

Leader

Fall 2022

An AgGeorgia Farm Credit Member Publication

AgGeorgia's Basic Training 101:

The 2022 Summer Internship Program

Leasing Has Its Advantages:

Is AgGeorgia's leasing program right for you?



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FARM CREDIT**



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
Along the Banks of the Etowah River was first place winner of the AgGeorgia 2020 photo contest. The winning entry was submitted by Audrey Anderson of Bartow County.

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By leveraging the various tools available, you can manage and improve your business operationally and financially. “There are tons of opportunities with leasing within AgGeorgia and our territory,” Crook says. “Most folks think their financing need won’t fit into our leasing program but once all the options are explained, many times it does. There’s a lot of opportunity people don’t think about.”

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AgGeorgia's Basic Training 101: The 2022 Summer Internship Program

Article by Rhonda Shannon, Photographs contributed

For many years, AgGeorgia Farm Credit has sponsored and supported the involvement of students and youth and the activities that foster positive benefits. In many ways, their lives likely have been impacted by organizations that encourage, instill and instruct future leaders on how to be useful and contributing members of our society. While AgGeorgia primarily concentrates on those involved in agricultural outlets, the overall goal is to be a catalyst that will be advantageous to youth, their future employers and their communities.

An internship program was established to offer college students the opportunity to learn about AgGeorgia up-close and personal. What began as an unstructured program that lasted about 6 weeks has evolved into a very detailed, highly engaging 10 week program. The intern candidates work very closely with different departments to experience different aspects of AgGeorgia, and although they come from different backgrounds and have different future plans, most are exposed for the first time to the cooperative model on which Farm Credit was established.

The 2022 AgGeorgia interns were:



Anna Hightower is from Macon, Georgia and is a student at the University of Georgia, majoring in agribusiness. She had been active at the FFA chapter at Mary Persons High School and enjoys Georgia football, being outdoors and cooking.



Kailey Pajerski is from Cumming, Georgia and is a student of Georgia Southwestern State University. She is majoring in human resources and is interested in ag. Kailey enjoys hunting, football and hanging out with friends and family.



Colby Waters is from Perry, Georgia and is a student at the University of Georgia majoring in risk management and insurance. He had been active in the FFA chapter at Perry High school and enjoys pickleball, reading, water sports and tennis.

The 2022 interns were fortunate to not only work with staff but also visited various farms within the territory that AgGeorgia services to see the 'fruits' of their labor come to fruition (yes, pun intended). Here's a look at some of what the interns were involved in, and the farms and farmers they visited that helped to spur their love for agriculture and develop a deep appreciation for the producers who are involved with it on a daily basis.



Thanks to AgGeorgia Board Member Teel Warbington of Dooly County for giving our interns, along with our HR Department and

other Perry staff, a tour of Warbington Farms. They enjoyed a great discussion with Teel about the ins and outs of farm management followed by an in-depth look at how modern farm machinery and ag technology increase yields and reduce waste. Efficiency is the key.



We can count on State Representative Robert Dickey and his wife, Georgia Agribusiness Council Board Member Cynde Dickey, and their family to host our interns. They were shown the handling and packing of locally grown Georgia peaches from the Dickey's farm and the process to get the sweet fruit available for us to enjoy. Their packing facility is also an open-air market with delicious goodies, including freshly-made peach ice cream.



Mr. Glen Lee, Miss Ellen and their son Donald have some of the best sweet corn in Georgia and our interns learned all about their operation. The Chase family is very diversified with not only their sweet corn and seasonal farm market but also their row crops, poultry, and even a small solar farm. They are always so willing to promote agriculture and the work they do.



A trip to one of the southern-most counties in our territory and state gave the interns a close-up experience with the Dewitt family's operation and their produce facility. This family has been in the Brooks County area and in agriculture for several decades, expanding the size of not only acreage but generations as well.

Lowndes County is home to a unique customer and his operation. Fred Wetherington is a row crop farmer with a primary crop of flue-cured tobacco. Not only a



full-time farmer that provides products for Americans, he also served his country in the U. S. Army with combat tours during Desert Shield and Desert Storm. He never fails to tell some very interesting stories!

Our interns learned about the process of ginning cotton at BCT Gin in Brooks County. Although the gin was not operational at the time of their visit, they learned about Eli Whitney's invention and how it helped to catapult cotton as a major commodity in Georgia and other southern states. Now they all want to go back this fall during harvest time to see it in operation.

