

OFF THE GRID FINANCED LAND ONLINE

*The Ultimate Guide to Seller Financed
Land Ownership for Homes, Cabins,
Hunting, and Investment*

ONLINE LAND SALES, LLC

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INTRODUCTION:

HOW IT ALL STARTED

When online land sales (and online anything) were new and uncharted at the dawn of the 21st century, small companies began selling land online. The bulk of these companies operated on sites such as eBay and other marketplaces. Some sellers offered financing on some of their offerings and sold at least some land suitable for off-the-grid living. An industry was born, which is this book's subject, Off the Grid Financed Land Online.

The world's first land only land auction website was launched around this time. The company that launched that auction site, Online Land Sales (OnlineLandSales.com), is the company sponsoring this book. The company later evolved into an online land dealer and financier of off the grid land, including seller financing.

This book is intended to inform consumers about the industry of Off the Grid Financed Land Online. Readers will learn the basics of seller financing, online land dealers, off the grid living, building the land, and objectives of the land buyer, home, vacation cabin, hunting, homesteading, or investment, to name a few. At the end of this book, the reader will know whether buying land online is right for them.

The turn of the 19th century found most of us living and working in the countryside. Today we seem to have come full circle with many folks wishing to return to rural life, with its simplicity and meaning. Indeed, most people can trace their family back to an agricultural farmer or small town craftsman. With the ubiquitousness of industry and commerce, people crammed themselves into cities, then further into cubicles. The resourceful and independent homesteader has been mythologized as a hero of a now unreachable time.

Today our lives are lived according to another's schedule. We wake up at the crack of dawn, dress, walk bleary-eyed to a car train or bus, then hurry up and wait in traffic to get into an office or a shop or a warehouse to be conducted for 8, 10, 12, 14 hours engaging, or not engaging, in a job that may not pay a living wage. Come the weekend; we never seem to find the energy to do what we thought about doing all week. Rinse and repeat.

BUT WHAT ABOUT THAT HOMESTEADER?

Our great-great-great something? Their schedules were guided more by the weather, seasons, and the turning of the earth. They conjured life from the soil and took it from the animals of the mountains and the sands. On the other hand, we settle for a drive-thru meal and offer uninterested platitudes to our bosses.

During that long stretch of days in a cubicle, at a counter, or conveyer belt, you've dreamed of being "out there." To thrive, living off the land is a more common goal, whether you are young or a retiree. The idea of getting away from it all is not a new one, and it is doable. We have thought of packing up our bags, quitting our job, tossing everything in the car, and not caring if we have to sleep in it if it means freedom. Why? We are looking for that meaning our great-great-great-grandparents knew so well. The earth gave an inherent understanding of everything they did. Everything they built had a purpose. Everything was growth. The future wasn't pre-planned. Having a connection to the land, especially the land you own, is priceless.

The earth cannot be turned backward, and time cannot be undone. The clock cannot be turned back, but many of us seek to attain that kind of meaning and control of our lives that were once commonplace. And finding as much of that period that we can recapture doesn't mean we must give up all comfort.

After all, our Great-Greats may not have had plumbing, electricity, running water, refrigerators, bug-spray, or antibiotics, but we can have the best of both worlds?

It's not as much of a pipedream as you may think. While it may not seem so from the cramped view through city smog, the country is vast, most of it is undeveloped, and much of it can be purchased through seller-financed land.

It's land, purchasable online like any other product, via a loan financed by the land seller. The buyer pays back the loan like they would on a home or a car.

There is a lot of land on this continent. There are unturned stones with hidden freedom still yearning to be found. Buying raw and undeveloped land is an undertaking. It's the consequence of an unplanned and independent life. The ground beneath your feet is yours in which to write your future. But will you? Can you? You wouldn't be reading if you didn't already think you could tame a wild plot. What do you imagine? A cottage? A farm? A carefully cultivated and kept hunting ground? Whatever you seek, it's more within reach than you or your great-great could have imagined.

Leap! You have your freedom to gain!

CHAPTER ONE

IS SELLER FINANCED LAND A GOOD FIT FOR ME?

Traditionally, real estate is purchased with conventional bank financing. A bank lends you money to pay for a property (almost always one with an existing home, or one well on its way to being built), and then you make payments for a period of usually 30 years. The theory, or at least the hope, is that the home's value will go up, and you can either refinance or sell at a profit, perhaps trading up to a bigger house.

Now, here's a question for you. Looking to the future, does it seem like the current system is going to work for you?

The average cost of a home in the United States is close to a quarter-million dollars. If you don't have a quarter million in your bank account, you'll need a mortgage. When you're a first-time buyer, you'll need at least a 3.5-5% down payment to qualify for a mortgage in the best of circumstances. Often, you'll need 20% to secure a loan without needing to carry mortgage insurance.

Do the math! The costs mount. Not everyone is a good fit for this scenario. Maybe you are excited by the idea of homesteading. Living off the land is your life's goal and buying undeveloped land can make your dream a reality.

Do you trust enough in the traditional system that you believe taking out a bank mortgage will work for you over the next several decades? How about the next decade?

In the emerging '20s, we can expect continued social and economic impacts from the COVID-19 pandemic. Political turmoil has created uncertainties about urban and suburban areas and their ability to thrive, not to mention the vast array of tax and spending proposals being contemplated at all government levels. Ideas that once would have received a consensus raspberry now seem poised to become a part of our economic structure.

