



THE ESTATES





premier service...

Premier Land is a privately held business which seeks out, acquires, markets, and liquidates highly attractive properties, both aesthetically and financially, from lending institutions and developers across the nation.

At a time when the real estate market is on the rise, we are putting our combined 50 years experience in the wholesale real estate market to work for our clients, offering never-before-seen values in some of our country's most desirable vacation and retirement destinations.

protections...

- Mobile Homes are not permitted.
- Livestock is not allowed.
- 2,000 square foot minimum with no time frame to build.
- One out building allowed.
- One guest home allowed.
- Camping is not allowed.
- Fencing shall be built from new materials.
- All estates shall pay \$450 annually for maintenance of the entrance, common areas and roadways.
- All property owners have access to the boat ramp and courtesy dock.

The Estates on the River

ADDENDUM "A" - VITAL INFORMATION STATEMENT

This property information statement contains important information regarding responsibilities associated with the development of this property. The following information has been obtained from sources deemed reliable. No representation or guarantee to the accuracy thereof is made and such information is subject to change without notice.

- **The parcel(s) being purchased by me/us through 7 Stars Land, LLC, Lot(s)** _____, _____, _____, in the subdivision known as **The Estates on the River** located in Burnet County, Texas has been developed in conformance with local codes and standards.
- **Covenants:** Purchaser acknowledges receipt of a copy of the protective covenants and addendums for **The Estates on the River** and understands all items contained within.
- **Easements:** Purchaser understands that easements have been granted to ensure the rights of ingress, egress and utility service for the subdivision. All easements will be shown on the recorded plat.
- **Electricity:** Service provided by Pedernales Electric Cooperative: (844) 886-9798.
- **Cable:** Service provided by DirectTV: (800) 531-5000.
- **Internet:** Service provided by Rise Broadband: (844) 411-7473, Zeecon: (830) 798-9388, Northland Cable: (830) 693-7500 or Hughes Net: (855) 380-3229.
- **Sewage Disposal:** Purchaser understands that municipal sewer service is not available. The sewage system and the cost of that system will be the Purchaser's responsibility as a landowner.
- **Water:** Purchaser understands that municipal water service is not available. On-site wells may be drilled to obtain water and the cost of a well will be the Purchaser's responsibility as a landowner. Well depth and gallons per minutes (gpm) results will vary. Call local installers for free estimates.
- **Building Permits:** May be obtained at the office of Burnet County Development Services: (512) 715-5260.
- **Property Taxes:** The current tax rate for Burnet County is approximately \$160 per \$10,000 of property value.
- **Roads:** Purchaser understands the roads in the subdivision will be private. Private roads shall be maintained by The Estates on the River Property Owners' Association.
- **The following people currently hold these positions in Burnet County:**

Tax Assessor	Sheri Frazier	(512) 756-5494
Dir. Development Services	Herb Darling	(512) 715-5260
County Clerk	Janet Parker	(512) 756-5406

- **Financing:**
 1. Purchaser agrees when financing the purchase of property through a bank or other lending institution to provide their Land Consultant with a contact person. Purchaser is to notify their Land Consultant, within 3 days from the date of signing of contract, that application has been made and provide their Land Consultant with a contact person and phone number for said contact person. Purchaser must pursue in good faith, providing financing institution with all applicable documents in order to process the loan. In the event that the Purchaser does not receive loan approval, a letter from the lending institution must be presented to their Land Consultant stating that the Purchaser has been denied credit.
 2. Upon receiving the denial letter, Purchaser agrees to pursue financing from Seller, at Seller's discretion, in accordance with the owner financing terms.

*Land Consultant contact information: Name _____ Tel _____
Fax (704) 895-8751 Email _____

**Customer understands terms and rates are subject to change at any time at the discretion of the lending institution. 7 Stars Land, LLC is not liable for any changes in financing by the lending institution. The financing is provided as a service to 7 Stars Land, LLC's customers and changes in financing will not invalidate the agreement to purchase.

Please Note: Each lending institutions credit approval is based on a point system. The more information and assets that you show on your credit application, the higher your score, i.e., stocks, moneys in banks, c.d., etc. Please take a few minutes to completely fill out the credit application in the areas indicated. Your credit application will be processed immediately, and approval status is usually received in two to four business days. To receive full LTV% financing, a customer must have excellent credit and low debt.

