



FREE
GUIDE

The Complete Rural Land Buying Checklist



A step-by-step guide to help you buy land with confidence, avoid costly mistakes, and find the right property.



Make Informed
Decisions

Know what to look for
before you buy.



Avoid Costly
Mistakes

Use our checklist to
protect your investment.



Buy with
Confidence

Be prepared every step
of the way.



Find the Right
Land

The right land creates
a lifetime of memories.



LAND & CREEK

REAL ESTATE | RECREATION

PREPARED BY LAND & CREEK

The Complete Off-Grid Rural Land Buying Checklist

A practical guide to buying recreational land with confidence, realistic expectations, and simple owner financing.

Prepared by
Land & Creek Real Estate & Recreation

Inside This Guide

Use this checklist to:

Understand what off-grid rural land really means
Know what to expect before you visit, reserve, or buy.

Buy land without the bank runaround
Learn how owner financing can make rural land ownership more accessible.

Prepare for rough roads and remote conditions
Plan for mud, ruts, limited cell service, no utilities, and true rural access.

Avoid the wrong property for your goals
Make sure the land fits your intended use, budget, vehicle, and comfort level.

Move forward with confidence
Know what questions to ask and what to check before making a decision.

Free Guide

Land & Creek
Real Estate | Recreation

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Welcome

How to Use This Checklist

Buying off-grid rural land is different from buying a house, a city lot, or a manicured subdivision parcel.

This guide is for people who want space, privacy, adventure, and a low-barrier path to land ownership. It is written for buyers interested in recreational land, camping land, hunting property, weekend retreats, off-grid basecamps, and long-term land ownership without dealing with traditional banks.

Most Land & Creek properties are rural, raw, and off-grid. That means you should expect no city utilities, no paved subdivision roads, no HOA clubhouse, and sometimes poor or nonexistent cell service.

For the right buyer, that is not a downside. It is the whole point.

This checklist will help you understand what you are buying, prepare properly, and decide whether a property fits your lifestyle, vehicle, budget, and goals.

What This Guide Will Help You Do

Know What Off-Grid Land Is

Understand the difference between raw recreational land and improved residential property.

Set Realistic Expectations

Prepare for no power, no water, no sewer, rough roads, mud, ruts, wildlife, and limited services.

Understand Owner Financing

Learn how low down payments, simple payments, and no-bank financing can make rural land ownership easier.

Review the Property with Confidence

Evaluate access, terrain, use potential, covenants, costs, and visit preparation.

Important Buyer Mindset

Off-grid rural land is not for everyone.

It is best for buyers who enjoy independence, preparation, outdoor recreation, and a little grit. It may not be the right fit for buyers expecting paved roads, strong cell service, immediate utilities, city convenience, or luxury-lot infrastructure.

How to Use This Checklist

Use this PDF before you shop, before you visit, and before you buy.

Mark the checklist items that matter most to you. Use the worksheet sections to compare properties. Review the final checklist before reserving or purchasing land.

Land & Creek Promise

Our goal is simple: help you buy rural land with clear expectations, simple terms, and confidence in what you are getting.

Is Off-Grid Land Right for You?

Raw rural land rewards the prepared buyer.

Before you fall in love with acreage, make sure the off-grid lifestyle fits your expectations.

Most rural recreational properties are not plug-and-play. They are not polished residential lots with utility hookups and perfect roads. They are raw land opportunities for buyers who want space, outdoor use, privacy, and freedom from the noise of everyday life.

This Land May Be Right for You If...

- ☐ You want a weekend escape
- ☐ You enjoy camping, hunting, hiking, exploring, or ATV use
- ☐ You want land without going through a traditional bank
- ☐ You are comfortable with off-grid planning
- ☐ You understand that roads may be rough or unmaintained
- ☐ You can prepare for poor or limited cell service
- ☐ You do not need immediate power, water, or sewer
- ☐ You like the idea of building slowly over time
- ☐ You want a low barrier to entry into land ownership
- ☐ You value privacy more than convenience
- ☐ You are realistic about rural access and seasonal conditions
- ☐ You want to own something tangible and recreational
- ☐ You are comfortable doing your homework before visiting

This Land May Not Be Right for You If...

