



FINLEY CROSSING | PHASE 1 - 187 FINISHED LOTS

Hopkins Road | Krum, Texas

JORDAN CORTEZ
Managing Principal
214-556-1951
Jordan@VREA.com

JUSTIN TIDWELL
Managing Director
214-556-1955
Justin@VREA.com

MASON JOHN
Managing Director
214-556-1953
Mason@VREA.com

HALEY BIRMINGHAM
Director
214-556-1956
Haley@VREA.com

WILL DROESE
Director
214-556-1952
Will@VREA.com

REID PIERCE
Director
214-556-1954
Reid@VREA.com

TIM MARRON
Senior Associate
214-556-2381
Tim@VREA.com

ALEX JOHNSON
Senior Associate
214-556-1948
Alex@VREA.com

Vanguard Real Estate Advisors (“VREA”) has been exclusively retained by Ownership to offer builders the opportunity to purchase 187 finished single family lots, with an anticipated completion date in Q2 2028, in Phase 1 of Finley Crossing in Krum, TX (the “Site”). This opportunity consists of 100 40’ lots and 87 50’ lots that can be purchased together or separately. Overall Finley Crossing will total 579+/- lots and consist of two phases.

HistoryMaker Homes will be the master developer of the community and will retain and build on 87 of the 50’ lots in phase 1 as well. They have indicated their projected ASP is \$400,000 and average home square footage is approximately 2,300 sf. The City of Krum is currently constructing a realignment and widening of Hopkins Road. Please see this [link](#) with project details on the City website. The amenity center is currently planned for Phase 2, but the Sellers are open to rephasing to include the amenity in Phase 1 while working on construction plans. Finley Crossing is well-located less than two miles west of Interstate 35, allowing for convenient connectivity to the rest of Denton County and the DFW Metroplex. See pages 3 & 4 for Pricing and formal term sheet.

There is no co-broker fee available to a Co-Broker that sources a Principal that VREA has not previously contacted in any format or sent information regarding this opportunity. Please note, a Co-Broker will need to be compensated by their Purchaser. A third-party broker must identify and register their client upon initial contact with VREA.

INVESTMENT OVERVIEW ⁽¹⁾	
Property	187 Finished Lots (100 – 40’ lots; 87 – 50’ lots)
Location	Hopkins Road, Krum, TX (33.276057, -97.220432)
Access	Via Hopkins Road
Completion Date	Anticipated substantial completion Q2 2028
Zoning	PD based on SF-6
School District	Krum ISD

(1) Purchaser to confirm all information during due diligence

TAX INFORMATION	
Taxing Entity	Tax Rate
Denton County	0.185938
City of Krum	0.661365
Krum ISD	1.195200
Anticipated MUD Tax Rate ⁽²⁾	0.607497
Total Tax Rate	2.650000

(2) Please note MUD Tax is subject to change.

DEMOGRAPHICS

MEDIAN HOUSEHOLD INCOME



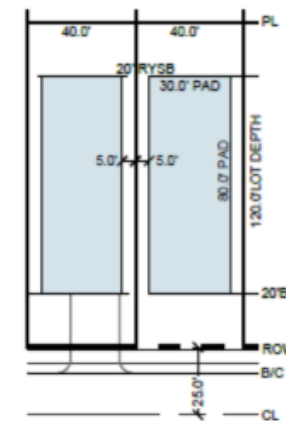
1-MILE | \$133,412
3-MILE | \$113,627
5-MILE | \$95,543

MEDIAN HOME VALUE

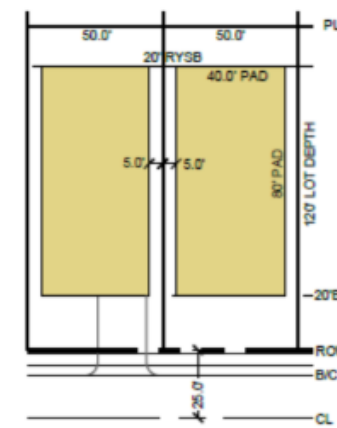


1-MILE | \$415,152
3-MILE | \$448,489
5-MILE | \$384,801

LOT DETAIL:



40' x 120' LOT



50' x 120' LOT

Location: Hopkins Road, Krum, TX

School District: Krum ISD

Lot Sizes: 50' x 120'

Pad Sizes: 40' x 80'

Total Community: 40s - 228
50s - 551
Total Lots: 579 (2 Phases)

Phase 1: 40s - 100 (1 Builder)
50s - 174 (HMH + 2nd Builder)