▪ **Closing Agent:**

National Title Group
4131 N. Central
Expressway Suite 450
Dallas, TX 75204
(214) 520-9999

- Purchaser understands that **time is of the essence** in closing this transaction. In the event that this transaction is closed by mail, Purchaser agrees to return all closing paperwork in a timely fashion **(48 hours or less)**.
- Purchaser acknowledges that the future value of the land is uncertain, and the grantor makes no guarantees expressed or implied as to the future value of any lot in The Estates on the River.

CERTIFICATION

Purchaser has been given the above disclosure and the Purchaser has been given uninterrupted time to read and understand all statements within the disclosure.

Purchaser

Date

Purchaser

Date

7 Stars Land, LLC Representative

Date

Marble Falls



Scenic Hill Country beauty, a gorgeous lake, down-home cooking at one of the best restaurants in Texas, and world-class wineries can all be enjoyed during any visit to Marble Falls. This inviting town, nestled among gently-sloping hills blanketed in vibrant wildflowers and forests of oak and pecan trees, provides an arresting backdrop for those who enjoy being outdoors.

Yet it also has plenty to offer travelers who enjoy more urban pursuits. Dine at unique restaurants, peruse private art galleries, and browse boutique shops in Marble Falls' Main Street District. This fusion of outdoor adventure and urban elegance, set in a charming small town just 50 miles west of Austin, makes Marble Falls a great place to visit for active

travelers looking to escape the rush of the big city.

Marble Falls sits within 30 miles of vast parks and recreational areas, lakes, and rivers, making it a great launching point for exploring some of the best scenery in the Hill Country. One such example of this is the [Balcones Canyonlands National Wildlife Refuge](#), a hiker's paradise with several miles of nature trails that meander through wooded forests past clear-water creeks and to the tops of hills and plateaus. In addition to viewing all the scenery, you'll be in the best spot to see the refuge's wide variety of wildlife, including two endangered species of bird, the black-capped vireo and the golden-cheeked warbler.

Although there's much to see and do in the wildlife refuge, it's not the only option. Follow the Colorado River east of Marble Falls and you'll reach several sprawling recreational areas full of hiking, biking, and equestrian trails; river access points for swimming and boating; and primitive campsites for those who enjoy sleeping under the stars. Speaking of swimming and boating, Marble Falls sits on the northern bank of Lake Marble Falls, a popular recreational area accessible from Lakeside Park and Johnson Park. Lake LBJ, just to the west, offers a bit more space if you're looking to go jet skiing, sailing, fishing, all of which can be done year-round.

Marble Falls is the place to be for wine lovers, as well. The town is just a short drive from six award-winning Hill Country wineries, such as [Torr Na Lochs Vineyard & Winery](#), [Spicewood Vineyards](#), and [Flat Creek Estate](#). Each winery produces hand-crafted reds and whites that can be sampled at its tasting rooms, and tours if you want to see the winemaking process first-hand. If you're more into beer, find your way to the tap room at [Save The World Brewing Company](#), a local craft brewer that makes everything from malty pale ales to creamy stouts.

If you are looking to buy a one-of-a-kind souvenir or for a delicious meal, the Main Street District in Marble Falls is the place for you. In the district, you'll come across everything from boutique jewelry and candle stores to locally-owned restaurants and intimate bars and live music venues. A few blocks east of the district, you'll find the Blue Bonnet Cafe, a historic and well-regarded eatery that has been feeding tasty breakfasts and succulent pies to locals and visitors for more than 80 years.

With its beautiful landscapes, opportunities for unforgettable outdoor adventures, and one-of-a-kind shops and restaurants, Marble Falls is a true must-visit Hill Country destination.

Lake LBJ Information

Originally called Lake Granite Shoals, the reservoir was formed in 1950 by the construction of Granite Shoals Dam by the Lower Colorado River Authority. The lake was renamed to Lake Lyndon B. Johnson in 1965 in honor of US President Lyndon Baines Johnson. President Johnson and Mrs. Johnson owned a ranch on the lake where they entertained national and foreign dignitaries during his vice presidency and presidency.

Lake LBJ is one of seven fresh water reservoirs that make up Highland Lakes formed by several dams on the Colorado River. This portion of the river winds southeast from its headwaters near the border of Texas and New Mexico to Matagorda Bay and the Gulf of Mexico. The dams provide flood control and are used to generate hydroelectric power and recreational opportunities.

