

Whispering Pines RV & Lodging

13099 US HWY 259 S, Mount Enterprise TX 75681

OFFERING MEMORANDUM

RV Spaces, Cabins and Commissary Kitchen



Whispering Pines RV & Lodging

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Exclusively Marketed by:

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01 **Executive Summary**
Investment Summary

OFFERING SUMMARY

ADDRESS	13099 US HWY 259 S Mount Enterprise TX 75681
COUNTY	Rusk
LAND ACRES	8.68
NUMBER OF UNITS	48
APN	11659
OWNERSHIP TYPE	Fee Simple

FINANCIAL SUMMARY

PRICE	\$1,575,000
PRICE PER UNIT	\$32,813
NOI (2025 Actual)	\$143,033
NOI (Pro Forma)	\$154,834
CAP RATE (2025 Actual)	9.08%
CAP RATE (Pro Forma)	9.83%
CASH ON CASH (2025 Actual)	10.90%
CASH ON CASH (Pro Forma)	13.04%
GRM (2025 Actual)	7.58
GRM (Pro Forma)	6.49

PROPOSED FINANCING

Seller Financing	
LOAN TYPE	Amortized
DOWN PAYMENT	\$551,250
LOAN AMOUNT	\$1,023,750
INTEREST RATE	6.50%
LOAN TERMS	5
ANNUAL DEBT SERVICE	\$82,952
LOAN TO VALUE	65%
AMORTIZATION PERIOD	25 Years

DEMOGRAPHICS

	5 MILE	10 MILE	30 MILE
2025 Population	2,077	5,854	147,291
2025 Median HH Income	\$62,654	\$69,624	\$59,839
2025 Average HH Income	\$81,401	\$91,281	\$85,567



Property Details

- RV Sites:
31 RV Sites with 30/50amp service (some with 110V)

- 5 Cabins:
3- Efficiencies
2- 1 bed/1 bath

- 3 Duplexes (6 rentable units):
1- 4 bed/1 bath and 1- Efficiency (Old Store)
1- 1 bed/1 bath and 1- Efficiency (MH, conveys with sale)
1- 1 bed/1 bath and 1- Efficiency (Cabin)

- 2 Stick-Built/Old Farm Homes (built before 1978):
1- 2 bed/1 bath
1- 2 bed/2 bath/bonus room

- 1 TOH/Mobile Home (MH does not convey with sale, tenant pays lot rent)

- 1 Large Fenced Lot with TOH/16'x40' building (building does not convey with sale)

- 2 Rentable 10' x 10' storage units

- Utilities included in rents: Electricity, Water, Sewer, Trash, Wi-Fi (unless otherwise specified in the rent roll)

- Commissary Kitchen: Provides additional income from food trucks, catering, small businesses, residents and guests

- *Seller Financing Available*
- *Please note: Site visits are strictly by appointment only*



Additional Information

- Onsite free laundry and showers
A Conex Container
Approximately 300ft of highway frontage
Current owners keep rents low to satisfy long-term residents
Current owners leave several spaces open for work crews in the area
The park maintains full occupancy with no marketing
January 2026 - 2 septic pumps replaced along with all the sprinkler heads and one new septic pump added.

*Items not conveying with sale: 2 Storage units (14'x24' and 12'x12'), a generator, Clayton MH, and an Atlas storm shelter (4.5x8.5') - none of these items are income producing, therefore not included in income statements





02

Location

- Location Summary
- Regional Map
- Aerial Map

Location Highlights

- Living in Mount Enterprise, TX is an enjoyable experience. It's a small, rural town with a population of just under 500 people, making it a great place to get away from the hustle and bustle of city life. The town offers plenty of outdoor activities such as hiking, biking, and fishing, as well as being close to nearby lakes for swimming and boating. The cost of living is also quite low in this area allowing for more affordable housing and other necessities for those looking for a more relaxed lifestyle. The local community is friendly and there are plenty of community events to take part in throughout the year. Overall, living in Mount Enterprise is an enjoyable experience that many flock to due to its serene atmosphere. Moderate-size metro area set in the rolling hills and woodlands of Texas. Primary industries include manufacturing and energy. - Located in east Texas, 130 miles east of Dallas and 60 miles west of Shreveport, Louisiana.

