



NO HOA

#6 FASTEST GROWING COUNTY

208 S. Jewel Rd.

Horseshoe Bend, AR 72512 — Izard County

Everything You Need to Make a Confident, Informed Decision

0.32 Acres

LOT SIZE

\$3,100

ASKING PRICE

\$83.33/mo

MONTHLY PAYMENT

Thank you for your interest in this property. This report was prepared specifically for you by Guadalupe Capital and contains everything you need to evaluate this opportunity — property details, pricing context, owner-financing terms, area information, and answers to common buyer questions. No pressure, no obligation.

1 PROPERTY DETAILS

This 0.32-acre residential lot sits on S. Jewel Rd. in the Treasure Hills addition of Horseshoe Bend, Arkansas — a lakeside community at the foothills of the Ozarks with no HOA, low property taxes, and utilities available for hookup. Diamond Lake is visible from the aerial photos and accessible within the community.

No HOA

No monthly fees, fewer restrictions

2 Lakes Nearby

Diamond Lake & Crown Lake

#6 Fastest Growing
Izard County, Arkansas

0% Interest

Every payment = pure equity

PROPERTY ADDRESS

208 S. Jewel Rd., Horseshoe Bend, AR 72512

LOT

Lot 184 | Treasure Hills Addition

LOT SIZE

0.32 acres

GPS COORDINATES

36.2266° N, 91.7064° W

NEAREST TOWN

Horseshoe Bend, AR

HOA

None

UTILITIES

Available for hookup

PARCEL ID / APN

800-12631-000

COUNTY

Izard County

ZONING

Residential

NEAREST LAKE

Diamond Lake (adjacent community)

ROAD ACCESS

S. Jewel Rd. / Hillcrest Rd. (paved)

PROPERTY TAXES

Low — Izard County avg ~0.4% of assessed value

SCHOOL DISTRICT

District 101

FULL LEGAL DESCRIPTION

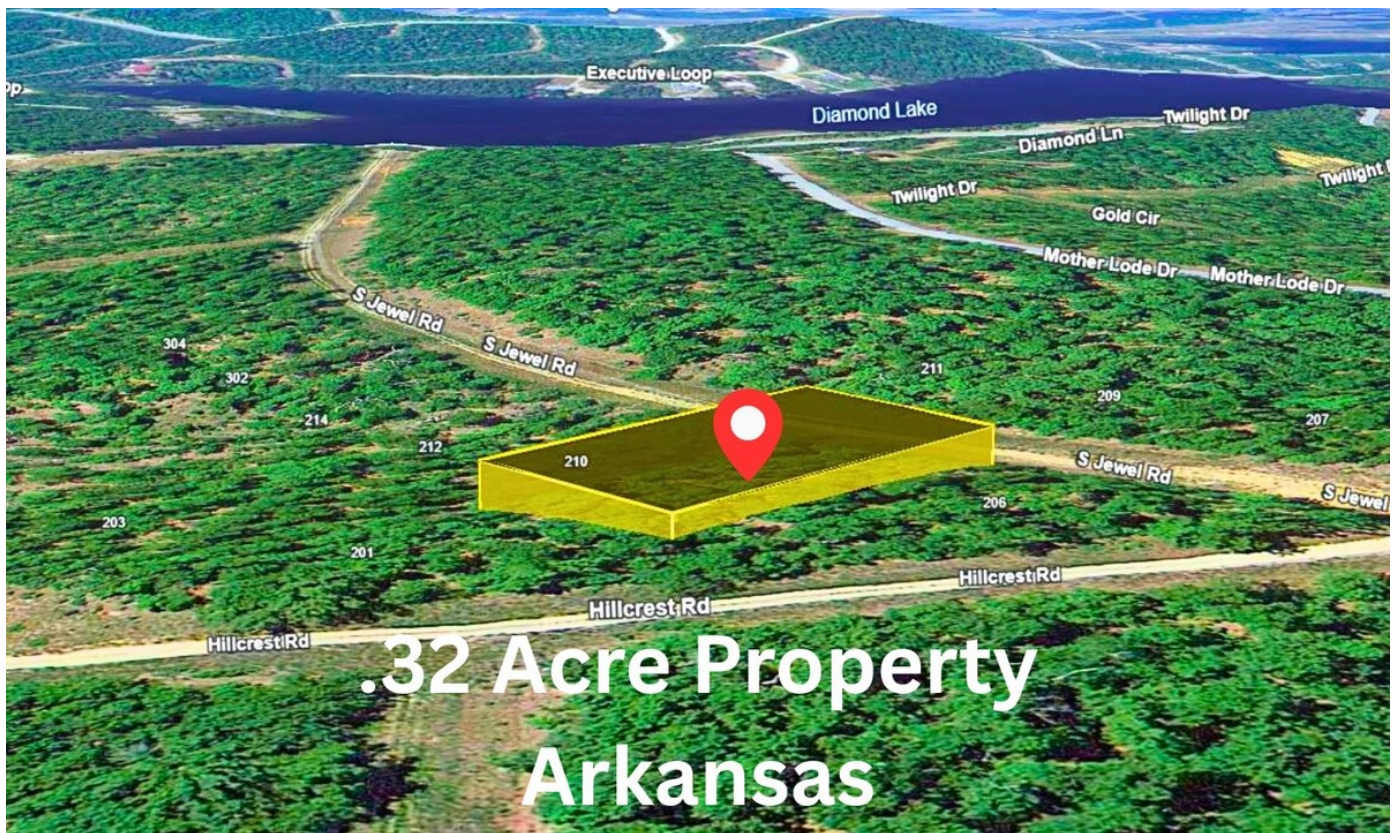
Lot 184, Treasure Hills Addition | Horseshoe Bend | Izard County, Arkansas | School District 101