The fallout across the real economy of goods and services transacted between individuals and businesses could take most of the decade to rebound to anything resembling a 'strong economy.'

So, what does that mean for someone who wants to buy a house? The answer is less job and income stability. As recently as fifty years, one could rely on their job or career to grow with and accommodate their lifestyle for most of their working life. A person could count on working their way up the company ladder over the years until retirement with a retirement package and possibly stock options plus a healthy 401k. These days this American dream is all but dead. These days one must be more resourceful and self-reliant.

Since the end of the Second World War until the Great Recession, the engine that drove the real estate market was employment stability. Even as, in the 1990s, the era of working for a single company for an entire career gave way to moving between several companies throughout a career, income expectations remained consistent. Simply stated, one could expect enough stability to pay off a mortgage reliably.

Is that the way it will continue to be? Is that the way it's been since the Great Recession? The answer is too complicated for this book, but the nut of it is that the nature of work and buying property must change, or we become a society of renters. What that change looks like, no one quite knows yet.

But what we do know is new ways of doing things always emerge, and sometimes those new ways have lurked in the shadows waiting for their chance to become a market force. New ways breed new ways.

Buying land is a big undertaking, and before you start the process, you need to figure out your budget for your new home. If you want to control the building of your own dream home, consider buying a plot of land. You may also want to buy an empty lot next to your home to expand your yard or lot for future commercial purposes. There exists a way to do this TODAY without going through the traditional mortgage finance system.

Buying seller financed land is an emerging way to buy property for a very low down payment, usually a couple of hundred dollars. Seller financing is exactly what it sounds. The owner finances the property themselves through a purchase agreement that specifies clear terms. It's a lot easier to understand than a mortgage contract. The seller agrees to accept installments from the buyer to obtain a loan through the bank, usually in an installment loan.

This way of buying property isn't for everyone. It's best to be a self-starter and driven by a sense of independence. Many of our buyers purchase land from us because of the opportunity to build their own home and live their desired lifestyle. Others chose to have their home constructed similarly to the days when buyers hired architects and contractors. They may choose to finance the building of their home or pay out of pocket.

How you develop your land is up to you if it's done within local ordinances requirements. Always obtain the necessary permits.

Restrictions on developing land are typically light and have mostly to do with how far the structure sits from the road, standards for cabling and utility equipment, and managing runoff—things like that.

If you haven't been scared away by the idea of developing your property, read on. In the coming chapters, we'll have lots more details that will likely answer most of your questions. Feel free to reach out anytime for more answers.

CHAPTER TWO

LAND DEALERS ONLINE

Why on earth would you want to buy land online? Online purchases are for things like clothes, movies, and PlayStations. Is it appropriate to make such a big life decision the same way you choose what to buy on Amazon?

Well, the short answer is—Yes. If the dealer has a good track record, why should land sales be any different? Buying a car online is becoming more and more popular.

Online shopping became a thing about twenty-five years ago. Today, the number of shoppers buying online is 2.05 billion. That's about 26% of the entire planet's population buying everything from puppies to parachutes off the internet. E-Commerce Sales Are Predicted to Hit \$6.5 Trillion by 2023.

The land buying and selling process may seem complicated, but it's straightforward. Land dealers usually buy in bulk from developers or investors, divide up and resell the land. Online land dealers are not agents. You will be doing business directly with the land dealer when you purchase any land from an online land dealer, including seller-financed land, and the contract will be between you and the dealer.

Some Benefits of Buying Land Online:

- No Interaction—No face to face.
- No Upsell—No pressure from an agent.
- A broader catalog of land for sale in more areas—
Local agents are local.
- The land is undeveloped—In its raw form.
- No house—Dwellings must be inspected.
- Zero Agent Fees—You keep the change.
- Pre-Approval—No piles of paperwork.
- No Banks—Ditch the traditional financing world.

If you've looked online to buy land, which you almost certainly have by the time you read this book, you probably noticed the lack of anxiety associated with these searches. OnlineLandSales.com offers soon-to-be homesteaders the ability to browse land like you would any product on Amazon. You have a vast array of land available throughout the country, all filterable by things like size, price, and location.

Typically, land purchased online is transacted on an SSL secured website. It's as simple as scrolling choosing a plot of land, click add to cart, and go through the checkout. At OnlineLandSales.com, going through the SSL secured checkout will reserve your lot while the contract is being prepared. You will receive both an electronic and hard-copy contract for signing. Once one is signed, you can start using your land any way you choose (in compliance with the contract and covenants).

If you went to a local agent, they are precisely that. Local. They deal locally, in undeveloped land typically within a day's drive, and still, those agents have probably never been there. Their selection is small, their leads are few, and they will be likely to waste your entire day driving out to plots where you will inevitably say, "Yup, that's land alright." followed by "But not what I'm looking for."

Then they will begin the pressure; they will talk about how great this land is and start talking about cutting better deals or throwing in this or that. It's too late. They've got your name in a book. You are now on some spreadsheet of leads, and they may never let you go.

Online you don't have a constant bug in your ear. You don't have the polished, smooth talk of a real estate agent who is perhaps even holding the land you want behind his back, because he needs to dump this useless plot asap. When buying online, you see the whole catalog from the removed privacy of your screen. You don't contact anyone until you have already selected and accepted your land.

The traditional real estate agent will expect a hefty "fee," which is just a hidden commission for all that pressure and garbage that the agent will put you through. Hidden fees sometimes add -thousands- to the cost of your land. You will have paid him for playing tricks and hiding daggers. And you will pay the bank too.

