

OFFERING MEMORANDUM

MO – STONE APN 09-6.0-23-002-004-001.028

BY OWNER-AGENT. A principal(s) of BREG Land Holdings, LLC, dba Bluebird Land Ventures, is a MO real estate licensee, transacting solely on the company's behalf.





Dear Sir/Madam

Thank you for considering Bluebird Land Ventures as your partner in real estate! As a **private**, **veteran-owned real estate investment company**, we take pride in our commitment to integrity, community, and service.

Why Choose Bluebird Land Ventures?

- 1. Integrity: Our offering memorandum is meticulously crafted to provide you with all the essential information upfront. No hidden traps, no secret passages—just straightforward details to empower your decision-making process.
- 2. Community: We believe in the strength of community. Whether you're envisioning a cozy cabin, a sprawling ranch, or a serene plot of land, we're here to help you find your nest. Our goal isn't just to sell properties; it's to promote thriving communities where you'll feel right at home.
- 3. Service: As a veteran-owned company, we understand the value of service. Our team stands ready to assist you every step of the way. Have questions? Curiosities? We've got your six. And to respect your time, we've made our offering memorandum comprehensive, so you won't need a lengthy discovery call.

What's Inside the Offering Memorandum?

• Complete Transparency: From property specifications to neighborhood insights, we've left no stone unturned. Consider it your real estate roadmap—no need to play detective. And, for a look at a real map of your property, the online listing at buybluebird.land has an interactive map that will show everything from city limits to flood zones. Moreover, we maintain an ownership interest in the properties we offer.

Two Paths to Your Dream Property

- 1. Cash Option: The express route for those ready to fly away with this deal. Cash in hand, deed in pocket—let's make it happen swiftly.
- 2. Seller Financing Option: Choose from two flexible financing options tailored to your plan.

We are excited about the opportunity to work with you. Feel free to follow the specific contact instructions for this listing to speak with a member of our team about getting your purchase started!

With warm regards,

Josh Travis Founder and President

3 Attachments:
Purchase Options
Sample Seller Financing Amortization and Payment Schedule
Full Property Due Diligence Report

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PURCHASE OPTIONS

As part of our commitment to easy and transparent transactions, we are offering the following purchase options for this property:

PROPERTY DETAILS

APN: 09-6.0-23-002-004-001.028

Legal Description: Steamboat Springs Landing Amd Lot 28

OPTION 1 - CASH PURCHASE

Price = \$ 8,000.00

Option 2 -						
Seller Financing A						
Price =	\$	8,500.00				
APR =		12.00%				
Term (yrs) =		5				
Down Payment =	\$	3,698.39				
Loan Document Charge =	\$	300.00				
Payment Due Date (day):		1st				
Grace Period (# of days):		1				
Monthly Servicing Fee:	\$	35.00				
, ,						
Late Fee:	\$	50.00				
Return Check/Payment Fee:	\$	50.00				
Annual Base/Property Taxes:	\$	53.81				
Annual HOA/POA Fees:	\$	-				

Option 3 - Seller Financing B					
Price =	\$	8,500.00			
APR =		15.00%			
Term (yrs) =		2			
Down Payment =	\$	1,700.00			
Loan Document Charge =	\$	300.00			
Payment Due Date (day):		1st			
Grace Period (# of days):		1			
Monthly Servicing Fee:	\$	35.00			
Late Fee:	\$	50.00			
Return Check/Payment Fee:	\$	50.00			
Annual Base/Property Taxes:	\$	53.81			
Annual HOA/POA Fees:	\$	-			

NOTE 1: Our seller financing options come with no prepayment penalty and a fixed interest rate. Both options are amortized over 30 years with a balloon payment required at the end of the term. A sample Amoritization Scheulde for each of the above options is included in the offering memoradum for reference only. The financing terms herein are draft and, in all cases, the final terms will only be contained in the final Promissory Note. All financing offered by Bluebird Land Ventures is done in a private capacity only, and private loans made by the company will be secured via Deed of Trust or other similar legal instrument. Buyer will be responsible for the payment of all post-purchase taxes and fees upon conveyance of the property.

<u>NOTE 2:</u> Taxes and any assessments for the current year, as well as all closing costs, shall be paid by the buyer. Additionally, the buyer is responsible for obtaining their own title insurance.