While the Lower Colorado River Authority is not required to maintain a constant level at Lake LBJ the level rarely varies by more than a foot so it is considered by many as a "constant level" lake. The constant level and location a short drive from Austin make it a popular destination for water sports enthusiasts and weekend vacation homeowners.



Burnet



Hamilton Creek Park near downtown Burnet

Hamilton Creek Park is a beautifully designed and landscaped area along the creek where you can go for a walk, have a picnic or just sit and enjoy the scenery and people. It is very attractive with the walkway, the plants, bridges, etc. You will enjoy this peaceful area! It is within walking distance of the downtown square.

Burnet is a popular tourist town located 60 miles northwest of Austin, Texas on Highways 29 and 281. Burnet is only a short drive from [Lake Buchanan](#), [Inks Lake](#) and [Lake LBJ](#). Burnet is the County Seat of Burnet County in central Texas.

The Highland Lakes area of the central Texas Hill Country is a well know area for recreational activities such as golf, boating, fishing, camping and sightseeing. It is also listed in the top three areas of the country as a retirement area. The climate is moderate in the winter and it almost never snows in Burnet.



Buchanan Dam photo courtesy of L.C.R.A.

[Lake Buchanan](#) and [Inks Lake](#) are just a 15 minute drive from Burnet on Highway 29 west. There are services available on Lake Buchanan such as cabins for rent, RV parks, etc. It is a very pretty drive on a winding four lane highway through the Texas Hill Country to the lakes.

Burnet has a golf course, an athletic center, an airport, a hospital, 2 museums and several tourists attractions. You will find great home cooked meals in the local restaurants and they also have a McDonald's, Sonic Drive-In, What A Burger, Dairy Queen, and a Mr. Gatti's Pizza. In the past few years a new larger H.E.B. and Beall's has opened up in Burnet.

The City of Burnet is going through a period of restoration and many antique and gift stores now surround the Courthouse on the Square. Historical homes are also being restored as antique and gift shops and Bed & Breakfast Inns.

Land Investing

BUYING LAND WITH YOUR IRA

FAQs

Q: *How long have IRAs been able to own real estate?*

A: IRAs were created in 1974 and have always been able to own real estate investments. However, most banks and brokerages won't allow their account holders to invest in real estate because of the administrative burden. Midland IRA has been specializing in real estate IRA administration since 2004.

Q: *Who is listed on the deed?*

A: The IRA will be the owner of the real estate and, therefore, is the entity listed on the deed. The IRA is required to pay any expenses related to the property and acquires any proceeds generated from the investment.

Q: *Can I work the land myself?*

A: Unfortunately, the IRS prohibits disqualified persons from providing service to IRAs. Disqualified persons are the IRA holder, his or her spouse, ancestors, decedents, and any entity in which a disqualified person has an ownership of 50 percent or more.

Q: *Can I sell the mineral rights to my land? Can my land be used for an Agriculture Preservation Program?*

A: Yes. However, as the owner of the land, your IRA would be paid directly for the proceeds for such transactions. This is a tax-deferred transaction and is considered a dividend of the investment.

Q: *What are the purchasing options? Do all funds need to come from the IRA?*

A: IRAs can purchase in three ways. They can buy 100 percent of the property, they can partner with other individuals and/or IRAs, or they can use leveraging with non-recourse loans.



MIDLAND IRA IS NOT A FIDUCIARY. Midland IRA's role as the administrator of self-directed retirement accounts is non-discretionary and/or administrative in nature. The account holder or his/her authorized representative must direct all investment transactions and choose the investment(s) for the account. Midland IRA has no responsibility or involvement in selecting or evaluating any investment. Nothing contained herein shall be construed as investment, legal, tax, or financial advice, or as a guarantee, endorsement, or certification of any investments.

Land Investing

BUYING LAND WITH YOUR IRA

How does
it work?

Did you know that income from land purchased with a self-directed IRA flows back into that retirement account tax-deferred?

Buying land investments with your IRA diversifies your retirement portfolio and can offer better returns on investments.

1

Identify your investment property and agree to terms with the seller.

2

Open an account with Midland IRA. Choose a traditional, Roth, SEP or SIMPLE IRA. Midland IRA will deposit income and pay expenses through the IRA at your direction. Midland IRA provides record keeping and tax reporting for the account.

3

Fund your account by transferring funds from an existing IRA, rolling over funds over from a former employer's plan (like a 401(k)), or by making a contribution.

