

INVESTMENT SNAPSHOT

High-Yield 1st Lien Opportunity: Conservative 45.00% LTV on 5.17-Acre Buildable Parcel

A secured private lending opportunity in Kent County, MD, offering strong security and flexible investor returns.

OPPORTUNITY

\$90,000 1st Lien Loan on 5.17 acres of high-demand land in Chestertown, MD.

SECURITY

Secured by property valued at **\$200,000** (55.00% 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.

Strategic Village Zoning & Subdivision Potential Support Premium Valuation

Property Overview

LOCATION

5.17-acre buildable lot on **Old Morgnec Rd (Chestertown, MD)** with three road access points and utilities available.

VALUATION

\$200,000 (\$38,685/ac) — subject priced well below average comp price per acre, providing a significant safety margin.

VERSATILITY

Zoned **Village Zoning**; allows for single-family homes, ADUs, and tiny houses; high subdivision potential.

Market Validation

LIQUIDITY

Median Days on Market (DOM) of **85 days** confirms strong demand in the Baltimore-Washington Metro corridor.

COUNTY AVERAGE

County average of **\$49,966/acre** supports the conservative subject valuation of \$38,685/acre.

DEMAND DRIVERS

Proximity to **Washington College** (3 miles) and **Annapolis** (45 miles) creates premium demand for residential development.

Clear Path to Liquidity within 150 Days via Cash Sale

Exit Strategy

CASH SALE

Projected **\$200,000** exit via standard market listing.

INSTALLMENT SALE

Premium **\$240,000** exit with 20% down payment.

TIMELINE

Estimated **150-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 a conservative 45.00% LTV).

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

NEXT STEPS & CONTACT INFORMATION

Secure Your Position: Target Closing May 18, 2026

Review full documentation and schedule a consultation 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

Connecting investors with secured, yield-generating private lending opportunities.

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