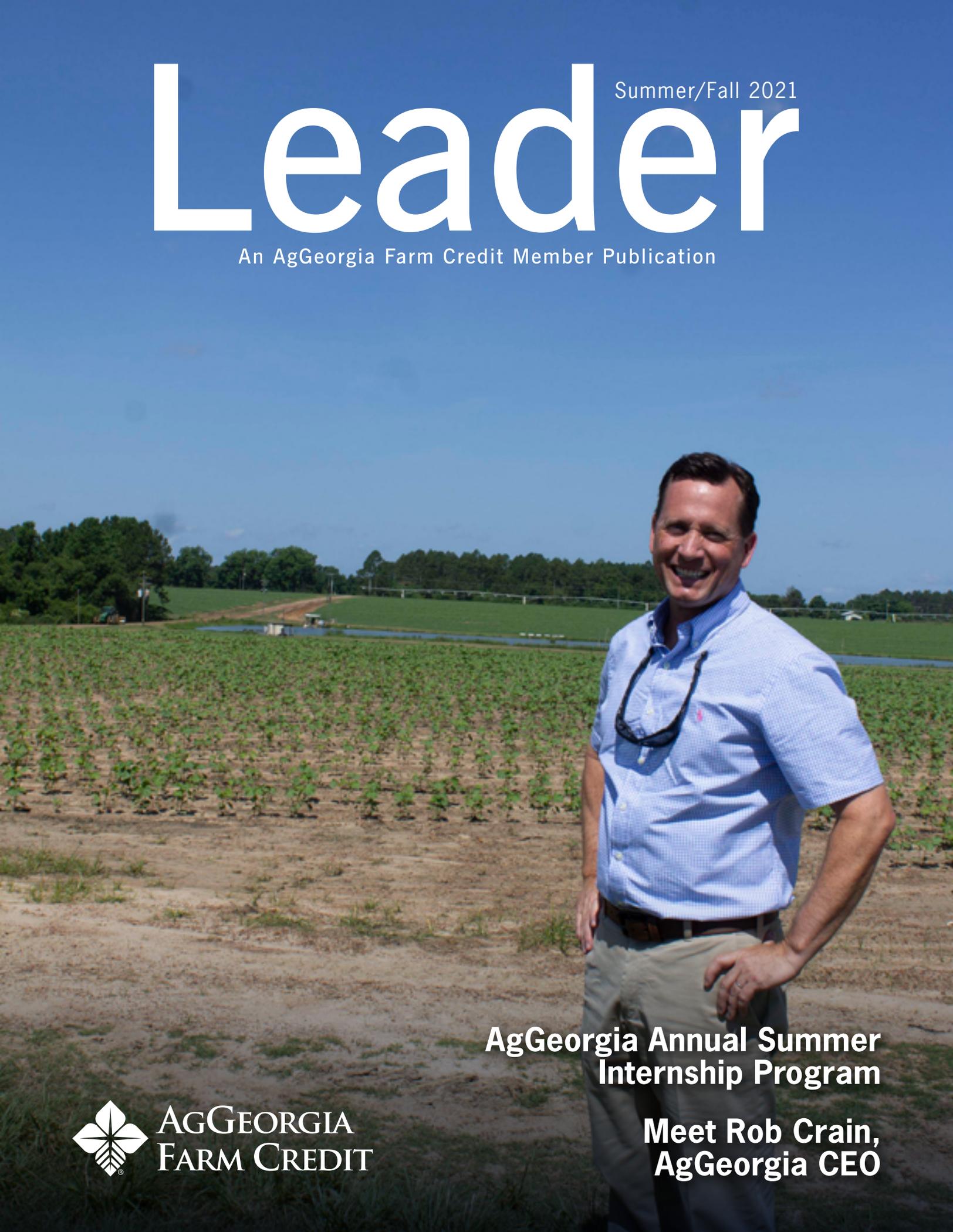


Leader

Summer/Fall 2021

An AgGeorgia Farm Credit Member Publication



**AgGeorgia Annual Summer
Internship Program**

**Meet Rob Crain,
AgGeorgia CEO**



**AGGEORGIA
FARM CREDIT**

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MONDAY, OCTOBER 25TH | 7:00 P.M.

Clarence Brown Center
5450 GA-20, Cartersville

TUESDAY, OCTOBER 26TH | 7:00 P.M.

The Swails Center at Emmanuel College
2200 W Main St, Royston

MONDAY, NOVEMBER 1ST | 7:00 P.M.

The Dubose Porter Center at Oconee Fall Line Technical College
560 Pinehill Rd, Dublin

TUESDAY, NOVEMBER 2ND | 7:00 P.M.

UGA Conference Center
15 RDC Road, Tifton

RSVP BY

OCTOBER 18

Helping Georgia Grow for Generations®

**Must be present to win. One winner will be chosen for the John Deere Gator November 3rd.*



Leader

is published quarterly for stockholders, directors and friends of AgGeorgia Farm Credit.

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Email: rshannon@aggeorgia.com.

ON THE FRONT COVER
AgGeorgia CEO Rob Crain enjoys the view in a customer's field in Tift County.