While the interns learned about our state crops, they also learned about the Farm Credit System with a trip to AgFirst Farm Credit Bank in Columbia, South Carolina. They learned from the best as Ronnie Hucks, instructor through Farm Credit University, gave them a deep-dive into the history, scope and eligibility of financing with Farm Credit.



For more information regarding the AgGeorgia Internship Program, contact Melinda Corley, Director of Human Resources, at mcorley@aggeorgia.com or 478.987.8300 Extension 120.



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Leasing Has Its Advantages

Is AgGeorgia's leasing program right for you?

Article by: Rhonda Shannon

Photographs by: Rhonda Shannon and contributed



Proper resource management is crucial to any successful business operation. Resources of people, equipment, materials and cash flow should be utilized effectively. Financing options like equipment, vehicle or facilities leasing can be another tool in the toolbox to help manage your business. This can be

a great way to maximize tax benefits, preserve capital and manage capital expenditures in the most efficient way.

Why Lease?

The old adage of 'buy things that appreciate, lease things that depreciate' applies with equipment. Leasing preserves cash, working capital and credit lines for day to day expenses or other projects such as expansions. Leasing can also act as a cash flow management tool with payments being structured to match the operation's cash flow and any profits generated by the leased equipment. Leases are generally fixed-rate financing and allows the business to lock in a fixed rate to mitigate potential interest rate increases.

Equipment leases typically are the first type of lease that comes to mind when considering this financing option and with good reason - equipment and vehicles used in agriculture are ideal for leasing. With the dramatic pace at which ag equipment is increasing in cost and the rapid technology changes with each new model year, taking advantage of the latest and possibly the most efficient equipment can require a large outlay of cash. A lease can be structured with a replacement cycle in mind. For example, a new planter could be put on a three-year lease. At the end of the lease, there are options to purchase, return or trade in the equipment on a new model. The lease payments cover only those three years, not the full purchase price of the planter. Cash isn't

tied up in equipment and there is flexibility at the end of the lease depending on the needs of your business. A planned replacement cycle ensures access to reliable, low maintenance equipment at all times. There's also a leasing program for vehicle fleets that's considered in the equipment category. "If farmers, including corporate farmers, have a fleet of trucks, even over-the-road trucks, they can be leased through our program," explains Andy Crook, AgGeorgia's Farm Credit Express and Leasing Ambassador. "Obviously tractors are commonly thought of as leasing products, but other excellent tools include irrigation and poultry equipment. A few of the lesser obvious options include refrigeration equipment [coolers], ear tags for cows or dairy farms and wine barrels."

Under a facilities lease, 100% financing is typically available and there are no down payment requirements. This means minimizing out of pocket costs for down payments or soft costs associated with a project. "With facility leases, AgGeorgia doesn't take a lien on the real estate which is huge," said Crook. "Financing for the total construction amount plus soft costs with no down payment is something that AgGeorgia can offer through the leasing program that's not offered through our convention loan programs. In fact, we're not aware of any other financing or lending institution that offers this type of leasing option." Facilities can include barns, equipment storage, greenhouses, grain bins, buying points and even slaughter houses are just a few examples. All invoices related to construction are funded and rolled into the lease with only interest on the accumulating principal being due prior to lease commencement. The shortened write-off period with a true lease is particularly attractive to many businesses as well. And while there is an origination fee, no other fees such as appraisal, attorney or closing are incurred.

Maximizing Tax Benefits

Leasing can help businesses maximize tax benefits. Capital expenditures are generally depreciated under a schedule based upon the property. Normally, a business owner who

bought a piece of equipment with, for example, a five-year expected life would depreciate the cost of that equipment on their tax return gradually over those five years. By leasing, a business can effectively manage both cash flow and tax benefits during the term of the lease. Under a 'true lease', a business can lease equipment or facilities and write off the lease payments as operating expenses over the term of the lease, reducing taxable income. This type of lease provides the business with level tax deductions in future years. It also offers the ability to shorten the write-off period as compared to traditional depreciation schedules. For example, a machine shed can be placed on a 7 year lease. Typically, a machine shed is depreciated over 20+ years. By expensing the lease payments over 7 years rather than depreciating over 20 years, the write-off period is greatly reduced with a lease. A typical true lease on a structure will have a minimum 20% purchase option at the end of the lease and offer flexibility at lease end to purchase or return the structure or renew the lease.