PROPERTY HIGHLIGHTS

A 0.32-acre residential lot in the Treasure Hills addition of Horseshoe Bend, Arkansas — a rapidly growing lakeside community at the foothills of the Ozarks. Located on S. Jewel Rd. with paved road access and utilities available for hookup. No HOA means no monthly association fees and fewer restrictions on how you use and enjoy your land. Izard County is currently the 6th fastest growing county in Arkansas, making this an opportunity in a market with real momentum. Two lakes are nearby — Diamond Lake and Crown Lake — giving residents easy access to boating, fishing, and water recreation year-round.

2 PROPERTY PHOTOS

Photos include an aerial view showing Diamond Lake to the north, ground-level views of the wooded lot and road frontage, satellite and 3D aerial views with lot boundaries marked, and a lifestyle shot capturing the rolling Ozark hillside scenery of the area.



Aerial View — Lot 184 on S. Jewel Rd., Diamond Lake visible to the north



Ground View — wooded character and pine canopy on and around the lot



Ground View — lush tree line along the lot's road frontage



3D Aerial — lot location (yellow outline) within Treasure Hills, Hillcrest Rd.



**.32 Acre Property
Arkansas**

Road Access — Hillcrest Rd. at S. Jewel Rd., paved intersection serving this property



Ozark foothills scenery — rolling hills and lake views typical of the Horseshoe Bend area

3 PRICING & MARKET CONTEXT

Pricing is based on Guadalupe Capital's knowledge of the Horseshoe Bend / IZARD County market for comparable vacant residential lots. Buyers are encouraged to independently verify current market values through the IZARD County Assessor's office or public listing platforms such as LandWatch or Zillow.



	PRICE	NOTES
Avg Market Value	\$3,400	Seller's estimate for comparable lots in Horseshoe Bend area
This Property — Lot 184	\$3,100	Priced below market — motivated seller, move-in ready
Your Savings	8.9% below market Below estimated market average	

4 OWNER FINANCING — HOW IT WORKS

Guadalupe Capital offers owner financing on this property — no bank, no credit check, no lengthy approval process. This property carries **0% interest**, so every dollar of your monthly payment goes directly toward owning your land.

Purchase Price	\$3,100	Down Payment	\$100
Monthly Payment	\$83.33/mo	Loan Term	36 months
Interest Rate	0% — Zero Interest	Balloon Payment	None

The math: \$3,100 minus \$100 down = \$3,000 balance ÷ 36 months = \$83.33/month. Zero interest. Zero markup. Just land ownership.

What owner financing through Guadalupe Capital means for you:

- No bank approval, no credit check — we work directly with you
- Just \$100 down to get started today
- Fixed payments of \$83.33/month — less than a utility bill
- 0% interest — every payment is pure equity in your land
- Your name on the deed when the balance is paid — it's 100% yours
- Early payoff anytime with no penalties
- Missed a payment? Talk to us first — we're people, not a bank

5 ABOUT HORSESHOE BEND & IZARD COUNTY, AR

Horseshoe Bend is a small lakeside city in IZARD County, Arkansas, nestled in the foothills of the Ozark Mountains. Known for its two community lakes — Diamond Lake and Crown Lake — the area attracts retirees, outdoor enthusiasts, and land investors drawn by affordability, natural beauty, and a relaxed pace of life. IZARD County is currently the **6th fastest growing county in Arkansas**, signaling real momentum in the local land and housing market.

Feature	Details
County Growth	#6 Fastest Growing County in Arkansas — strong market momentum
Community Lakes	Diamond Lake & Crown Lake — boating, fishing, swimming nearby
Terrain	Ozark Mountain foothills — rolling hills, pine & hardwood forest



Climate	Four seasons Mild summers Light winters Low humidity
HOA	None — no monthly association fees, more freedom for your land
Property Taxes	Very low — Izard County avg ~0.4% of assessed value
Nearest Airport	Jonesboro Regional (~1.5 hr) Memphis International (~2.5 hr)
Healthcare	Izard County Medical Center, Calico Rock (~25 min)
Shopping	Hardy, AR (~30 min) Batesville, AR (~45 min) Mountain Home (~1 hr)
Recreation	Ozark National Forest, Buffalo National River, Spring River all within 1 hr