50' Lots Available
In Phase 1: 50s - 87

Lot Price: 50s - \$82,500 (\$1,650 FF)

Lot Fees: In addition, to the Base Lot Price, the following fees/assessments must be paid at Lot Closing:

- Amenity Center Fee of \$1,500 per lot—proposed as a pool with cabana areas, pickleball court, open spaces with benches and tables.
- Marketing Fee of \$500 per lot
- Mailbox fee of \$350 per lot

Option 1 - Phased Takedown:

- Initial takedown of 9 lots
- Subsequent takedown 9 lots, 90 days thereafter

Option 2 - Bulk Sale: *Please contact Broker for pricing details*

- Initial takedown 44 lots
- Subsequent takedown 43 lots, 180 days after initial takedown

Escalation: 8% calculated from date of Initial Closing

Cash Earnest Money Deposit: 15% of the total purchase price. Earnest Money will be returned pro rata to Purchaser on each closing. Earnest Money to be released to Seller upon expiration of Feasibility.

Tax Rate: 2.65% estimated (includes projected MUD tax)

Inspection Period: 45 days after execution of contract between Buyer and Seller

Closing: 15 days after Substantial Completion

Substantial Completion: Anticipated Q2 2028

Title: Seller will cause a commitment to issue within 20 days, and if Buyer desires a title policy, it shall be at the sole cost of the Buyer.

Location: Hopkins Road, Krum, TX

School District: Krum ISD

Lot Sizes: 40' x 120'

Pad Sizes: 30' x 80'

Total Community: 40s - 228
50s - 351
Total Lots: 579 (2 Phases)

Phase 1: 40s - 100 (1 Builder)
50s - 174 (HMH + 2nd Builder)

40' Lots Available
In Phase 1: 40s - 100

Lot Price: 40s - \$66,000 (\$1,650 FF)

Lot Fees: In addition, to the Base Lot Price, the following fees/assessments must be paid at Lot Closing:

- Amenity Center Fee of \$1,500 per lot—proposed as a pool with cabana areas, pickleball court, open spaces with benches and tables.
- Marketing Fee of \$500 per lot
- Mailbox fee of \$350 per lot

Option 1 - Phased Takedown:

- Initial takedown of 12 lots
- Subsequent takedown 12 lots, 90 days thereafter

Option 2 - Bulk Sale: *Please contact Broker for pricing details*

- Initial takedown 50 lots
- Subsequent takedown 50 lots, 180 days after initial takedown

Escalation: 8% calculated from date of Initial Closing

Cash Earnest Money Deposit: 15% of the total purchase price. Earnest Money will be returned pro rata to Purchaser on each closing. Earnest Money to be released to Seller upon expiration of Feasibility.

Tax Rate: 2.65% estimated (includes projected MUD tax)