4

Complete the purchase by sending final closing documents and required paperwork to Midland IRA. Your IRA owns the asset once purchased.

5

Monitor your account using our online portal (midland360.com). You can make contributions, request distributions, view statements, tax documents, and pay bills on behalf of the IRA. We also provide a secure document upload feature for time sensitive delivery of important papers.

www.midlandira.com



MIDLAND
SELF-DIRECTED IRAs & 1031s

Chicago | (312) 235-0300
Fort Myers | (239) 333-1032
Boston | (617) 830-1070

American National
80% LTV

	7 year term
Interest Rate	5.250%
Amortization	180
\$10,000.00	\$80.39
\$15,000.00	\$120.58
\$20,000.00	\$160.78
\$25,000.00	\$200.97
\$30,000.00	\$241.16
\$35,000.00	\$281.36
\$40,000.00	\$321.55
\$45,000.00	\$361.74
\$50,000.00	\$401.94
\$55,000.00	\$442.13
\$60,000.00	\$482.33
\$65,000.00	\$522.52
\$70,000.00	\$562.71
\$75,000.00	\$602.91
\$80,000.00	\$643.10
\$85,000.00	\$683.30
\$90,000.00	\$723.49
\$95,000.00	\$763.68
\$100,000.00	\$803.88
\$105,000.00	\$844.07
\$110,000.00	\$884.27
\$120,000.00	\$964.65
\$130,000.00	\$1,045.04
\$140,000.00	\$1,125.43
\$150,000.00	\$1,205.82
\$160,000.00	\$1,286.20
\$170,000.00	\$1,366.59
\$180,000.00	\$1,446.98
\$190,000.00	\$1,527.37
\$200,000.00	\$1,607.76

* Rates subject to change without notice.

**Security Services
Federal Credit Union
Up to 90% LTV**

	15 year term
Interest Rate	7.250%
Amortization	180
\$10,000.00	\$91.29
\$15,000.00	\$136.93
\$20,000.00	\$182.57
\$25,000.00	\$228.22
\$30,000.00	\$273.86
\$35,000.00	\$319.50
\$40,000.00	\$365.15
\$45,000.00	\$410.79
\$50,000.00	\$456.43
\$55,000.00	\$502.07
\$60,000.00	\$547.72
\$65,000.00	\$593.36
\$70,000.00	\$639.00
\$75,000.00	\$684.65
\$80,000.00	\$730.29
\$85,000.00	\$775.93
\$90,000.00	\$821.58
\$95,000.00	\$867.22
\$100,000.00	\$912.86
\$105,000.00	\$958.51
\$110,000.00	\$1,004.15
\$120,000.00	\$1,095.44
\$130,000.00	\$1,186.72
\$140,000.00	\$1,278.01
\$150,000.00	\$1,369.29
\$160,000.00	\$1,460.58
\$170,000.00	\$1,551.87
\$180,000.00	\$1,643.15
\$190,000.00	\$1,734.44
\$200,000.00	\$1,825.73

*** Rates subject to change without notice.**

Owner Financing 70% LTV

	3 YR Term
Interest Rate	7.500%
Amortization	120
\$10,000.00	\$118.70
\$15,000.00	\$178.05
\$20,000.00	\$237.40
\$25,000.00	\$296.75
\$30,000.00	\$356.11
\$35,000.00	\$415.46
\$40,000.00	\$474.81
\$45,000.00	\$534.16
\$50,000.00	\$593.51
\$55,000.00	\$652.86
\$60,000.00	\$712.21
\$65,000.00	\$771.56
\$70,000.00	\$830.91
\$75,000.00	\$890.26
\$80,000.00	\$949.61
\$85,000.00	\$1,008.97
\$90,000.00	\$1,068.32
\$95,000.00	\$1,127.67
\$100,000.00	\$1,187.02
\$105,000.00	\$1,246.37
\$110,000.00	\$1,305.72
\$120,000.00	\$1,424.42
\$130,000.00	\$1,543.12
\$140,000.00	\$1,661.82
\$150,000.00	\$1,780.53
\$160,000.00	\$1,899.23
\$170,000.00	\$2,017.93
\$180,000.00	\$2,136.63
\$190,000.00	\$2,255.33
\$200,000.00	\$2,374.04

*** Rates subject to change without notice; Rate lock for 30 days**