Balloon Loan Amortization Schedule

Loan Date: May 29, 2024 Principal: \$4,801.61 # of Payments: 60 Interest Rate: 12.00% Monthly Payment: \$49.39 Balloon Payment: \$4,689.41

Schedule of Payments Principal Interest

Payment	Date	Principal	Interest	Payment	Balance
1	Jun 29, 2024	\$1.38	\$48.01	\$49.39	\$4,800.23
2	Jul 29, 2024	\$1.39	\$48.00	\$49.39	\$4,798.84
3	Aug 29, 2024	\$1.41	\$47.98	\$49.39	\$4,797.43
4	Sep 29, 2024	\$1.42	\$47.97	\$49.39	\$4,796.01
5	Oct 29, 2024	\$1.43	\$47.96	\$49.39	\$4,794.58
6	Nov 29, 2024	\$1.45	\$47.94	\$49.39	\$4,793.13
7	Dec 29, 2024	\$1.46	\$47.93	\$49.39	\$4,791.67
Year	2024	\$9.94	\$335.82	\$345.76	\$4,791.67
8	Jan 29, 2025	\$1.48	\$47.91	\$49.39	\$4,790.19
9	Feb 28, 2025	\$1.49	\$47.90	\$49.39	\$4,788.70
10	Mar 29, 2025	\$1.51	\$47.88	\$49.39	\$4,787.19
11	Apr 29, 2025	\$1.52	\$47.87	\$49.39	\$4,785.67
12	May 29, 2025	\$1.54	\$47.85	\$49.39	\$4,784.13
13	Jun 29, 2025	\$1.55	\$47.84	\$49.39	\$4,782.58
14	Jul 29, 2025	\$1.57	\$47.82	\$49.39	\$4,781.01
15	Aug 29, 2025	\$1.58	\$47.81	\$49.39	\$4,779.43
16	Sep 29, 2025	\$1.60	\$47.79	\$49.39	\$4,777.83
17	Oct 29, 2025	\$1.62	\$47.77	\$49.39	\$4,776.21
18	Nov 29, 2025	\$1.63	\$47.76	\$49.39	\$4,774.58
19	Dec 29, 2025	\$1.65	\$47.74	\$49.39	\$4,772.93
Year	2025	\$18.74	\$573.99	\$592.73	\$4,772.93
20	Jan 29, 2026	\$1.66	\$47.73	\$49.39	\$4,771.27
21	Feb 28, 2026	\$1.68	\$47.71	\$49.39	\$4,769.59
22	Mar 29, 2026	\$1.70	\$47.69	\$49.39	\$4,767.89
23	Apr 29, 2026	\$1.72	\$47.67	\$49.39	\$4,766.17