Before you even go to see the agent, you will have gone to see the bank. The bank will hold a magic algorithm for your future. Banks will look at how much money you have, what you do, and enter into the equation of whether you could pay back this loan all sorts of meaningless drivel like

what zip codes you've lived in, what you used to do for work, and what you spend your money on to build a profile. Banks will do this regardless of if you know you can pay back their loan or not.

When you buy from an online land dealer, you are usually automatically approved for financing and the down payment is usually low. There is usually no investigation into who you are, what you do, and what you had for dinner. Whether you can pay the loan back or not is your business. Online land dealers assume you already know you can, or you wouldn't have clicked buy. Online land dealers have security in the land allowing them to offer the generous terms. OnlineLandSales.com, for example, offers the lowest down payment proposition in the industry, and the best guarantee in the industry. Often, we even discount the already low down payment.

OnlineLandSales.com encourages you to build on the land you purchased, but it's your choice. Many of our customers build a hunting cabin or primary residence or second home on their lot. Some customers use their lot for camping and hunting. Others buy and hold the land as an investment.

Whichever you choose, you can start as soon as you sign your contract's electronic copy. The next step is to secure the necessary permits if building. Once all your permit paperwork is filed, you are ready to roll! It's your land, and you get to decide how to develop it.

The best online land dealers offer online loan management. At OnlineLandSales.com, once the paperwork is signed, a personalized online loan management area is created to monitor your loan, make payments, or schedule future and recurring payments. At OnlineLandSales.com, we pay your property taxes then charge your account once a year.

After the payoff, you will pay your property taxes directly to the county. Most online land dealers handle property taxes in a similar way.

Many online land dealers offer zero qualifying financing (no credit check). At OnlineLandSales.com you're guaranteed financing, and there is no credit check. The contract is between Online Land Sales, LLC, and the customer. Terms customers have a personal online loan management area displaying all the loan details. The management area is where you will make payments and schedule recurring payments, typically free of charge.

Generally, online land dealers will charge an interest rate. For example, OnlineLandSales.com charges 9%. The note (term) is 15.5 years for loans greater than \$10,000. OnlineLandSales.com's typical down payment is \$121. Most online land dealers will charge similar fees. There is no balloon payment at the end of your loan with us. We even offer a 10% discount for early payment of the principal balance.

Your monthly payment will be due on the same date each month. Some online land dealers may offer a due date change for a fee. Generally, after about 15 years and your loan will fully amortize. You may be saying to yourself, buying land online from a land dealer can't be so simple, and, what if I get ripped off? Here are a few things to keep in mind when buying land with seller financing?

HIGHER INTEREST

One distinct difference between a seller and bank financing is the interest rate. Banks offer lower interest rates. Many sellers will lower the interest substantially if given the same down payment that a bank requires. The seller's percentage rate may match or beat the banks. Most seller-financed land sales require less than 5% down, if any. Bank-financed land deals usually start at 15% down as a minimum, with the average being much higher. Many online land dealers will be more flexible than banks could ever be.

RISK OF FORECLOSURE

A seller financing a real estate transaction can foreclose upon the property much like banks. Most seller-financed land deals allow certain buyer rights and foreclosure options, giving the buyer time to pay while in default status, such as deadlines to pay past due amounts, much like banks. In general, land dealers selling with financing are in the position to be more flexible than the banks, when it comes to mortgages.

TRUST IN SELLER

No one wants to be exploited or overcharged. Concerns over whether the land is as described. Buying land in a seller-financed land deal involves trust in the seller. Will the seller abide by the contract? Will the seller be honorable in their dealings with the buyer compared to banks?

We can only speak for ourselves and mention that OnlineLandSales.com has thousands of customers and the capacity to provide service and value in financed land, safely, to buyers.

Most online land dealers also have written guarantees that allow the buyer to evaluate the lot at the time of purchase and, if not satisfied, return, or exchange it. Many land dealers enjoy an excellent reputation and are publicly appreciated by their customers.

So, whether you plan to build dwellings on your land or use it for camping and hunting, one of the most important purchases most people make can be undeveloped land.

Buying undeveloped land online puts the power and the responsibility in your hands. You aren't handled and led around. You are acknowledged as the one in charge, not the rube who will bring today's sales commission.

It is about keeping in tradition with the whole purpose of buying land. To liberate yourself from that control by others, begin a life where you lead your life the way you want, and own property to do with what you want. This experience is often people's first step into that world. There is no one to say no to you, except you and your calculator. It's your first step into a much larger world.

CHAPTER THREE

PRICING, TERMS, & MONEY

HOW DOES SELLER-FINANCED LAND WORK?

First off, the financing in seller-financed land fits the needs of buyers looking for a simple buying process and no-hassle contract purchase. Since there is no credit check and everyone is guaranteed financing, the threshold is low, and many new customers can access land ownership.

The contract is between the seller and the buyer; no mortgage company gets involved in the buying process. At OnlineLandSales.com, all buyers have a loan management area in their account where buyers can make payments, schedule recurring payments, and see all the terms of their loan.

You also can buy the land outright or pay off your loan early and receive a discount (more on that below).

Unlike many suburban developments, you are not required to do anything with your land. You can Use, Build, or Hold, as the term goes. Many buyers purchase for hunting and camping purposes, building a cabin, using a trailer, or pitching a tent.

Others build their permanent home, while others hold the land as an investment. It's up to you. You are under no obligation to build on your land.