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CEO Rob Crain visits with a Tift County farmer and learns about cantaloupes. Crain says he'd rather be on a farm than behind a desk.

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AgGeorgia Annual Summer Internship Program



The interns visit with Leighton (left) and Terri and Larry Cooley (right) in the poultry house viewing room on their farm

AgGeorgia Farm Credit is proud to provide an annual internship program each summer that is specifically designed for college junior and seniors. The 10-week program gives a 360 degree look at the functions of the daily routines of the branch offices and allows the interns to explore ag lending at AgGeorgia. A mentor is assigned for guidance through the many facets of farm lending with opportunities for them to observe areas of executive management, operations, appraisals and branch lending. Specific areas of focus also includes accounting, marketing, credit philosophy, loan documentation, and legal issues. From meeting with customers to making approval recommendations on actual loan packages, experienced credit staff offer exposure of start-to-finish financial analysis

and loan structuring. The interns also experience the Farm Credit cooperative model, relationships with member/borrowers and the communities in which our offices are located.

Meet our 2021 interns:



Courtney Conine is a graduate of University of Georgia/Tifton with an agribusiness degree. She is from Grady County and was

very active in the Pelham FFA chapter and competed in various activities like Discussion Meet, Meats Evaluations and was part of the chapter officer team. Courtney was very involved for 14 years in livestock shows, especially swine, that allowed her to travel and make many acquaintances. While at UGA/Tifton, she was on the ambassador team, president of the UGA Tifton Agribusiness Club and member of the UGA Block and Bridle. She enjoys cooking for family and friends, working with pigs and other livestock, making homemade snacks and tailgating for UGA football games and deer hunting. Her favorite thing to do is play with her dog, Scout. Courtney has accepted a job in the ag department of a local commercial bank and plans to use the tools she learned to further her career in finance.



The interns get instructions and suit-up for their tour of the Perdue processing plant



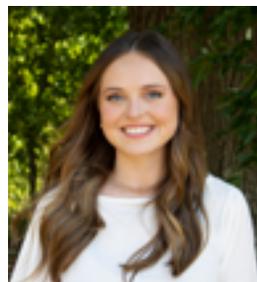
Braswell Davis attends Abraham Baldwin Agricultural College in Tifton and is from Colquitt County,

Georgia. His study of interest at ABAC is agribusiness where he is working toward a bachelor's degree. "I chose to get a degree in agribusiness because I enjoy agriculture and the many things involved in it. I started my college career in Valdosta and had planned to get a business management degree," Braswell explains. "I decided, though, if I was going to find a career in agriculture, I knew ABAC would be a great place to learn more about what I enjoy." Braswell chose to apply for the internship program at AgGeorgia because he'd not seen the financial side of ag. He wanted to see how the farmers get help with their operations, purchasing new land, equipment, poultry houses, etc. "AgGeorgia has shown me that a relationship with the customer is important," Braswell stated. "During my internship, I was able to go out and see customers, and I noticed there was a relationship built between the customer and AgGeorgia employees. AgGeorgia does everything they have to do to make loans work and to keep the customer satisfied." Braswell also enjoys fishing, hunting and spending time with friends and family. He will look to begin his career after graduating in 2022.



Faith Fantroy is from Montgomery, Alabama and is attending Fort Valley State University majoring in agricultural

economics. Faith developed an appreciation for ag through her connection with FFA, participating in livestock shows, and their small family pig and chicken farm. She is very involved in Northside Church of Christ, where her family also attends, and she is leader of the youth group. She is a member of the Fort Valley State Lady Wildcats basketball team and enjoys drawing in her spare time. When asked what her plans were after completing her AgGeorgia internship, Faith said emphatically, "Complete senior year!"



Anna-Leigh McCartney is from Cook County, Georgia, and is a student of the University of Georgia/Athens. She plans to obtain

a bachelor's degree in business administration, management and upon graduation in May of 2022, would like to begin a career in lending or human resources. Anna-Leigh enjoys traveling and reading, and is involved with the Wesley Foundation, a Methodist supported college ministry; Alpha Gamma

Delta, a college sorority; and Relay for Life, a nationwide community group raising funds for cancer research. She has also volunteered at the Athens Humane Society, and has devoted time in missions in Jamaica.



Hannah Whitaker graduated from ABAC in May of 2021 with a Bachelors of Science in Agribusiness degree. Hannah grew up in

Manatee County, Florida and was active with showing cattle all across the southeast. She has been involved in FFA, 4-H and has been a member of the Florida Junior Cattlemen's for 8 years. She likes spending time with family and friends, enjoys cooking and attends Journey Church in Tifton. Upon completion of the AgGeorgia internship, Hannah accepted a position within the Farm Credit System where she began her career in August of 2021.