6 WHAT'S NEARBY — RECREATION & AMENITIES

LAKES & WATER

- Diamond Lake — boating, fishing, recreation
- Crown Lake — swimming & water access
- Spring River — world-class trout fishing
- Buffalo National River (~1 hr away)

OUTDOOR RECREATION

- Ozark National Forest — hiking & trails
- Mammoth Spring State Park (~45 min)
- Hunting — deer, turkey, small game
- ATV trails throughout the region

SHOPPING & SERVICES

- Horseshoe Bend — groceries & essentials
- Hardy Old Town (~30 min) — restaurants
- Batesville — Walmart, Home Depot (~45 min)
- Mountain Home — full retail (~1 hr)

7 LAND USE & RESTRICTIONS

This property is located in the Treasure Hills addition of Horseshoe Bend with **no HOA**. There are no monthly association fees and fewer restrictions compared to communities with active POAs. Always verify current zoning and any deed restrictions with Izard County before purchasing.

HOA / POA

None — no monthly fees, no association approval required

Allowed Uses

Residential — verify any deed restrictions with Izard County

Mobile/Manuf. Homes

Verify with Izard County zoning — rules vary by area

Utilities

Available for hookup — electric, well & septic likely required

Build Timeline

No mandatory build timeline — hold the land as long as you need

Property Taxes

Very low — Izard County avg ~0.4% of assessed value annually



School District

District 101 — Horseshoe Bend School District

Setbacks / Zoning

Verify current requirements with Izard County Planning & Zoning

Note: Land use rules can change. Information above reflects general guidelines at time of publication. Buyer is responsible for verifying all restrictions prior to purchase.

8 IZARD COUNTY AT A GLANCE

METRIC	IZARD COUNTY	ARKANSAS AVG	WHAT IT MEANS FOR YOU
County Growth	#6 Fastest in AR	Varies	Growing market — land gaining value
Population	~13,500	~3.1 million	Small-town feel, big outdoor access
Median Home Value	~\$130,000	~\$162,000	Affordable — strong value potential
Annual Property Tax	~0.4% assessed value	~0.63% avg	Among the lowest in Arkansas
% Rural Land	>85%	~55%	Privacy, nature, open space
Retiree Population	High	~18% avg	Stable, peaceful community

Sources: U.S. Census Bureau ACS 5-Year Estimates, Arkansas Dept. of Finance & Administration, Arkansas Economic Development Commission. Figures are approximate.

9 COMMON BUYER QUESTIONS

Do I need good credit to qualify?

No. Guadalupe Capital offers owner financing and does not run a credit check. We care about your commitment to making monthly payments — not your credit history.

Why is the interest rate 0%?

We believe land ownership should be accessible. Every dollar of your monthly payment goes toward your principal balance — nothing lost to interest charges.

Is there really no HOA?

Correct — this property has no HOA. That means no monthly association fees and no HOA approval process for improvements. You'll still want to verify any deed restrictions with Izard County, but this is meaningfully less restrictive than many planned communities.

Why is Izard County growing so fast?

Izard County offers an appealing combination of natural beauty, outdoor recreation, affordable land, and low taxes — attracting retirees, remote workers, and land investors. Being the 6th fastest growing county in Arkansas reflects real demand for this area, which is a positive signal for land values over time.

Can I visit the property before I buy?

Absolutely — and we encourage it. GPS: 36.2266° N, 91.7064° W. S. Jewel Rd. is accessible by paved road. No appointment needed.



Are there any hidden fees?

No. The \$3,100 price, \$100 down, and \$83.33/month are the full picture. You are responsible for property taxes (very low in Izard County) and any utility hookup costs.

What if I miss a payment?

Talk to us before you miss it and we will work with you. We are real people — not a bank.

Can I build on the property while I'm still making payments?

Not quite — and here's why: to pull a building permit in Arkansas, the property title must be in your name. With owner financing, Guadalupe Capital holds the deed until your final payment is made, at which point we record the title in your name immediately. The good news is that with a 36-month term, you're typically breaking ground within three years — and there's no penalty for paying it off early if you want to get there faster.

What happens after my last payment?

Guadalupe Capital records a warranty deed in your name. The land is 100% yours, free and clear. Early payoff is always welcome with no penalties.

Is this in a flood zone?

Based on FEMA FIRM maps, this area is generally not in a high-risk flood zone. Verify independently at msc.fema.gov using the parcel address before purchasing.

10 READY TO TAKE THE NEXT STEP?

1

Visit the Property

GPS: 36.2266° N, 91.7064° W. S. Jewel Rd. is accessible — walk the lot on your own schedule.

2

Ask Us Anything

Email ryanohls@guadalupecapital.com or call (512) 803-7417. No pressure — just real answers.

3

Reserve It with \$100

A \$100 deposit holds this lot for 7 days while you make your final decision.

4

Sign & You're the Owner

One simple purchase agreement, your \$100 down, and the land is on its way to being yours.



Guadalupe Capital

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Report prepared: June 13, 2026 | Property: 208 S. Jewel Rd., Horseshoe Bend, AR 72512 | Parcel: 800-12631-000

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