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Property investments that make sense

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Bella Vista - Arkansas



Bullet points:

- Small selection of exclusive residential building lots in affluent community
- Significantly discounted, offering excellent capital growth prospects
- 7 Lakes & 8 Golf courses inside the community
- Short distance from the World's largest corporation – Wal-Mart
- Non-status, Interest free financing available for all our investors
- Rated by CNN as one of the "Top places to live in the United States 2009"

Introduction:

USA Property Investor and our local partner have managed to source and negotiate a fantastic land opportunity – in Bella Vista, AR. Bella Vista is a community generally best known for its affluence and prime position as a bedroom community for the nearby metro areas, as well as a fantastic retirement location.

The town has an average income that is significantly higher than the average for Arkansas and surrounding states, while the cost of living is still lower than the national median – which has helped residents afford a very high quality of life.

The current global financial situation has presented us with an opportunity to acquire prime land in bulk, and offer these land lots to our investors. All of our lots are located in prime positions within the community – nearby a lake or a golf course, and all in areas where they are surrounded by a lot of full-time residents and finished new homes.

This is not an opportunity to buy land for “speculation”, but an opportunity to buy prime land at a discount to market value, in a prime community. All lots are buildable, and the town has full infrastructure. It is our opinion that a land lot in Bella Vista offers an opportunity to see great capital growth over a period of 3-5 years, with a low risk profile.

About Bella Vista:

Bella Vista means “Beautiful view” in Italian – and there is no wonder how the town got its name. Nested at the foothills of the Ozark Mountains in Northwest Arkansas, the town is home to seven large, scenic lakes, 8 golf courses, community clubhouses, tennis, and badminton – pretty much any sporting opportunity available! There are ample walking trails by the many rivers, and waterfalls where you can find



your own piece of Arkansas and enjoy some well-earned tranquility. There is no need to question why *CNN recently ranked Bella Vista as one of the “Top cities to live in the United States 2009”* – citing the high quality of life, affordable living, and beautiful nature as the primary reasons!

Bella Vista is known to be the “*Midwest’s Premier resort city*” and is a very popular tourist destination, as well as home to many white-collar workers at nearby businesses – most notably the home office of Wal-Mart, the worlds’ largest retailer. For many years, Bella Vista has also attracted retirees from all across the country, which ensures that the town will keep on growing as the largest generation of retirees in the history of the United States is getting ready to retire over the next 5-10 years.

The town is also popular with both younger and older families, as it offers access to great schools and healthcare, and has one of the lowest crime rates in the nation.

After being primarily a retirement location, the demographics are now very mixed with a good number of commuters, resident families, vacation home owners and retirees all mixed in a town that affords its residents a chance to enjoy a very active lifestyle. Ever since the “boom years” during the early 21st century, Bella Vista has seen its population grow rapidly, and it is predicted to continue that way.

The town of Bella Vista is within a short commuting distance of the larger cities that form the metro area of Bentonville (Home office of Wal-Mart is located here), Rogers, Springdale, and Fayetteville. (The home of the University of Arkansas) Many of the residents of the town commute to either one of these four cities, which can be accessed via Interstate 540, with several exits serving Bella Vista. It is no more than a 3 mile drive to Bentonville and Wal-Mart, and many executives have chosen to live in the Bella Vista area and enjoy the amenities of the town, and commute for 10-15 minutes every morning.

The cost of living is lower than the national median by almost 20%, and at the same time the average income is higher than the surrounding areas, something that has helped Bella Vista establish an image as an affluent community in the middle of a quad-city area. This is one of the main reasons that the town keeps attracting new residents, and the standard of living is very high.

Housing is primarily Single Family Residential, and homes are usually built with unique designs – there are not many “identikit” houses built in the town, and there are many builders available to work on tailor making the design of new homes. This has helped giving the town its unique flavor, although town houses can also be found, especially around the golf courses, and also some on the lakefront. The cost of construction goes from approximately \$80/sqft and up, with a construction margin of 25-30%, this can be an excellent way to realize your investment.

The accessibility and unique flavor of the town, together with Arkansas’ natural attraction to retirees means that the community is projected to keep on growing significantly, as the baby-boomer generation are getting ready to retire over the next 5-10 years, and Arkansas is a preferred destination for many of them. The high number of white collar workers and the stability of the nearby business community will also help keep the real estate market growing.