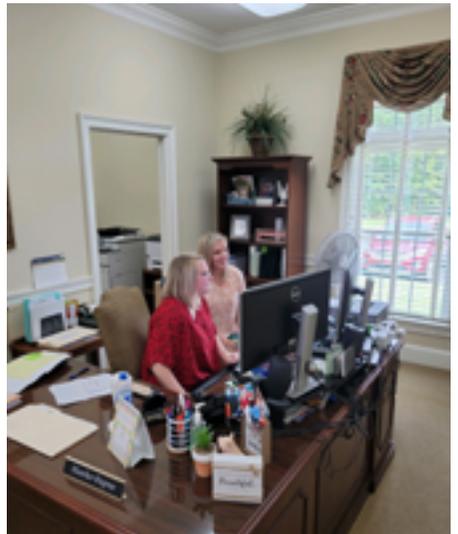
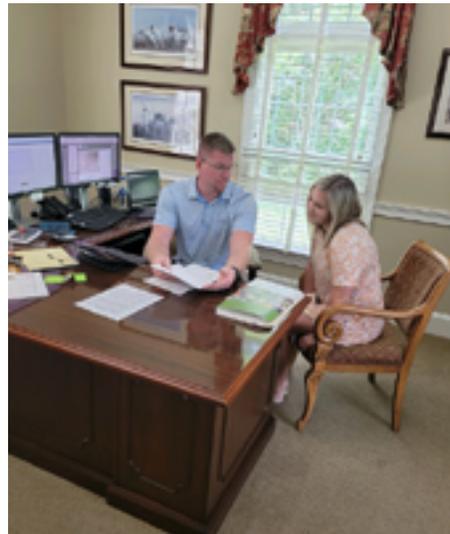
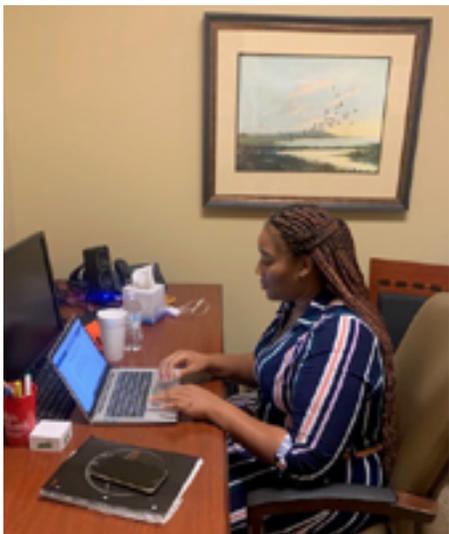
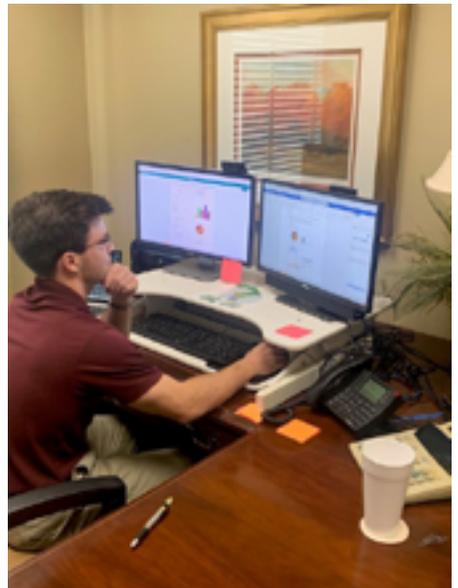
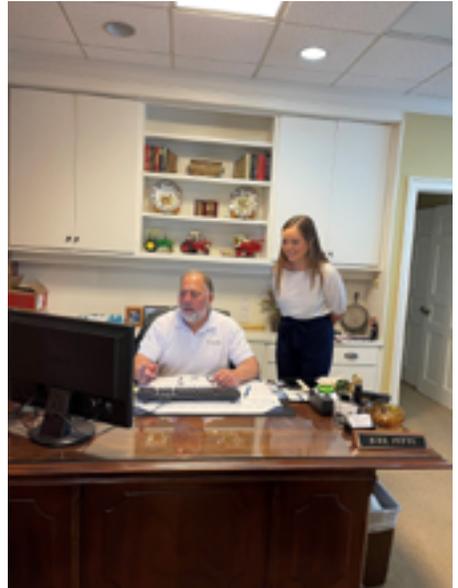
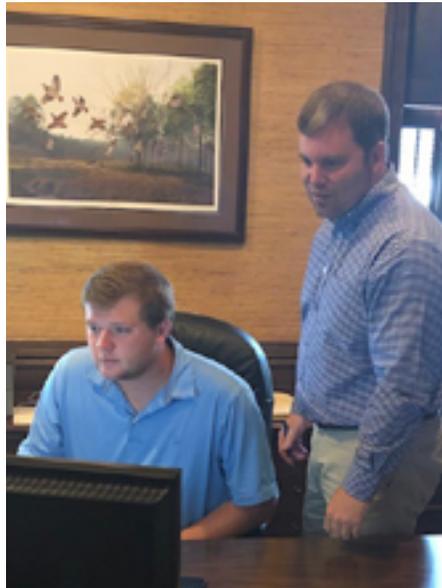


Caleb Warren is an agribusiness major at ABAC and is from Warner Robins, Georgia. Although his family was

not involved in agriculture, Caleb became interested in the industry when he was offered a part-time job on a small cattle farm during his sophomore year of high school. He grew to love agriculture and developed an appreciation for everything farmers do. He decided on furthering his education at ABAC to achieve his goal of an ag career. Caleb has since worked on a large pecan orchard in Hawkinsville, interned at the Georgia Department of Agriculture and with AgGeorgia, and says each of these experiences has confirmed his choice to pursue a career in agriculture. He plans to graduate in 2022. "Through the AgGeorgia internship I have been able to learn more about what they do for rural Georgia and how they truly want to improve agriculture in our state. My internship has been incredible and I cannot thank AgGeorgia enough for this experience."