Inspection Period: 45 days after execution of contract between Buyer and Seller

Closing: 15 days after Substantial Completion

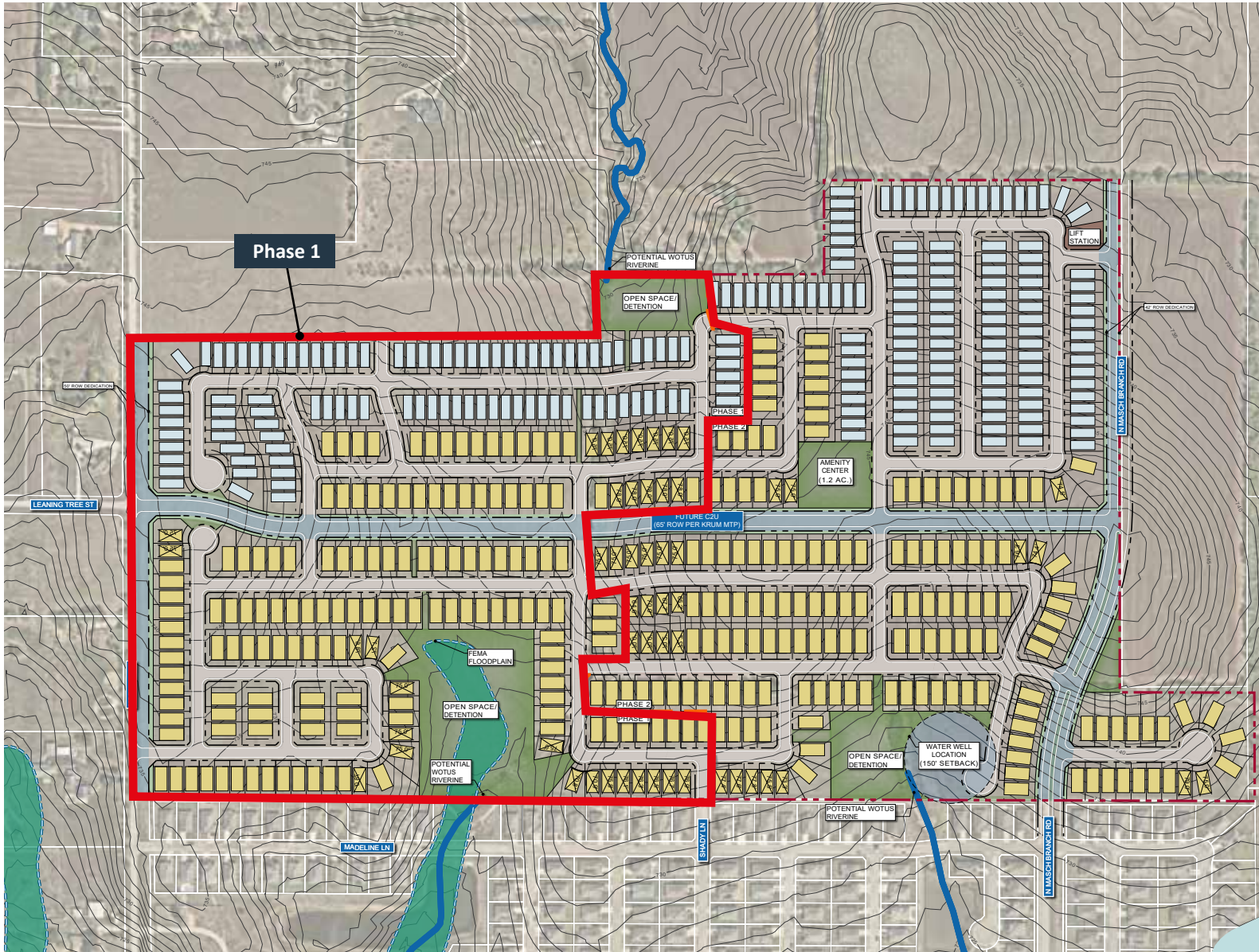
Substantial Completion: Anticipated Q2 2028

Title: Seller will cause a commitment to issue within 20 days, and if Buyer desires a title policy, it shall be at the sole cost of the Buyer.

CONCEPT PLAN

*Phase 1 outlined in red

FINLEY CROSSING - PHASE 1 KRUM, TX



Property Summary

Thoroughfare Rights of Way (ROW)	9.4	7.2%
ROW Landscape Buffer	2.4	1.9%
Open Space, Detention & Flood Plain	10.7	8.2%
Lift Station	0.2	0.2%
Water Well Setback	1.6	1.2%
Net Residential Area	106.0	81.4%
Total	130.4	

Open Space Summary

Open Space	10.7
Area (Net of ROW)	120.9
Total Percentage of Open Space	8.8%

Phase 1 Lot Summary

40' Lots	100	36.5%
50' Lots	174	63.5%
Total Lots	274	

Phase 2 Lot Summary

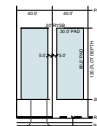
40' Lots	128	42.0%
50' Lots	177	58.0%
Total Lots	305	

Overall Lot Summary

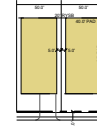
40' Lots	228	39.4%
50' Lots	351	60.6%
Total Lots	579	