- ☐ You need paved road access
- ☐ You expect city water, sewer, or electric service at the property
- ☐ You need strong cell service at all times
- ☐ You are not comfortable driving on rural or unimproved roads
- ☐ You want an HOA to maintain roads and enforce community services
- ☐ You expect a fully improved build-ready residential lot
- ☐ You do not want to bring your own supplies, tools, water, or backup plans
- ☐ You are uncomfortable with mud, ruts, wildlife, remote areas, or changing road conditions
- ☐ You are buying a vehicle-access property but only have a low-clearance car
- ☐ You want suburban convenience in a rural setting

Reality Check

Most Land & Creek properties are best understood as off-grid recreational land.

That means you should plan as though there is:

- ☐ No electric hookup
- ☐ No public water
- ☐ No sewer
- ☐ No guaranteed internet
- ☐ No guaranteed cell service
- ☐ No maintained subdivision road
- ☐ No HOA or POA collecting fees for road maintenance
- ☐ No city-style infrastructure

Why Buyers Still Love It

Because off-grid land offers something hard to find elsewhere:

Space. Quiet. Privacy. Adventure. Ownership. A place to camp, explore, hunt, ride, relax, and disconnect.

Sometimes the rough road is not a problem. Sometimes it is the filter that keeps the place peaceful.

Buyer Notes

What excites me most about owning off-grid land?

What parts of off-grid ownership do I need to prepare for?

What would make a property too difficult for me to enjoy?

Tip

Buy the land that fits who you really are, not who you imagine yourself becoming after watching a few off-grid videos. The best property is one you will actually use, enjoy, and maintain.

Step 1: Define Your Land Goals

Know what kind of rural escape you are looking for.

The right land depends on how you plan to use it. A property that is perfect for weekend camping may not be ideal for frequent towing, cabin development, or year-round access. A remote tract may be perfect for privacy but less convenient for quick weekend trips.

Before comparing properties, define what you want the land to do for you.

Primary Use Checklist

I want land for:

- ☐ Camping
- ☐ Weekend getaways
- ☐ Hunting
- ☐ Hiking
- ☐ ATV, UTV, or trail riding
- ☐ Off-grid basecamp
- ☐ Family outdoor recreation
- ☐ Long-term land ownership
- ☐ Future cabin or tiny cabin, where allowed
- ☐ Bug-out or backup retreat
- ☐ Stargazing and quiet
- ☐ Wildlife viewing
- ☐ Shooting sports, where legal and allowed
- ☐ Outdoor storage or staging, where allowed
- ☐ Retirement recreation
- ☐ Passing land down to family
- ☐ Other: _____

Visit Frequency

How often do you realistically expect to use the property?

- ☐ Several times per month
- ☐ Monthly
- ☐ A few times per year
- ☐ Hunting season or seasonal trips

- ☐ Occasional long weekends
- ☐ Long-term hold with future plans

Comfort Level

How rural are you comfortable going?

- ☐ I want to be close to town
- ☐ I am comfortable being 30–60 minutes from services
- ☐ I am comfortable being very remote
- ☐ I am comfortable with poor roads
- ☐ I am comfortable with limited or no cell service
- ☐ I am comfortable bringing my own water and supplies
- ☐ I am comfortable with off-grid power options
- ☐ I prefer privacy over convenience

Vehicle Reality Check

What vehicle will you use to visit the property?

- ☐ 4x4 truck
- ☐ SUV
- ☐ High-clearance vehicle
- ☐ ATV / UTV
- ☐ Standard pickup
- ☐ Standard car
- ☐ Low-clearance car
- ☐ I may need to upgrade or borrow a better vehicle

Property Feature Preferences

My ideal property includes:

- ☐ Privacy
- ☐ Trees
- ☐ Open space
- ☐ Views
- ☐ Rolling terrain
- ☐ Flat camping area
- ☐ Trail potential
- ☐ Hunting potential
- ☐ Creek or seasonal wash

- ☐ Wildlife sign
- ☐ Road frontage
- ☐ Gated access potential
- ☐ Easy camping setup
- ☐ Remote feel
- ☐ Nearby public land
- ☐ Other: _____

My Land Goals Worksheet

My top reason for buying land:

My ideal use:

My preferred state, county, or region:

How far I am willing to drive:

My ideal acreage range:

My comfortable down payment:

\$ _____

My comfortable monthly payment:

\$ _____

My must-have features:

1. _____
2. _____
3. _____

My deal breakers:

1. _____

2. _____

3. _____

Tip

When you know your goal, you can shop smarter. Do not chase the cheapest acreage if it does not fit how you actually plan to use the land.

Step 2: Understand Owner Financing

Own land without the bank runaround.

One of the biggest advantages of buying from Land & Creek is the ability to use owner financing. For many buyers, this creates a simpler, lower-barrier path to land ownership.

