

Summer 2023

Leader

An AgGeorgia Farm Credit Member Publication



**New Home Loan Products: Do's
and Don'ts for Applying**

All in the Family

The Herringtons of Twiggs County

Property For Sale



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FARM CREDIT**



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Email: rshannon@aggeorgia.com.

ON THE FRONT COVER
Judson and Mark Herrington of Herrington Brothers Farms in Twiggs County proudly stand together on their farm.



Table of Contents



AgGeorgia has been helping Georgia’s farmers and families with loan needs for decades and are always looking for new ways to serve our members. We are pleased to announce the formation of a new Secondary Mortgage Market (SMM) Department that will solely focus on residential home loan needs in our territory. We know that buying a home can be both an exciting and stressful experience.

Page 4

- 4 **New Home Loan Products: Do’s and Don’ts for Applying**
- 6 **All in the Family: The Herringtons of Twigg County**
- 8 **Insurance Reminder**
- 9 **Association News**
- 14 **Property for Sale**



As 4th generation farmers, Judson and younger brother Mark have a strong family history of agriculture that influenced them from an early age. Their father and uncle farmed on land in Twiggs County, acquired by their grandfather in the early 1900’s land grant [or land lottery] in addition to their mother’s family farm of about 1,000 acres. Both farms are in the brothers’ current operation of approximately 3,000 acres of row crops that is spread over Bleckley, Laurens and Twiggs counties and also includes another 700 acres they purchased that joins their mother’s family farm.

Page 6

New Home Loan Products: Dos and Don'ts For Applying

Article by John Brazel, Secondary Market Manager



AgGeorgia has been helping Georgia's farmers and families with loan needs for decades and are always looking for new ways to serve our members. We are pleased to announce the formation of a new Secondary Mortgage Market (SMM) Department that will solely focus on residential home loan needs in our territory. We know that buying a home can be both an exciting and stressful experience. Once you have found the right home and applied for a mortgage there are some things that you will need to keep in mind before your closing date. Keep the tips below in mind and make sure to contact your loan originator if you have any questions.

1 Don't Deposit Large Amounts of Cash into Your Bank Account Without Speaking with Your Loan Originator.

All mortgage lenders need to source your money by law, and cash is not easily traceable. Before depositing a significant amount of cash, you should discuss the documentation process with your loan originator.

2 Do Continue to Make Timely Payments on All Current Credit Accounts.

Lenders will likely check your credit again after the initial application and just prior to closing. Make sure you keep making all your existing payments on time and avoid any negative impact on your credit rating.

3 Don't Apply for any New Credit Accounts.

As stated above, your credit will likely be checked again after the initial application process. Any new debt obligations will impact your credit rating and your Debt-to-Income ratios that were the basis for your initial loan approval.

4 Do Keep All of Your Documents on Hand.

Paycheck Stubs, Bank Statements, W-2s, and Tax Returns will all be required financial documents throughout the process. If the loan process crosses reporting periods for any of these documents, you will likely be asked to provide the most current ones. Make sure to keep them handy so you can provide them back to your loan originator in a timely manner.

5 Don't Change Jobs/Employers Without Speaking to Your Loan Originator.

Any change in income or employment history can impact your loan file. Even a small decrease in verifiable income could potentially throw your ratios out of an approval. Make sure to speak with your loan originator before making these types of changes during the process.

6 Do Notify Your Loan Originator of Any Changes in Loan Amount.

It is somewhat common during the process for a buyer to decide to put more or less of a down payment into a property, or in the case of a construction loan for more funds to be needed than initially thought. Make

sure you are communicating these changes as soon as possible to your loan originator to avoid any last-minute changes that could hold up the process.

7 Don't Attempt to Falsify Any Information.

This may sound like common sense, but it happens and is worth noting. When you sign off on your application, you're certifying that to the best of your knowledge you are providing complete and accurate information. Knowingly falsifying any information could have serious legal consequences.

8 Finally, Do Let Your Loan Originator Help You Throughout the Process.

The mortgage process is something that most people will only have to go through a few times over the course of their lives. Guidelines and regulations constantly change, and it can be incredibly stressful if you are not working with a competent loan originator who can help you navigate all the ins and outs. Make sure to ask any questions you have. Incorrect assumptions can slow the entire process.

If you have any questions about applying for a home mortgage, please contact us at 1-833-61-HOUSE (46873) and one of our Mortgage Loan Originators will be happy to help you.

HOME LOANS

SMALL TOWN SERVICE WITH ALL THE OPTIONS



Purchase



Construction



Refinance



Homes with Acreage

CONVENTIONAL MORTGAGES

- Up to 95% financing
- Up to 97% financing for first-time homebuyers
- Financing available for homes in town or country, plus vacation & investment homes

CONSTRUCTION-TO-PERMANENT (C2P) LOANS

- Up to 95% financing; up to 80% for jumbo loans
- Finance land, construction, & permanent financing at once
- Lock-in fixed rate during construction
- Can use equity in land in lieu of cash downpayment
- For primary or secondary residences

FHA MORTGAGES

- Up to 96.5% financing
- 3.5% downpayment may be gift or loan to borrower
- Flexible credit and qualifying guidelines
- Discounted monthly Mortgage Insurance (MI)

VA LOANS

- 100% financing available
- Must have VA eligibility
- Less restrictive qualifying terms
- No monthly MI