Density Summary

Gross	4.4
Net of ROW and Buffers	4.9



40' x 120' LOT



50' x 120' LOT

CONCEPT PLAN

FINLEY CROSSING

City of Krum, Denton County, Texas
February 2026

Kimley»Horn

400 N. Oklahoma Dr.
Suite 105
Celina, Texas 75009
469-501-2200
State of Texas Registration No. F-928

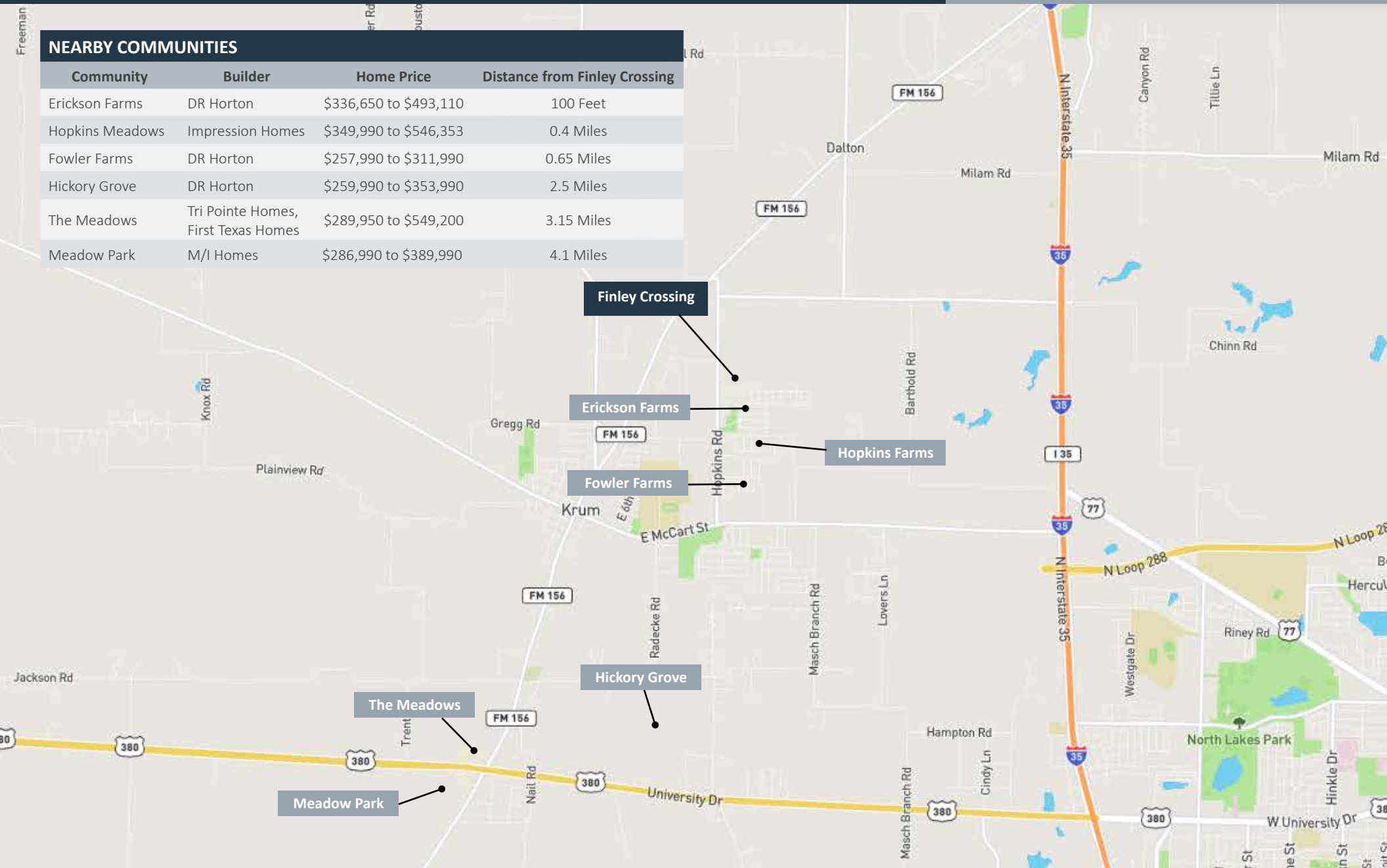
NOTE: THIS PLAN IS CONCEPTUAL IN NATURE AND HAS BEEN PRODUCED WITHOUT THE BENEFIT OF A SURVEY OR CONTACT WITH THE CITY, COUNTY, OR STATE.





NEARBY COMMUNITIES

Community	Builder	Home Price	Distance from Finley Crossing
Erickson Farms	DR Horton	\$336,650 to \$493,110	100 Feet
Hopkins Meadows	Impression Homes	\$349,990 to \$546,353	0.4 Miles
Fowler Farms	DR Horton	\$257,990 to \$311,990	0.65 Miles
Hickory Grove	DR Horton	\$259,990 to \$353,990	2.5 Miles
The Meadows	Tri Pointe Homes, First Texas Homes	\$289,950 to \$549,200	3.15 Miles
Meadow Park	M/I Homes	\$286,990 to \$389,990	4.1 Miles



BASE ZONING

SF-6

MAX DENSITY

5 dwelling units per acre

MAX HEIGHT

2 stories / 40 feet

LOT COVERAGE

60% maximum structure coverage

STANDARD	SF-40	SF-50
Minimum lot area	4,800 SF	6,000 SF
Minimum lot width	40 feet	50 feet
Minimum lot depth	120 feet*	120 feet*
Front yard setback	20 feet	20 feet
Rear yard setback	20 feet**	20 feet**
Interior side setback	5 feet	5 feet
Corner / key corner side setback	15 feet	15 feet