Instead of applying through a traditional bank, waiting on underwriting, and dealing with complicated lending requirements, owner financing allows qualified buyers to start with a low down payment and make straightforward payments over time.

Why Buyers Like Owner Financing

- ☐ No traditional bank process
- ☐ Low barrier to entry
- ☐ Simple payment structure
- ☐ Faster path to ownership
- ☐ Flexible package options depending on the property
- ☐ Easier for buyers who want recreational land
- ☐ No need to explain off-grid land to a traditional lender
- ☐ Ability to choose a down payment and payment plan that fits your budget

Typical Land & Creek Financing Features

Many Land & Creek properties may offer:

- ☐ Low down payments
- ☐ Down payments sometimes as low as \$499
- ☐ Stronger financing packages with \$999 or higher down payments
- ☐ Better terms or discounts may be available with larger down payments
- ☐ Simple closing/doc fee
- ☐ No traditional bank required
- ☐ Straightforward purchase process
- ☐ Recreational land ownership made more accessible

Simple Closing / Doc Fee

Land & Creek keeps the process simple.

Typical closing/doc fee:

\$249

That simple fee helps keep the process clear and predictable.

Down Payment Planning

My available down payment:

\$ _____

My preferred down payment option:

- ☐ \$499
- ☐ \$999
- ☐ \$1,500
- ☐ \$2,500
- ☐ \$5,000+
- ☐ Other: \$ _____

Would I increase my down payment for a better package?

- ☐ Yes
- ☐ No
- ☐ Maybe, depending on the property

Monthly Payment Planning

My comfortable monthly payment range:

- ☐ Under \$150
- ☐ \$150–\$250
- ☐ \$250–\$400
- ☐ \$400–\$600
- ☐ \$600+
- ☐ Depends on the property

My ideal payment amount:

\$ _____ per month

Questions to Ask About Financing

- ☐ What is the required down payment?
- ☐ What is the monthly payment?
- ☐ What is the term length?
- ☐ Is there a discount for a higher down payment?
- ☐ Is there a discount for paying in full?
- ☐ Is there a prepayment penalty?
- ☐ When does my first payment start?
- ☐ What is the closing/doc fee?
- ☐ How is the agreement documented?
- ☐ What happens after the final payment?
- ☐ Are taxes included or separate?
- ☐ Are there any other required fees?

Buyer Reminder

The lowest down payment is not always the best choice. A higher down payment may reduce your monthly payment, improve your financing package, or create a better overall deal depending on the property.

Tip

Owner financing is about accessibility. Choose a payment plan that lets you enjoy the land without stretching your budget too thin.

Step 3: Research the Property Area

Look beyond the parcel lines.

Rural land is shaped by its surroundings. Roads, nearby towns, terrain, weather, public land, rural communities, and distance from services all affect how easy the property will be to visit and enjoy.

Since many Land & Creek properties are remote and off-grid, area research is especially important before visiting or buying.

Area Research Checklist

Distance & Convenience

- ☐ Distance from my home checked
- ☐ Drive time reviewed
- ☐ Distance to nearest town checked
- ☐ Distance to fuel checked
- ☐ Distance to grocery or supplies checked
- ☐ Distance to hardware or farm supply store checked
- ☐ Distance to emergency services considered
- ☐ Seasonal travel conditions considered

Rural Character

- ☐ Area appears rural and recreational
- ☐ Neighboring land use reviewed
- ☐ Nearby farms, ranches, timber, or open land noted
- ☐ Nearby recreational areas checked
- ☐ Nearby public land checked, if relevant
- ☐ Noise, traffic, or nuisance concerns considered
- ☐ Privacy level reviewed

Roads & Route

- ☐ Main route reviewed on map
- ☐ Final approach road reviewed
- ☐ Dirt or gravel road sections identified
- ☐ Weather-sensitive roads noted
- ☐ Low-water crossings or wash areas considered
- ☐ GPS reliability considered

- ☐ Backup map or offline directions prepared
- ☐ Vehicle suitability considered

Services & Supplies

- ☐ Nearest fuel stop identified
- ☐ Nearest convenience store identified
- ☐ Nearest lodging or campground identified, if needed
- ☐ Nearest hospital or clinic identified
- ☐ Nearest auto parts or tire repair option identified
- ☐ Nearest hardware store identified
- ☐ Nearest water source or supply option considered

Map Review Notes

Property location:

Nearest town:

Estimated drive time from home:

Nearest fuel:

Nearest supplies:

Nearest emergency services:

Main route notes:

Final road approach notes:

Questions to Ask

Is this property remote enough for the privacy I want?

