CASH SALE

Projected **\$435,000** exit via standard market listing.

INSTALLMENT SALE

Premium **\$522,000** exit with 20% down payment.

TIMELINE

Estimated **145-day turnaround**, well within the 12-month loan term.

Investor Returns

OPTION	APR	PAYMENT STRUCTURE
Option A	10%	Monthly interest-only + 1 point at funding.
Option B	11%	Quarterly interest-only + 2 points at funding.
Option C	12%	Fully accrued interest + 3 points at funding.

All options are secured by the same first-lien collateral and share the same 12-month term with extension available.

SPONSOR TRACK RECORD & SECURITY

Institutional-Grade Security with a Proven Zero-Loss Track Record

1,400+

DEALS COMPLETED

\$20M+

CAPITAL DEPLOYED

50+


LENDERS FUNDED

\$0


PRINCIPAL LOSSES


Sponsor Track Record

 **1,400+ land deals completed** with zero lender principal losses in sponsor history.

 Repeatable system closing **10-20 deals per month** across 15+ states.

Security Protections

 Conservative underwriting always **below 65% LTV** (Subject deal is 55.52% LTV).

 Lender holds **1st position**; comprehensive title insurance and professional escrow.

NEXT STEPS & CONTACT INFORMATION

Secure Your Position: Target Closing April 30, 2026

Review full documentation and schedule a lender call to confirm terms and initiate funding.

Early commitment is recommended to secure your position in this high-yield 1st lien opportunity.

Presented by Eppler Capital Funds

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