Longview, TX Metro Area

- Population: 285,741
Median home price: \$190,700

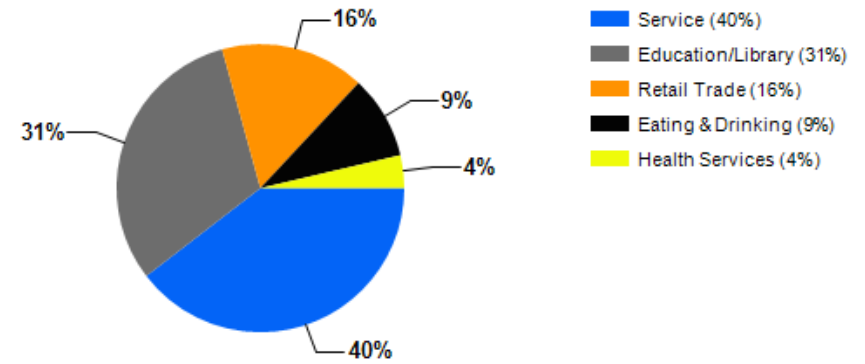
Area Attractions

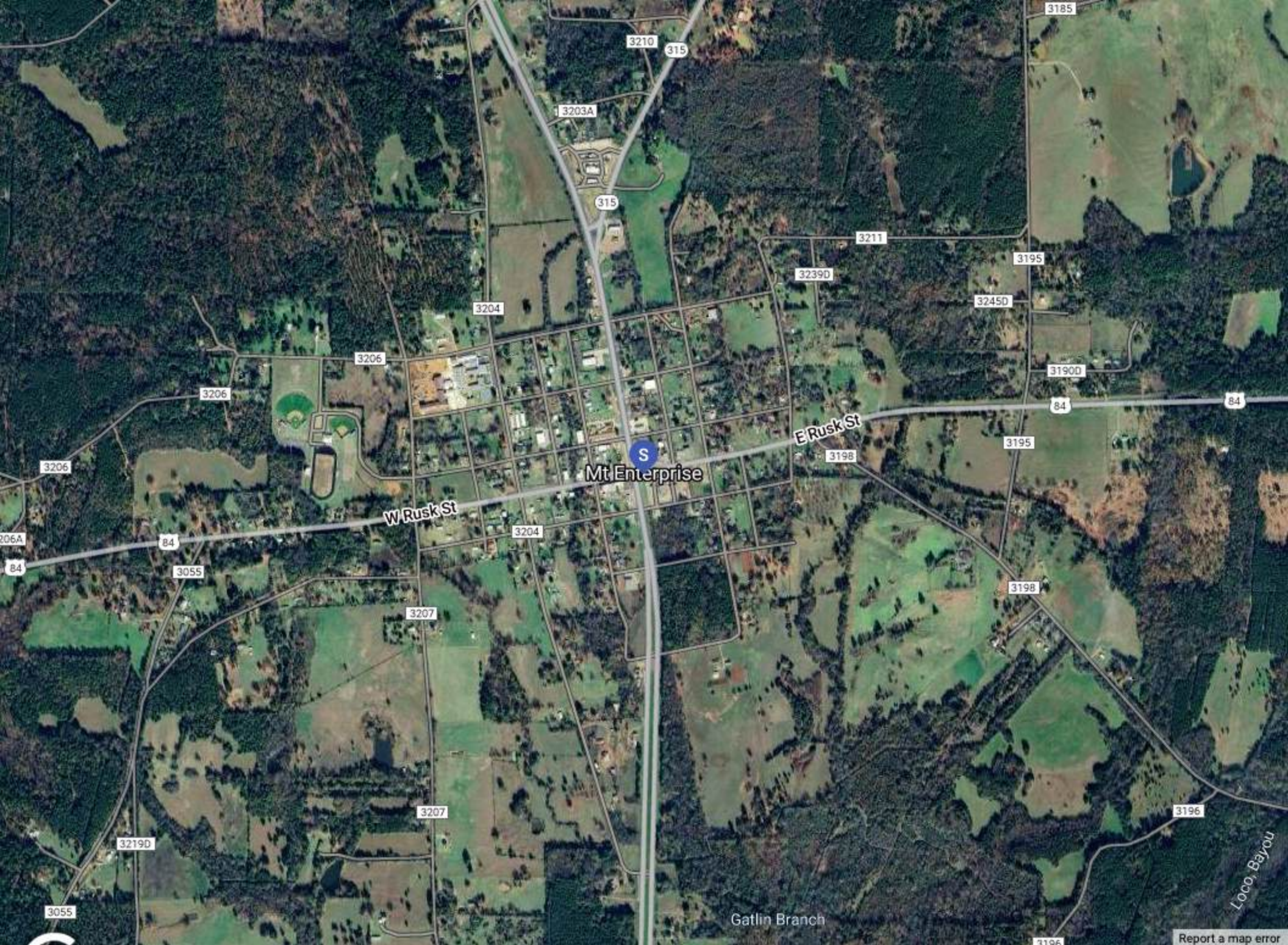
- Ellen Trout Zoo
Cherokee Trace Drive-Thru Safari
Martin Creek Lake State Park
Texas Blueberry Festival
Captain Ron's Swamp Tours
Texas State Railroad Rusk Depot
Footprints in the Sand Monument

