

# OFFERING MEMORANDUM

FL - CLAY APN 21-08-23-004196-000-00

BY OWNER-AGENT. A principal(s) of BREG Land Holdings, LLC, dba Bluebird Land Ventures, is a MO real estate licensee, transacting solely on the company's behalf. No agency representation exists.

BREG Land Holdings, LLC is not a real estate brokerage.

CAVEAT EMPTOR. Buyer bears responsibility for verifying all information on the Property.





Dear Sir/Madam

Thank you for considering Bluebird Land Ventures as your partner in real estate! As a **private**, **veteran-owned real estate investment company**, we take pride in our commitment to integrity, community, and service.

#### Why Choose Bluebird Land Ventures?

- 1. Integrity: Our offering memorandum is meticulously crafted to provide you with all the essential information upfront. No hidden traps, no secret passages—just straightforward details to empower your decision-making process.
- 2. Community: We believe in the strength of community. Whether you're envisioning a cozy cabin, a sprawling ranch, or a serene plot of land, we're here to help you find your nest. Our goal isn't just to sell properties; it's to promote thriving communities where you'll feel right at home.
- 3. Service: As a veteran-owned company, we understand the value of service. Our team stands ready to assist you every step of the way. Have questions? Curiosities? We've got your six. And to respect your time, we've made our offering memorandum comprehensive, so you won't need a lengthy discovery call.

#### What's Inside the Offering Memorandum?

• Complete Transparency: From property specifications to neighborhood insights, we've left no stone unturned. Consider it your real estate roadmap—no need to play detective. And, for a look at a real map of your property, the online listing at buybluebird.land has an interactive map that will show everything from city limits to flood zones. Moreover, we maintain an ownership interest in the properties we offer.

#### **Two Paths to Your Dream Property**

- 1. Cash Option: The express route for those ready to fly away with this deal. Cash in hand, deed in pocket—let's make it happen swiftly.
- 2. Seller Financing Option: Choose from two flexible financing options tailored to your plan.

We are excited about the opportunity to work with you. Feel free to follow the specific contact instructions for this listing to speak with a member of our team about getting your purchase started!

With warm regards,

Josh Travis Founder and President

2 Attachments: Purchase Options Sample Seller Financing Amortization and Payment Schedule

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# **PURCHASE OPTIONS**

As part of our commitment to easy and transparent transactions, we are offering the following purchase options for this property:

### PROPERTY DETAILS

APN: 21-08-23-004196-000-00

Legal Description: LOT 2, BLOCK 95 HIGHRIDGE ESTATES AS REC O R PG

1204

OPTION 1 - CASH PURCHASE				
Price =	\$	<b>5,800.50</b>		
Escrow Deposit =	\$	100.00		

Option 2 -					
Seller Financing A					
Price =	\$	6,445.00			
APR =		12.00%			
Term (yrs) =		5			
Down Payment =	\$	1,933.50			
Loan Document Charge =	\$	300.00			
Escrow Deposit =	\$	500.00			
Payment Due Date (day):		3rd			
Grace Period (# of days):		1			
Monthly Servicing Fee:	\$	35.00			
Late Fee:	\$	50.00			
Return Check/Payment Fee:	\$	50.00			
Annual Base/Property Taxes:	\$	66.59			
Annual HOA/POA Fees:	\$	-			

Option 3 - Seller Financing B					
Price =	\$	6,445.00			
APR =		15.00%			
Term (yrs) =		2			
Down Payment =	\$	1,289.00			
Loan Document Charge =	\$	300.00			
Earnest Money =	\$	500.00			
Payment Due Date (day):		3rd			
Grace Period (# of days):		1			
Monthly Servicing Fee:	\$	35.00			
Late Fee:	\$	50.00			
Return Check/Payment Fee:	\$	50.00			
Annual Base/Property Taxes:	\$	66.59			
Annual HOA/POA Fees:	\$	-			

NOTE 1: Our seller financing options come with no prepayment penalty and a fixed interest rate. Both options are amortized over 30 years with a balloon payment required at the end of the term. A sample Amoritization Scheulde for each of the above options is included in the offering memoradum for reference only. The financing terms herein are draft and, in all cases, the final terms will only be contained in the final Promissory Note. All financing offered by Bluebird Land Ventures is done in a private capacity only and private loans made by the company will be secured via Deed of Trust or other similar legal instrument. Loan Document Charge is due with Earnest Money. Buyer will be responsible for the payment of all post-purchase taxes and fees, including HOA/POA fees, upon conveyance of the property.

<u>NOTE 2:</u> Taxes and any assessments for the current year, as well as all closing costs/fees, shall be paid by the Buyer. The Buyer sahll also be responsible for obtaining/paying for their own title insurance.