USDA / RURAL HOUSING LOANS

- 100% financing available
- Flexible credit and qualifying guidelines
- Discounted monthly MI
- Geographic and income limitations apply

HOMES WITH ACREAGE

- Larger acreages accepted; homes on farms
- Up to 97% financing
- Loan amounts up to \$2,999,999
- For primary or secondary residences



SHERRI HINSON

Mortgage Loan Originator
NMLS# 412485
O: 478.272.3255 Ext. 237
M: 478.559.0819
SHinson@AgGeorgia.com



JAMIE MEDLOCK

Mortgage Loan Originator
NMLS# 1742702
O: 478.595.7892
JMedlock@AgGeorgia.com



JEANENE PHILLIPS

Mortgage Loan Originator
NMLS# 2406760
O: 762.225.8855
SHinson@AgGeorgia.com



All in the Family

The Herringtons of Twiggs County

Article and Photographs by Rhonda Shannon



In the English language, several words are closely related and virtually inseparable in meaning until the depth or context of their use is measured. As examples, words like connected and correlated, tired and exhausted, scared and afraid or real and genuine, just to name a few. Another example of similar words comes to mind when considering the farming operation of brothers Judson and Mark Herrington of Twiggs County – heritage and legacy. The appreciation that both of these men have for both of these words impacts their lives on a daily basis, whether on or off the farm.

As 4th generation farmers, Judson and younger brother Mark have a strong family history of agriculture that influenced them from an early age. Their father and uncle farmed on land in Twiggs County acquired by their grandfather in the early 1900's land grant [or land lottery] in addition to their mother's family farm of about 1,000 acres. Both farms are in the brothers' current operation of approximately 3,000 acres of row crops that is spread over Bleckley, Laurens and Twiggs counties and also includes another 700 acres they purchased that joins their mother's family farm. Although their father sold out of the cattle business while they were still in college, both Judson and Mark bought a few heifers when they graduated and moved back home. Their commercial cow-calf herd now consists of 350 mama cows, a mix of different influences of breeds that graze on roughly 800 acres of pasture and hay production acreage. Couple that with the row crop land of mostly cotton, peanuts and some corn and you have the current farming operation for the Herringtons.

of inputs. "Mark is the day-to-day cattle [manager], managing the herd and vaccinating when needed," Judson explained. Mark added, "I like messing with the cattle. He [Judson] likes spraying and wants to know where we need to spray, what we're going to spray and when, in addition to calculating the costs." They each have their own preferences on what they like to do, and they trust each other on the methods. "We can't have 2 heads," Mark said. "He doesn't question me on what we are doing on the cows and I don't question him on the row crops."



Judson and Mark discuss their crops with their Loan Officer Linda Sapp.

Along the way, AgGeorgia has been beneficial to their expansion and growth. "Obviously if you're purchasing land, to be able to lock in the interest rate, you have something set," said Judson. "Another thing [benefit of AgGeorgia] is being able to grow and them [AgGeorgia] allowing us to grow and do the things we need to do. And they have a good understanding of what's going on and what we're trying to do." The Herringtons

With one full-time employee and only seasonal help for planting and harvesting, the brothers found that separating the operational duties, to a certain extent, works best for them. After Judson plants the peanuts and Mark plants the cotton, Judson takes over the management of the row crops from spraying and irrigating to keeping an eye on the cost





Mark enjoys working with the cows and is shown in a regular routine with them

have been customers of AgGeorgia for several years and work with Commercial Loan Officer Linda Sapp in the Dublin Office. “We have a good relationship. [At AgGeorgia] You’re more than just their loan officer,” Linda explained.

The Herringtons are satisfied with the size and diversity of their operation, explains Judson, with no anticipation of expanding. “We’re in a position right now where it would have to be the perfect situation for us to expand. We have enough to do,” he said with a slight chuckle. “But if the right opportunity were to come along, we’d certainly entertain it.” They told of instances over the last couple of years of letting go of a couple of things that were not producing as they thought they should in order to focus their attention on other options. “We can take our attention, put it somewhere else,” said Mark and continued, “we can take that same amount of money or yield the same thing and not have to go over that piece of dirt as much.” The brothers own about 950 acres of what they farm and the rest

is rented, with about half of the rented acreage from family. Most of their land is irrigated, about 80%, with the majority of the water source being from a well. Some of the irrigation systems have been updated to control them through an app from their phones.

Judson and Mark both admit that the toughest part of their day-to-day routine is trying to balance work and family. Both of their wives work off the farm, with Judson’s wife as a partner in a law firm in Macon and Mark’s wife as a nurse. “The biggest challenge is [balancing] what we need to be doing for work and what we need to be doing with family,” Mark explains. “Farming is time consuming. Managing time with active kids is a challenge,” he said and quickly adds, “if Judson is in the middle of spraying, I’ll go pick up his kids or do whatever he needs and he does the same for me.” He also quickly adds, “I don’t see how people do it without grandparents.”

These two brothers know that they’re doing what needs to be done to look out for each other. “We both know we’re doing the best we can do with the time we have and doing it the cheapest way we can,” Mark said.



Mark & Judson check the moisture in the corn to determine harvesting

“We don’t judge each other, we all try to look out for one another.” Judson and his wife have two children and Mark and his wife have three, and neither is sure that any of them will choose to come back to the farm once they finish their education. “Jobs in farming aren’t glamorous,” said Judson. But all five have experienced farming, its lifestyle, and appreciate the commitment it demands. One sure thing with the Herrington family is that their love, dedication and appreciation for agriculture runs strong and deep throughout their family roots. That is certainly a heritage and legacy of which they can be proud.



