



Remaining opportunities to purchase property:

No 5 acre tracts remain at this time. Please call 512-663-9096 to be added to our waitlist.

How to get started!

1. Check out our FAQ page in this packet for answers to most questions. If your question is not listed, please call us at 512-663-9096
2. Use our available properties page and map from this packet and choose a lot from the few remaining properties.
3. Go to our loan officer's website at <https://secure.smartapp1003.com/200305/?loanofficerid=200442> to fill out our secure online application. Please allow up to 72 business hours for processing of your application.
4. Once you're approved we will call you to schedule your closing date.
5. We ask that you take ownership within 30 days of application.

Frequently Asked Questions

1. **How does the financing work?** = It's simple. We offer owner financing; you can get your own financing or you can pay cash as well. If you go through our financing, our interest rate is 9.9% (10.14-10.09% APR DEPENDING ON WHAT THE SALES PRICE OF YOUR PROPERTY IS – EX: \$44,995-\$54,995) and our loans are for 20 years. With our loans there is no pre-payment penalty so you can pay off your mortgage at any time by refinancing through another lender, wrapping the land into a home deal with your builder, or just by paying off the remaining balance. The choice is yours. We offer 10% Discount if paid at time of closing/purchase.
2. **Is water, sewer and electricity available?** = **City of Sinton** Water taps are distributed at the front corner of the property. There are overhead power lines running along Pajaro Dr. from which you can get electrical service from - which is provided by San Patricio Electrical Co-op. The costs of bringing electric onto your property will vary by type of connection (overhead or underground) and how far back you need to come and other potential costs. You should factor this into your overall cost analysis. There is no sewer service provided and you will need to obtain a San Patricio County approved septic system. These costs vary greatly as well and should also be factored into your thought process. Please take time to get quotes before purchasing.
3. **What are closing costs?** = Closing costs are a one-time fee paid at the time of closing. The "closing" refers to you signing all of the documents required to take ownership of

the property you are purchasing. Once the closing is completed you then become the owner. This fee covers the preparation of your closing documents, the notary and actual closing, and the filing/recording of them in the San Patricio County Clerk's Office.

4. **What are the restrictions out here, if any?** = The main ones are you may have a single or double wide Manufactured OR Modular home but it must be 10 years or newer at the time it is delivered/installed and 900 sq. feet or larger. For a site built home it must be 900 sq. feet or larger as well. Please refer to our website to see our complete restrictions. You will sign that you have read and understood these restrictions at closing.
5. **Are the acreage properties, part of the city of Sinton?** = No, they have not been annexed by Sinton at this time although we cannot guarantee that this will not change in the future. But at the time of the writing of this document the property resides in the Sinton ETJ.
6. **Are the properties marked?** = Yes, there is a numbered sign out in front of each property that is for sale and that number corresponds with the number shown on the map and the available properties page of this packet. A Metes and Bounds Survey comes with the property at closing.
7. **Can I put more than one house on a property?** = Yes, you may have up to 2 homes per 5.01+ acre property.
8. **Can I split the property up in half or into smaller ones and sell them?** = That practice is called subdividing and is not allowed. In accordance with our restrictions no property may be subdivided further at all.
9. **How long do I have before I have to build or put a home on the property?** = There is no timeframe in which you have to build or put a home on the property. You may hold it indefinitely.
10. **If I buy one of the acreage properties, can I shoot guns on it?** = Although we have no restrictions against the use of firearms on your property you still must follow all the rules and regulations put forth by San Patricio County and State of Texas. Not to mention remember to be courteous and aware of your neighbors so no tragic accidents happen.
11. **Can we have horses or other animals?** = Yes you can! You just need to stay in compliance to San Patricio County regulations. The exception being swine or wild animals which are prohibited.

12. **Can I park a tractor trailer on my property?** = No, the wear and tear on our roads is far too great.
13. **Can I park an RV on my property?** =Yes, you just can't live in it nor can it be the only dwelling on the property.