## **Balloon Loan Amortization Schedule**

Loan Date: Oct 10, 2024 Principal: \$4,011.50 # of Payments: 60 Interest Rate: 12.00% Monthly Payment: \$41.26 Balloon Payment: \$3,917.76

#### **Schedule of Payments**

Schedule of Payments					
<b>Payment</b>	Date	Principal	Interest	Payment	Balance
1	Nov 10, 2024	\$1.15	\$40.12	\$41.27	\$4,010.35
2	Dec 10, 2024	\$1.16	\$40.11	\$41.27	\$4,009.19
Year	2024	\$2.31	\$80.23	\$82.54	\$4,009.19
3	Jan 10, 2025	\$1.18	\$40.09	\$41.27	\$4,008.01
4	Feb 10, 2025	\$1.19	\$40.08	\$41.27	\$4,006.82
5	Mar 10, 2025	\$1.20	\$40.07	\$41.27	\$4,005.62
6	Apr 10, 2025	\$1.21	\$40.06	\$41.27	\$4,004.41
7	May 10, 2025	\$1.22	\$40.05	\$41.27	\$4,003.19
8	Jun 10, 2025	\$1.24	\$40.03	\$41.27	\$4,001.95
9	Jul 10, 2025	\$1.25	\$40.02	\$41.27	\$4,000.70
10	Aug 10, 2025	\$1.26	\$40.01	\$41.27	\$3,999.44
11	Sep 10, 2025	\$1.27	\$40.00	\$41.27	\$3,998.17
12	Oct 10, 2025	\$1.29	\$39.98	\$41.27	\$3,996.88
13	Nov 10, 2025	\$1.30	\$39.97	\$41.27	\$3,995.58
14	Dec 10, 2025	\$1.31	\$39.96	\$41.27	\$3,994.27
Year	2025	\$14.92	\$480.29	\$495.21	\$3,994.27
15	Jan 10, 2026	\$1.32	\$39.95	\$41.27	\$3,992.95
16	Feb 10, 2026	\$1.34	\$39.93	\$41.27	\$3,991.61
17	Mar 10, 2026	\$1.35	\$39.92	\$41.27	\$3,990.26
18	Apr 10, 2026	\$1.37	\$39.90	\$41.27	\$3,988.89
19	May 10, 2026	\$1.38	\$39.89	\$41.27	\$3,987.51
20	Jun 10, 2026	\$1.39	\$39.88	\$41.27	\$3,986.12
21	Jul 10, 2026	\$1.41	\$39.86	\$41.27	\$3,984.71
22	Aug 10, 2026	\$1.42	\$39.85	\$41.27	\$3,983.29
23	Sep 10, 2026	\$1.43	\$39.84	\$41.27	\$3,981.86
24	Oct 10, 2026	\$1.45	\$39.82	\$41.27	\$3,980.41
25	Nov 10, 2026	\$1.46	\$39.81	\$41.27	\$3,978.95
26	Dec 10, 2026	\$1.48	\$39.79	\$41.27	\$3,977.47
Year	2026	\$16.80	\$478.41	\$495.21	\$3,977.47
27	Jan 10, 2027	\$1.49	\$39.78	\$41.27	\$3,975.98
28	Feb 10, 2027	\$1.51	\$39.76	\$41.27	\$3,974.47
29	Mar 10, 2027	\$1.52	\$39.75	\$41.27	\$3,972.95
30	Apr 10, 2027	\$1.54	\$39.73	\$41.27	\$3,971.41
31	May 10, 2027	\$1.55	\$39.72	\$41.27	\$3,969.86
32	Jun 10, 2027	\$1.57	\$39.70	\$41.27	\$3,968.29