Nearest Airports

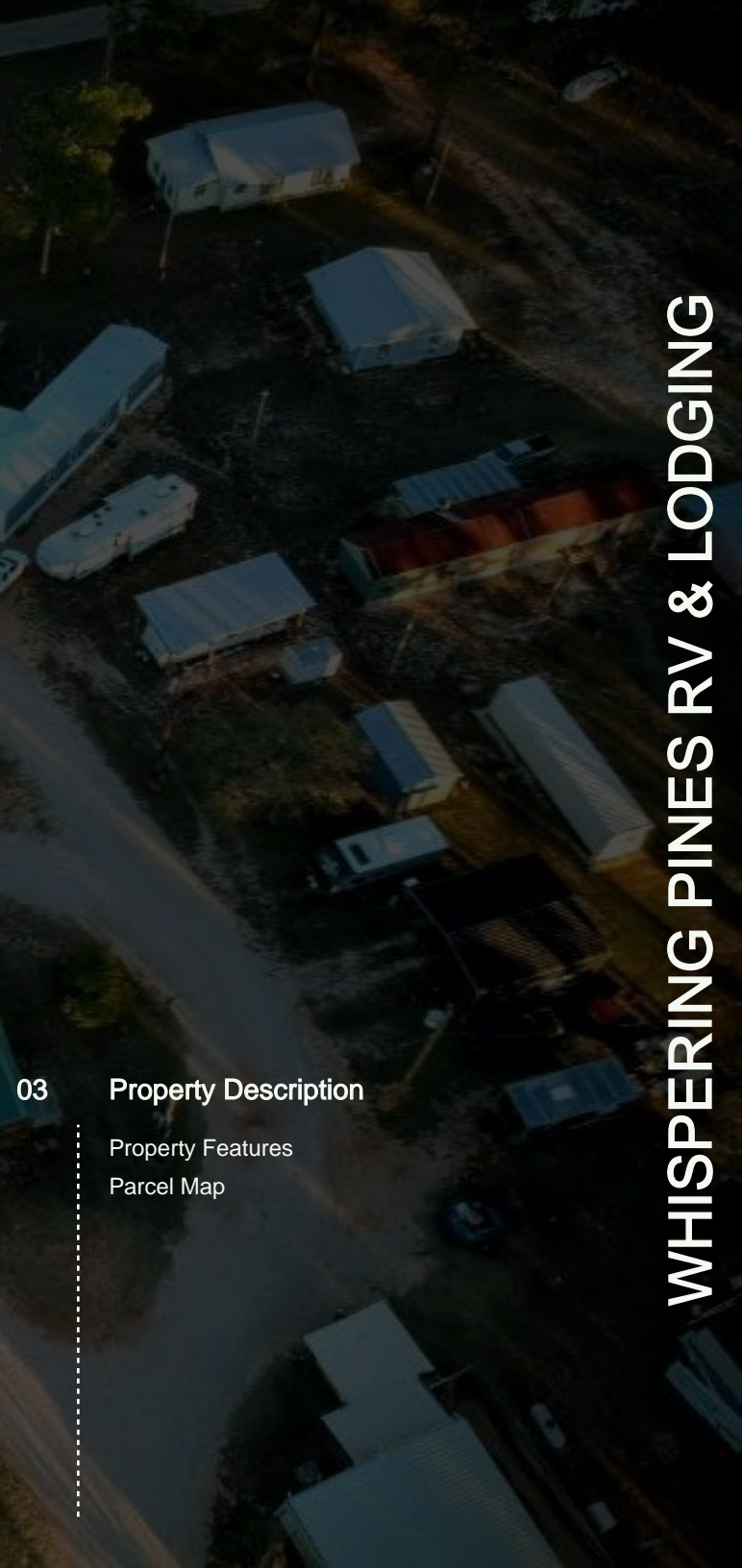
- 30 miles to: Henderson, TX (Rusk County Airport - RFI/KRFI)
36 miles to: Longview, TX (GGG / KGGG) East Texas Regional Airport
61 miles to: Tyler, TX (TYR / KTYR) Tyler Pounds Regional Airport
70 miles to: Shreveport, LA (SHV / KSHV) Shreveport Regional Airport
153 miles to: Dallas, TX (DFW) Dallas Fort Worth International Airport

Major Industries by Employee Count





[Report a map error](#)