Judson fills the pivot engine with fuel before turning it on a field of peanuts



Insurance Reminder

AgGeorgia Farm Credit, Agricultural Credit Association (Association) loan agreements and/or commitment letters stipulate that borrowers obtain and maintain insurance on property pledged as security for loans with the Association named as mortgagee or loss payee as appropriate.

This notice is a reminder that the minimum amount of coverage required to be maintained is the lesser of your loan balance(s), the actual cash value of the property, the replacement cost of the property or the amount stipulated by your loan officer. Since the amount required could be less than the amount for which the property can be insured, you are encouraged to consider

higher limits where applicable to adequately protect your equity interest in the property.

If the property securing your loan consists of improved real estate, unless otherwise advised, at a minimum, your policy must insure against the following perils: fire and lightning; wind; hail; aircraft or vehicle damage; riot or civil commotion; explosion; smoke damage; water damage (other than flood); falling objects; weight of snow, ice or sleet; and vandalism. Loss or damage from flooding is also required if your loan was made after Oct. 4, 1996, and at the time the loan was made the property was located in a government mandate Special Flood Hazard Area and flood insurance was available.

If the property securing your indebtedness consists of personal property including vehicles, machinery or equipment, in addition to the causes of loss cited in the preceding paragraph, the property must also be insured against theft, and where applicable, such as with mobile machinery and equipment, collision and upset.

If your current coverage does not conform to these requirements, please contact your insurance representative and effect the necessary changes to ensure your coverage does comply with these requirements. Please contact your local AgGeorgia Farm Credit representative if you have any questions or comments.



AgGeorgia Farm Credit Financial Reports

Copies of the Association's Annual and Quarterly reports are available upon request free of charge by calling 1-800-768-3276 or writing Brandie Thompson, Chief Financial Officer, AgGeorgia Farm Credit, ACA, P.O. Box 1820, Perry, Georgia 31069 or accessing the website, www.aggeorgia.com. The Association prepares an electronic version of the Annual Report which is available on the Association's website within 75 days after the end of the fiscal year and distributes the Annual Report to Shareholders within 90 days after the end of the fiscal year. The Association prepares an electronic version of the Quarterly report within 40 days after the end of each fiscal quarter, except that no report need be prepared for the fiscal quarter that coincides with the end of the fiscal year of the institution.



Association News

Staff News and Updates

We are pleased to announce the following additions and changes in our staff.

New Hires



Heather Bentley joined the Washington Office as a Member Service Representative. She has 20 years of customer service experience in addition to 4 years of banking and lending experience.



Edwin Jimenez joined AgGeorgia as an Member Service Representative in the Tifton Office. Edwin graduated from ABAC with a bachelor's degree in business and has several years of experience in customer service including banking.



Faith Cotter joined the AgGeorgia staff as a Consumer Ag Loan Officer in the Cordele Office. She is a graduate of ABAC in Tifton with a bachelor's degree in agbusiness.



Seth Newell joined the Tifton Office as a Consumer Ag Loan Officer. Seth is a graduate of ABAC in Tifton and brings valuable experience to this position.



Alex Hayes joined AgGeorgia as a Consumer Loan Ag Officer in our Cartersville Office. He is a graduate of Georgia Southern University with a bachelor's degree in finance, and brings banking experience to this position.



Karen Parker joined AgGeorgia in the Cartersville Office as a Consumer Ag Loan Officer. She has several years of financial and banking experience that will be beneficial to this role.

New Positions

Christy Brannon has accepted the position of Credit Analyst in our LaFayette Office. She has been with AgGeorgia since October of 2020, serving in the position of Commercial Loan Officer.

Sonya Chastain has accepted the position of Collateral Analyst in the Appraisal Department. Sonya began her career with AgGeorgia in April of 2020, most recently as a Consumer Loan Specialist.

Camille Dungan has been promoted to Credit Administrator. Camille began her career with AgGeorgia in December of 2016 and has held various credit positions.

Eddie Fresh has accepted the position of Loan Workout Officer in the SAM (Special Assets) Department. Eddie began his time with AgGeorgia in February of 2007, having served most recently as Senior Credit Analyst.

Dannah Frost accepted the position of Scored Loan Analyst. Dannah is in the Sandersville Office and has been employed with AgGeorgia since February of 2021 as a Member Service Representative.

Miley Hogan has accepted the position of Loan Processor in the Royston Office. Miley began her AgGeorgia career as a Member Service Representative in August of 2021.

Caroline Perry has accepted the position of Credit Analyst in the Gainesville Office. Caroline began as a Member Service Representative in February of 2022.

Austin Wright has accepted the position of Commercial Loan Officer in the Chatsworth Branch. Austin joined AgGeorgia in January of 2022 as a Consumer Ag Loan Officer in the Cartersville Office.



Mitch Adams has accepted the position of Regional Lending Manager. Mitch joined AgGeorgia as a Loan Officer in the Chatsworth Office in April of 2015. He will oversee the AgGeorgia Offices of Cartersville, Chatsworth, Clarkesville, Gainesville, LaFayette and Rome.



Adam Dye has been named Regional Lending Manager. Having served in various positions for AgGeorgia, Adam joined AgGeorgia in November of 2021 and most recently was Principal Commercial Credit Analyst. In his new position, he will oversee the Royston and Washington Offices.