BUILDER/COMMUNITY REQUIREMENT	SUMMARY
Parking / garages	Two-car attached garage required; front-entry garages permitted; no carports.
Facade variety	Same floor plan with same elevation and brick color may not be duplicated within 3 adjacent lots on same side or directly across street
Design elements	Each dwelling must include at least 3 listed design elements, such as divided-light windows, porch columns, dormers, bay windows, split garage doors, decorative front door, coach light, or usable covered porch.
Architectural relief	Front facade must include at least one 24-inch offset; covered porches count as an offset.
Roofing	Primary structures require 6:12 minimum roof pitch; garages, patios, and porches may be 4:12. Dimensional shingles with minimum 20-year manufacturer rating.
Screening / landscaping	Rear and rear-side yards to be enclosed with uniform 6-8 foot masonry or wood screening. Front yards sodded; minimum tree and corner-lot landscaping requirements apply.
Amenities / utilities	Amenity provisions include pool, pocket parks or subdivision green space, enhanced landscaping, street trees, HOA maintenance of common areas, and underground utilities.

Notes:

*Lot depth may be reduced by 10 feet for 15% of lots.

**Rear yard setback may be reduced to 10 feet for 15% of lots. Non-standard lots may be less than minimum lot area. Purchaser to verify final PD ordinance, zoning, permitted uses, and development standards during due diligence. Full PD Ordinance and Development Agreement available in the Due Diligence Vault.

INVESTMENT HIGHLIGHTS



Strategic Location

- Finley Crossing is positioned in western Denton County, one of North Texas' strongest residential growth corridors, with convenient access to Denton, I-35, US-380, and the broader DFW Metroplex.
- The community is located less than two miles west of Interstate 35, providing future residents with connectivity to major employment centers throughout Denton County, North Fort Worth, and the Dallas-Fort Worth Metroplex.
- Finley Crossing is adjacent to Erickson Farms, a sold-out DR Horton community where homes sold up to approximately \$493,000, demonstrating proven new-home demand in the immediate submarket.
- The Site is located within Krum ISD and is approximately five minutes from Krum High School, Krum Middle School, and Blanche Dodd Elementary School.



Zoning

- The Site will be zoned SF-6 with a Development Agreement, Planned Development, and Municipal Utility District ("MUD"), currently being worked out with the City of Krum.
- The amenity center is currently planned for Phase 2, but the Sellers are open to rephasing to include the amenity in Phase 1 while working on construction plans.
- Phase 1 includes 187 available finished single-family lots, consisting of 100 40' lots and 87 50' lots, which may be purchased together or separately.
- Planned PD/SF-6 standards support 40-foot and 50-foot single family lots with defined setbacks, architectural controls, landscaping, screening, and amenity requirements. Full zoning standards are available in the due diligence vault.
- *Purchaser to verify zoning and uses allowed by the Site.*



Population and Demographics

- Krum currently has a population of 6,808 residents according to the US Census Bureau July 2025 estimates and has increased by more than 27% since 2020.
- Per Texas Realtors, the median price for a home in Denton County as of May 2026 was \$464,500, a 3.2 percent increase year-over-year.
- Within a one-mile radius of the Lots, the Median Household Income is approximately \$133,412.
- Nearby communities are achieving home prices ranging from the high \$200,000s to mid-\$500,000s, positioning Finley Crossing to compete across a broad entry-level and move-up buyer base.

Downtown Denton



Krum, Texas



DFW HIGHLIGHTS

- The DFW area boasts a resilient and well-diversified economy, securing the fifth spot in the nation for growth, the total gross domestic product (GDP) for the Dallas-Fort Worth-Arlington metropolitan area (MSA) in 2024 was \$800 Billion. Recent surveys conducted by the Urban Land Institute have affirmed its stature, ranking it as the top market for real estate investment in 2025.
- The DFW metro’s estimated population of 8.3 million ranks it fourth among metro areas nationwide. Projections foresee substantial growth, with an anticipated rise to nearly 10 million by 2030, poised to surpass Chicago as the third-largest metro in the U.S.
- The Dallas Fed expects there to be 155,000 new jobs to be added in 2026, further solidifying its position as a powerhouse in employment dynamics.
- DFW’s recent accolades include being ranked #2 in the nation for Most Commercial Projects Underway, attaining the status of the #5 Fastest-Growing Economy in 2025, and securing the position of the #6 Most Innovative City in the World.
- Denton County, where the Site is located, has a population of approximately 1,092,466 and is experiencing a growth rate of 2 percent annually, per the US Census Bureau.