57	Feb 28, 2029	\$2.41	\$46.98	\$49.39	\$4,696.46
56	Jan 29, 2029	\$2.38	\$47.01	\$49.39	\$4,698.87
Year	2028	\$26.80	\$565.93	\$592.73	\$4,701.25
55	Dec 29, 2028	\$2.36	\$47.03	\$49.39	\$4,701.25
54	Nov 29, 2028	\$2.33	\$47.06	\$49.39	\$4,703.61
53	Oct 29, 2028	\$2.31	\$47.08	\$49.39	\$4,705.94
52	Sep 29, 2028	\$2.29	\$47.10	\$49.39	\$4,708.25
51	Aug 29, 2028	\$2.27	\$47.12	\$49.39	\$4,710.54
50	Jul 29, 2028	\$2.24	\$47.15	\$49.39	\$4,712.81
49	Jun 29, 2028	\$2.22	\$47.17	\$49.39	\$4,715.05
48	May 29, 2028	\$2.20	\$47.19	\$49.39	\$4,717.27
47	Apr 29, 2028	\$2.18	\$47.21	\$49.39	\$4,719.47
46	Mar 29, 2028	\$2.16	\$47.23	\$49.39	\$4,721.65
45	Feb 29, 2028	\$2.13	\$47.26	\$49.39	\$4,723.81
44	Jan 29, 2028	\$2.11	\$47.28	\$49.39	\$4,725.94
Year	2027	\$23.77	\$568.96	\$592.73	\$4,728.05
43	Dec 29, 2027	\$2.09	\$47.30	\$49.39	\$4,728.05
42	Nov 29, 2027	\$2.07	\$47.32	\$49.39	\$4,730.14
41	Oct 29, 2027	\$2.05	\$47.34	\$49.39	\$4,732.21
40	Sep 29, 2027	\$2.03	\$47.36	\$49.39	\$4,734.26
39	Aug 29, 2027	\$2.01	\$47.38	\$49.39	\$4,736.29
38	Jul 29, 2027	\$1.99	\$47.40	\$49.39	\$4,738.30
37	Jun 29, 2027	\$1.97	\$47.42	\$49.39	\$4,740.29
36	May 29, 2027	\$1.95	\$47.44	\$49.39	\$4,742.26
35	Apr 29, 2027	\$1.93	\$47.46	\$49.39	\$4,744.21
34	Mar 29, 2027	\$1.91	\$47.48	\$49.39	\$4,746.14
33	Feb 28, 2027	\$1.89	\$47.50	\$49.39	\$4,748.05
32	Jan 29, 2027	\$1.88	\$47.51	\$49.39	\$4,749.94
Year	2026	\$21.11	\$571.62	\$592.73	\$4,751.82
31	Dec 29, 2026	\$1.86	\$47.53	\$49.39	\$4,751.82
30	Nov 29, 2026	\$1.84	\$47.55	\$49.39	\$4,753.68
29	Oct 29, 2026	\$1.82	\$47.57	\$49.39	\$4,755.52
28	Sep 29, 2026	\$1.80	\$47.59	\$49.39	\$4,757.34
27	Aug 29, 2026	\$1.78	\$47.61	\$49.39	\$4,759.14
26	Jul 29, 2026	\$1.77	\$47.62	\$49.39	\$4,760.92
25	Jun 29, 2026	\$1.75	\$47.64	\$49.39	\$4,762.69
24	May 29, 2026	\$1.73	\$47.66	\$49.39	\$4,764.44

58	Mar 29, 2029	\$2.43	\$46.96	\$49.39	\$4,694.03
59	Apr 29, 2029	\$2.45	\$46.94	\$49.39	\$4,691.58
60	May 29, 2029	\$2.17	\$46.91	\$49.08	\$4,689.41
Year	2029	\$11.84	\$234.82	\$246.66	\$4,689.41
	Totals	\$112.20	\$2,851.14	\$2,963.34	\$4,689.41

Balloon Loan Amortization Schedule

Loan Date: May 29, 2024 Principal: \$6,800.00 # of Payments: 24 Interest Rate: 15.00% Monthly Payment: \$85.98 Balloon Payment: \$6,772.71

Schedule of Payments

Payment	Date	Principal	Interest	Payment	Balance
1	Jun 29, 2024	\$0.98	\$85.00	\$85.98	\$6,799.02
2	Jul 29, 2024	\$0.99	\$84.99	\$85.98	\$6,798.03
3	Aug 29, 2024	\$1.00	\$84.98	\$85.98	\$6,797.03
4	Sep 29, 2024	\$1.02	\$84.96	\$85.98	\$6,796.01
5	Oct 29, 2024	\$1.03	\$84.95	\$85.98	\$6,794.98
6	Nov 29, 2024	\$1.04	\$84.94	\$85.98	\$6,793.94
7	Dec 29, 2024	\$1.05	\$84.93	\$85.98	\$6,792.89
Year	2024	\$7.11	\$594.74	\$601.85	\$6,792.89
8	Jan 29, 2025	\$1.07	\$84.91	\$85.98	\$6,791.82
9	Feb 28, 2025	\$1.08	\$84.90	\$85.98	\$6,790.74
10	Mar 29, 2025	\$1.09	\$84.89	\$85.98	\$6,789.65
11	Apr 29, 2025	\$1.11	\$84.87	\$85.98	\$6,788.54
12	May 29, 2025	\$1.12	\$84.86	\$85.98	\$6,787.42
13	Jun 29, 2025	\$1.14	\$84.84	\$85.98	\$6,786.28
14	Jul 29, 2025	\$1.15	\$84.83	\$85.98	\$6,785.13
15	Aug 29, 2025	\$1.16	\$84.82	\$85.98	\$6,783.97
16	Sep 29, 2025	\$1.18	\$84.80	\$85.98	\$6,782.79
17	Oct 29, 2025	\$1.19	\$84.79	\$85.98	\$6,781.60
18	Nov 29, 2025	\$1.21	\$84.77	\$85.98	\$6,780.39
19	Dec 29, 2025	\$1.22	\$84.76	\$85.98	\$6,779.17
Year	2025	\$13.72	\$1,018.03	\$1,031.75	\$6,779.17
20	Jan 29, 2026	\$1.24	\$84.74	\$85.98	\$6,777.93
21	Feb 28, 2026	\$1.25	\$84.73	\$85.98	\$6,776.68
22	Mar 29, 2026	\$1.27	\$84.71	\$85.98	\$6,775.41
23	Apr 29, 2026	\$1.29	\$84.69	\$85.98	\$6,774.12