Lisa Storm has been promoted to Chief Credit Officer. Lisa began her Farm Credit career in May of 2001 and has held several credit positions, most recently as Regional Credit Administrator.

Retirements



Sharon Childers retired on November 30, 2022, with 46 years of service. Sharon was a Member Service Representative in the Cordele Office.



Mickey Gilbert retired from AgGeorgia on September 30, 2022, after 15 years of service. Mickey joined AgGeorgia in August 2007 and served as a Loan Officer and a Credit Officer in the Cordele Office.



Giselle Thach retired on November 30, 2022, with 15 years of service. Giselle has served as a Loan Processor in the Cartersville and Moultrie Offices.



Rosanna Herren retired from AgGeorgia on November 30, 2022, with 35 years of service. Rosanna served in various credit positions and on her retirement was Regional Lending Manager.



Lacy Royal retired on December 31, 2022, with 42 years of service. Lacy was employed in various credit roles and was serving as the Chief Credit Officer in the Perry Corporate Office at his retirement.

FOR THE LOVE OF AG,

SUPPORT GEORGIA FARM BUREAU.

We need more members like you who care about protecting the future of Georgia agriculture. Like any other advocacy organization, we're only as strong as the number of members we represent. We need your support now more than ever! Help us fight for Georgia ag by encouraging your friends and family to become members of Georgia Farm Bureau, too.

Remember—you don't have to be a farmer or have insurance with us to join!



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TODAY**



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Property for Sale

BALDWIN



Mature Timber & Recreation, Well Managed Timberland, Investment Grade Planted Pines, Good Timber Markets & Accessibility. Excellent Hunting Area, Diverse Habitat with Plenty of Game, Gently Rolling Terrain near the Oconee River, Little Black Creek Runs Through It, Potential Pond Site, Waterfowl Hunting, 160 AC Pines, 50 AC Cutover, 30 AC Power R/W, Minutes to Oconee River Boat Launch, Enjoy Historic Milledgeville, Just Minutes South of Downtown, Great Neighborhood. LandMart.com, Bill Breiner, 478.457.7005, bill@landmart.com

BROOKS



Historic Sporting Property Located in the Famed Red Hills Plantation Belt. There are few plantations that have the incredible attributes that Magnolia Hall does - from the exceptional whitetail genetics, wild quail courses, confluence of three major waterways, size, natural timber, Antebellum home, history and location. This premier classic Georgia sporting property is one of the most beautiful, multi-game hunting properties in the Southeast. Jon Kohler & Associates, www.JonKohler.com, Jon Kohler, Jon@jonkohler.com

BEN HILL



Cutover Timber Tract Burned, Prepped and Re-Planted! This 194 acre tract located in northwest Ben Hill County would be an excellent long term investment. Secluded and surrounded by other timber tracts with a good road system throughout. You will find plenty of Whitetails grazing on property. Electric and well at the campsite. Call today for your tour of this coveted South Georgia land! Keller Williams GA Communities, Lindy Dorminy Bengston, 229.206.2713, <https://lindystownandcountry.kw.com/>, malindyb@gmail.com.

BEN HILL



Approximately 20-25 year old Stuart variety with a few younger trees scattered throughout. 2 deep wells irrigate the orchard. Over 36,000 lbs produced last season. There is a creek and small stand of planted pines on the eastern line and a 4 acre pond on the western line. It has great homesite potential for your dream home in the country along with an excellent investment! Keller Williams GA Communities, Lindy Dorminy Bengston, 229.206.2713, <https://lindystownandcountry.kw.com/>, malindyb@gmail.com.



Properties for sale are listed as a service to our readers. Information is furnished by real estate agents and individuals and AgGeorgia Farm Credit is not responsible for the accuracy of the listing contents. If you have property for sale in Georgia that you wish to list in the Leader magazine please contact Rhonda Shannon for details at rshannon@aggeorgia.com or 229-382-4300.

DADE



Gulf Creek Retreat is 345+ acres in Dade & Walker Counties. This tract has very old hardwood pine mix, and is one of the prettiest natural stands of wood we have seen! It is over a mile of Gulf Creek frontage, in which the new owner would own both sides of the creek. With paved road frontage and access from Hwy 157, it offers exceptional access and the views to and from the tract are those that can only be seen in the North Georgia mountain area. The property is absolutely loaded with wildlife, Deer, Turkey, Bear, and other small game! It is encumbered by a Conservation Easement. There is an envelope that would allow a home site on the property. This is an excellent opportunity to own 345 protected recreational acres in a growing area! Located in Rising Fawn, GA, less than 30 minutes from LaFayette, 2 hours from Atlanta and just over 30 minutes from Chattanooga, TN. Give us a call today to schedule a showing! Plantation Properties & Land Investments, Jason Williams 912-764-LAND(5263), Info@LandandRivers.com

EARLY

Fitzgibbons Farm provides solitude and peaceful relaxation on a farm with a charming country home that would be perfect for raising horses and/or cattle. The property also is abundant with deer and turkey for the outdoorsperson. The farm has approximately 157 combined acres of cropland and pasture that would be perfect for raising cattle and/or horses, or multiple agriculture practices. Some of the cropland could be set up for irrigation with the permitted 10-inch well in place that would irrigate approximately 130 acres. This property offers the added bonus of an annual income of \$11,835 from a farm lease. Jon Kohler & Associates, www.JonKohler.com Walter Hatchett, 850-508-4564, Walter@jonkohler.com