Positioned within Denton County, a vital component of the Dallas-Fort Worth-Arlington Metropolitan Statistical Area (“DFW”), the Site contributes to the region’s robust demographic landscape. DFW, encompassing 12 counties in North Texas, reigns as the largest population center in Texas, the fourth largest in the U.S., and the seventh largest in the Americas.



**GROSS METROPOLITAN
PRODUCT**

\$800 Billion



**DFW
POPULATION GROWTH**

2.18% (2023-2024)



**DFW ESTIMATED
POPULATION**

8.3 Million



Fort Worth



Downtown Dallas

ECONOMIC OVERVIEW

Denton County is one of the fastest growing economies in North Texas, benefiting from its strategic location along the Interstate 35 corridor between Dallas and Fort Worth. Positioned at the intersection of Interstate 35W and Interstate 35E, the county has emerged as a major center for industrial, logistics, and commercial development within the Dallas-Fort Worth Metroplex. The county’s economy generates more than \$64 billion in annual gross domestic product and continues to experience strong employment growth. From 2023 to 2024, employment increased by 3.64%, while the unemployment rate remained below the state and national averages. Key industries include professional services, healthcare, education, manufacturing, and retail. The University of North Texas and Texas Women’s University enroll more than 60,000 students combined and contribute substantially to workforce development. Supported by continued population growth, business investment, and access to one of the nation’s largest metropolitan economies, Denton County remains well-positioned for long-term economic expansion.



University of North Texas

DENTON COUNTY MAJOR EMPLOYERS

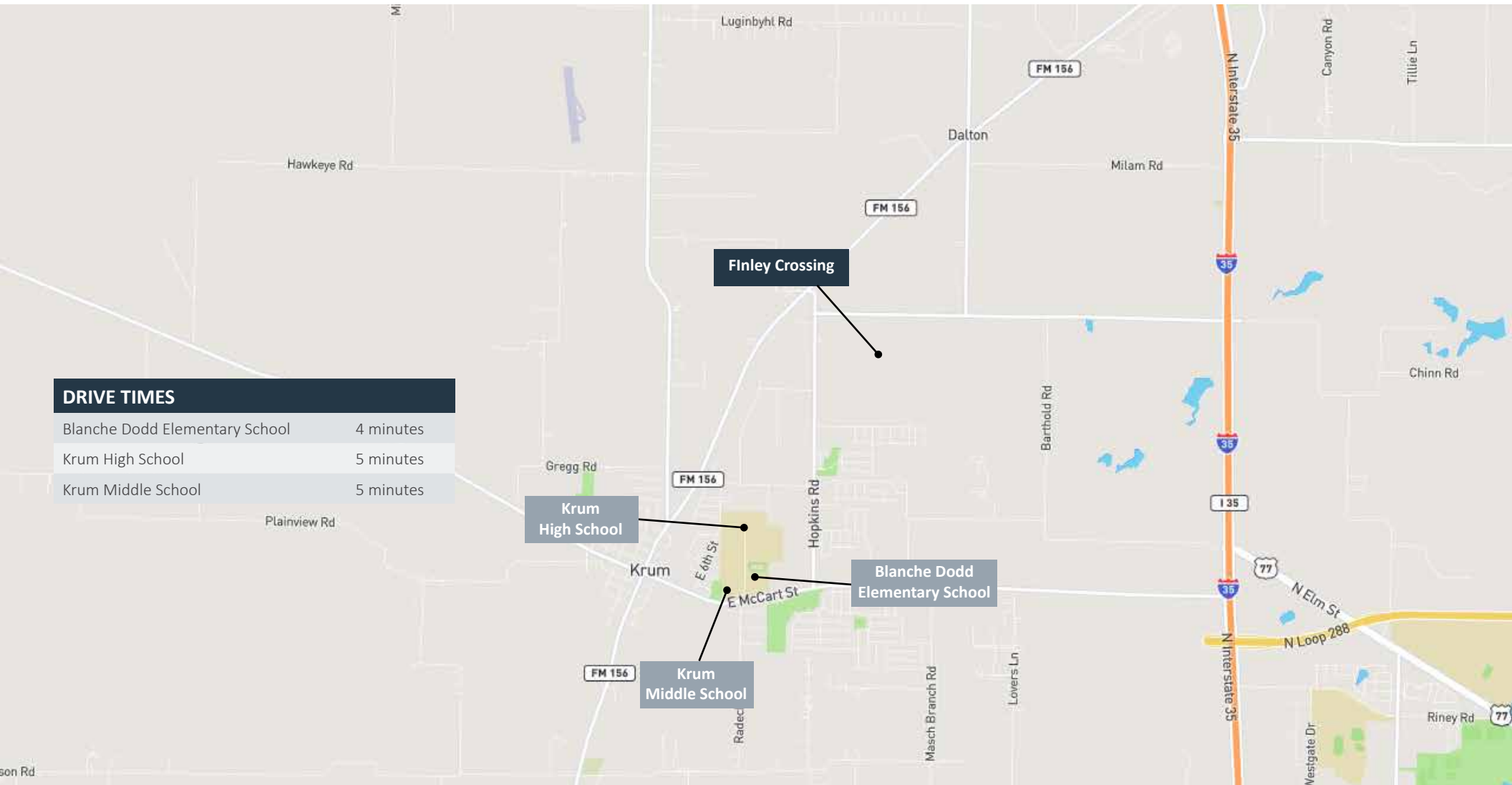
COMPANY NAME	EMPLOYEES
University of North Texas	8,891
Lewisville ISD	6,000+
Peterbilt Motors Company	2,000
Texas Health Presbyterian Hospital Denton	1,100
Texas Women’s University	1,077
Sally Beauty Holdings	1,000
Medical City Denton	799
Safran Electrical & Power	571
Tetra Pak	500
ESAB Welding & Cutting	405