03

Property Description

Property Features

Parcel Map

PROPERTY FEATURES

NUMBER OF UNITS	48
LAND ACRES	8.68
# OF PARCELS	1

UTILITIES

WATER	Public
SEWER	Aerobic Septic System





48069

42560

70792

29282

67017

3721

US 259

2849

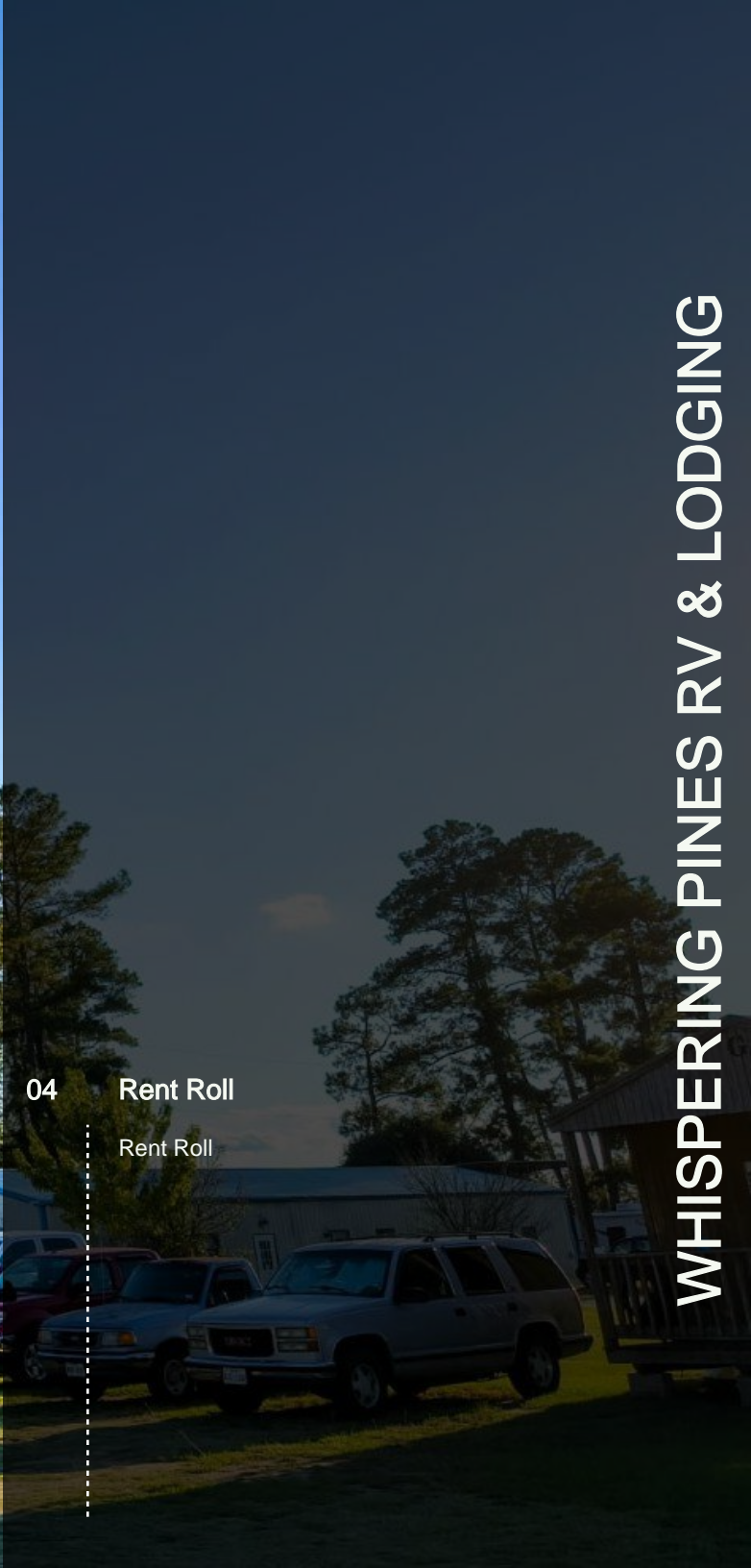
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41206

County Road 317 South

1377



Whispering Pines Rent Roll - May 2026

<u>Site #</u>	<u>Unit Type</u>	<u>Count (Rented/Total)</u>	<u>Rent per site (\$/month)</u>	<u>May 2026</u>	<u>100% Occupied</u>
3-7,10,14-16,18,19,21,24,26,30-35	RV Site	18/20	\$400	\$7,200	\$8,000
29	RV Site	1	\$425	\$425	\$425
8,9,28	RV Site	3	\$375	\$375	\$1,125
17	RV Site	1	\$350	\$350	\$350
12	RV Site w/canopy	1	\$425	\$425	\$425
11,30	RV Sites w/canopy	2	\$450	\$450	\$900
20	RV Site w/canopy	1	\$360	\$360	\$360
13	RV Rental w/canopy	1	\$500	\$500	\$500
* 22	TOH/MH	1	\$350	\$350	\$350
* 39	TOH/MH	1	\$350	\$350	\$350
2	Cabin eff	1	\$550	\$550	\$550
23	Cabin eff	1	\$600	\$600	\$600
25	Cabin eff	1	\$750	\$750	\$750
27	Cabin 1/1	1	\$650	\$650	\$650
1	Cabin 1/1	1	\$800	\$800	\$800
36B	Duplex eff (Cabin)	1	\$650	\$650	\$650
36A	Duplex 1/1 (Cabin)	1	\$600	\$600	\$600
main	Duplex 4/1 - Owner Occupied	1	\$0	\$0	\$1,500
main	Duplex Eff/Apartment	1	\$700	\$700	\$700
H3A	Duplex MH 1/1	1	\$650	\$650	\$650
H3B	Duplex MH 1/1 (small)	1	\$575	\$575	\$575
* H2	Stick Built 2/1	1	\$900	\$900	\$900
* H1	Stick Built 2/2 + Bonus Room	1	\$900	\$900	\$900
Between lots 19 and 20	Storage units	2	\$75	\$75	\$150
* 37	TOH w/Fenced Lot - Owner Occupied	1	\$0	\$0	\$500
Total Rentable Units		48		\$19,185	\$23,260