By leveraging the various tools available, you can manage and improve your business operationally and financially. "There are tons of opportunities with leasing within AgGeorgia and our territory," Crook says. "Most folks think their financing need won't fit into our leasing program but once all the options are explained, many times it does. There's a lot of opportunity people don't think about."

For more information on leasing options and to see if leasing it right for you, contact Andy Crook at the Perry Office at 478.987.8300 Ext 224, on his cell phone 478.244.0865, or his email acrook@aggeorgia.com.

Tax incentives can change from year to year and it's critical to work with your tax advisor to properly plan capital expenditures to take advantage of any potential tax benefits.

LEASING BENEFITS FOR YOUR OPERATION

EQUIPMENT LEASING

Why Lease?

- Reduce costs
- Improve cash flow
- Free up capital
- Gain tax advantages - reduction in taxable income, expensing faster than depreciation
- Avoid aged or obsolete equipment

What Equipment can be Leased?

- New or used ag equipment
- Irrigation systems
- Trucks
- Forklifts
- Other equipment used in agriculture

What are the Costs?

- Lease payment
- Operating costs (maintenance, sales and property tax)
- Insurance
- Usage fee (agreed upon at origination of lease)

What Happens at the End of the Lease Term?

- Purchase option
- Renew the lease
- Return the equipment (90 day notice prior to end of the lease term)
- Options may vary based on type of equipment



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For complete details and for answers to other leasing questions, contact Andy Crook at

478.244.0865 | acrook@aggeorgia.com

aggeorgia.com/leasing

LEASING BENEFITS FOR YOUR OPERATION

FACILITY LEASES

Tax Advantages of Lease Payment

- May be fully tax deductible
- Could reduce taxable income

Customized Lease Payment

- Tailored to fit your operation's cash flow
- Various terms (monthly, quarterly, semi-annual, annual)
- Step-up or step-down options
- Fixed rates

Keep More Cash on Hand by Leasing

- 100% financing available
- Possible no down payment requirements

Type of Eligible Facilities

- Machine sheds and modular buildings
- Grain storage and handling equipment
- Dairy facilities
- Climate controlled buildings
- Livestock facilities
- Pole barns
- Farm shops
- Greenhouses



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478.244.0865 | acrook@aggeorgia.com

aggeorgia.com/leasing



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.



Association News

Staff News and Updates

Jennifer Bush accepted the position of Loan Processor in our Clarkesville Office. She has been with AgGeorgia since April of 2017 and most recently served as Member Service Representative for Clarkesville.

Jacob Collins has accepted the position of Commercial Loan Officer in the Perry Office. He began his career with AgGeorgia in June of 2019 and most recently served as Credit Analyst in the Perry Office.



Andy Crook joined AgGeorgia on April 13th as our Leasing and Farm Credit Express Ambassador. Andy has a bachelor's degree in Ag Economics from UGA and over twenty years of equipment sales experience.

He will coordinate a leasing program offering financing for a wide variety of farm buildings, fixtures and rolling equipment, as well as oversee AgGeorgia's point of sale equipment financing program, Farm Credit Express.

Camille Dungan has accepted the position of Scored Loan Program Administrator at the Perry Corporate Office. Camille began her career with AgGeorgia in December of 2016 and previously served in various positions in the Perry Office.



Tracey Hagerson began her AgGeorgia career on 8/31/2022 as a Member Service Representative in the Sylvester Office. Tracey has over 26 years of experience in lending, cash management and sales support with a regional financial institution.

Lacey Hart accepted the position of Sr. Associate Accountant. Lacey has been employed with AgGeorgia in our Moultrie Office since November of 2019 and served previously as MSR (Member Service Representative).

Ben Henderson has transferred to the Quitman Branch to service our members as the Commercial Loan Officer. Ben began his AgGeorgia career in September of 2021 in the Tifton Office.



Kimma Mack, Loan Officer in the Gainesville Office, retired June 30, 2022, with over 33 years of service. Kimma began her career with AgGeorgia's predecessor, North Georgia Farm Credit, in 1989 as a Loan Assistant reporting to Owen Smith. She had held many

other positions during her time with AgGeorgia including Loan Processor, Credit Officer, and Loan Officer. Kimma had provided the Gainesville customers and AgGeorgia staff with excellent, efficient and courteous assistance. We wish Kimma much happiness and enjoyment in her retirement.