TERMS

Interest rates on seller-financed are around 10%, and the note term is about 15 years. At OnlineLandSales.com, we offer a 9% rate with 15.5-year terms for all loans \$10,000 or greater. Our terms are on the low side of the industry average. The down payment is usually \$121.

A nice aspect of seller-financed loans is that there is usually no balloon payment—the loans pay off entirely at the end of the contract or upon the principal's early payment. There is no balloon payment. Most sellers even offer a discount for early payment of the balance. OnlineLandSales.com, loans have no balloon payment and provide a 10% discount off the remaining principal balance when paid early.

Monthly payments are usually due on the 1st or the 15th of the month. Your first due date will oftentimes be less than 30 days from the sale date.

At OnlineLandSales.com, upon completion of the purchase and down-payment, electronic and hard-copy contracts will be delivered for signing. Once either is signed, the buyer can start using their land.

GUARANTEE

Here is something exceptional. Most sellers allow you to return the land and get back the principal of your payments. Interest is usually not refundable. Since no credit check is required, if you need to vacate your land, there is a simple foreclosure process, no ding to your credit, and you can get back the principal you already paid. At OnlineLandSales.com, you will have 2 months from your date of purchase to return your land and receive a complete principal refund.

PROPERTY TAXES

Get ready for the sweet part of this deal. Property taxes are oftentimes ridiculously low compared to taxes for a suburban home. Some yearly taxes are as low as \$10 per acre. Usually, taxes are paid to the seller (added to the monthly bill once or twice per year) until the loan is paid, and then they are paid directly to the county.

HOW CAN THIS BE SUCH A GOOD DEAL?

Seller-financed land is set-up with a low threshold because of the wealth of inventory available, and the inherent security to the seller of having the land as security on the loan. This benefits buyers hugely, in that they are given more opportunities for land ownership. Large land dealers purchase a steady flow of land from developers and bring these opportunities to the public for use in homes, cabins, recreation and investment properties.

Lots are subdivided and sold at a discount because, truth be told, about 90% of US non-public land remains undeveloped. Brokerages and real-estate agencies aren't interested in these lands because they don't fit the needs outlined in their typical buyer profile. Buyers of these lands possess a more independent spirit and are looking for a DIY lifestyle, or they are hunters and outdoors people who want a plot of land far from suburbia. You do business directly with the owners, saving commissions, and other fees when making a purchase.

Plus, the deal is safe for both sides. Unlike a car, the buyer can't drive off with it, nor can it be stolen. The financier retains an interest in the land until the loan is paid. Their security is the land.

This dynamic provides another savings to the buyer. No insurance is necessary. You can always get insurance if you want and doing so is probably a good idea if you build a home, but it's not required as part of the loan.

So, while a typical buyer, agent, and bank scenario, involves a lot more paperwork, details, and of course, a separate source of collateral, buying land online skips all these things. Unlike when you buy a dwelling in a typical purchase scenario, there is no thirty to forty-five-day period during an online land sale, during which any party can back out of the deal for any reason. When you buy land online, the process is quick and straightforward. Usually buyers can start using their land almost immediately. There's no reason not to purchase undeveloped land using the online method.

CHAPTER FOUR

LAND

By now, most people who own property anywhere in the United States feel to some extent that the local government parents them on the use of their property. Restrictions abound! You can do with it what you want if mom and dad say ok. Even in small towns, it is a matter of public debate to put a fence around your property or build a shed.

Cities are worse. You pretty much get to leave a property as-is. Try adding an extension or a second floor in suburban developments. The HOA will grant permission posthumously after they have driven you to an early grave.

BOUNDARIES

Are you thinking of putting a fence up around your property? Many new owners, for whom privacy is a significant motivator, look to construct a boundary fence. For most properties, the covenants permit barriers, though some height restrictions may apply. The boundaries of a property can be determined in several ways.

Most land dealers will provide their prospects with subdivision maps and surveys. Our listings at OnlineLandSales.com offer subdivision maps that outline every property in a subdivision. The listings also contain surveys.

See towards the bottom of the listing. The survey contains the exact map coordinate lines of the property.

The physical property itself will have survey stakes that follow the survey map. The stakes may not be easy to find. Surveys oftentimes have been done years ago. The brush will grow over the stakes, obscuring them under the scrub, so you may want to bring a GPS along with you. With a GPS device or app, and the survey, you'll be able to find the stakes and know the exact boundaries of your property.

RESTRICTIONS

Why move to the rural countryside if you're going to find the same kind of limitations as in covenants for a condo complex in suburbia? We understand you don't want to get permission to hang a flag or build a chicken coup.

The restrictions on rural properties are extremely low. Most prohibitions have to do with keeping the rural but neighborly character of the area intact. For example, prohibitions typically exist for pitching a tent for an extended period (usually more than 21 days). However, provisions make it acceptable to use a trailer, portable cabin, or other portable building as a residence. This type of dwelling will often be present when the property owner is constructing a more permanent home.

Hunting and the keeping of livestock are some of the biggest attractions to owning ten or so acres. Few restrictions exist on these practices. Hunting is allowed if you have the proper permits and hunt in-season.

Prohibitions may keep you from using your property for the commercial raising of livestock, but if you fence your property, you can raise cattle, pigs, and horses for personal use.

The responsibility is yours for the cleanup of any problems or accidents that affect the local roads or streams. You will need to be mindful of seepage from livestock waste into any streams that may bisect your property. The same holds for bringing in any heavy equipment using the access roads. It's a 'you break it, you bought it' kind of situation.