DECATUR



Moell Oaks features majestic live oaks, along with rolling pasture land. The log home is very inviting and comfortable providing a peaceful atmosphere with views overlooking the farm. Moell Oaks would make an excellent horse farm with its 40X80 horse barn with loft and office, wells, and several large equipment barns. Jon Kohler & Associates, www.JonKohler.com, Walter Hatchett 850.508.4564, Walter@jonkohler.com

GORDON



Located 3.8 miles west of I-75, this well-managed tract of land offers hunting opportunities as well as residential possibilities. With 3,365 feet +/- of frontage on Woody Road, this tract can be bought as a whole or subdivided into two tracts. With mature, well-managed timber, this tract can be your country home just out of the city. Southern Land Exchange, <https://southernlandexchange.com/kenneth-gibson/>, Kenneth Gibson, 770.324.2648, kgibson@southernlandexchange.com

For more information on financing options for these properties, contact us at **1-800-768-FARM** or online at aggeorgia.com



Property for Sale

HABERSHAM



Beautiful Misty Meadows Horse Farm located in western Habersham Co, Ga. near Helen and North Georgia Mountains. 3 bedroom, 2 bath home, 24,880 sq.ft. enclosed dressage facility with large arena, 15 separate stalls, viewing platform. Smaller barn with 4 stalls, large metal building for hay/equipment storage. Mountain views, open fenced pastures, creek, double paved road frontage. Perfect for horse lovers offering excellent business opportunity! Southern Heritage Land Co., Inc., www.southernheritageland.com, Charlie Lathem, 770.654.6812, clathem@bellsouth.net

HALL



163+ acre tract located on Ga. Hwy. 323 between Gainesville and I-85 with easy access to I-985. Mostly open (clear cut) with areas of large hardwoods. Long frontage on Cedar Creek with several smaller creeks/springs. Several high elevation points. County water and gas available. Loaded with wildlife. Perfect location for residential development, farming operation or future investment. Southern Heritage Land Co., Inc., www.southernheritageland.com, Stan Bennett, 770.654.0491, stancbennett@aol.com

JACKSON



Unique "one of a kind" large acreage tract north of Atlanta off I-85. Rolling fenced pastures, several creeks, fronts 40 acre watershed lake with over 2500 ft. of shoreline. Beautiful homesite locations. 3 wells, graded pad for several RV's. Great for horse farm, family compound, corporate retreat. Video available upon request. Southern Heritage Land Co., Inc., www.southernheritageland.com, Charlie Lathem, 770.654.6812, clathem@bellsouth.net

JEFF DAVIS



This Farm is the ideal investment tract with 625 acres under pivot. 6 pivots serviced by a 12" Diesel Well. There is 200 acres of Longleaf Pines planted in 2015. Rolling acres of pasture land and multiple ponds for your cattle. Old Homesite near the Rhonda Coleman entrance with boathouse and dock. Keller Williams GA Communities, Lindy Dorminy Bengston, 229.206.2713, <https://lindystownandcountry.kw.com/>, malindyb@gmail.com.



JOHNSON



3 Bedroom / 2 Bath Cabin ,Beautifully remodeled (new EVERYTHING). 2 Car Garage Under Construction CABIN PICTURES COMING SOON! New construction is active. 1.5 2.0 acre pond. Entire pond has recently been dugout and re-worked, New pad construction behind the pond to accommodate a small cabin or RV/Camper, Beautifully Landscaped, 2,080 feet of paved road frontage, Brand new 4 board fence the entire length of the road frontage, Brand new red steel metal shop 50'—50 with double lean to, Managed timber, Food Plots, Dove field, Enclosed deer stand(s), Feeders, Pendleton C reek is the property line, Two wells, Complete maintained road system within the property, Wildlife abound, Turkey and Deer along with a few covey of quail are common sights on this unique property. LandMart.com, <https://landmart.com/>, Jimmy Touchberry, 478-457-5049, jimmy@landmart.com

JOHNSON



3 bedroom/2 bath house, Little Ohoopsee River frontage, Large metal building with tractor barn and multiple roll-up doors. Swimming pool, Mature planted pine, Young pine plantation, Dove field/ hay field, Waterfowl habitat, Multiple outbuildings for a dog kennel and/ or equipment, RV hookup and shed, 19 miles from Sandersville, GA, *ask about the available personal property as well Southern Land Exchange, <https://southernlandexchange.com/garrett-williams/>, Garrett Williams, 706.296.5365, gwilliams@southernlandexchange.com.

MADISON



2,400 Ft. of Frontage on the Broad River, Beautiful Big Sandbar for Fishing, Camping & Recreation, 2,000 Ft of Frontage on Vineyard Creek. Enjoy Beautiful Rock Shoals in Vineyard Creek, 47 Acres of Old Growth Hardwood, 2,000 Ft. of Paved Road Frontage, 35 +/- Acres of 16 Year Old Planted Pine, Multiple Home Sites Overlooking the River, Quick Drive back to Athens of I-85, Nice Quiet Setting, LandMart.com, Aubrey Breiner, 478.454.7980, aubrey@landmart.com.