Is it still close enough for me to realistically use?

Do I have the right vehicle for the final approach?

Would weather make access difficult?

What supplies would I need to bring every visit?

Tip

Before visiting remote land, download offline maps. Do not assume your phone will load directions once you get close to the property.

Step 4: Prepare for Off-Grid Use

Plan like nothing is provided.

Off-grid land can be extremely rewarding, but preparation matters. Most properties do not have electric service, public water, sewer, trash service, or reliable cell coverage.

That does not make the land less valuable. It simply means you should prepare from day one.

Off-Grid Power Checklist

Possible power options to consider:

- ☐ Portable power station
- ☐ Solar panels
- ☐ Gas generator
- ☐ Dual-fuel generator
- ☐ Battery bank
- ☐ Power inverter
- ☐ Rechargeable lights
- ☐ Headlamps and lanterns
- ☐ Extra batteries
- ☐ Vehicle charging options
- ☐ Extension cords rated for outdoor use
- ☐ Backup power plan

Questions to ask yourself:

How much power do I actually need?

Will I use power for lights, charging, tools, cooking, heating, or cooling?

Do I want a temporary setup or a longer-term off-grid system?

Water Checklist

Possible water options:

- ☐ Bring water in containers
- ☐ Water totes
- ☐ Rainwater collection, where allowed
- ☐ Portable filtration
- ☐ Gravity-fed camp water system
- ☐ Well research for future use
- ☐ Nearby water refill location
- ☐ Emergency water supply

Questions to ask yourself:

How much water will I need per visit?

Will I need water for drinking, cooking, washing, pets, livestock, or cleaning?

Where will I refill water before arriving?

Waste & Sanitation Checklist

Possible options:

- ☐ Pack-in / pack-out plan
- ☐ Portable toilet
- ☐ Composting toilet, where allowed
- ☐ Camping toilet
- ☐ Trash bags and sealed containers
- ☐ Greywater plan
- ☐ Handwashing station
- ☐ Septic research for future use, if desired
- ☐ Local disposal site identified

Questions to ask yourself:

How will I handle trash?

How will I handle restroom needs?

What will I do if guests or family come with me?

Shelter & Camp Setup Checklist

- ☐ Tent
- ☐ Rooftop tent
- ☐ Camper
- ☐ Trailer
- ☐ Small cabin concept, where allowed
- ☐ Shade canopy
- ☐ Fire-safe cooking setup
- ☐ Sleeping gear
- ☐ Weather-appropriate clothing
- ☐ Storage bins
- ☐ Lockable storage, if appropriate
- ☐ First-aid kit
- ☐ Fire extinguisher
- ☐ Tools
- ☐ Work gloves
- ☐ Shovel
- ☐ Tow strap
- ☐ Tire repair kit

Communication Checklist

Because cell service may be poor or unavailable, consider:

- ☐ Offline maps
- ☐ Printed directions
- ☐ Satellite communicator
- ☐ Two-way radios
- ☐ Emergency contact plan
- ☐ Tell someone where you are going
- ☐ Expected return time shared
- ☐ Battery backup for phone
- ☐ Vehicle charger
- ☐ Compass
- ☐ Paper map

Tip

The best off-grid trips are planned before you leave home. Assume the property has no services and bring what you need to be safe, comfortable, and self-sufficient.

Step 5: Know the Roads Before You Go

Leave the Prius at home.

Many off-grid rural properties are reached by dirt roads, gravel roads, two-track trails, private roads, or unmaintained access routes. Conditions can change with rain, snow, washouts, seasonal traffic, erosion, or lack of maintenance.

Rough roads are part of rural land ownership. They can also be part of what keeps the area quiet, private, and less crowded.

Road Reality Checklist

Expect the possibility of:

- ☐ Dirt roads
- ☐ Gravel roads
- ☐ Mud puddles
- ☐ Ruts
- ☐ Washouts
- ☐ Soft shoulders
- ☐ Narrow roads
- ☐ Low-water crossings
- ☐ Seasonal access challenges
- ☐ Overgrown sections
- ☐ Limited turnaround space
- ☐ No road signs
- ☐ Poor GPS accuracy
- ☐ No cell service on the way in
- ☐ Longer drive times than expected

Vehicle Checklist

Best vehicle options may include:

- ☐ 4x4 truck
- ☐ High-clearance SUV
- ☐ Off-road capable vehicle
- ☐ ATV / UTV
- ☐ Standard pickup in dry conditions
- ☐ Trailer only if road conditions allow

- ☐ Avoid low-clearance cars
- ☐ Avoid visiting after heavy rain unless prepared

My vehicle:

Is my vehicle appropriate for rough rural roads?

