LONE STAR INVESTMENTS

REAL PROPERTY OFFER
AND SALES CONTRACT
Between
Lone Star Investments, Seller
2431 Montana
El Paso, Texas 79903
(915) 532-5263 or 1-(800) 887-3006
And

Date _____

Company # _____

BUYER(S) _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE: HOME (_____) _____ OFFICE: (_____) _____

E-MAIL _____ FAX: (_____) _____ CELL: (_____) _____

GUARANTEES

1. **REFUND PRIVILEGES:** BUYER HAS THE OPTION TO CANCEL THIS CONTRACT BY WRITTEN NOTICE TO THE SELLER BY MIDNIGHT OF THE SEVENTH DAY FOLLOWING THE SIGNING OF THIS CONTRACT. The Buyer shall also have 3 months from the sale date of this contract to make a personal inspection of his property on a company guided tour, and have all money paid to Seller refunded if not satisfied in any way.

2. **EXCHANGE AND TRADE PRIVILEGES:** If Buyer should inspect tract for the first time within twelve months after the above date, and is not satisfied, Seller will exchange tract for any other available property of equal value, as measured by our then current selling price, or Seller will accept it in trade towards the purchase of any other available tract. However, Buyer must request an exchange or trade in writing within 30 days of inspection and before deed has been delivered. On a trade of your tract, the existing sales contract will be amended in writing. All payments made will be applied to the new purchase price.

3. **PREPAYMENT RIGHT:** You may prepay in full or in part at anytime without penalty.

4. **IMPROVEMENTS:** All tracts are surveyed by a license registered surveyor, and all interior and access unpaved roads are completed. Buyer is GUARANTEED access for ingress and egress to property.

5. **NO HIDDEN COSTS:** The entire purchase price for the property is included in the down payment and monthly payments except $125.00 (one time) cost to Buyer upon last payment for the preparation and recording of your warranty deed.

6. **WARRANTY DEED:** Upon completion of all payments hereunder, the Seller, within 45 days, shall deliver to Buyer a recorded Warranty Deed to the land described subject to restrictions, easements and reservations of record.

7. **PROPERTY TAXES:** Buyer will be responsible for property taxes assessed after the date of the contract. These taxes will be collected from Buyer by Seller or its agent and are estimated to be $50.00 per year per (includes $10.00 administration fee) per twenty acre tract based on the present use. Buyer will receive an invoice from Seller at the end of each year which must be paid within 30 days of receipt.

GENERAL CONDITIONS

Upon acceptance the following will apply.

If a monthly payment is not made within fifteen (15) days of the due date then a delinquency late charge of five percent (5%) of the past due installment of principal and interest will be charged.

This contract shall be in default if a payment remains unpaid for at least 45 days after the date is due.

In the event of default, the contract may be cancelled and in such event all monies paid to Seller shall be kept as liquidated damages.

The Property is described as follows:

Legal Description: TRACT(S) # _____ Section _____ BLOCK _____ SURVEYS _____ HUDSPETH COUNTY, TEXAS **20+** ACRES

UNIT _____

TRUTH IN LENDING DISCLOSURE

1. **Price**	2. **Equity / Savings**	3. **Amount Financed** The amount of credit provided to you on your behalf.	4. **Finance Charge** The dollar amount the credit will cost you.	5. **Total of Payments** The amount you will have paid after you have made all scheduled payments (3 plus 4)
$16,900.00	$4000.00	$12,900.00	$11,398.00	$24,298.00
6. **Deferred Payment Price (2 plus 5)**	7. **Annual Percentage Rate** The cost of your credit as a yearly rate	8. **Monthly Payment Amount**	9. **First Payment Due Date**	10. **Number of Monthly Payments**
N/A	7%	$99.00		246

ITEMIZATION OF AMOUNT FINANCED: The total amount financed will be applied to the purchase price of the property being purchased. **TRANSFER OF PROPERTY:** If buyer transfers interest in the property before payment in full, buyer must obtain permission from Seller to allow the assumption of the monthly payments. **SECURITY:** The property being purchased.

"SELLER"
SILVER SPUR

BY: _____

Credit Card Authorization Sale Date _____

Card Holder Signature _____

Expiration Date _____

BUYER ACKNOWLEDGES THAT HE/THEY HAS/HAVE READ AND UNDERSTAND THIS CONTRACT, INCLUDING THE ENCLOSED PROPERTY OWNERS INFORMATION GUIDE DATED 05-05-09 WHICH IS AN INTEGRAL PART OF CONTRACT.

X _____
BUYERS SIGNATURE

SOCIAL SECURITY # _____

X _____
BUYERS SIGNATURE

SOCIAL SECURITY # _____

NEAREST RELATIVE NOT LIVING WITH YOU.

NAME _____

ADDRESS _____

PHONE _____

WHITE: SELLER YELLOW: BUYER