MADISON



Southern Land Exchange is proud to present a new HWY 29 commercial tract consisting of 19 acres located in Madison County. Zoned Business General (B) with water and sewer available and in an area that is exploding with new development, one couldn't ask for a better setup. This incredible B-zoned property sits just over the Clarke County line, positioning developers & investors to take advantage of the Athens market while doing business in Madison County! Like any great commercial property, this tract has valuable road frontage with over 600ft on Hwy 29. Situated between the Ingles in Madison County and the Kroger Marketplace in Clarke County, this property is a blank canvas ready for development. The B zoning is not something to take lightly as it is the primary commercial zoning classification in Madison County. Under B zoning, uses are as follows but not limited to: Car Dealerships, Banks, Gas Stations, Medical Clinics, Motels, Mini-Warehouses, Nursing Homes, and much more. The owner will build to suit and will consider subdividing. Southern Land Exchange, <https://southernlandexchange.com/travis-ebbert/>, Travis Ebbert 7066148840, tebbert@southernlandexchange.com.



Property for Sale

MARION



A Rare Combination where a Property's Great Architecture Meets with Great Land! With five lakes, rolling topography, open fields, pine timber, mixed hardwoods, creeks, streams, abundant wildlife, two beautifully designed cabins tucked peacefully into the woods, and a large easily accessible "Gathering Barn," this property perfectly captures the nexus between outdoor recreation and entertainment. Jon Kohler & Associates, www.JonKohler.com, Jon Kohler, 850.508.2999, Jon@jonkohler.com.

MCINTOSH



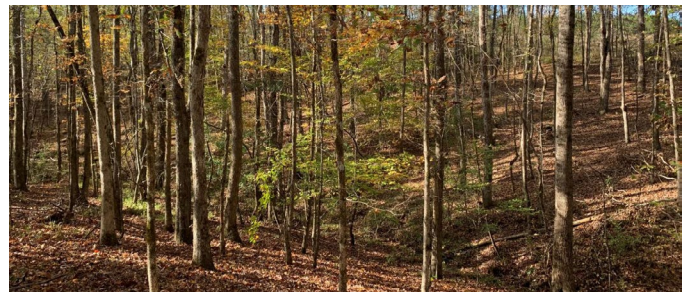
Create your own island estate and build the home of your dreams on this 17-acre wooded waterfront property. Current opportunity to purchase the adjoining 17 acres to own 34 contiguous acres of the southern end of Black Island with incredible 180-degree views of the water. Gorgeous live oaks and mature pines are sprinkled throughout; the area has abundant wildlife and great fishing is right at your fingertips. Jon Kohler & Associates, www.JonKohler.com, Lori Bemby Weldon, 229-977-6065, Lori@jonkohler.com.

MITCHELL



110 Surveyed Acres of Rolling Pine Forest with two ponds. This property feels good from the moment you roll in from Harmony Road. A winding road forms a path through a mature pine forest of 20" loblolly pines and some longleaf scattered around for good measure. Wildlife sign is everywhere on this property. The back pond has its own well and the front pond is fed by a creek. Excellent trail system throughout the property. Good Timber Value. The outdoor opportunities on this tract are endless. Fishing! (Feed them off the dock!) Hunting...just look at the rubs on the trees from bucks on the property! Duck, Turkey...this property has it all. Best Viewed with an ATV. Easy to Walk. Crocker Realty, Inc., www.landcroc.com, Daniel Crocker, 229.403.6297, landcrocdan@gmail.com

OGLETHORPE



The Wolf Branch tract is located on Hutchens-Wolfskin Rd in western Oglethorpe County. The property is only a +/- 15 minute drive from both Athens and Watkinsville. Enjoy a morning of hunting and recreation and then go catch a football game or dine in downtown Athens. The professionally managed pine plantations will offer you and your family a steady stream of future cash flows. Finally, an investment that you can enjoy! Southern Land Exchange, <https://southernlandexchange.com/jesse-johnson/>, Jesse Johnson, 7066144855, jjohnson@southernlandexchange.com



RICHMOND



Beautiful rolling property with income producing hay field, nice mature timber and a pond! The property also has an older 1640 sq ft brick home that could be renovated. Located just north of the Burke County line in Richmond County off of Peach Orchard Rd., this property is convenient to Augusta and Waynesboro. It would make a good hunting property, weekend recreation tract, or homesite. The hay fields are currently being rented out to a farmer but could easily be turned into pasture. Plantation Properties & Land Investments, <https://www.landandrivers.com/property/peach-orchard-road>, Jason Williams, 912.764.LAND(5263), Info@LandandRivers.com

For more information on financing options for these properties, contact us at **1-800-768-FARM** or online at aggeorgia.com

SEMINOLE



This list price includes a new permitted irrigation well. Already approved, to be installed. Located in Seminole County, GA 1,050+/- Acres with 200+/- AC of Pivot Irrigation, (300 Possible), Property uses a 10" irrigation well and has been approved for a new, permitted 12" irrigation well. 300+/- Acres of fenced Pasture, and a small wilderness of mixed pine, Oak Groves, and Cypress Heads. This unique, hard to find property was most recently used as a cattle operation and hunting operation. Formerly known as Hill Top Game and Fish. There is very little inventory for this type of property in Seminole County near famous Lake Seminole. This is a very well-balanced property with all the elements for living, working, and playing on the same tract. You want off the grid but also want to be connected? This is your tract. Convenient to Lake Seminole Wildlife Management Area (37,500 Acres) Now that's a big playground! About 20 minutes from Bainbridge GA and little over an hour from Thomasville, GA, and Tallahassee Florida. Wide open Pasture, Large Oak Groves, and Rolling hills under a SWGA sky! 5 Stand Wobble Trap and much More. Consider the conservation value of this tract with the water features it possesses Sykes Water Gap, Buttonwood Pond, Little Lake, Cypress Lake, and Spooner Springs. This property, at one time, was on the National Registry for Natural Landmarks. This is an important property. Video and Packet Available. Seller will consider dividing the AG Component of this tract from the Recreational and Hunting/Fishing Component of this tract. Army Corp of Engineers. According to Georgia Department of Natural Resources, Lake Seminole is made up of 37,500 Acres and Lake Seminole WMA is made up of 16,800 Acres of woods and water! Folks, that's a pretty big playground to handle all the fishing and hunting you could ever want to do! Lake Seminole is a special place!