- ☐ Yes
- ☐ No
- ☐ Maybe
- ☐ I need to ask before visiting

Road Visit Checklist

Before going:

- ☐ Check weather
- ☐ Review route
- ☐ Download offline maps
- ☐ Bring printed directions
- ☐ Confirm access instructions
- ☐ Tell someone where you are going
- ☐ Bring water and supplies
- ☐ Bring tire repair kit
- ☐ Bring tow strap
- ☐ Bring shovel
- ☐ Bring boots
- ☐ Bring flashlight or headlamp
- ☐ Bring extra phone battery
- ☐ Avoid arriving near dark if unfamiliar with the area

Road Condition Notes

Main road condition:

Final approach condition:

Potential problem areas:

Best vehicle for this property:

Weather concerns:

Community Road Mindset

Many rural properties do not have an HOA or POA collecting fees to maintain roads. That keeps ownership simpler and avoids monthly community bureaucracy.

The tradeoff is that owners may need to be realistic, cooperative, and self-reliant. In healthy rural communities, neighbors often work together when road attention is needed.

Tip

Unmaintained roads are not always a negative. For many buyers, they help protect the recreational character of the land by keeping casual traffic and city expectations away.

Step 6: Review Covenants & Community Expectations

Freedom works best with basic respect.

Most Land & Creek properties are designed for rural recreational use without the burden of a traditional HOA or POA. That means buyers can enjoy a simpler ownership experience without monthly association fees or excessive community bureaucracy.

However, many properties include light covenants. These are usually designed to protect the character of the land and prevent unwanted uses that could harm the area or create problems for neighbors.

What “No HOA / No POA” Usually Means

- ☐ No monthly HOA dues
- ☐ No HOA clubhouse
- ☐ No suburban-style architectural committee
- ☐ No community bureaucracy managing every detail
- ☐ No association collecting fees for road maintenance
- ☐ More independence for landowners
- ☐ More responsibility for landowners
- ☐ A stronger need for good-neighbor behavior

Why Light Covenants Exist

Light covenants are not meant to take the fun out of land ownership. They are meant to protect the rural, recreational character of the property.

They may help limit things like:

- ☐ Commercial traffic on unimproved roads
- ☐ Nuisance activity
- ☐ Junk accumulation
- ☐ Unsafe or disruptive uses
- ☐ Large-scale animal operations not suited for the area
- ☐ Uses that damage roads or disturb neighboring owners
- ☐ Activities that reduce the enjoyment of the land for others

Examples of Common-Sense Expectations

Depending on the property, covenants may address:

- ☐ No swine farms or nuisance livestock operations
- ☐ No commercial trucking or heavy commercial traffic
- ☐ No junkyards
- ☐ No illegal dumping
- ☐ No activities that create excessive road damage
- ☐ No uses that create unreasonable noise, odor, or safety concerns
- ☐ Respect for neighboring owners
- ☐ Responsible recreational use

Covenant Review Checklist

Before buying, review:

- ☐ Are there covenants?
- ☐ What uses are allowed?
- ☐ What uses are restricted?
- ☐ Is camping allowed?
- ☐ Are RVs allowed?
- ☐ Are cabins allowed?
- ☐ Are mobile homes allowed or restricted?
- ☐ Are livestock allowed or restricted?
- ☐ Are commercial activities restricted?
- ☐ Are there road-use expectations?
- ☐ Are there maintenance responsibilities?
- ☐ Are there rules about dumping, junk, or debris?
- ☐ Do the covenants fit my intended use?

Buyer Questions

Do the covenants protect the kind of experience I want?

Do they prevent anything I planned to do?

Are the rules light and reasonable for recreational use?

Would I be a good fit for this type of rural community?

Tip

No HOA does not mean no responsibility. Off-grid landowners should respect the land, the roads, and neighboring owners so everyone can enjoy the area.

Step 7: Evaluate the Land Itself

Acreage is only one part of the story.

A property's size and price matter, but the actual usability of the land matters more. For recreational and off-grid buyers, you should focus on access, terrain, camping areas, privacy, drainage, road frontage, and how the property feels when you are standing on it. A smaller property with usable ground and good access may be more enjoyable than a larger tract that is difficult to reach or hard to use.

