

10 Steps to Owning Land

Your Complete Guide to Land Ownership

Introduction

Land ownership is one of the most significant investments you can make. Whether you're looking for a weekend retreat, future home site, or investment property, this guide will walk you through the essential steps to successfully purchase and own land. Our lease-option program makes land ownership accessible with lower upfront costs while providing immediate use and enjoyment of your property.

Step 1: Determine Your Land Use Goals

- **Recreational Use:** Camping, hunting, off-road activities
- **Future Home Site:** Building your dream home
- **Investment:** Holding for appreciation
- **Agriculture:** Farming or ranching
- **Commercial:** Business development (check zoning)

Step 2: Set Your Budget

- **Purchase Price:** Total cost of the land
- **Down Payment:** As low as \$500 with our lease-option program
- **Monthly Payments:** Affordable monthly installments
- **Closing Costs:** Title insurance, recording fees, surveys
- **Ongoing Costs:** Property taxes, insurance, maintenance

Step 3: Research Locations

- **Accessibility:** Road access and proximity to amenities
- **Utilities:** Water, electricity, sewer availability
- **Zoning:** Permitted uses and building restrictions
- **Growth Potential:** Area development and appreciation prospects
- **Natural Features:** Topography, vegetation, water sources

Step 4: Understand Legal Descriptions

- **APN (Assessor's Parcel Number):** Unique property identifier
- **Legal Description:** Precise property boundaries
- **Survey:** Professional boundary measurement
- **Easements:** Rights of way for utilities or access
- **Restrictions:** HOA rules, CC&Rs, or deed restrictions

Step 5: Verify Property Details

- **Title Search:** Confirm clear ownership
- **Property Taxes:** Current and historical tax amounts
- **Liens:** Any outstanding debts against the property
- **Environmental Issues:** Flood zones, protected habitats
- **Mineral Rights:** Who owns subsurface rights

Step 6: Financing Options

- **Cash Purchase:** Full payment upfront
- **Traditional Loans:** Bank financing (can be difficult for raw land)
- **Owner Financing:** Seller acts as the bank
- **Lease-Option:** Our program - use now, buy later
- **Land Contracts:** Installment purchase agreements

Step 7: Due Diligence Process

- **Property Inspection:** Visit the land in person
- **Soil Testing:** For building or septic systems
- **Water Testing:** If wells are present
- **Boundary Verification:** Walk the property lines
- **Access Confirmation:** Verify legal access to the property

Step 8: Contract and Legal Review

- **Purchase Agreement:** Terms and conditions of sale

- **Contingencies:** Conditions that must be met
- **Legal Review:** Have contracts reviewed by an attorney
- **Title Insurance:** Protection against title defects
- **Closing Date:** When ownership transfers

Step 9: Closing Process

- **Final Walkthrough:** Confirm property condition
- **Funding:** Ensure financing is in place
- **Document Signing:** Execute all legal documents
- **Recording:** File deed with county recorder
- **Keys/Access:** Receive any keys or access information

Step 10: Post-Purchase Responsibilities

- **Property Insurance:** Protect your investment
- **Tax Payments:** Stay current on property taxes
- **Maintenance:** Keep the property in good condition
- **Permit Research:** Before building or developing
- **Boundary Marking:** Mark corners and property lines

Why Choose Our Lease-Option Program?

- **Low Entry Cost:** Start with just \$500 down instead of paying the full purchase price upfront.
- **Immediate Use:** Begin using your land right away for camping, recreation, or building.
- **Flexible Timeline:** Buy when you're ready - no pressure or strict deadlines.
- **Build Equity:** Your monthly payments apply toward the eventual purchase.
- **Legal Protection:** All contracts are legally compliant and professionally prepared.
- **No Credit Requirements:** Easier qualification than traditional bank loans.
- **Multiple Payment Options:** Online payments, cards, bank transfers, and cryptocurrency.
- **Full Support:** We handle all paperwork and county recording when you're ready to buy.

Common Mistakes to Avoid

- **Skipping the Property Visit:** Always see the land in person before buying.
- **Not Checking Access:** Ensure you have legal access to your property.
- **Ignoring Zoning Laws:** Verify permitted uses before purchase.
- **Forgetting Utility Costs:** Research costs to bring in utilities.
- **Not Getting Title Insurance:** Protect against title defects.
- **Overlooking Property Taxes:** Factor in ongoing tax obligations.
- **Not Reading Restrictions:** Understand all deed restrictions and easements.
- **Rushing the Process:** Take time for proper due diligence.

Ready to Start Your Land Ownership Journey?

Our experienced team is here to help you through every step of the process. Contact us today to learn more about our available properties and how our lease-option program can make land ownership affordable and accessible.