Property for Sale

SEMINOLE



25+ Acre on Lake Seminole consisting of 6.6 Platted Lots of Lake Seminole Woods. Family Compound property! If you are looking for a Getaway, this is it. Located about 1 hour from Thomasville, GA 1 Hour from Tallahassee Florida and a short drive from Bainbridge, GA. This is a one of kind property on Lake Seminole where you have over 600' of Lake Frontage and you are surround by a rolling hill forest of Longleaf Pine, Oaks, and Wiregrass. The home has all tile floors with a large Master Bedroom and Private Bath extending from the main portion of the home. Property has multiple living spaces with large gaming room, living/dining room, large screened back porch, and open deck. Home is in excellent shape. The property has (3) permitted docks with power, water, and three boat lifts. Public Boat Ramp is just across the lake and a short drive from the property. There is a Large Detached Shelter for multiple boats and equipment. Two wells on property. Generator included with property. Great Investment/Exit Strategy would be to divide the property back into original lots. Very Private and Secluded. Home can not be seen from the road. (Saw two deer on original visit to the property) Property is in Woodland Conservation Use to help lower taxes. Buyer would need to assume through Seminole County. (Property part of Seminole Woods, not Seminole Ridge as listed above). Home is located on hill and out of any Flood Zone. Excellent Building sites for other homes. Lake and Lake Front under the authority of the Army Corp of Engineers. According to Georgia Department of Natural Resources, Lake Seminole is made up of 37,500 Acres and Lake Seminole WMA is made up of 16,800 Acres of woods and water! Folks, that's a pretty big playground to handle all the fishing and hunting you could ever want to do! Lake Seminole is a special place!

TALIAFERRO



Beautiful 1.5 Acre Pond/ Great Fishing, Cozy 2 Bedroom/1 Bath Hunting Cabin, Cabin Has a Great Well and Septic, Cabin Sold Mostly Furnished, Property Has a Well Established Trail System. Around 40 Acres of New Clear Cut, Seller Has Contracted to Replant the Clear Cut in Pines, Several Nice Hardwood Drains Remain w/ Big Timber, Multiple Building Sites, Good Food Plots with the Option to Build More, Enjoy Deer and Turkey Hunting, Dirt Road Frontage but Less Than 1 Mile from Pavement, Power Along the Road Frontage, Property Sold w/ 25 HP Tractor, Bush Hog & Golf Cart, Call Aubrey Breiner: 478-454-7980, LandMart.com Aubrey Breiner, 478.454.7980, aubrey@landmart.com

THOMAS



No Mobile Homes. 18+/- Acres... 17 Acres of this property has been surveyed. Additional survey will be needed. Pecan orchard area in front and back of property with creek area through the middle. Good looking Tifton soils on both sides of creek area. Good looking pond sites. Small unique barn on property once used as syrup mill back in the day. Private setting home site in the back of property.... several high ground homesites in the back orchard. Iconic Dixie Hwy monument marker at the county line is located in front of this property on GA 3/ Church Street. Part of property is in Mitchell County and part of the property is in Thomas County. Orchard has about 80+/- Trees...owner allows friend to take care of orchard and have the nuts produced in return. Nice project farm, homesite, or family compound for multiple homes. Crocker Realty, Inc., www.landcroc.com, Daniel E Crocker, 229.403.6297, landcrocdan@gmail.com



THOMAS



Private Homesites. Deer Woods near Thomasville GA! Old Growth Pine and Hardwood Forest Septic, Deep Well and Electrical Service in place. Big Deer and Turkey Area. (A quantifiable Big Buck Area! Check the Record Books.) QDM Area. Ochlocknee River just across Hall Road. Lots of Trails. Thick Woods, Creek. Excellent Cover for Wildlife. Sloping Hill in back of property with good soils and homesites. Great pond sites on this property. Woods are very natural with little disturbance...very little hunting on this tract. 1000' Frontage on Hall Road. Accessed on East side of property off of Wade Chastain Road. Driveway off of Hall Road. Small Fenced areas that could double as feed plots. Trails being mulched on the property. Good Pine and Hardwood Timber across the property. Monster Pines and Oaks! The property has been surveyed and the East Property Line and the South Property Line are both Land Lot Lines. Property is not in an AG Covenant so it could be divided. Zoned AG. With a little prescribed Fire under the Pines, a Pond, and some land management....this could be the place! Surrounded by big woods and big farms. 6.5 +/- Miles North of Thomasville/Walmart. Crocker Realty, Inc., www.landcroc.com, Daniel E Crocker 229.403.6297, landcrocdan@gmail.com