Land Evaluation Checklist

Access & Entry

- ☐ Can I identify the property entrance?
- ☐ Can I access the property safely?
- ☐ Is there room to park?
- ☐ Is there room to turn around?
- ☐ Is there a practical place for a gate?
- ☐ Is there a practical driveway or trail path?
- ☐ Can I access the property in my vehicle?
- ☐ Would an ATV or UTV be useful?
- ☐ Is the access better in dry weather than wet weather?

Terrain & Usability

- ☐ Flat area for camping
- ☐ Possible cabin or shelter area, where allowed
- ☐ High ground identified
- ☐ Low or wet areas identified
- ☐ Slopes reviewed
- ☐ Washes, gullies, or drainage paths noted
- ☐ Open areas noted
- ☐ Wooded areas noted
- ☐ Trail potential reviewed
- ☐ Safe walking areas reviewed
- ☐ Areas to avoid marked

Recreation Potential

- ☐ Good camping area
- ☐ Hunting potential
- ☐ Wildlife sign
- ☐ ATV / UTV potential
- ☐ Hiking or exploring potential
- ☐ Privacy from roads
- ☐ Privacy from neighbors
- ☐ Views or scenic features
- ☐ Firepit area, where allowed
- ☐ Family-friendly use potential
- ☐ Long-term enjoyment potential

Property Boundaries

- ☐ Parcel map reviewed
- ☐ Approximate boundary lines understood
- ☐ Survey information reviewed, if available
- ☐ Corners or markers noted, if visible
- ☐ Neighboring properties identified
- ☐ Fences compared with maps, if present
- ☐ Encroachments or concerns noted

Site Notes

Best camping area:

Best parking area:

Best access point:

Most usable part of the property:

Areas that may be difficult to use:

Favorite feature:

Biggest concern:

Walk the Land Questions

Could I camp here comfortably?

- ☐ Yes
- ☐ No
- ☐ Maybe

Could I get my vehicle in and out safely?

- ☐ Yes
- ☐ No
- ☐ Maybe

Would I enjoy visiting this property repeatedly?

- ☐ Yes
- ☐ No
- ☐ Maybe

Does this property fit my original goal?

- ☐ Yes
- ☐ No
- ☐ Maybe

Tip

Do not judge land only by acreage. Judge it by how much of it you can realistically access, use, enjoy, and maintain.

Step 8: Understand the Real Costs

Low barrier to entry does not mean zero planning.

Owner financing can make land ownership much more accessible, but buyers should still understand the full picture. Beyond the down payment and monthly payment, you may need to budget for travel, gear, site setup, access improvements, off-grid supplies, and maintenance.

The goal is not to scare you. The goal is to help you buy land you can actually enjoy.

Purchase Cost Checklist

- ☐ Down payment
- ☐ Monthly payment
- ☐ Closing/doc fee
- ☐ Property taxes
- ☐ Any required insurance, if applicable
- ☐ Payment processing method
- ☐ Early payoff option
- ☐ Discount options for higher down payment or cash purchase
- ☐ Total purchase price understood
- ☐ Term length understood

Typical Land & Creek Cost Simplicity

Many buyers appreciate the simple structure:

Low down payment options

Sometimes as low as \$499, depending on the property.

Better packages with stronger down payments

Down payments of \$999 or more may unlock better discounts or financing terms depending on the property.

Simple closing/doc fee

Typically \$249.

No bank process

Owner financing keeps the purchase path straightforward.

Off-Grid Setup Costs

Depending on your plans, consider budgeting for:

- ☐ Portable power station
- ☐ Solar panel kit
- ☐ Generator
- ☐ Water containers or totes
- ☐ Camp toilet
- ☐ Tent, camper, or trailer setup
- ☐ Outdoor cooking gear
- ☐ Fire-safe equipment
- ☐ Storage bins
- ☐ Tools
- ☐ Chainsaw or hand tools, if appropriate
- ☐ Shovel, tow strap, and recovery gear
- ☐ First-aid kit
- ☐ Satellite communicator or radios
- ☐ Security gate or lock
- ☐ Gravel or minor road improvements
- ☐ Trail clearing
- ☐ Trash removal

Travel & Visit Costs

- ☐ Fuel
- ☐ Food and water
- ☐ Lodging, if needed
- ☐ Vehicle wear and tear
- ☐ Tires or repairs
- ☐ Emergency supplies
- ☐ ATV / UTV transport, if used
- ☐ Time off work
- ☐ Weather-related delays

Budget Worksheet

Down payment:

\$ _____

Closing/doc fee:

\$ _____

Monthly payment:

\$ _____

Estimated annual property taxes:

\$ _____

First trip supplies:

\$ _____

Off-grid power setup:

\$ _____

Water and sanitation setup:

\$ _____

Vehicle or access gear:

\$ _____

Camping or shelter setup:

\$ _____

Other:

\$ _____

Estimated First-Year Total

\$ _____

Tip

The best land purchase is one that leaves room in your budget to actually use the property. Do not spend everything on the down payment if you still need basic gear, fuel, water storage, or access equipment.