(total does not include commissary kitchen income)

*Indicates tenant pays electric (water, sewer, trash, and wifi are included)
All other units have utilities included in monthly rental amount (electric, water, sewer, trash, and wifi)



05

Financial Analysis

- Income & Expense Analysis
- Multi-Year Cash Flow Assumptions
- Cash Flow Analysis

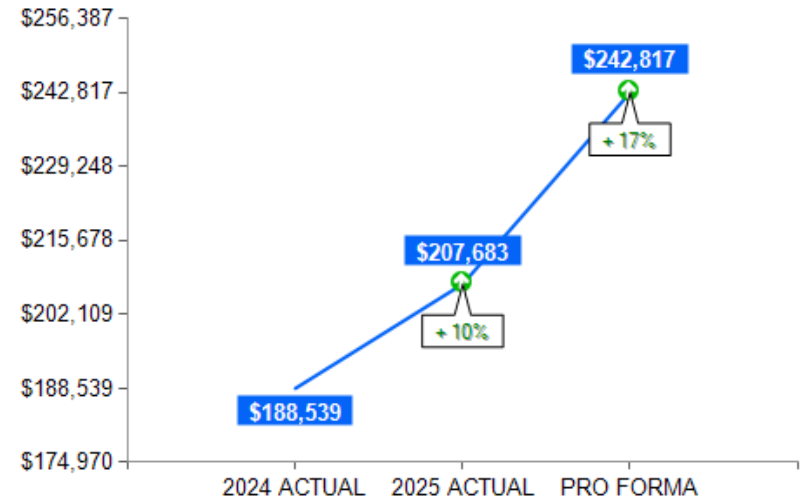
INCOME	2024 ACTUAL	2025 ACTUAL	PRO FORMA
RV Spaces and Lodging	\$167,120	\$199,263	\$209,226
General Store (Closed August 2024)	\$19,419		
Commissary Kitchen (Opened in Sept 2024)	\$2,000	\$7,420	\$7,791
Owners 4/1 Duplex (\$1500/mo including electricity)			\$18,000
Son's Lot Rent (\$500/mo, electric not included)			\$6,000
Storage Units		\$1,000	\$1,800
Effective Gross Income	\$188,539	\$207,683	\$242,817
Less Expenses	\$63,973	\$64,650	\$87,983
Net Operating Income	\$124,566	\$143,033	\$154,834
Annual Debt Service	\$82,952	\$82,952	\$82,952
Cash flow	\$41,614	\$60,081	\$71,883
Debt Coverage Ratio	1.50	1.72	1.87

Income Notes: Pro Forma figured at 5% increase in income for the first year

EXPENSES	2024 ACTUAL	2025 ACTUAL	PRO FORMA
Real Estate Taxes	\$6,123	\$5,719	\$8,579
Insurance	\$11,446	\$11,967	\$17,951
Management Fee (Pro Forma) (5.00% of EGI)			\$12,141
Repairs & Maintenance	\$2,000	\$2,000	\$2,100
Swepeco Electric	\$30,704	\$31,003	\$32,553
Minden Water	\$4,312	\$5,211	\$5,472
Lawn Maintenance	\$2,000	\$2,000	\$2,100
Republic Garbage	\$3,401	\$2,763	\$2,901
EastTex Telephone/Wifi	\$3,987	\$3,987	\$4,186
Total Operating Expense	\$63,973	\$64,650	\$87,983
Annual Debt Service	\$82,952	\$82,952	\$82,952
% of EGI	33.93%	31.12%	36.23%

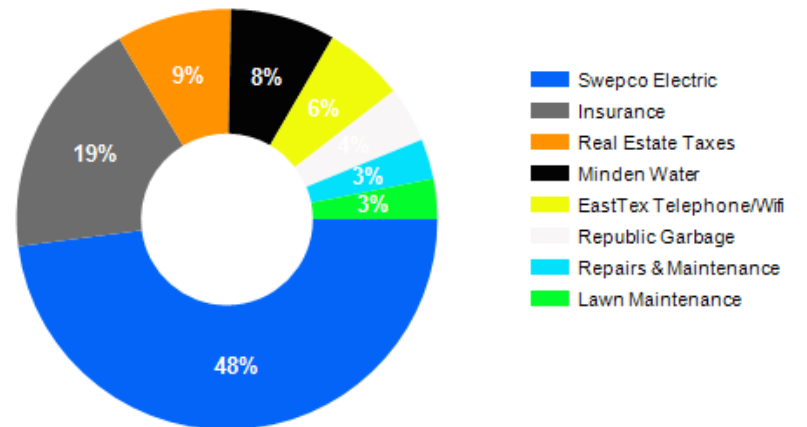
Expense Notes: Taxes and Insurance figured at 1.5x increase in Pro Forma. All other expenses are as reported. These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