33	Jul 10, 2027	\$1.58	\$39.69	\$41.27	\$3,966.71
34	Aug 10, 2027	\$1.60	\$39.67	\$41.27	\$3,965.11
35	Sep 10, 2027	\$1.62	\$39.65	\$41.27	\$3,963.49
36	Oct 10, 2027	\$1.63	\$39.64	\$41.27	\$3,961.86
37	Nov 10, 2027	\$1.65	\$39.62	\$41.27	\$3,960.21
38	Dec 10, 2027	\$1.67	\$39.60	\$41.27	\$3,958.54
Year	2027	\$18.93	\$476.28	\$495.21	\$3,958.54
39	Jan 10, 2028	\$1.68	\$39.59	\$41.27	\$3,956.86
40	Feb 10, 2028	\$1.70	\$39.57	\$41.27	\$3,955.16
41	Mar 10, 2028	\$1.72	\$39.55	\$41.27	\$3,953.44
42	Apr 10, 2028	\$1.73	\$39.54	\$41.27	\$3,951.71
43	May 10, 2028	\$1.75	\$39.52	\$41.27	\$3,949.96
44	Jun 10, 2028	\$1.77	\$39.50	\$41.27	\$3,948.19
45	Jul 10, 2028	\$1.79	\$39.48	\$41.27	\$3,946.40
46	Aug 10, 2028	\$1.80	\$39.47	\$41.27	\$3,944.60
47	Sep 10, 2028	\$1.82	\$39.45	\$41.27	\$3,942.78
48	Oct 10, 2028	\$1.84	\$39.43	\$41.27	\$3,940.94
49	Nov 10, 2028	\$1.86	\$39.41	\$41.27	\$3,939.08
50	Dec 10, 2028	\$1.88	\$39.39	\$41.27	\$3,937.20
Year	2028	\$21.34	\$473.87	\$495.21	\$3,937.20
51	Jan 10, 2029	\$1.90	\$39.37	\$41.27	\$3,935.30
52	Feb 10, 2029	\$1.91	\$39.36	\$41.27	\$3,933.39
53	Mar 10, 2029	\$1.93	\$39.34	\$41.27	\$3,931.46
54	Apr 10, 2029	\$1.95	\$39.32	\$41.27	\$3,929.51
55	May 10, 2029	\$1.97	\$39.30	\$41.27	\$3,927.54
56	Jun 10, 2029	\$1.99	\$39.28	\$41.27	\$3,925.55
57	Jul 10, 2029	\$2.01	\$39.26	\$41.27	\$3,923.54
58	Aug 10, 2029	\$2.03	\$39.24	\$41.27	\$3,921.51
59	Sep 10, 2029	\$2.05	\$39.22	\$41.27	\$3,919.46
60	Oct 10, 2029	\$1.70	\$39.20	\$40.90	\$3,917.76
Year	2029	\$19.44	\$392.87	\$412.31	\$3,917.76
	Totals	\$93.74	\$2,381.95	\$2,475.69	\$3,917.76

## **Balloon Loan Amortization Schedule**

Loan Date: Oct 10, 2024 Principal: \$4,656.00 # of Payments: 24 Interest Rate: 15.00% Monthly Payment: \$58.87 Balloon Payment: \$4,637.31

## **Schedule of Payments**

Payment	Date	Principal Principal	Interest	Payment	Balance
1	Nov 10, 2024	\$0.68	\$58.20	\$58.88	\$4,655.32
2	Dec 10, 2024	\$0.68	\$58.20	\$58.88	\$4,654.64
Year	2024	\$1.36	\$116.39	\$117.75	\$4,654.64
3	Jan 10, 2025	\$0.69	\$58.19	\$58.88	\$4,653.95
4	Feb 10, 2025	\$0.70	\$58.18	\$58.88	\$4,653.25
5	Mar 10, 2025	\$0.71	\$58.17	\$58.88	\$4,652.54
6	Apr 10, 2025	\$0.72	\$58.16	\$58.88	\$4,651.82
7	May 10, 2025	\$0.73	\$58.15	\$58.88	\$4,651.09
8	Jun 10, 2025	\$0.74	\$58.14	\$58.88	\$4,650.35
9	Jul 10, 2025	\$0.75	\$58.13	\$58.88	\$4,649.60
10	Aug 10, 2025	\$0.76	\$58.12	\$58.88	\$4,648.84
11	Sep 10, 2025	\$0.77	\$58.11	\$58.88	\$4,648.07
12	Oct 10, 2025	\$0.78	\$58.10	\$58.88	\$4,647.29
13	Nov 10, 2025	\$0.79	\$58.09	\$58.88	\$4,646.50
14	Dec 10, 2025	\$0.80	\$58.08	\$58.88	\$4,645.70
Year	2025	\$8.94	\$697.58	\$706.52	\$4,645.70
15	Jan 10, 2026	\$0.81	\$58.07	\$58.88	\$4,644.89
16	Feb 10, 2026	\$0.82	\$58.06	\$58.88	\$4,644.07
17	Mar 10, 2026	\$0.83	\$58.05	\$58.88	\$4,643.24
18	Apr 10, 2026	\$0.84	\$58.04	\$58.88	\$4,642.40
19	May 10, 2026	\$0.85	\$58.03	\$58.88	\$4,641.55
20	Jun 10, 2026	\$0.86	\$58.02	\$58.88	\$4,640.69
21	Jul 10, 2026	\$0.87	\$58.01	\$58.88	\$4,639.82
22	Aug 10, 2026	\$0.88	\$58.00	\$58.88	\$4,638.94
23	Sep 10, 2026	\$0.89	\$57.99	\$58.88	\$4,638.05
24	Oct 10, 2026	\$0.74	\$57.98	\$58.72	\$4,637.31
Year	2026	\$8.39	\$580.21	\$588.60	\$4,637.31
	Totals	\$18.69	\$1,394.18	\$1,412.87	\$4,637.31