Property Visit Checklist

Go prepared. Rural land does not care that you forgot something.

A property visit is one of the best ways to understand the land, but remote visits require preparation. You may be driving into areas with rough roads, no signs, poor cell service, limited services, and changing weather conditions. Plan your visit like a mini off-grid trip.

Before You Leave

- ☐ Confirm property location
- ☐ Review directions
- ☐ Download offline maps
- ☐ Print backup directions
- ☐ Check weather
- ☐ Check sunset time
- ☐ Tell someone where you are going
- ☐ Share your expected return time
- ☐ Charge your phone
- ☐ Bring backup phone power
- ☐ Confirm your vehicle is appropriate
- ☐ Fuel up before leaving town
- ☐ Bring water
- ☐ Bring food or snacks
- ☐ Wear proper footwear
- ☐ Bring gloves
- ☐ Bring first-aid kit
- ☐ Bring flashlight or headlamp
- ☐ Bring paper map, if available
- ☐ Bring property details or parcel map
- ☐ Bring contact information for Land & Creek

What to Bring

Vehicle & Recovery

- ☐ Full tank of fuel
- ☐ Spare tire
- ☐ Jack
- ☐ Tire repair kit
- ☐ Air compressor
- ☐ Tow strap
- ☐ Shovel
- ☐ Jumper cables
- ☐ Basic tools
- ☐ Work gloves
- ☐ Boots

Navigation & Communication

- ☐ Offline maps
- ☐ Printed directions
- ☐ Compass
- ☐ Portable charger
- ☐ Satellite communicator, if available
- ☐ Two-way radio, if visiting with others
- ☐ Emergency contact plan

Comfort & Safety

- ☐ Drinking water
- ☐ Food
- ☐ Weather-appropriate clothing
- ☐ Rain gear
- ☐ Sun protection
- ☐ Bug spray
- ☐ First-aid kit
- ☐ Flashlight
- ☐ Headlamp
- ☐ Trash bags
- ☐ Toilet paper or camp hygiene kit
- ☐ Hand sanitizer

Property Review

- ☐ Parcel map
- ☐ Notes page
- ☐ Pen
- ☐ Measuring tape, optional
- ☐ Camera or phone camera
- ☐ GPS app
- ☐ Binoculars
- ☐ Flagging tape, if appropriate
- ☐ List of questions

During the Visit

- ☐ Confirm road conditions
- ☐ Note where pavement ends
- ☐ Note where gravel or dirt roads begin
- ☐ Watch for mud, ruts, or washouts
- ☐ Identify property access point
- ☐ Confirm parking or turnaround space
- ☐ Walk safely and slowly
- ☐ Look for high ground
- ☐ Look for drainage paths
- ☐ Identify possible camping area
- ☐ Observe privacy
- ☐ Listen for nearby noise
- ☐ Look for trash, dumping, or debris
- ☐ Watch for wildlife signs
- ☐ Take photos and videos
- ☐ Mark notes while still on site

After the Visit

- ☐ Review your photos
- ☐ Review your notes
- ☐ Compare property to your original goals
- ☐ Estimate any setup needs
- ☐ Ask remaining questions
- ☐ Decide if the property fits your lifestyle
- ☐ Review financing package
- ☐ Review covenants
- ☐ Review final checklist before reserving or buying

Visit Notes

Date visited:

Weather conditions:

Road conditions:

Vehicle used:

Cell service:

Best feature:

Biggest concern:

Would I visit again?

- ☐ Yes
- ☐ No
- ☐ Maybe

Tip

If the property feels a little too remote, too rough, or too difficult during your first visit, listen to that feeling. The right property should feel adventurous, not impossible.

Final Off-Grid Land Buyer Checklist

Review this before you reserve or buy.

Use this page as your final gut-check. Off-grid land can be a great opportunity when the property, price, payment, location, and expectations all line up.