In short, Bella Vista is yet another opportunity to invest in the American baby-boomer generation and their pursuit of the American dream, and at the same time also have the option of selling to a young family, relocating executive, or building the home of your own dreams in a fantastic community.

“Whatever attracts you to Bella Vista – be it the lakes, golf courses, high quality of life, or the friendly people; make sure you explore the opportunity to invest in one of the fastest growing areas of the United States.”

Investment proposal:

USA Property Investor, along with our partners has been able to source an exclusive allocation of buildable residential lots inside the town of Bella Vista. We’ve carefully selected lots that have special features that will make them more valuable from an investor’s point of view – selecting the lots we believe are unique and therefore make them spectacular investments.

All lots are in the vicinity of golf courses or one of the lakes, and in areas that have already seen plenty of new construction and full-time residents. This is NOT an investment in speculative land, without any designated use – you are buying a prime lot, very well positioned within the community, and therefore very well placed for capital growth in the future. All lots are from ¼ Acre and upwards in size, which means there is plenty of room for anyone to build a dream home!

All lots are buildable and can be built on at any time, using a builder of your choice. Off course, when time is ready for it, we would be more than happy to assist you in selecting a builder and a home model.

Construction margins in Arkansas are some of the best, if not the best, in the entire U.S. so this can be a great way of maximizing your return on investment.

The area is attractive both to retirees, young families, and commuters, which ensures an active and vibrant real estate market, with great prospect for price growth and resale opportunities.

At the height of the market, all of our lots appraised at \$45,000-\$50,000 USD, and we are now offering them at a significant discount, with lots available from \$19,800. This means that on top of the growth



prospects of the area, you are also able to invest at a significant discount – giving you a “head start” when it comes to getting a return on your money.

Add to that an exclusive, non-status, interest-free guaranteed mortgage for all our buyers, and it is easy to see why investing in one or more lots at Bella Vista make so much sense!

Growth factors:

- Wal-Mart is the world’s largest corporation, within an easy drive of the town
- Ongoing investment in job creation, has created a population growth
- The baby-boomer generation is moving to Arkansas, stimulating demand for land and housing
- Low cost of living attracts many out-of-state residents
- Lots are bought at significant discount to “true” market value
- Arkansas managed to avoid a lot of the credit crunch and still sees growth
- Prime retirement- and family oriented community with all the amenities
- Top ranked by CNN when looking at “Top places to live in the United States 2009”

Exit strategies:

When investing in land, there are three exit strategies that can be utilized by the investor, depending on your personal preference and what is the most favorable option at the time:

1. Sell the lot "as is" to an end user, who intends to build on in himself. This is the easiest approach, as it doesn't require you to commit any further funds to construct, and will allow your buyer to build the home of their dreams.
2. Construct and sell. This model allows you to maximize your profits by using the generous construction margins that are available in Arkansas. We would be more than happy to recommend local tradesmen who can assist you in getting the home built, and also connect you with a realtor that can help you sell the home. Also, please remember that as long as you own the land free and clear, construction finance is usually widely available, with a Loan-to-Value of 80%, sometimes even higher.
3. Construct to rent – both long term and short term.

Based on past experiences, we would recommend holding on to your land for 2-3 years, to allow the U.S. real estate markets and credit levels to return to normal, before deciding which strategy is the most suitable one. This will also further allow your land to appreciate, while you will not be required to tie up more capital until you have decided on what to do.

Construction loans are usually available to 80-90% of the total cost of the home, as long as you own the land free and clear. With construction margins in Arkansas in the region of 25-30%, this can be a great way to further enhance your return on investment.

UPI would be pleased to offer you assistance in getting in touch with local builders, mortgage brokers, realtors and vacation rental companies - all of them to assist you in making a decision on what is the best way to maximize the profit from your investment!

Local Area:

The Town of Bella Vista is located in Benton County, Northwest Arkansas – very close to the state border with both Missouri and Oklahoma. Bella Vista is primarily known to be an affluent residential community, as well as a very popular commuter town for white-collar workers and executives at nearby large businesses. The metro (quad city) area located to the south is made up of the cities of Bentonville, Fayetteville, Rogers, and Springdale. The town is located in the rolling foothills of the



Ozark Mountains, and this area is very rich in natural walking trails and opportunities for hiking, and many of the locals love nothing more than spending a day in the nature, or on the lake fishing.