SUBDIVIDING SELLER FINANCED LAND

Most lots from OnlineLandSales.com have been subdivided recently. Subdividing the lots further is a case by case issue, with the larger lots having more opportunity for further subdividing than the smaller lots.

UTILITIES

Energy and utility options abound in today's world. When you're purchasing a property in remote areas, far from small towns, much less than cities, you'll need to think about providing heat, water, and electricity.

This issue can be complicated and will be influenced by the proximity of utility lines to your property. Perhaps you plan to use solar for power and dig a well, which is almost always permissible. In that case, the utility company proximity isn't an issue.

But if you expect to access utilities, you will want to look for a property with access to power lines and other services. The Internet is often a challenge in rural areas. The nearest cabling can be hundreds of yards, if not miles, away.

You can arrange to run power lines from the nearest source. If you are the first to do so in your subdivision, new neighbors will want to access your lines.

If your neighbor has already run the lines, you may be able to access them from the neighboring property. You'll have to work that out with your neighbor like you will with many other rural living issues. People who live nearby tend to rely on each other in these types of communities.

Just keep in mind that it's all about kindness to your neighbors. Most people in rural areas are of the same mindset. They want the freedom to use their land as they see fit. If you're mindful to keep sound, waste, and appearance from degrading your property, you probably won't be breaking any rules, and you'll maintain cordial relationships with your neighbors. It's all about looking out for each other in these areas. When everyone is mindful of this, everyone in the neighborhood enjoys the good life they envisioned for themselves and their families.

CHAPTER FIVE

PURPOSE

Purpose is a loaded word with a double meaning. If you are looking inward at your motivation to leave the city and go to the wilderness, you will have thought of your purpose. You will have thought about finding your purpose out there among the trees and brush and the running rivers. When you leave your old neighborhood for your land, the city streets and businesses will almost instantly fade from your mind. The chirping of birds will replace the yelling of people. The sounds will be wild animals expressing themselves to their fellow animals at night, no cars honking, yelling, or screeching. You'll see the stars at night in a spectacular display of diamonds in the sky. The word "traffic" will come to mean the comings and goings of animals through the woods. You may even get to know some of the wildlife on your land because most wildlife is not dangerous or vicious.

You will wake up with a plethora of things you need to do. Your land is raw dirt. It lacks irrigation, water, power, and the nearest market will most likely be at least an hour away. But this is where you will find your purpose. You aren't waking up for a boss anymore. You aren't cramming food in your mouth and yourself into a car to make money for someone else. You are waking up for yourself, to write your future, to make your living self-sufficiently. A new horizon and the possibilities for your land are limitless.

Every time you walk out your front doorstep to a fresh new day, it's your day. We're not saying it will be easy. The days will be long, and you will be tired—a good tired. The kind of tired that results in the best sleep you ever had, sleep. When you go to work doing for someone else and your life isn't turning out as you envisioned, it's time to make a change; A life-changing shift. There is a massive disconnect between the value you put into your work and the zeroes on your paycheck. But when you work the land, your land, the cost is self-evident and returned tenfold. Clearing a field and planting crops of your choice brings a feeling of accomplishment and satisfaction. The seeds you have sown will grow and feed you. If you succeed in your self-sufficiency, you will have much more grown food than you can consume yourself. That's when you can decide to share some with your neighbors if there are any. Alternately, you may find you are the only one around for miles.

Doesn't that sound like the perfect scenario? If you decide to build on it, and you construct a dwelling, you have created shelter. The home you will construct is yours in its entirety. There is no abstract standing in the way of you and fulfilling your life. It becomes your purpose to do nothing but fulfill your life, and you derive fulfillment from building this little addition of civilization in this small corner of the earth.

But perhaps you're not the kind of person who wants or needs to get away from it all. You like where you are in your life. You're happy, but you want to invest in land for other purposes. You probably want to know what you can do with this land.

HOMESTEADING

This book has been assuming that the land you are purchasing will be developed and inhabited homesteading. The majority use of all purchased undeveloped land is for human habitation.

You will likely not want to move to your property right away, but you will install a septic tank, propane tank, and water well once there is shelter and power. Even with these, you will be dependent on the nearest source of municipal water. You will want to start cultivating land, and perhaps construct a greenhouse, to supplement the long trips to the market. Nothing stops you from placing an RV on your ground for a much cheaper route; however, trips will still need to be made to town to empty and refill your tanks. It would also be a good idea to install solar panels on your roof. Homesteading is just one way to utilize your land. Read on to learn more about using investment land to its full potential.

HUNTING

Hunting is the second most popular use of undeveloped land and infinitely cheaper. With only a few trips per year out to your land, and knowing the species you want to hunt specifically, you can cultivate the ground into the perfect environment for living and breeding your food. Making recreational trips out to your land several times a year to find local wildlife can be fun and fruitful. Just make sure that you check with your local fish and game extension to see what hunting or fishing permits you may need.

CAMPING

Camping is somewhat rolled into hunting, but not all campers hunt. If you and your family enjoy the wilderness and getting away from it all, where you may not see anyone for miles, a land plot in your pocket is worth the price. If you make several trips a year, then the land pays for itself. Unlike renting a spot at a camping facility, your land is not zoned and subject to your rules. It's a retreat tailored to you, with zero complications.

RESALE

Of course, reselling your land is an option that is always open to you.