GROSS REVENUE TREND



DISTRIBUTION OF EXPENSES

2025 ACTUAL



GLOBAL

Price **\$1,575,000**

INCOME - Growth Rates

RV Spaces and Lodging	3.00%
Commissary Kitchen (Opened in Sept 2024)	3.00%
Owners 4/1 Duplex (\$1500/mo including electricity)	3.00%
Son's Lot Rent (\$500/mo, electric not included)	3.00%
Storage Units	3.00%

Notes Pro Forma figured at 5% increase in income for the first year.
3% YOY increase in income thereafter.

EXPENSES - Growth Rates

Real Estate Taxes	3.00%
Insurance	3.00%
Repairs & Maintenance	3.00%
Swepco Electric	3.00%
Minden Water	3.00%
Lawn Maintenance	3.00%
Republic Garbage	3.00%
EastTex Telephone/Wifi	3.00%

Notes Pro Forma figured at 3% YOY increase in expenses

Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

PROPOSED FINANCING

Seller Financing	
Loan Type	Amortized
Down Payment	\$551,250
Loan Amount	\$1,023,750
Interest Rate	6.50%
Loan Terms	5
Annual Debt Service	\$82,952
Loan to Value	65%
Amortization Period	25 Years



Calendar Year	2025 Actual	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Gross Revenue										
RV Spaces and Lodging	\$199,263	\$209,226	\$215,503	\$221,968	\$228,627	\$235,486	\$242,550	\$249,827	\$257,322	\$265,041
Commissary Kitchen (Opened in Sept 2024)	\$7,420	\$7,791	\$8,025	\$8,265	\$8,513	\$8,769	\$9,032	\$9,303	\$9,582	\$9,869
Owners 4/1 Duplex (\$1500/mo including electricity)		\$18,000	\$18,540	\$19,096	\$19,669	\$20,259	\$20,867	\$21,493	\$22,138	\$22,802
Son's Lot Rent (\$500/mo, electric not included)		\$6,000	\$6,180	\$6,365	\$6,556	\$6,753	\$6,956	\$7,164	\$7,379	\$7,601
Storage Units	\$1,000	\$1,800	\$1,854	\$1,910	\$1,967	\$2,026	\$2,087	\$2,149	\$2,214	\$2,280
Effective Gross Income	\$207,683	\$242,817	\$250,102	\$257,605	\$265,333	\$273,293	\$281,491	\$289,936	\$298,634	\$307,593
Operating Expenses										
Real Estate Taxes	\$5,719	\$8,579	\$8,836	\$9,101	\$9,375	\$9,656	\$9,945	\$10,244	\$10,551	\$10,868
Insurance	\$11,967	\$17,951	\$18,490	\$19,044	\$19,616	\$20,204	\$20,810	\$21,434	\$22,077	\$22,740
Management Fee (Pro Forma)		\$12,141	\$12,505	\$12,880	\$13,267	\$13,665	\$14,075	\$14,497	\$14,932	\$15,380
Repairs & Maintenance	\$2,000	\$2,100	\$2,163	\$2,228	\$2,295	\$2,364	\$2,434	\$2,508	\$2,583	\$2,660
Swepeco Electric	\$31,003	\$32,553	\$33,530	\$34,535	\$35,572	\$36,639	\$37,738	\$38,870	\$40,036	\$41,237
Minden Water	\$5,211	\$5,472	\$5,636	\$5,805	\$5,979	\$6,159	\$6,344	\$6,534	\$6,730	\$6,932
Lawn Maintenance	\$2,000	\$2,100	\$2,163	\$2,228	\$2,295	\$2,364	\$2,434	\$2,508	\$2,583	\$2,660
Republic Garbage	\$2,763	\$2,901	\$2,988	\$3,078	\$3,170	\$3,265	\$3,363	\$3,464	\$3,568	\$3,675
EastTex Telephone/Wifi	\$3,987	\$4,186	\$4,312	\$4,441	\$4,574	\$4,711	\$4,853	\$4,998	\$5,148	\$5,303
Total Operating Expense	\$64,650	\$87,983	\$90,622	\$93,341	\$96,141	\$99,025	\$101,996	\$105,056	\$108,208	\$111,454
Net Operating Income	\$143,033	\$154,834	\$159,479	\$164,264	\$169,191	\$174,267	\$179,495	\$184,880	\$190,426	\$196,139
Annual Debt Service	\$82,952	\$82,952	\$82,952	\$82,952	\$82,952	\$82,952	\$82,952	\$82,952	\$82,952	\$82,952
Cash Flow	\$60,081	\$71,883	\$76,528	\$81,312	\$86,240	\$91,316	\$96,544	\$101,929	\$107,475	\$113,188

Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.



