



Common Questions, Answered

Buying land should be simple, and we try to keep it that way. Here are the questions buyers ask us most, answered plainly. If you don't see yours here, just reach out.

Do you really own the land?

Yes. We own every property we sell, free and clear. You're buying straight from us, not through an agent or a broker, so there are no commissions and no middlemen.

Is there really no credit check?

Correct. We don't run your credit and we don't send you to a bank. If you can handle the down payment and the monthly payment, you can own the land. That's the whole approval process.

How does the financing work?

You make a down payment to get started, then a fixed monthly payment for a set number of months. The down payment, monthly amount, and number of months are listed on each property. When you make the final payment, the deed is yours.

Is there any interest?

No interest. The price is simply split into payments. What the land costs is what you pay, spread over time. There's a one time \$249 document fee at signing and a small \$10 monthly note fee that covers servicing.

Can a bigger down payment help?

Yes. Since there's no interest, putting more down doesn't lower your monthly payment, it shortens how long you pay. More down means fewer months and the deed in your hands sooner.

What can I do with the land?

It's open rural land that suits all kinds of plans, from a weekend getaway to a long term hold. Camp and explore as you like, with RV camping allowed up to 14 days. Most of our parcels are zoned Agricultural General, so you can build a home too, once the land is set up with water and septic.

Can I put a home on it?

Manufactured homes are allowed and need to be 15 years old or newer. A building permit is required and setup has to be done by a licensed installer. Mobile homes are not allowed, only manufactured homes.

How do utilities work out there?

This is rural land, so you set it up yourself. Water comes from a well or cistern, power is solar or a grid hookup depending on the parcel, and a septic system handles waste. There's no piped gas in the county, so homes run on propane. Each listing tells you what serves that specific property.

What about road access?

Access varies by parcel. Some roads are county maintained and some are privately maintained. The details for each property are on its listing, and it's always worth confirming access before you buy.

How much are property taxes?

Rural vacant land in Apache County carries low annual property taxes. The exact amount for each parcel is listed on its property page.

How do I make payments?

Your down payment is made by card to get started, and monthly payments come out automatically. Nothing to mail and nothing to remember. Set it up once and you're done.

What happens when I pay it off?

Once the balance is paid in full, we deliver the deed and the land is yours outright. Simple as that.

Still have a question?

We're glad to answer anything. Reach out and we'll get you what you need.

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This covers general questions about buying from Skyline. Specific prices, terms, taxes, access, and utilities are listed on each property and should be confirmed before purchase.