There are dozens of more uses for your undeveloped land than we have space to write about here. Always remember your land, your rules! What a fantastic feeling to realize that your land may not only be able to sustain your life, enabling self-sufficiency but may also provide other profitable sources of revenue whether you chose to develop your property. Financial independence is possible with the purchase of undeveloped land.

CHAPTER SIX

BEST STATES FOR HOMESTEADING

Homesteading is a word you probably thought you had left behind in junior high school history class. While the old concept of laying claim to a parcel of public land came to its official end in Alaska in the 1980s, the word has come back into widespread use with a redefined meaning.

No covered wagon is needed, but you probably want to bring a portable stove—that pretty much sums up the old and new homesteading. The piston and rod have replaced the slow and cumbersome, but if you're building your own home, you'll want to be set up for some extended camping on your property, weather permitting, or get used to the nearby Motel 6. Most of us can camp longer than we can tolerate a motel room.

Today, homesteading means finding a plot of inexpensive land, usually located in a rural setting, and making it your own. The land comes with little in the way of structures or utilities. It's the ultimate DIY project, but its rewards can be huge too.

Not every rural location lends itself to modern homesteading, so we're going to cover the best states where you can start a homesteading life without surprises that may shut down your projects. What do we mean by shut down?

Visits from local bureaucrats who force you to stop construction or issue fines. You want places where local and state permits for building, water, and utilities are easy to obtain, where minimal rules maximize the freedom to do things how you see fit.

So, what are the best states for building your modern homestead?

The Mercatus Institute, a free-market-oriented think tank, did a recent study in which they ranked 'the freest states' according to criteria that mixed regulatory, fiscal, and personal freedoms into their mix. The #1 free state by their calculation was Kansas. Kansas is also listed as the most unrestricted state in another study, the Wharton Residential Land Use Regulatory Index.

What does this mean for the homesteader? It means land that you buy in Kansas is pretty much yours to do with as you wish, without having to worry about regulatory restrictions. All of the states in the U.S. where OnlineLandSales.com currently offer property ranked in the Top 20 freest states, with four out six in the Top 10. Kentucky and Texas were two states that fell outside the Top 10, coming in at #16 and #19, respectively. Keep in mind that states were looked at, so the Texas calculations included urban areas like Houston and Austin. Rural regions of Texas and Kentucky are pretty much code-free.

The Top Five freest states are Kansas, Louisiana, Missouri, Indiana, and Alaska.

Interestingly, here are the rankings of the six states where OnlineLandSales.com currently sells property:

- Kansas #1
- Missouri #3
- West Virginia #9
- Oklahoma #10
- Kentucky #16
- Texas #19

Are you curious about what are the most restrictive states?

You can probably guess them.

The Top Five are:

- Hawaii
- Rhode Island
- Massachusetts
- New Jersey
- Maryland

Modern homesteading has become popular because you get to build your home from scratch, exactly how you want it. For most of our developments, the covenants are easy to understand and are just good-neighborly common sense.

For example, you can choose your energy source. You can use a solar-powered generator, run power lines from the local utility, or supply a fuel generator in most locations.

Ample land is available for self-sufficient living. Technologies of the past, present, and future come together in a mix that serves you and your family. That's pretty much the opposite of corporate home builders and slick real estate agents who only want to enhance property values by applying marketing rules cooked up by people who live in million-dollar urban apartments, often in other states.

Many young parents quickly realize that their urban and suburban settings are not the places where they want to raise a family. Out here, you can grow your food, keep livestock, and hunt on your property. Self-sufficient farming leads many people to supply enough fresh produce from their gardens that they don't even bother to buy vegetables from the local grocery store.

Your neighbors will be looking for the same lifestyle as well. That's why most of the rules are common sense ones about being a good neighbor. Everyone around you wants pretty much the same thing.

Are there any downsides?

You should be aware of a few things that may take some adjustment.

Do your homework and make sure you understand the obstacles you and your family may face in developing a lifestyle that makes you happy.

First, your water source will be your priority. There are several ways of going about this. Here is where you'll want to reference county laws on digging wells and collecting rainwater. There may be fees and permits necessary, but the states we've chosen are renowned for prioritizing freedoms, and costs are minimal.

The desire to be as independent as possible defines today's homesteading. That will likely mean doing some balancing of wants and needs. Depending on your energy source, you may become more aware and selective about your use of technology. Suppose you want to have a television (and many homesteaders are happy to get away from the TV). In that case, you'll want to consider using an antenna and minimize streaming, which employs more power and Internet resources. In many of these rural areas, broadband is still scarce. You may want to consider satellite, though that is a more expensive service, and it too uses more power.

While you probably won't become a light tyrant (lights don't use all that much power), you're going to become more conscious of how and when you use electricity. And you very well may welcome the added discipline. It's a more disciplined life all around.

Sustainable living does not mean renouncing modern technology, living like a hermit. The Internet will be necessary. Off the grid living doesn't mandate a total disconnection. While we may think of life before modern technology, during the 19th-century, for example, as a life of physical labor, one still had to have a working knowledge of farming, woodworking, and basic mechanics. Where was that knowledge learned and stored?

Most often, people learned through experience, hands-on lessons from family and school. To keep what you learned, you wrote it down or bought books.

More than you may think, the Internet goes a long way to making a self-sufficient life a possibility. Information on growing food, making, and mending furniture, basic first aid, home maintenance, and just about everything else that would have required a 19th-century upbringing, or a 20th-century library is now a YouTube video away. OnlineLandSales.com has a Learning Center with specific information on Off the Grid Financed Land Ownership.