24	May 29, 2026	\$1.41	\$84.68	\$86.09	\$6,772.71
Year	2026	\$6.46	\$423.54	\$430.00	\$6,772.71
	Totals	\$27.29	\$2,036.31	\$2,063.60	\$6,772.71



	Property Details			
Owner Name:	BARKS, CONNIE M & PETER W			
Assessor's Parcel Number:	09-6.0-23-002-004-001.028			
Property Address:	White Cloud Dr, Galena, MO 65656 (Per GIS) HH 40-D, Galena, MO 65656 (Per GM)			
County, State:	Stone County, MO			
Subdivision:	Steamboat Springs Landing			
Lot Number:	28			
Legal Description:	Steamboat Springs Landing Amd Lot 28			
TRS:	N/A			
Parcel Size:	0.39 Acres (Measured per GIS)			
Terrain Type:	Wooded / Slope			
Lot Dimensions:	230.53 feet North 122.83 feet East 159.42 feet South 96.73 feet West			
Elevation:	1000 Ft			
Flood Zone / Wetlands:	No			
Notes:	N/A			
Property Location & Access				
Google Map Link:	https://maps.app.goo.gl/tY8AtbC4joM95mJ56			
GPS Coordinates (Center):	36.777800, -93.503300			

GPS Coordinates (4 corners):	36.77796,-93.50284 NE 36.77771,-93.50311 SE 36.77771,-93.50366 SW 36.77797,-93.50369 NW
City or County Limits:	County
School District:	Reeds Spring R-IV School District
Access To Property:	Limited access via White Cloud Dr / HH 40-D. Platted road does not appear to be maintained.
Road Type:	Dirt
Who Maintains Roads:	County
Closest Highways:	State Hwy 76
Closest Major City:	Springfield, Missouri (1 hr (44.8 miles)
Closest Small Town:	Reeds Spring, Missouri 65737 (18 min (9.5 miles)
Closest Gas Station:	Conoco, 2400 State Hwy 76, Galena, MO 65656 (14 min (6.8 miles)
Nearby Attractions:	Silver Dollar City (27 min (16.2 miles) Outlaw Run, 399 Silver Dollar City Pkwy, Branson, MO 65616 (30 min (16.2 miles) American Plunge, 399 Silver Dollar City Pkwy, Branson, MO 65616 (30 min (16.2 miles)
Notes:	N/A
	Property Tax Information
Assessed Taxable Value:	\$1,100
Assessed Actual Value:	\$5,800
Back Taxes Owed? If so amount owed:	No
Tax Liens? If so amount owed:	No
Annual Property Taxes:	\$53.81
Notes:	N/A

	Zoning & Restriction Information			
Zoning / Property Use Code:	R-1, Suburban Residence District			
What can be built on the property?	Single Family Detached, etc. See attachment for details.			
Time limit to build?	Permit will be good for 6 months			
Is camping allowed?	Per County, No			
Camping restrictions if any:	N/A			
Are RV's allowed?	Per County, only during construction or for storage purposes, not to reside.			
RV restrictions if any:	N/A			
Are mobile homes allowed?	Per County, conditional use permit required, must also be allowed by subdivision restrictions, if any.			
Mobile home restrictions if any:	N/A			
Are tiny homes allowed?	Per County, Yes			
Tiny home restrictions if any:	For county regulations, tiny homes must follow to the specified setbacks of 25 feet from the front and 10 feet on each side. Additionally, a permit for the structure and the septic system is mandatory.			
Are short term vacation rentals allowed?	No			
Vacation rental restrictions if any:	N/A			
Is property part of an HOA / POA?	Found this website online: https://opencorporates.com/companies/us_mo/N00026169 As per the website its "Voluntarily Dissolved"			
HOA / POA dues, if any:	N/A			
Subdivision CC&R Availability:	Unable to locate, if any.			
CC&R Information:	N/A			
Deed Availability:	There is a fee \$2 for first page and then \$1 for each additional page to get the copy of the deed.			
Deed Information:	Book/Page: 2014/20861			
Notes:	The parcel is outside the city limits. Information above is based on county restictions. Unable to locate subdivision CC&R's or Deed Restrictions, if any, additional restrictions may apply.			