My Goals

- ☐ I know why I want to buy land
- ☐ I know how I plan to use the property
- ☐ I know how often I expect to visit
- ☐ I know my must-have features
- ☐ I know my deal breakers
- ☐ I understand this is recreational/off-grid land
- ☐ I am comfortable with rural conditions

Financing

- ☐ I understand the down payment
- ☐ I understand the monthly payment
- ☐ I understand the term length
- ☐ I understand the \$249 closing/doc fee
- ☐ I asked about higher down payment options
- ☐ I asked about discounts or better packages
- ☐ I know whether there is a prepayment penalty
- ☐ I understand the total purchase price
- ☐ I am comfortable with the payment plan

Access & Roads

- ☐ I reviewed the route
- ☐ I understand the road conditions may be rough
- ☐ I know roads may be unmaintained
- ☐ I understand mud, ruts, or seasonal access challenges may happen
- ☐ I have the right vehicle or plan to use one
- ☐ I downloaded offline maps
- ☐ I know what to expect before visiting

Off-Grid Reality

- ☐ I understand there may be no power
- ☐ I understand there may be no public water
- ☐ I understand there may be no sewer
- ☐ I understand cell service may be poor or unavailable
- ☐ I have a plan for power
- ☐ I have a plan for water
- ☐ I have a plan for waste and sanitation
- ☐ I have a plan for communication and safety
- ☐ I know what supplies I need to bring

Covenants & Community

- ☐ I understand most properties have no HOA or POA
- ☐ I understand there may be light covenants
- ☐ I reviewed any restrictions
- ☐ I understand the covenants are meant to protect rural recreational use
- ☐ I know whether my intended use is allowed
- ☐ I am comfortable being a good neighbor
- ☐ I understand road maintenance may require owner responsibility or neighbor cooperation

Property Fit

- ☐ I reviewed the property map
- ☐ I understand the approximate boundaries
- ☐ I identified usable areas
- ☐ I considered terrain and drainage
- ☐ I considered camping or recreation setup
- ☐ I considered privacy
- ☐ I considered distance to town and supplies
- ☐ I understand the property's strengths
- ☐ I understand the property's limitations
- ☐ I feel confident this property fits my goals

Final Decision Notes

The property I am considering:

What I like most:

What concerns me:

Questions I still need answered:

My comfortable down payment:

\$ _____

My comfortable monthly payment:

\$ _____

My decision:

- ☐ I am ready to move forward
- ☐ I need more information
- ☐ I need to compare another property
- ☐ This property is not the right fit

Final Reminder

The right off-grid property does not need to be perfect. It needs to be right for you, your goals, your vehicle, your budget, and your willingness to prepare.

Ready to Find Your Rural Escape?

Land ownership does not have to start with a bank.

Land & Creek helps buyers find rural, off-grid, recreational land with simple owner financing and a clear understanding of what they are buying.

Our properties are for people who want room to breathe, places to explore, and land they can use for camping, hunting, weekend getaways, off-grid retreats, and long-term ownership.

Most properties are raw and rural. Many have no power, no public water, no sewer, no HOA or POA, and rough access roads. That is not hidden in the fine print. It is part of the experience, and for the right buyer, it is part of the appeal.

If you want polished subdivision land, this may not be for you.

If you want a true outdoor oasis with low-barrier ownership, simple terms, and no bank hassle, Land & Creek can help.

Why Buyers Choose Land & Creek

- ☐ Off-grid rural land
- ☐ Recreational properties
- ☐ Owner financing available
- ☐ Low down payment options
- ☐ Down payments sometimes as low as \$499
- ☐ Better packages may be available with \$999 or higher down payments
- ☐ Simple \$249 closing/doc fee
- ☐ No traditional bank process
- ☐ No HOA or POA on most properties
- ☐ Light covenants to protect the rural character
- ☐ Straightforward buying process
- ☐ Honest expectations about access, roads, and utilities

What to Do Next

1. Browse Available Properties

Look for land that fits your intended use, distance, budget, and comfort level.

2. Review the Property Details

Pay close attention to access, terrain, road conditions, covenants, and financing options.

3. Ask Questions

If you are unsure about roads, cell service, access, payments, or off-grid use, ask before moving forward.

4. Reserve or Purchase with Confidence

Choose the property and payment plan that works for your goals.

Contact Land & Creek

Phone: 469-361-8487

Email: LandAndCreekLLC@Gmail.com

Website: <https://LandAndCreek.com>

Final Message

Bring your boots. Bring your maps. Bring your sense of adventure.

Leave the Prius at home.

Your off-grid escape may be closer than you think.