Patricia Richardson has transferred to a Sr. Credit Analyst position. Patricia began her career in March of 1998 before the merger to create AgGeorgia. She has served in various positions in the Royston and Gainesville Offices.



Lacey Stanfill joined the Moultrie Office as a Member Service Representative on 8/22/2022. Lacey has over 17 years of banking, customer service and support experience.

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



Katrina White joined AgGeorgia on March 7th as a Member Service Representative in the Perry Branch. She is a native of California and attended Riverside Community College in Riverside, California. She

Joel Pitts has moved into the role of Mentor in the Human Resources Department/(Training & Recruiting) in our Perry Corporate Office. Joel began his AgGeorgia career in June of 2003 and has served in various positions and in various offices.

has over 22 years of business experience, serving local communities as a social worker. In addition, she has extensive financial experience in the mortgage division of a lending institution.

In Memoriam



We were saddened by the passing of AgGeorgia former CEO Bill Newberry of Louisville, Georgia, on June 17th. Mr. Newberry served in various positions for AgGeorgia and its predecessor Associations before accepting the position of CEO. He led AgGeorgia to many successful years and oversaw the construction of the Perry Corporate Office. He was instrumental in the transitioning of the Corporate Office from Dublin to Perry. After his retirement, he was very active in his church and community. Our sincere condolences to his wife Margaret and family.

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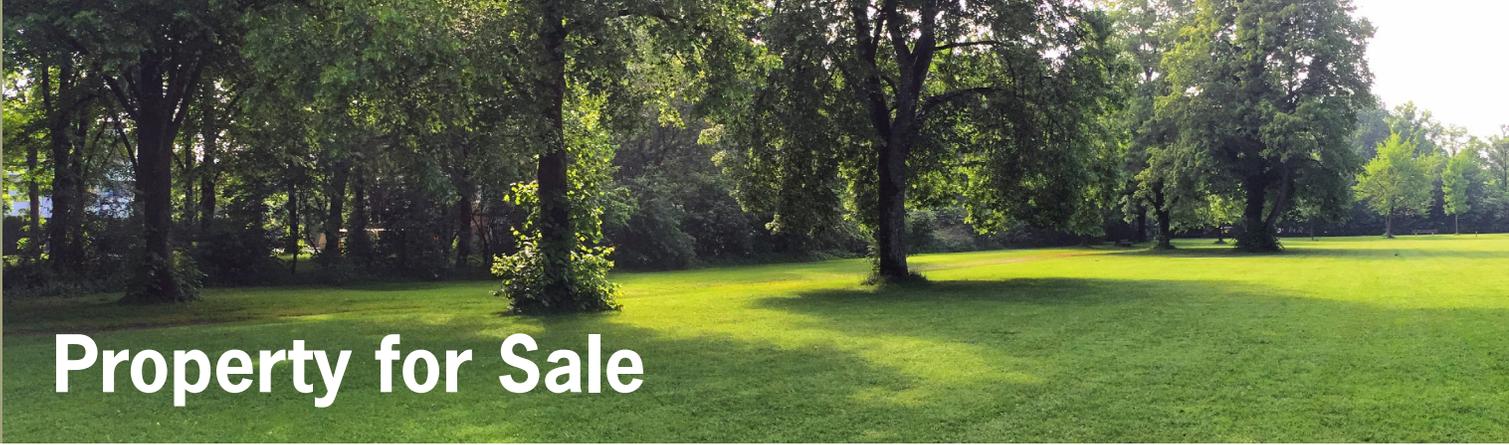
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NMLS# 627367



Property for Sale

BLECKLEY



All wooded 23.5 acre land tract on Miles Road in Bleckley County. Great development tract that adjoins the Cochran city limits. Close proximity to all four local schools and Middle Georgia State University. \$7,500 per acre. Coldwell Banker Free Realty - Joe Meadow, joemeadowsjr@cbfreerealty.com, (478) 697-3448

BURKE



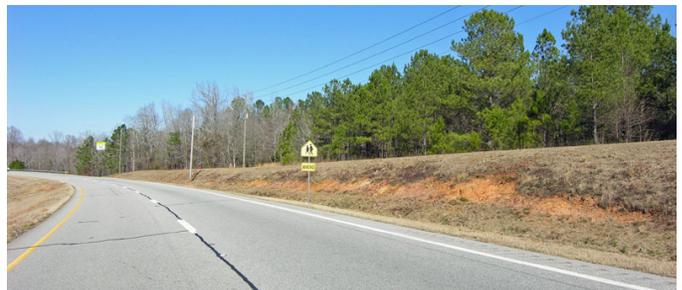
25.2 acres with development potential along the Waynesboro Bypass. 21 acres cultivated, 1159 ft frontage on the bypass, zoned Agricultural (A1), 3 phase power and city water available, \$327,600 (\$13,000/acre). Shivers Real Estate - Chad Shivers, shivers@georgialand.com (706) 833-9114