The town has eight lakes inside the boundaries of the community – and all of them are “private” lakes. This means that only permanent residents, property owners, and their invited guests are allowed access to them, and can use them for swimming, boating, fishing, and in some cases also water skiing. The lakes range in size with the largest one, Loch Lomond, being all of 477 Acres!

The town also has eight award-winning golf courses, and is regarded as one of the top golfing destinations in the United States. With such variation and ample choice, you are sure to find a course that will suit your experience and skill level!

As for business opportunities – nearby Bentonville is the home of Wal-Mart, the world’s largest corporation. Due to their low-cost, high volume business model, Wal-Mart is one of the firms that has greatly benefitted from the credit crunch, and have further managed to grow their business. Many of the workers and executives of the company commute from Bella Vista and the surrounding area – it is only a 10-15 minute drive!

Bella Vista benefits from being a small, independent town, and still part of a larger metro area. Whatever your needs are for shopping and nightlife/dining, you can be sure to find just what you’re looking for in Bella Vista and the surrounding communities.

Northwest Arkansas/Southwest Missouri is an area that is currently experiencing job growth and therefore an influx of new residents, from both the nearby towns and from further outside the state. Retirees have long been buying up premium lots in Bella Vista, and the town is also very popular with young families that are attracted to the low crime and excellent schools and healthcare that are on offer in the area.

Access:

Bella Vista is immediately accessible via Interstate 540, which is the main road into and out of the city, and several interstate-standard roads connects the area with Arkansas, Missouri and Oklahoma. Bentonville (Wal-Mart) is three miles away, 27 Miles to Fayetteville, 90 miles to Branson, Missouri and 120 Miles to Tulsa, Oklahoma.

Northwest Arkansas Regional Airport is located just south of the town, and serves as the gateway to the Ozarks for air travelers from across the U.S. The airport has a good number of scheduled flights from the

rest of the country, which makes the area easily accessible for both domestic and international passengers.

American Airlines is the largest carrier at the airport, serving six destinations non-stop, including New York's La Guardia Airport, Chicago O'Hare and Dallas/Fort Worth. There are also daily flights (on other carriers) to Los Angeles, Atlanta, Las Vegas, Denver etc, giving air passengers many options to reach the area, which is very popular with tourists – especially during the busy summer months. From London, there are several different options to choose from, although a flight from Heathrow to Chicago or Dallas/Fort Worth with a connection to Arkansas is usually the most convenient way.

Golf courses:

Bella Vista has eight golf courses – offering fantastic opportunities to work on your game, regardless of your skill level and previous experience! Tournaments are arranged on a regular basis at all clubs, and with so many courses to choose from, you can be sure to find one that suits your level of play.

Many of the courses also offer a pro shop, playing lessons, a golf shop, and a bar and/or restaurant – which will give you another great opportunity to meet and socialize with new friends!

The golf courses at Bella Vista:

- Bella Vista Country Club & Golf Course
- The Highlands Golf Course
- The Kingswood Golf Course
- Berksdale Golf Course
- The Dogwood Hills Golf Course
- The Brittany Golf Course
- Scotsdale Golf Course
- Branchwood Golf Course
- Tanyard Creek Practice Center
(driving range, putting green, lessons available, Pro Shop)



How to Invest:

Once you have confirmed your interest in one or more of our lots, we will present you with an up-to-date inventory, and recommend a few different lots to you.

At this point, you will be given the opportunity to reserve one or more lots by placing a reservation deposit of £500 directly with USA Property Investor Ltd. This will ensure that your lot(s) are taken off the market. The balance of our fee (£1495) is only paid once you receive your purchase agreement.

The next step then is for you to decide if you want to purchase "all cash" (and get the ownership immediately) or if you choose to finance the purchase using our in-house guaranteed financing. By using the land as a collateral, all you have to do is make a down payment of 30% and you can then pay the balance of the purchase over 36 Months. All payments made will be recorded with the title company, as well as the local county, and you will be sent a monthly statement via email. As you pay off the loan, the property will be deeded to you free and clear of any back taxes, liens and mortgages.

For a cash purchase, the deeds will be transferred to you immediately, and you can choose to purchase either as individual, joint purchasers, or form a company to own the real estate thru. A title company will assist with all closings, and all lots are guaranteed to be free and clear!

The United States does not place any restrictions on foreigners to own real estate in the country, and we have already welcomed buyers from all across the world who have chosen to invest with us!

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