Continued from previous page

For information on the AgGeorgia internship program, contact Lesley Hurst, Human Resources Administrator/Training & Recruiting at 478-987-8300 Ext. 130 or at lhurst@aggeorgia.com.



Interns at work in their various offices



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Meet Rob Crain, AgGeorgia CEO



Rob (seated left) talked with Jamie Patrick and others at a visit with Gibbs Patrick Farms.

There are few things that Charlotte, North Carolina and Perry, Georgia have in common. Even though they both are considered to be in the south and the summer weather with the heat and humidity are comparable, the winter weather for the two is likely just as much of a contrast as the population and landscape. The allure of the two areas differs vastly in so many ways. The busyness of Charlotte can be unappealing to most folks, on a daily basis that is, with its large, potentially impersonal and prosaic corporate mindset. It's understandable,

then, why AgGeorgia's CEO Rob Crain would consider leaving the big city business structure to serve with an organization that prides itself on relationship lending, leading him to the small-town charm of Houston County.

Rob was born in Cleveland County, North Carolina, a county that borders the North Carolina/South Carolina state line and is nestled almost centrally between Asheville on the west and Charlotte on the east. Although the major industry there wasn't tourism, it

wasn't agriculture either. Rob didn't grow up on a farm to acquire an appreciation for agriculture at an early age. So just how did this Chief Executive Officer find his way to and establish a career with Farm Credit?

After graduating from Western Carolina University with a Bachelor of Science in Finance and Master of Business Administration from Gardner-Webb University, Rob found himself in downtown Charlotte working for a financial services company. "For the better part of a

Rob admits he'd rather be on a farm visit than behind a desk, which is all the more reason it's easy to see why the big tall building in downtown Charlotte didn't appeal to him.

decade I worked in downtown Charlotte where my job consisted of clearing large credit transactions for clients in the textile industry. The work was super transactional and I began to feel pulled toward more purpose-driven work - something I was passionate about," Rob explained. "I just had no clue what that would be at the time or where it would take me."

That's when he noticed a job posting for a Senior Credit Analyst at Southwest Georgia Farm Credit in Bainbridge, Georgia and about six months later, he and his new wife, Tiffany, were moving south. That would be the beginning of his new career. "Moving to rural, Southwest Georgia probably wasn't



George Walker, retired AgGeorgia Executive Vice President, visits with Rob at a recent customer appreciation drive thru lunch

exactly how I thought the next chapter would begin," Rob joked. But once he began working with Farm Credit, he began to understand what relationship lending was. "I knew that's what I wanted to be about," Rob explained. "Previously, I had focused solely on numbers, now my focus was also on relationships and people, and it was transformative," Rob said. "Instead of just numbers on a computer screen, I was able to finally see the people behind those

numbers. And these people just happened to feed and clothe the world," Rob explained.

Rob recalled his young family's move, saying "Life in Bainbridge was certainly different at first, but people were unbelievably friendly, and apart from the gnats, it was an incredible experience. I learned alot," Rob said with a smile. While in Bainbridge, Rob served as Director of Risk Management and Senior Commercial Credit Analyst. Rob and family



CEO Rob Crain checks out some cantaloupes growing in Tift County



Philip Grimes (left) shows Rob around his cantaloupe operation in full swing

would move back to his home state of North Carolina in 2006 when he accepted a position of Relationship Manager with Carolina Farm Credit in the Spindale Office. Since most of his family was still there, as well as the majority of Tiffany's family, it was a perfect opportunity.

Rob had professional success at Carolina Farm Credit, and his career continued to flourish as he advanced through the ranks. He would hold various positions including Capital Markets Manager, Director of Credit Administration, Chief Risk Officer and Chief Credit Officer. When the retirement of AgGeorgia's former CEO was announced, Rob knew that was an opportunity he didn't want to pass up. "It was a unique opportunity that presented itself at a unique time," Rob said.

Elected AgGeorgia CEO by the board of directors on behalf of the stockholders, he began his new position in August of 2020. Although Rob is new to AgGeorgia, he is not

new to the Farm Credit System nor to the mindset of relationship lending. "AgGeorgia has long been a champion for agriculture in the state and I, along with our amazing staff and board, look forward to advancing our deep rooted legacy of service and support for Georgia's farmers and rural communities well into the future," he said.

During his several years with Farm Credit, Rob not only increased his career experience on his resume but his family increased also. He and Tiffany have 2 daughters, Karley who just turned 16, and Kinley who is a very mature 11, both competitive tournament tennis players. The family lives in Houston County and are very active in tennis, with Rob commenting, "Tennis is about all we do on the weekends — junior tournaments for the girls or practice." He is also active in local tennis and plays on numerous USTA teams while Tiffany keeps them all organized and the girls shuttled around.