BROOKS



527+/- Acres w/14 Ponds. Farm & Woodlands, Seller built a road system. Converted barn to 2100 sq.ft.house. Several Outbldgs. Appx. 50 ac. of land to be leased for 2022., Appx.50 ac. under irrigation. Appx 250 ac. in cultivation(Appx 200 in perennial peanut). Total ac.10 year conservation. 60x200 equipment shelter. 8" Well. Abundant wildlife. The Herndon Company - Graham Fiveash, gfiveash@herndoncompany.com (229) 460-8359

BURKE



26.06 acres with development potential along the Waynesboro Bypass. All wooded, 870 ft frontage on the bypass, zoned Agricultural (A1), 3 phase power and city water available, Georgia Power transmission line across rear corner of property, McIntosh Creek along northern property line. \$260,600 (\$10,000/acre). Shivers Real Estate - Chad Shivers, shivers@georgialand.com (706) 833-9114, www.GeorgiaLand.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.

BURKE



29.51 acres pasture & woodland, Hwy 56 between Augusta and Waynesboro, 11 acres pasture (some fenced), 18 acres wooded, power across the front of the property, beautiful tract for a home, \$177,100 (\$6000/acre). Shivers Real Estate - Chad Shivers, shivers@georgialand.com (706) 833-9114, www.GeorgiaLand.com

BURKE



64.35 acres wooded, near Midville and the Ogeechee River. All wooded, 2 roads that could be connected, openings for food plots, power along county road, long paved county road frontage on Magruder Road, great tract for hunting, recreation and a home, \$186,600 (\$2900/acre) Shivers Real Estate - Chad Shivers, shivers@georgialand.com (706) 833-9114, www.GeorgiaLand.com

BURKE

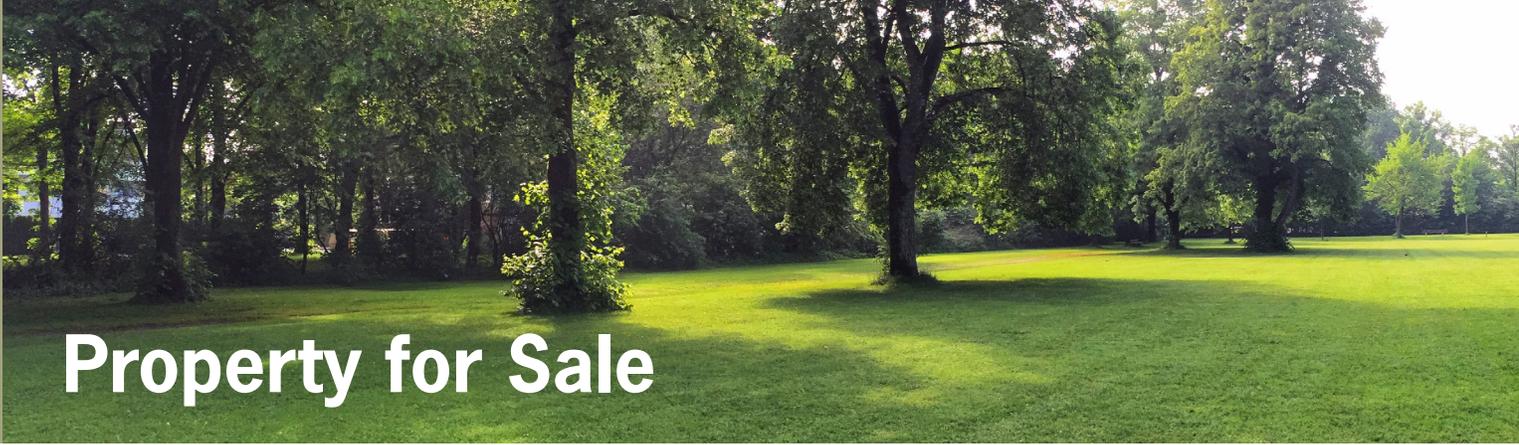
10.72 acres Burke County - 218 Bradley Drive, near Vidette, open with scattered trees, 30×60 concrete pad with 30×34 open Quonset hut, 12×14 storage building with metal roof and metal siding, power on Bradley Drive, \$80,000. Shivers Real Estate - Chad Shivers, shivers@georgialand.com (706) 833-9114, www.GeorgiaLand.com