Source: Denton Economic Development Partnership



EDUCATION OVERVIEW

The Krum Independent School District serves approximately 2,500 students across 5 campuses, including elementary, middle, and high schools, and plays a key role in supporting the area’s growing population. The district has earned an overall “B” rating from Niche, reflecting solid performance across academics, faculty, and overall student experience. Krum ISD remains an important contributor to the area’s quality of life, offering residents access to local educational opportunities while benefiting from the broader economic expansion occurring throughout North Texas.



AREA OVERVIEW

Krum is a rapidly growing city with a population of 6,808 in western Denton County that combines small-town charm with convenient access to the Dallas-Fort Worth Metroplex. Located approximately 7 miles northwest of Denton and 47 miles northwest of Dallas, Krum offers residents a rural atmosphere while remaining within commuting distance of many North Texas' major employment centers. The city benefits from its proximity to Interstate 35E and 35W, providing connectivity to the broader DFW region. Supported by Denton County's diverse economy, expanding infrastructure, and continued residential development, Krum is well-positioned to benefit from long term growth trends.

TRANSPORTATION



Air: Charter and logistics related air transportation is available via Alliance Airport in Fort Worth, the world's first industrial airport, located approximately 24 miles south of the Site. Additionally, private and charter flights are conveniently available via Denton Enterprise Airport located approximately 7 miles south of the Site. Commercial flights, both domestic and international, are available via Dallas Fort Worth International Airport located 37 miles southeast of the Site.



Highway: The Site is located adjacent to FM-156, a north-south thoroughfare connecting Denton to North Fort Worth. Interstate-35 is situated just over a mile and a half east of the Site with connections to Fort Worth via I-35W and Dallas via I-35E to the south and running all the way north to Minnesota. The Site is also just over 4 miles north of US-380, a major east-west thoroughfare connecting Denton County to Collin County.



Rail: The Site is located along the BNSF Railway where it converges with the KCS railroad. The BNSF Railway operates one of the largest freight rail networks in North America, covering approximately 32,500 route miles across 28 states and three Canadian provinces. It plays a critical role in transporting goods, including agricultural products, consumer goods, and industrial materials, making it a key component of the U.S. supply chain.