Those who homestead want a life where they can take care of themselves, determined by a desire to be self-sufficient. They want to provide for themselves and make the most of their land. Growing your food and feeding yourself comes at a high price but offers enormous rewards.

While it may seem counterintuitive to some who believe that going full DIY out in the wilderness makes a person more selfish, many people who develop self-sufficient life proficiency become more generous. You may find yourself with such bounty and happiness that you think about the many ways in which you can help others in need. Your food harvests may be so prolific that you are motivated to share with your community. There are many local resources available to partner with to help people who may need food, shelter, clothing, or other necessities.

You will find that you can learn a lot from your neighbors and our other customers, which is why we have our online community portal; a private social network with a section for each subdivision we sell in where you can meet your

neighbors online, share and learn. You will be invited to this free network immediately after your land purchase from OnlineLandSales.com. Homesteading opens so many possibilities and allows you to make so many new connections. You learn a lot about yourself. If you're a parent, your children earn confidence that can't be attained any other way. The whole idea of modern homesteading is based on connecting with people who live a more self-sufficient lifestyle.

CHAPTER SEVEN

OFF THE GRID LIVING

After your purchase, when you first haul yourself out to your new land, and all is said and done, you will experience a feeling of peace. “No one can find me out here.” you think to yourself. Then you will realize, “No one can find me out here.”

You genuinely have bought privacy. You’ve bought a higher level of personal responsibility. You will put your mark on the land, but your mistakes won’t be supported by the structures of industrial sewers, power plants, or farms. Your nearest neighbor might be more than several acres away.

Suppose you came out to the wilderness on a daydream of the easy life or a feeling of heroic stoicism in rejecting modernity, no longer caring about the urban world. In that case, your backend experience will be far less glamorous.

To ease the way to your off the grid life, here are a few heads-up suggestions and warnings to be better prepared for the realities of what you are about to undertake.

PLUMBING, POWER, AND ENGINES

Try calling up the repairman in the nearest town and telling him he must drive three hours into the middle of nowhere to fix a leak. It's not going to happen. Moreover, he will snicker behind your back. You'll be that city guy who thought he was going to rough it in the middle of nowhere. In small towns, there are no secrets.

An intricate understanding of your systems can be a lifesaver, literally. Checking your systems should be done before you leave your plot of land. Your systems will fail. They will malfunction in the middle of the night in the dead of winter during a blizzard where the roads are impassable. Ok, maybe it won't be that bad, always, but the circumstances under which repairs will be necessary will be challenging often. All the reasons you can think of for knowing your power and plumbing systems will prepare you for the predictable problems and some you haven't thought of yet.

The most popular means of providing power to homesteads today is solar. Most people have an idea of how it works. It takes heat from the sun and turns it into useable energy. Easy enough. Do you know how a battery works? Do you know how many watts you need to produce and how much you use? Could you take that solar off the roof of your house, take it apart, reconstruct it, and put it back up there? That's the level of repair you should be capable of not to be caught with your pants down in the middle of winter. You will need to be something of an electrician.

The same goes for your plumbing as well. Though it's less complicated than power, with far less math, you will still need to know where the pipes are in the walls, where your pump is, how it works, and you'll need to keep spare parts on hand. You will need to be something of a plumber too.

And even if everything goes well constructing your home, do you necessarily always want to be stuck there? Do you want to have to walk to the river? The internal combustion engine and how to fix one, change a water pump and mend a starter will come in handy. Most small communities have a mechanic, and he or she is usually fully booked. It's not talked about that much, but there's a car mechanic crisis that rivals the doctor shortage in rural areas.

You need to know every system's full electrical and engineering specifications, and of your generator, your ATV, everything. It helps to know the First and Second Laws of Thermodynamics, why Ben Franklin and his key were important, and at least a little bit about whatever Nikola Tesla was doing.

Before you go out to your land, buy books on basic electrics, how solar panels work, and, if possible, the repair manual for your model car. The Internet might be out the same day your car goes kaput. Do the same for your plumbing.

FOOD AND WATER

If you have never put a seed in the ground before breaking ground on your homestead, DO NOT HOMESTEAD. You will be responsible for 90% of your food. Weekly grocery trips will not be a hassle and time consuming.

It would be best if you researched your food options. Know the hardiness zone in which your land sits. You need to plan out an entire year's worth of crops and know what you will grow and when. Learn those vegetables intimately. Read the scientific information on when they should be sown. Consider investing in hydroponics if you have the power surplus to control the environment completely. Hydroponic gardening is a great way to grow the food you need if the effort to prepare and condition the soil is not desirable.

If possible, you should try to get a plot at your local community garden or, if you have space, till your back yard and grow a year's worth of food in a trial run. Collect recipes for the vegetables you are growing and practice cooking them before you collect your harvest. Learn about the diseases that affect these plants and how to get rid of infestations. Learn how to preserve these foods by pickling and drying, grinding grain herbs, and spices for long term storage and use.

HEALTH

A doctor would be more inclined than a plumber to travel three hours into the middle of nowhere. However, three hours is probably too late for many emergencies. Just as it is vital to know how your home functions, you must know how your body works. You must know and practice first aid, consider taking classes for certifications, and be reasonably confident you can set a bone or dress a gouge wound. Consult your doctor regarding your personal risks, before you venture out into the wilderness. Ask your doctor to prescribe twelve

months of your daily prescriptions along with scripts for common antibiotics.