Rob admits he'd rather be on a farm visit than behind a desk which is all the more reason it's easy to see why the big tall building in downtown Charlotte didn't have much appeal to him. And although Houston County is over twice as populated as his home county, his love and appreciation for agriculture and the industry, coupled with the relationship lending model of Farm Credit, had much appeal and was worth making the move. "I'm so excited to be back in Georgia and feel blessed to be a part of such an incredible organization," Rob said.



CEO Rob Crain wishes the best of luck to the 2021 summer interns on the last day of the program.



Rob checks out the process in the packing shed



Rob visits with the 2021 summer interns



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 1-800-868-6404 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.



ALL-CASH PATRONAGE REFUNDS FAQS

WHAT IS THE PATRONAGE REFUND PROGRAM?

- ▶ As a cooperative, we return our profits to our member-borrowers. Previously, those payments were issued in two methods: Cash (returned to members each April from the prior year's earnings) and Surplus (returned to members 7-10 years later).

WHAT IS CHANGING?

- ▶ Beginning with the 2021 Patronage Refund (to be issued April 2022), future Patronage Refunds will be made entirely in cash.

HOW IS THIS BETTER FOR ME?

- ▶ Because returns from our prior year profits will now be paid in all cash, you get the full benefit of patronage refunds upfront each year, rather than having to wait 7-10 years. This gives you the ability to use the refunds immediately for anything you want...save, invest in your operation, pay for your child's college, or reduce your cost of borrowing even further by applying the refund back to your loan.

Year	% of Accrued Interest	Patronage Distribution
2011	5%	\$3,564,146
2012	8%	\$4,680,755
2013	18%	\$8,948,087
2014	30%	\$13,467,871
2015	26%	\$11,733,287
2016	25%	\$11,184,179
2017	27%	\$13,630,305
2018	25%	\$13,572,002
2019	24%	\$13,953,640
2020	30%	\$16,378,886
10-Yr. Avg.	22%	\$11,111,316

Assuming our 10-year average patronage rate of 22%, you would receive 22¢ for every dollar of interest accrued. That effectively lowers our members' rates by an average of 1.25%!

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Association News

New Hires



Lily Mize began her AgGeorgia career on Tuesday, March 16, 2021 as a Loan Operations Specialist in the Royston Office. Lily has financial and administrative experience.



Efrain 'Efra' Jaimes joined AgGeorgia on April 16, 2021 as a Loan Operations Specialist in the Perry Office. Efra received a Bachelor of Business Management from Middle Georgia State University.



Kandice Mathis joined AgGeorgia on Tuesday, March 16, 2021 as a Loan Operations Specialist in the Tifton Office. Kandice is a graduate of Walden University with a Bachelor of Business Administration and has prior business experience.



Allison Johnson joined the Washington Office as a Loan Operations Specialist on April 16, 2021. She has previous banking/finance experience with a commercial bank.



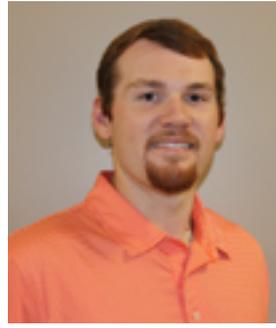
Katelyn Stoddard joined AgGeorgia on April 1, 2021 as an Account Specialist in the Royston Office. She has a bachelor's and master's degree in agribusiness from the University of Georgia and has prior business and management experience.



Nathan Tran, former intern, accepted the position of Business Service Specialist in the Perry Corporate office as of June 1, 2021. Nate was an intern with AgGeorgia for 5 months and is a 2021 graduate of Mercer University with a Bachelor of Business Administration with a Major in Economics and Minors in Statistics and Marketing.



Rachael Crowell joined AgGeorgia on June 9, 2021 as Corporate Secretary in the Perry Corporate Office. Rachael obtained an associate's degree from Columbia Southern University and is currently pursuing a bachelor's degree in Project Management. Rachael has several years' administration and business experience.



Justin McCarty joined AgGeorgia on July 22, 2021 as Loan Operations Specialist in our Royston office. He is a graduate of Truett McConnell College with a bachelor's degree in business management. Justin has experience from a credit union and in accounting and tax preparation.

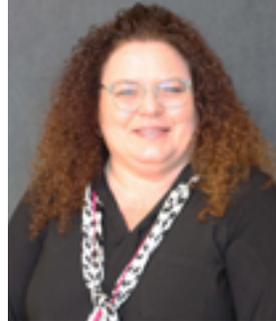


Amanda "Mandy" Hicks began her AgGeorgia career in our LaFayette Office on July 16, 2021 as a Loan Operations Specialist. Mandy has over 20 years' experience in the medical and dental field.

Promotions



Michelle Avant has been promoted to Compliance Officer. Michelle began her career with AgGeorgia in April of 2008 in the Tifton office and has served AgGeorgia in various appointments and positions.



Christy Pope has been promoted to Human Resources Administrator/ Payroll & Benefits. She joined AgGeorgia in January of 2021 as Administrative Assistant in Sales & Marketing in the Perry Corporate Office.



Sonya Chastain has been promoted to Consumer Loan Officer. She joined AgGeorgia in April of 2020 as a Loan Operations Specialist in the Royston Office.