Denton Enterprise Airport



BNSF Railway

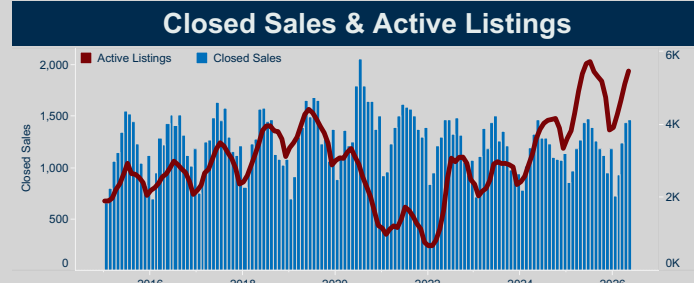
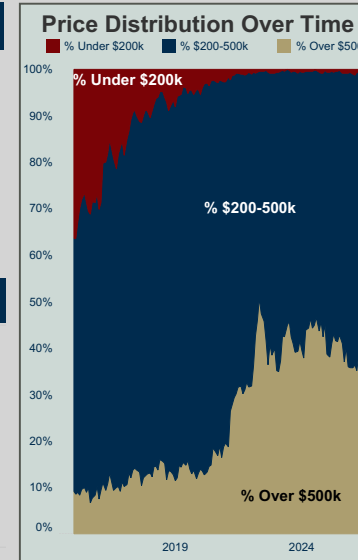
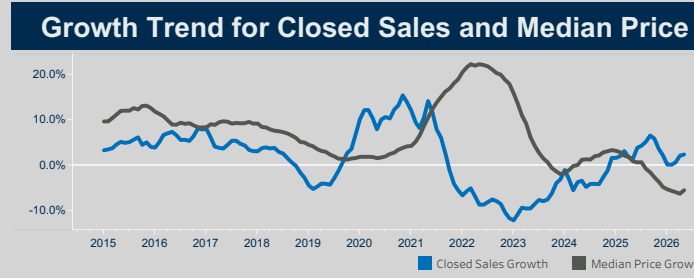
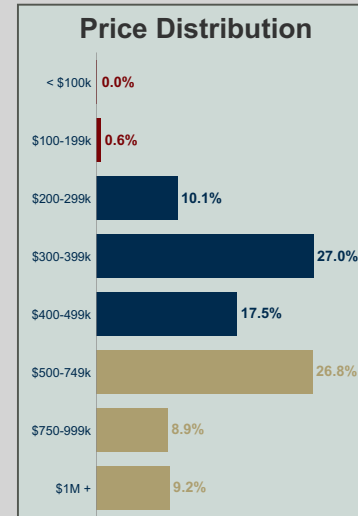
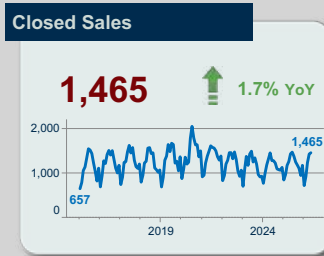
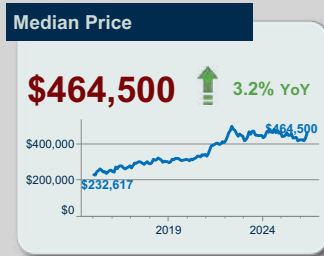
May 2026 Statistics

Denton County

Market



Property Type: All Residential (SF..), Local Association: Greater Denton/.., Market Type: County, Market Name: Denton County, Frequency: Monthly, Date: 2026 May, Construction Type: All (Existing & Ne..)



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DEMOGRAPHIC OVERVIEW | 1-MILE RADIUS



DEMOGRAPHIC OVERVIEW | 3-MILE RADIUS



DEMOGRAPHIC OVERVIEW | 5-MILE RADIUS



INFORMATION ABOUT BROKERAGE SERVICES

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

TYPES OF REAL ESTATE LICENSE HOLDERS:

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (a client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

AS AGENT FOR BOTH – INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - that the owner will accept a price less than the written asking price;
 - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

Licensed Broker/Broker Firm Name or Primary Assumed Business Name: Vanguard Real Estate Advisors | License No. 9003054 | Jordan@VREA.com | 214-556-1951

Designated Broker of Firm: Jordan Cortez | License No. 494942 | Jordan@VREA.com | 214-556-1951

Licensed Supervisor of Sales Agent/Associate: Justin Tidwell | License No. 647170 | Justin@VREA.com | 214-556-1955

Sales Agent/Associate: Mason John | License No. 682887 | Mason.John@VREA.com | 214-556-1953

Sales Agent/Associate: Haley Birmingham | License No. 765057 | Haley@VREA.com | 214-556-1956

Sales Agent/Associate: Will Droese | License No. 770325 | Will@VREA.com | 214-556-1952

Sales Agent/Associate: Reid Pierce | License No. 791138 | Reid@VREA.com | 214-556-1954

Sales Agent/Associate: Alex Johnson | License No. 815359 | Alex@VREA.com | 214-556-1948

Sales Agent/Associate: Tim Marron | License No. 839620 | Tim@VREA.com | 214-556-2381

Disclaimer: Recipients must perform their own research and seek professional guidance before acting on any information contained herein. All figures, pricing, and terms are preliminary and may be altered or rescinded at any time. Forward-looking statements and estimates are illustrative in nature and should not be treated as guaranteed outcomes. Vanguard Real Estate Advisors neither confirms nor endorses the validity of this material, as it has been compiled from third-party sources without independent verification.

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