LONGEVITY

If you aren't making the trip out to the store once a week, you won't be making the trip to a mega-store either. You can't skimp on your pre-homestead purchases. You shouldn't purchase cheap boots or a thin wool coat. It would be best if you prepared for two to three years of winters and summers. Your tools need to be of high quality. That isn't to say you can't get some things cheap. Thrift stores are the treasure trove of many a high dollar-middle-class-boredom purchase with cooking utensils and devices still well within their prime, and occasionally the complete high-quality item as well. Just because it must be high quality doesn't mean it needs to be brand new. After all, if tools were required to be modern to work well, they would not be passed down from generation to generation.

COMMUNITY

Loneliness can bite out there, even if you have a family. We all need to be around friends who don't know us like our spouses and children. Some homestead communities are "planned" as silly as that sounds. OnlineLandSales.com has a private online social network for buyers; with sections for each subdivision it sells in. Just because all of civilization isn't there to catch your mistakes anymore doesn't mean a wealth of knowledge and experience doesn't surround you. Ironically, you will probably find more of a community in the middle of nowhere than you will in a city bursting with people.

Folks in rural areas may like their privacy but pulling together to be a part of a thriving welcoming community is not mutually exclusive.

Most of this advice is universal and common sense. Take this very cursory advice as you need it. Only you will know what is optimal for your homestead. The last passing piece of advice is this: get fit. Don't count on the wilderness to whip you into shape. Respect the homesteading life and become healthy enough to make peace with it.

CHAPTER EIGHT

BUILDING

When you start to think seriously about building your own home from scratch, you usually want to start with a plan for what kind of house you want to construct. However, a lot of stuff comes before the construction process. Before you design your perfect home and hammer the first nail, you'll need to deal with the state of your parcel, which is usually wholly undeveloped. You will also want to check on possible permit requirements for the building you are considering. Covenants for the subdivision should also be considered. At OnlineLandSales.com, we have a Land Due Diligence area that has county data and covenant data for each subdivision we have land in.

If you're going to bring in a cabin or trailer, you don't have to worry about clearing much of the land, but if you are building a home, the first part of the process is getting the ground ready.

CLEARING THE LAND

Since the land you'll be buying is undeveloped, that means it may need to be cleared before you build. One land plot in a development may have many bushes and undergrowth; another parcel may be home to numerous trees.

You'll want to check your covenants for the rules regarding the amount of trees that can be cut. These rules usually exist to keep the natural beauty of the subdivisions, while providing ample allowance for building a home or ranch.

The main thing you'll want to do in the 'grubbing-up process' is remove everything that protrudes from the land as much as possible from the area where the building will be. Tree stubs will need to be obliterated, usually using a grinder if they can't be pulled out by another means.

Want to hire a removal company for the job? The clearing cost will vary depending on the forest cover's intensity, including scrub, trees, stumps, and rocks. The amount to be paid depends on the size of the land and vegetation. Forest areas cost much more than areas with shrubs and grasses.

Costs for outsourcing to a removal company vary depending on the foliage, as much as \$500 to \$5000 per acre. Brush removal is a separate cost of between \$200 to \$600 per acre. You can see why there's a big DIY incentive here.

LOCATION

You'll need to plan on where the building is going to sit on your lot. There are several things to consider here. Many parcels border two or more access roads. Most covenants have setback rules. That means any building must be built beyond the setback limit, the required distance between the house and the nearest street or creek.

Setbacks exist for aesthetic purposes and allow adequate distance for grading requirements set to manage runoff and flooding. When you clear the land, you'll want to be aware of any future grading that will be necessary.

UTILITIES

An off-the-grid home living doesn't necessarily mean living without electricity or other modern conveniences. Some rural subdivisions have electricity in them. But living without public electricity is very possible in many areas. Rural land restrictions tend to be few, and some areas have none. Indeed, if you are building a cabin for temporary use, such as hunting and camping, you probably don't even want to connect to utilities. In other cases, you may want to install solar panels or other off the grid solutions.

Most off-the-grid homesteaders look for energy-efficient features, like deep-cell batteries, waste incinerators, no-water toilets, and innovative insulation systems.

A willingness to get your hands dirty again and again is the first skill you need. That alone will lead you to learn everything you need to build your future home. The natural world can provide all your basic needs, but you need knowledge and skills to use what is out there.

A NOTE FROM JEFFREY WESTCOTT, the first Sales Manager at Online Land Sales, LLC (OnlineLandSales.com) in 2004:

Working in the early stages of OnlineLandSales.com was indeed an interesting time. All around were casualties of the dot-com crash, so there was no overwhelming enthusiasm for any types of tech start-ups. Still, I recall companies like Foreclosure.com and Zillow were gaining traction, so there was still room for technology and innovation, especially in the rapidly changing real estate market.. And Online Land Sales had such an interesting business model and rode on the new wave of real estate. We purchased the land and held the title, thus eliminating the layers of administration and middlemen adding to costs and complexities.

OnlineLandSales.com put the ability of owning real estate in the hands of working people. Of course, the lots weren't located in Laguna Beach, but it did offer people the ability to purchase real estate for themselves. It turned into a viable long-term enterprise that created thousands of satisfied buyers, and a business that remains vibrant to this day. Jeffrey Westcott.

Norm Geddis for

Online Land Sales, LLC

(onlinelandsales.com)