Tessa Wright has been promoted to Consumer Loan Officer. Tessa joined AgGeorgia in November of 2020 as a Loan Operations Specialist in the LaFayette Office.



Association News (cont'd)

AgGeorgia CEO Rob Crain and Chief Risk Officer Jay Murkerson were in our Cordele Branch to celebrate Sharon Childers' 45 year work anniversary with Farm Credit! You read that right...45 years! We're fairly certain that we must have violated child labor laws when we hired Sharon. Thank you Sharon for your dedication to AgGeorgia and to our members

AgGeorgia was pleased to present the first ever grants to local farmers markets in our territory! The requirements were that the markets had to be open at least 8 days during a 2-month period and at least 50% of the vendors' products had to be agricultural. Those receiving the grants were Market on Madison in Dublin, Sylvester Farmers Market and Wiregrass Farmers Market in Tifton.

AgGeorgia was proud to be a contributor to the new construction of the poultry science building on the University of Georgia campus in Athens. Visiting with the new Dean of the College of Ag and Environmental Sciences Nick Place and Making the ceremonial check presentation was (bottom L to R) Corey Cottle, AgGeorgia's Chief Marketing Officer; Todd Applegate, UGA Poultry Science Department Head; Bobby Miller, AgGeorgia Board of Director; Dave Neff, Board Chairman of AgGeorgia; Jack Bentley, Vice-Chairman of AgGeorgia, Rob Crain, CEO of AgGeorgia.

Director News



AgGeorgia Farm Credit is pleased to announce the addition of Hart County's Patti York to its Board of Directors.

The board conducted a

thorough search to fill the vacancy created by the recent retirement of long-time director Anne Smith of Madison County. Mrs. York's appointment to the position is effective for the remainder of the term, which expires 12/31/2021. Mrs. York will be eligible to be elected by AgGeorgia's member-stockholders later this year for a 4-year term. Mrs. York is a long-time broiler grower for Fieldale Farms and is also owner of JSK Farms, a cattle and sheep operation she operates along with her son and son-in-law. She has been a poultry grower for nearly 26 years. Patti is also the Women's Chair for the Hart County Farm Bureau, board member of the Hart County Water & Sewer Authority, and a member of Bethany Baptist Church. Mrs. York resides in Hartwell along with her husband, Kenny. She has two stepsons, Zach York (Katie) and Eli York (Madison Johnson), son Jeff Brown (Cassie), two daughters, Savanna Baker (Daniel) and Karli Brown, and three grandchildren, Jud Brown, Camillia Brown, and Lincoln York.

We congratulate Mrs. Anne Smith on her recent retirement from the board and express our sincere appreciation for her years of service to our members and cooperative. "Anne Smith left a tremendous legacy at AgGeorgia, thus there were big shoes to fill for this position," said AgGeorgia Board Chairman Dave Neff. We wish Miss Anne a long, healthy and happy retirement!



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*Past returns not a guarantee of future payouts. Talk to a relationship manager for details.



Property for Sale

BALDWIN



3 AC Fishing Pond w/ Cabin Sites, 15.81 Acres, \$70,000. 3 +/- Acres Fishing Pond. Spring-Fed Stream. Open Areas Along Bank and Dam. Great Spot to Get Away and Relax! Multiple Excellent Cabin / Home Sites. Ideal Building Site Uphill from Pond. Existing Clearing on Far Side of Pond. Small Hunting Tract. One Trail Goes Length of Property

BARTOW



Property has frontage on Mullinax Road and John Kay Road. This property is entirely wooded with natural pines and hardwoods. \$3,500/Ac. Property is also offered divided as follows: Tract 1 66.97 +- acres easement access \$2,900/ac (\$194,213), Tracts 1 & 2 99.58 +- acres for \$3,900/ac (\$388,362), and Tract 3 37.04 +- acres for \$5,900/ac (\$218,536).



Connesena Creek runs through this great 172 +/- acre property with approximately 2794' of paved road frontage. This property offers great habit for wildlife with the creek, hardwoods, natural pines and 19 +/- Acres of 32 +/- year old thinned planted pines. An extensive internal road system makes this property easy to view. \$10,000/Acre \$1,720,000.



Look no more for the perfect recreation tract or 106.5+- acre home site! Road frontage galore! This property offers an internal creek (meaning you own both sides of the creek.) Connesena Creek runs through this property in a general North South direction. Utilities: Georgia Power, City of Kingston Water, Natural Gas. \$10,000/Acre \$1,065,000



229 +/- Acres in mature natural timber predominantly consisting of hardwoods. This property would make a great recreational property with hunting, ATVing, Camping, etc. or a large home site. There are existing ATV trails on the property. \$5,700/Acre \$1,305,300



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.

BROOKS



Nice large acre tract to build your forever home. Lots of privacy in a country setting. This property has a 25-30 acre pond as well. It could be a very nice homeplace not too far from the Valdosta Mall area.

CANDLER



Daughtry Farms is a beautiful 209 acre tract located just two miles north of Metter, Georgia on the west side of GA Hwy 121. This beautiful property features rolling terrain that offers charming aesthetics, a lake, ponds, and excellent wildlife. The tract is \$627,000. Contact Wade McDonald at 229-407-0224 or wmcDonald@fwforestry.com.

