



Clarkson Investments, LC
Deer Springs Ranch LLC
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DEVELOPER FINANCING DETAILS

Thanks for your interest in purchasing a lot at Deer Springs Ranch (or Juniper Hills). The developer of the Ranch wants to make it easy for you to move forward and own your “piece of the Ranch”. There are two ways he has arranged for you to finance:

Owner Financing - We can carry the balance of your purchase with a down payment in two ways.

- 1) **10% down will be financed at 7% interest**
- 2) **25% down will be financed at 5% interest**

Both loans will be set up on a 10-year payment schedule (to help keep monthly payments low), but with a balloon pay-off of the principal balance remaining at the end of 5 years. Additional payments can be paid towards the principal with no prepayment penalties.

Here is an example of the down payment, monthly payment, and balloon pay-off at the end of 5 years for a \$70,000 lot at Deer Springs Ranch:

10% Down Payment – (\$7,000) with a balance to be financed (\$63,000) at 7% interest on a 10-year payment schedule.

- The payment will be approximately \$731.48 per month
- At the end of five years the principal remaining for the balloon pay-off is about \$37,673.05

The same terms apply for lots in the Juniper Hills Subdivision.