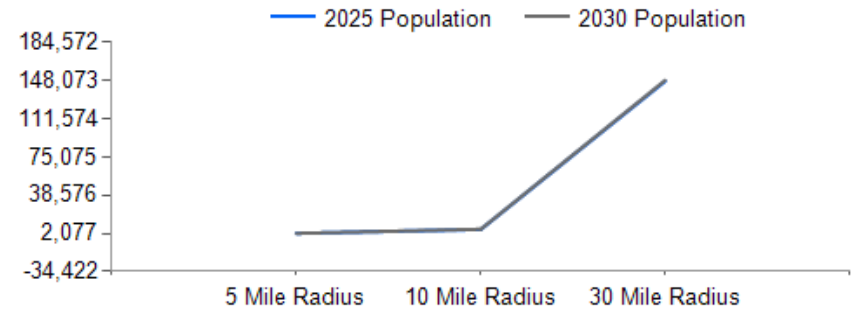
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Demographics

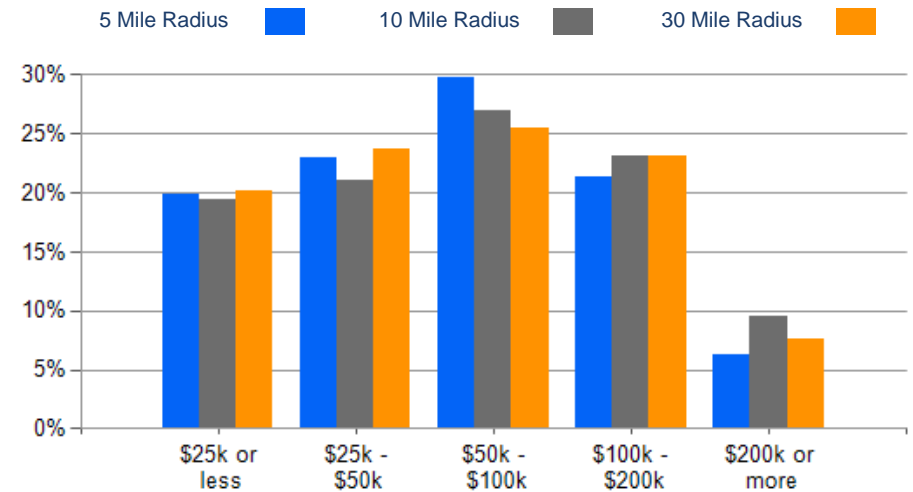
General Demographics

POPULATION	5 MILE	10 MILE	30 MILE
2000 Population	2,049	5,607	136,913
2010 Population	2,119	5,637	149,391
2025 Population	2,077	5,854	147,291
2030 Population	2,158	6,034	148,073
2025 African American	399	881	23,453
2025 American Indian	20	48	1,059
2025 Asian	4	22	1,265
2025 Hispanic	188	517	30,325
2025 Other Race	90	238	15,408
2025 White	1,453	4,317	92,939
2025 Multiracial	111	344	13,091
2025-2030: Population: Growth Rate	3.85%	3.05%	0.55%

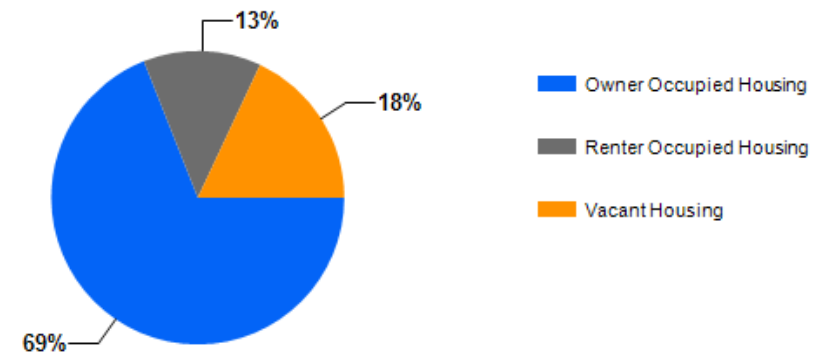
2025 HOUSEHOLD INCOME	5 MILE	10 MILE	30 MILE
less than \$15,000	116	296	6,041
\$15,000-\$24,999	52	180	5,147
\$25,000-\$34,999	60	147	4,926
\$35,000-\$49,999	135	369	8,186
\$50,000-\$74,999	112	287	7,465
\$75,000-\$99,999	140	375	6,614
\$100,000-\$149,999	133	434	9,804
\$150,000-\$199,999	48	134	2,945
\$200,000 or greater	53	233	4,221
Median HH Income	\$62,654	\$69,624	\$59,839
Average HH Income	\$81,401	\$91,281	\$85,567