COLQUITT



Farm is located approx. 2 miles NE from Ellenton on S. side of Roundtree Bridge Rd. Farm has 131 acres (47 ac. cropland with balance in pine & hardwood timber) and currently in CUVA program. Timber cruise available. Farm is leased for 2021 crop year. Home included on the farm has deep well and is currently rented for \$300/month. \$505,000. The Slocumb Company, Johnny Slocumb, slocumb@windstream.net, (229) 985-9333hunting, and much more. The Slocumb Company - Dena Pearce, (229) 456-3081. denacjp@yahoo.com



Everything you have been looking for is right here tucked away in a beautiful peaceful setting on 25.82 +/- acres. Surrounded by peaceful nature, wildlife, planted pines, a stocked pond, and plenty of room to roam you will never want to leave home.

Gorgeous custom-built home on 4+ acres. Main level master suite. Custom cabinetry throughout w/ 3600+/_ sq ft. Huge two-story workshop. Located within close proximity to the hospital and schools.windstream.net, (229) 985-9333hunting, and much more. The Slocumb Company - Dena Pearce, (229) 456-3081. denacjp@yahoo.com



Property for Sale

ELBERT



So many possibilities on this 57+ acre tract at the Elbert/Madison county line. Over 2,000 ft of road frontage on Hwy 172. Ideal recreational tract, great for hunting or has several potential homesites for a secluded home. Call Amanda 706-680-1800 or Zach 706-498-7804. \$256,816

FRANKLIN



Nice 178 acre farmland tract located near Carnesville. Long frontage on Broad River, over 100 acres in pasture, partially fenced. Long paved road frontage, excellent building sites. Loaded with wildlife! Perfect for horse/cattle farm. \$4,950/acre. Stan Bennett 770-654-0491 Southern Heritage Land Co., Inc.

GORDON



Sportsman Paradise. 790.57 +/- Acres offering a 7 +/- acre spring fed pond, mature timber consisting of natural pines of hardwoods, pasture, and 2 creeks. Zoning: A-1. Topography: Rolling. Utilities: Power. Owner Financing considered with 60% down – Subject to buyer's credit approval. 75 miles from Atlanta. 58 miles from Chattanooga. \$3,850/Acre \$3,043,706

HABERSHAM



45.91 wooded acres on Stonepile Rd. near Clarkesville. Large hardwood ridges with building sites, two creeks, paved road frontage, new long gravel driveway being built. Lot's of wildlife! \$7,950/acre. Charlie Lathem 770-654-6812 Southern Heritage Land Co., Inc.

HALL



Beautiful 44.8 acre tract near Clermont with some open pasture, large hardwood ridges, mountain views, creek, paved road frontage, whitetail deer/turkey. Perfect for horse farm and family estate. This tract has it all! \$12,342/acre. Stan Bennett 770-654-0491. Southern Heritage Land Co., Inc.



JACKSON



280+ acre unique large acreage tract with over 2500' frontage on a 40 acre watershed lake. Part fenced pasture, part wooded. Loaded with wildlife! Great for private compound, corporate retreat, horse/cattle farm. Easy access to I-85. Stan Bennett 770-654-0491. Southern Heritage Land Co., Inc.

JOHNSON



Outdoorsman's Paradise, 190 Acres, \$3,500 per acre. Hunt Deer, Turkeys, Ducks, Squirrels, or Rabbits. Very Secluded Backwater Ponds. Pasture/Hay Field. Electricity on Site. Working Well. Great Homesite(s). Timber with Value. 3,260+/- feet of road frontage on J.G. Foskey Road. 1,650+/- feet of road frontage on Lloyd Pond Road

LOWNDES



Great place for a homesite to build your new home or to place a manufactured home. This is Lot 1 of the subdivided ac in the picture. Close to I-75 but still in a country setting. Property will need a well and septic tank. This property will need to be surveyed because it is part of a larger parcel that has been divided into four different tracts.



Beautiful 190+ acre farm located near Maysville. Almost 150 acres in grass. Country home built in the 1880's. Several nice creeks, loaded with wildlife. Great for horse/cattle farm. Several older barns. Easy access to I-85. Call for video. Charlie Lathem 770-654-6812. Southern Heritage Land Co., Inc.

LONG



Sassafras Plantation is a former commercial quail hunting preserve located in the heart of coastal Georgia. There is great potential to grow commercial forest products. Tract #5 is 759 acres at \$2,277,000. Tract #6 is 162 acres at \$500,000. For questions or to schedule a showing, contact Wade McDonald at 229-407-0224 or wmcDonald@fwforestry.com



10 Acres to BUILD YOUR DREAM HOME in North Lowndes County conveniently located between VALDOSTA & HAHIRA GEORGIA. Time to Move to the Country and Plenty of Space with 570 FT of ROAD FRONTAGE on SKIPPER BRIDGE. GREAT LOCATION and Just Minutes away from MOODY AIR FORCE BASE & SOUTH GEORGIA MEDICAL CENTER. CALL TODAY FOR BUILD TO SUIT OPPORTUNITY!!