Utility Information				
Water?	Would have to drill a well.			
Sewer / Septic?	Would have to install septic.			
Electric?	Would have to contact White River Valley Electric Cooperative (417-335-9335), Ozark Electric Co-Op (417-538-2273), etc.			
Gas?	Would have to contact Ferrellgas (+14172728684), Titan Propane (+14177392785), etc.			
Waste?	Would have to contact Republic Services (+18006271717), Stone County Disposal (+14172720880), etc.			
Notes:	As per City of Galena, County Water Works, Stone County Public Water Supply, water and sewer is not available, well and septic would be required. Power poles visible nearby at developed properties.			
	County Contact Information			
County Website:	http://www.stoneco-mo.us/			
Assessor Website:	http://www.stoneco-mo.us/assessor.htm			
Treasurer Website:	http://www.stoneco-mo.us/Treasurer.htm			
Recorder Website:	http://www.stoneco-mo.us/Recorder.htm			
GIS Website:	https://stonegis.integritygis.com/H5/Index.html?viewer=stone			
Zoning Link:	http://www.stoneco-mo.us/P%20and%20Z.htm			
Phone number for Planning Dept:	417- 357-8402			
Phone number for Recorder:	(417) 357-6362			
Phone number for Treasurer:	417-357-6131			
Phone number for Assessor:	(417) 357-6141			
City Website:	N/A			
Phone number for City:	N/A			
Notes:	N/A			

ARTICLE 10, R-1, SUBURBAN RESIDENCE DISTRICT

Statement of Intent.

This Zoning District is intended to provide for detached single-family residential development in areas served by public or central sewage disposal and water supply.

Section 1, Principal Permitted Uses

- A. One-family detached dwellings, limited to one driveway, unless on a corner lot and the street is classified as "local".
- B. Public utilities, essential services, and other uses according to the provisions of Article 4. Section 27.
- C. Neighborhood parks, swimming pools, playground, recreational and community center buildings and grounds, public golf courses, tennis courts and similar recreational uses.
 - 1. All of a noncommercial nature; and
 - 2. Provided that any such principal building or swimming pool shall be located not less than one hundred (100) feet from any other lot in any R District.
- D. Home occupation as defined in Article 1 Section 5.
- E. Temporary real estate signs and small announcement signs.
- F. Temporary buildings for uses incidental to construction work,
 - 1. Which buildings shall be removed upon completion or abandonment of the construction work.
- G. Swimming pool, incidental to the permitted principal use of a single-family dwelling.
- H. Noncommercial nurseries, greenhouses and gardens, but not including chicken farms, hog farms and other commercial animal farms and kennels.
- I. Day care homes if not more than six (6) children in addition to the caregiver's own are kept, subject to state licensing requirements.

Section 2, District Restrictions

- A. The raising or keeping of farm animals shall not be permitted on any lands used or platted for residential purposes.
- B. The keeping of not more than three (3) roomers or boarders by a resident family.

Section 3, Conditional Use Requiring Authorization by Planning & Zoning Commission

- A. Day care group homes if not more than ten (10) children are kept, subject to state licensing requirements.
- B. Churches and other places of worship, including parish houses and Sunday schools, schools, cultural, administrative and public buildings, but
 - 1. Excluding overnight shelters and temporary outdoor revivals;
 - 2. On a minimum of two (2) acres of land, to provide sufficient land area for off-street parking, buffer yards, and proper site design to lessen possible adverse impacts on adjoining residential neighborhoods.
- C. Country clubs, public parks, golf courses and other private noncommercial recreational areas and facilities including swimming pools; provided that any principal building or swimming pool shall be located not less than one hundred (100) feet from any other lot in any R District.
- D. Public buildings and properties of a cultural, recreational, administrative or service type,
 - 1. Not including repair garages, storage or repair yards or warehouses;
 - 2. provided any such building shall be located not less than twenty-five (25) feet from any other lot in any R District.
- E. Public utility structures or uses subject to conditions set by the Planning & Zoning Commission.
- F. Cemeteries adjacent to or in extension of existing cemeteries, subject to conditions set by the Planning & Zoning Commission.
- G. A manufactured home subdivision subject to all requirements of a single-family R District. In addition, each manufactured home in the subdivision must also comply with the following provisions:
 - 1. Each manufactured home's roof must be pitched at least three (3) in twelve (12) or greater