2025 Household Income



2025 Own vs. Rent - 5 Mile Radius

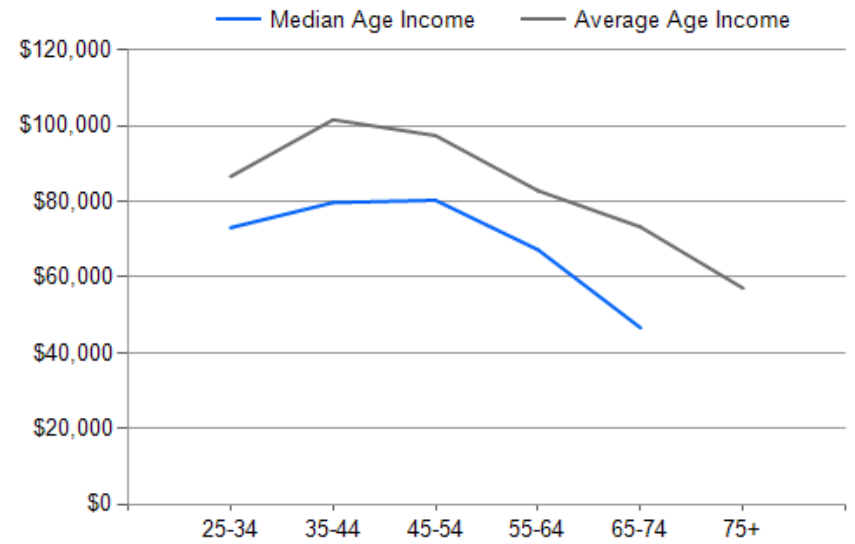
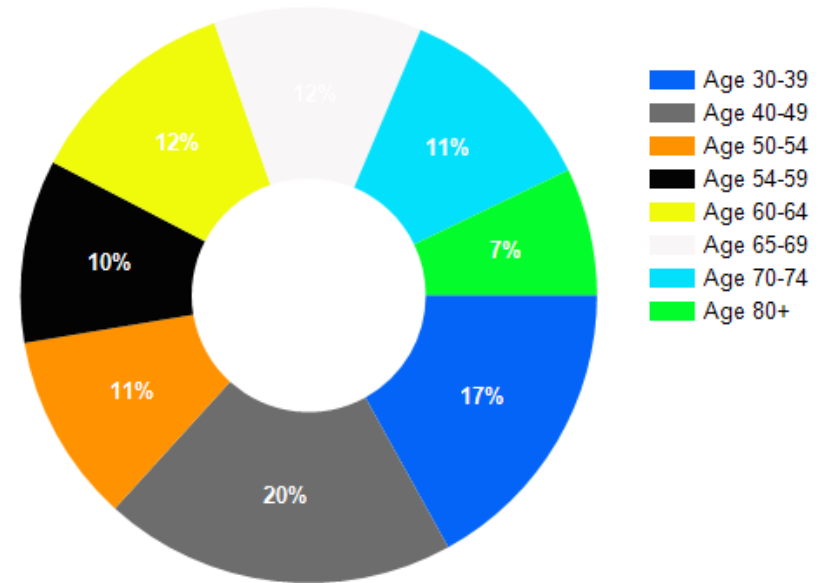


Source: esri

2025 POPULATION BY AGE	5 MILE	10 MILE	30 MILE
2025 Population Age 30-34	112	309	9,096
2025 Population Age 35-39	99	307	8,971
2025 Population Age 40-44	128	357	8,992
2025 Population Age 45-49	118	339	8,520
2025 Population Age 50-54	132	380	8,130
2025 Population Age 55-59	128	357	7,991
2025 Population Age 60-64	150	456	8,769
2025 Population Age 65-69	145	430	8,533
2025 Population Age 70-74	143	390	7,386
2025 Population Age 75-79	89	267	5,324
2025 Population Age 80-84	51	164	3,406
2025 Population Age 85+	45	117	2,710
2025 Population Age 18+	1,628	4,659	115,914
2025 Median Age	44	45	38
2030 Median Age	44	45	39

2025 INCOME BY AGE	5 MILE	10 MILE	30 MILE
Median Household Income 25-34	\$73,067	\$76,913	\$63,192
Average Household Income 25-34	\$86,586	\$92,802	\$83,481
Median Household Income 35-44	\$79,699	\$94,164	\$81,614
Average Household Income 35-44	\$101,602	\$122,431	\$106,258
Median Household Income 45-54	\$80,314	\$84,463	\$79,467
Average Household Income 45-54	\$97,411	\$106,288	\$101,911
Median Household Income 55-64	\$67,233	\$75,224	\$69,220
Average Household Income 55-64	\$82,842	\$93,863	\$93,874
Median Household Income 65-74	\$46,606	\$53,734	\$51,534
Average Household Income 65-74	\$73,253	\$80,919	\$78,302
Average Household Income 75+	\$57,085	\$63,993	\$63,856

Population By Age



Whispering Pines RV & Lodging

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The information contained herein is not a substitute for a thorough due diligence investigation. IRE Investment has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

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Exclusively Marketed by:

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