TWIGGS



14.83 acres Corner Property, Located at corner of I-16 and GA Hwy 358, Exit 27 on I-16, Excellent Highway Exposure. High Traffic Count, 650 Frontage on I-16, 345 Frontage on GA Hwy 358, 466 Frontage on Lucy Chapel Road, Level Open Terrain, County Water Nearby, Electricity Available, Agricultural Field, Easy Entrance from GA Hwy 358, Ideal Truck Stop / Travel Center Site, Truck Travel Route to Port of Savannah, Midway between Atlanta Airport & Savannah, 30 mins to Macon, Warner Robins & Dublin, Contact Bill Breiner for more info: 478.457.7005

WARREN



Incredible opportunity to own a large tract on a 146+/- acre lake. This property has a great road system that takes you to all the highlights the property has to offer. There is a potential pond site along the hardwood creek crossing through the property. This tract offers a nice rolling terrain and would be the ideal homesite, hunting, and recreational property with future income. Call Mark Costello to view. 706-207-5850 Southern Land Exchange, <https://southernlandexchange.com/mark-costello/>, Mark Costello, 706.207.5850, mcostello@southernlandexchange.com

For more information on financing options for these properties, contact us at
1-800-768-FARM or online at aggeorgia.com

Property for Sale

WARREN



Little Brier Creek Farm is a beautiful tract in Warren County. Whether you are looking for row crop, pasture, hunting, or a combination of the three then this is the farm for you. With over 70 acres of pasture, this would be an excellent small cattle farm. The row crop land could easily be planted in grass to expand your operation. There are 108+ acres of row crop land currently planted on the farm. This provides plenty of ground for a farmer and/or investor. There could also be longleaf pine stands planted for future pine straw revenue. The hunting opportunities on this tract are evident. With the remaining acreage in hardwood, there is plenty of bedding & forage for wildlife. Portions of the row crop or pasture land could be converted to food plots however you see fit. This tract is a perfect farm for the farmer or investor, as well as a blank canvas for the outdoorsman to plant pines, food plots all while leasing the farm land out for great habitat if you choose to do so. Give us a call today to check out Little Brier Creek Farm! Plantation Properties & Land Investments, <https://www.landandrivers.com/property/little-brier-creek-farm>, Jason Williams, 912-764-LAND(5263), Info@LandandRivers.com

UPSON



One of South-Central Georgia's Most Iconic Properties! This amazing property features the Hightower House, a landmark home of Georgia built in 1947 by famed architect Philip Schutze and modernized in 2015. Overlooking a 68+/- acre lake (plus its famous lakehouse built for entertaining), WaterCrest offers both with great wildlife and habitat! Jon Kohler & Associates, Jon Kohler, 850.508.2999, Jon@jonkohler.com

WORTH



Evergreen Plantation is a high-quality recreational timber investment property with a beautiful 3BR/2BA lakeside cabin, four lakes, creek frontage, mature pine stands, orchards, and so much more. Today Worth County is regarded as one of the most renowned counties in the southeast for producing high-quality and quantity of whitetails. Evergreen is no exception to this. The abundant hunting and recreation is exceptional. Jon Kohler & Associates, Walter Hatchett, (850) 508-4564, Walter@jonkohler.com



WILKINSON



For more information on financing options for these properties, contact us at
1-800-768-FARM
or online at aggeorgia.com

Cedar Creek Retreat is a 277+ acre turnkey recreational retreat in Wilkinson Co. just 3 miles over the Laurens Co. line. Boasting a half mile of paved road frontage along HWY 441, the location of this tract is going to be hard to beat. Give us a call today for your private showing!

TRACT FEATURES: 120+ acres mature pine plantation, 14+ acres of established food plot areas, 143+ acres of mature untouched, Over a mile of Cedar Creek frontage, 4+ acre wet weather duck hole in the center of the property, Vast internal road system

CABIN FEATURES: 3 bed/2 bath completely updated modular home in near brand new condition, Very nice equipment/storage barn, Covered fire pit area, Deer cleaning station, Power run all the way to the back of the property to the homesite, Well and septic system already in place at the front of the property, where an additional cabin could easily be implemented in a location that does not interfere with wildlife.

WILDLIFE: Loaded with deer, turkey, ducks, and occasional wild quail & hog, Food & water sources, bedding & roosting habitat, and brooding & fawning areas located all over this tract, Wilkinson Co. is documented as a Boone & Crockett producing county for whitetail bucks & the wild turkey population is also notably very strong in Wilkinson Co., Large sized neighboring properties are ideal for a recreational tract, in terms of a wildlife management standpoint as well as seclusion.

LOCATION: Located only 30 minutes from the beautiful Lakes of Sinclair & Oconee, 45 min. to Macon, less than 2 hours from Atlanta, and 2 hours from Savannah. Plantation Properties & Land Investments, <https://www.landandrivers.com/property/cedar-creek-retreat>, Jason Williams, 912.764.LAND(5263), Info@LandandRivers.com



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Gainesville, GA 30501
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Quitman, GA 31643
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Tifton, GA 31793
(229) 382-4300

Clarkesville
102 Blacksnake Road
Mt. Airy, GA 30563
(706) 754-4158

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LaFayette, GA 30728
(706) 638-1940

Rome
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Rome, GA 30162
(706) 291-6340

Washington
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Cordele, GA 31010
(229) 273-3927

Moultrie
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Moultrie, GA 31768
(229) 985-3893

Royston
449 Franklin Springs Street
Royston, GA 30662
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Waynesboro, GA 30830
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