- 2. Each manufactured home's roof must be covered with roofing material similar to roofing material used on conventional residences.
 - (a) Including, but not limited to, approved wood, asphalt composition, or fiberglass shingles, but
 - (b) Excluding corrugated aluminum, corrugated fiberglass or metal roofing materials.
- 3. Each manufactured home's roof overhang must be not less than one (1) foot or greater than thirty (30) inches.
- 4. Each manufactured home's exterior siding that must be similar to exterior siding used on conventional residences, including, but not limited to, clapboards, simulated clapboards such as conventional vinyl or metal siding, wood shingles, wood shakes, or similar material, but excluding high-gloss finish, smooth, ribbed or corrugated metal, or plastic panels.
- 5. Each manufactured home shall have a garage or carport. The external roofing and siding material and design of the garage or carport must be the same as that of the dwelling unit. The requirement for a garage or carport may be waived by the Planning & Zoning Commission, in cases where the deletion is consistent with the surrounding neighborhood.
- 6. Each manufactured home must be placed on a permanent foundation of design and construction approved by the Planning & Zoning Commission.
- 7. Each manufactured home must be at least twenty (20) feet wide.
- 8. The hitch axles or wheels must be removed from each manufactured home.
- 9. Each manufactured home must be oriented on its lot such that its long axis is parallel with the street. A perpendicular or diagonal placement may be permitted if the manufactured home has a building addition so that the narrow dimension, facing the street, is not less than fifty (50) percent of the long dimension.
- 10. The Planning & Zoning Commission must determine that the manufactured home subdivision will be compatible with development in the surrounding area.
- 11. The manufactured home subdivision must meet all requirements of Section 4 of Article 8, MH-1 Manufactured Home (Mobile Home) Park or Subdivision District.

- 12. Placement of a mobile home in any R-1 District. Applications for Conditional Use shall provide a copy of any existing neighborhood covenants or deed restrictions to the Planning & Zoning Director at the time application is made. If none are existing, Applicant shall so certify. Approval shall not be given if there is a prohibitive covenant or deed restriction.
 - Replacement of an existing mobile home with one of newer a. manufacture shall not require a Conditional Use Permit, provided there are no prohibitive deed restrictions or covenants.
- H. Residential group homes according to the provisions of Article 4, Section 26.
- I. Bed-and-breakfast facilities.

Section 4, Height and Area Regulations.

The maximum height of buildings in an R-1 District shall not exceed two and one-half (2½) stories or thirty-five (35) feet above the average finished grade, except the height may be increased by not more than ten (10) feet when 7 each side yard is not less than fifteen (15) feet. Such dwelling, however, shall not exceed three (3) stories in height.

Area Measurements

	Lot Area	Minimum Frontage	Front Yard Depth	Side Yard Width	Side Yard Width – Both Sides	Rear Yard Depth
Single-family dwelling with public or central sewer and water supply	10,000 sq. ft.	70 feet	25 feet	10 feet	12 feet	25 feet
Other permitted uses	-	100 feet	40 feet	20 feet	40 feet	50 feet
Single-family dwelling without public or central sewer and water supply	3.5 acres	150 feet	40 feet	25 feet	50 feet	50 feet

Section 5, Road or Street Setback.

No structure may be erected closer than 25 feet from the nearest road or street right-ofway boundary.

Stone County Zoning Regulations Amendments current through July 19 2022

Section 6, Single family dwellings without public or central sewer and water systems.

Single family dwellings without public or central sewer and water systems shall be regulated as if in an RR-1 District, including the ability to use a private drive as access for a lot or lots not having road frontage. Access provided by private drives in the R-1 district will be limited to tracts of 3 acres or larger.



