Property for Sale



LAND AVAILABLE IN N. LOWNDES 91.45 WOODED ACRES with established HOME SITE, POND, WAREHOUSE, SHOP, and A LANDING STRIP! Property is located on both sides of Union Rd. Small home is 2BR/1BA w/ 1078 heated square feet. The pond is located towards the back of the property. Lots of recreational potential with trails and hunting available.

MADISON



Come enjoy the peaceful sunsets of the country on this private 31.67 acres. This tract has everything you are looking for, fenced pasture, big beautiful hardwood trees, fruit trees and a small creek winding through the woods. There are two wells in place and an adorable remodeled one bedroom mobile home that can provide a great get a way. \$215,000. Burdette Realty, Amanda Smith, amk23@bellsouth.net, (706) 680-1800.

PULASKI

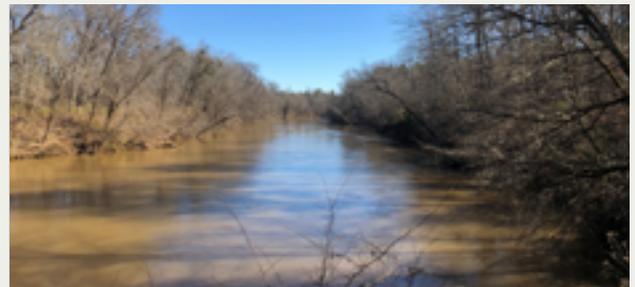


Willis Cattle Farm is a 135-acre quaint cattle farm with highly productive soils, mature planted pine, a creek, and a custom-built 2,256 square foot home located in southwest Pulaski County, Georgia. The property is \$530,000. For questions or to schedule a showing, please contact George Peake at 478-972-2971 or george.peake@fountainsland.com.



Fifteen acres in the middle of town. Great place for a new homesite. Price reduced so new owner can create road access. Please call agent for more information.

OGELOTORPE



Unique Timberland Investment, 729.65 Acres, \$2,750 per acre. Big Contiguous Property. Invest in Real Assets. Long River Frontage. 1.4 Miles on Broad River. Beautiful Hardwoods Along River. Mix of Mature Hardwoods & Pines. Merchantable & Pre-Merchantable Trees. Planted Pines from 7 to 24 Years Old. Diverse Wildlife Habitat.



TALIAFERRO



2 Ponds & 2,000+ Ft. of River Frontage, 216 Acres, \$2,300 per acre. 2,030 Ft. of Frontage on Little River. 2 Ponds. 60 + Acres of Old Hardwood. 70vAcres of Old Fields. Several Creeks and Streams. Great Location in the County. Power On Site. Agricultural and Recreational Potential. Hunt Turkeys, Deer, Hogs and Ducks. Multiple Cabin Sites.

THOMAS



187 ac Bordering Aucilla Plantation. Lost Boy Oaks all over the property. Shared pond on North property line. Rolling topography. Two Fields of 18+/- ac & 24+/- ac. Two Wells & septic tanks on McKinnon Road part of property. Shallow well by barn. Good soils for farming or home sites. Property in AG Covenant that would need to be assumed by buyer. Crocker Realty, Inc., Daniel Crocker, landcroc6535@gmail.com, (229) 403-6297

TAYLOR



Flint River Plantation, 2024 Acres, \$2,750 per acre. Turn-Key Hunting Plantation. 3 Miles Flint River Frontage. Fertile Soils and Diverse Wildlife Habitat. Intensive Trophy Management Program. Healthy Population of Mature Bucks & Turkeys. Excellent mix of Pine Uplands, AG Fields & Bottomland Hardwood. 5 Bdr/3 Bth Lodge & 3 Bdr/2 Bth Cottage.

TROUP



Webb's Retreat is a 539 acre diverse tract with unparalleled recreation, timber, and development potential located in Troup County, Georgia. The tract is \$2,047,500. To view property details, visit www.fountainsland.com/webbs-retreat.html. For questions or to schedule a showing, please contact T.R. Clark at 229-407-0119 or tclark@fwforestry.com.

UPSON



Flint River Reserve is a 311 acre intriguing timberland investment and recreational property located near the Flint River in Upson County, Georgia. The tract is listed for sale at \$763,045. For questions or to schedule a showing, please contact George Peake at 478-972-2971 or george.peake@fountainsland.com.



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Perry, GA 31069
(478) 987-1434

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Sylvester, GA 31791
(229) 776-5599

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Chatsworth, GA 30705
(706) 695-0020

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LaFayette, GA 30728
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Quitman, GA 31643
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Tifton, GA 31794
(229) 382-4300

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Mt. Airy, GA 30563
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22 5th Avenue, SE
Moultrie, GA 31768
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701 East 2nd Avenue
Rome, GA 30162
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U.S. 78, 311 North Bypass
Washington, GA 30673
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Cordele
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Cordele, GA 31010
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Nashville
707 N. Davis Street
Nashville, GA 31639
(229) 686-5081

Royston
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Royston, GA 30662
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Waynesboro
176 Highway 80 West
Waynesboro, GA 30830
(706) 554-2107

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826 Bellevue Avenue
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302 S. Cherry Street
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