COLQUITT



Charming and spacious home in the COUNTRY! 3BDRM/2Bath home with TWO LIVING ROOMS, bright and cheerful kitchen and dining area, a large pantry, island, and hardwood flooring throughout. Situated in a beautiful and surrounded by farmland. MLS#909984 (229) 985-9333

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1-800-768-FARM or online at aggeorgia.com



Property for Sale

HABERSHAM



Horse Farm with approximately 1100 ft of Soque River frontage. Just minutes from downtown Clarkesville. Barn with sleeping quarters and a bathroom. Tracts on both sides of Wall Bridge Loop. Multiple homesites, 4 board wooden fence. Property under a conservation use agreement. \$1,200,000 (10079708). Shield, Realtors, (770) 597-4219

HABERSHAM



BEAUTIFUL LAKE FRONT LOT! In North Habersham County 5+ Acre wooded lot fronts a nice size mountain lake with plenty of fish. Reasonable covenants in a small development make this a special property. Very Rare Find. (10077327) \$79,500. Shield, Realtors - Bill Camp, bill@billcamp.net, (706) 499-4720

HABERSHAM



SOQUE RIVERFRONT PROPERTY! 3 Beautiful flat to rolling acres, over 200 feet of the prestigious Soque River. Abundant wildlife! Within walking distance to Clarkesville where shopping, theatre, dining and shopping are first class.! NO HOA FEES. NO COVENANTS. Lot has already had a soil test for septic. \$215,000 (10019501). Shield, Realtors, (706) 499-4702

HABERSHAM



MARIAN HILLS FARM! 95+/- acre farm with 2 homes and large barn. Big house is 3BR/2.5 bath with unfinished terrace level. 2nd home is wood siding, 2BR/1.5BA bungalow. Nice creek, fenced pasture with woods joins the National Forest. Located in North Eastern Habersham County only minutes from the 441 -4 lane. \$1,495,000. Shield, Realtors - Ruth Camp, ruth@ruthcamp.com, (706) 499-4702



HALL



163+-acre tract on Ga. Hwy. 323. Property mostly open with areas of hardwoods. Long frontage on Cedar Creek. Several small springs/creeks. Long range views, loaded with wildlife. Great for development with city water, natural gas. Southern Heritage Land Co., Inc. Stan Bennett, stancbennett@aol.com, 770-654-0491. Southern Heritage Land Co., Inc. - Stan Bennett, stancbennett@aol.com, (770) 654-0491

HOUSTON



Fountains Land, An F&W Forestry Company. Swanson Development is 217 acres of prime development property ideal for commercial, single family, or multi-family units, and other mixed-use development centrally located in Houston Co. To view the full property details, visit www.fountainsland.com/swanson-development.html or contact George Peake at 478-972-2971 or george.peake@fountainsland.com.

HOUSTON



Coldwell Banker Free Realty. 77.68 acre Development Tract in the Overlook Subdivision in Warner Robins, GA. Property sold as a whole. City water/septic tank. \$13,500 per acre. Scott Free excassistant@cbfreerealty.com, (478) 218-2600

JACKSON



280+ acre unique large acreage tract with over 2,500' frontage on 40 acre watershed lake. Part fenced pasture, part wooded. Lots of wildlife! Great for private compound, corporate retreat, horse/cattle farm. Easy access to I-85. Southern Heritage Land Co., Inc. - Charlie Lathem clathem@bellsouth.net, 770-654-6812.

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



JOHNSON



5 buildings totaling in over 14,000 sq ft. Perfect for grain storage or farming use. Weight station in front of office building. Also a 4,000+ sq ft home located on the property with 40x80 shop and a 20x40 saltwater pool. Possibilities are endless with this property! Collectors paradise! SUSAN EVANS REALTY LLC - Susan Evans, arealtormom@gmail.com, (912) 423-9291

LANIER



Great property in southern Lanier County. Property has a mixture of 8 year old pine and recently thinned more mature pine timber that gives property instant value. Property borders Cow Creek on the south end and has numerous recreational opportunities!! The Herndon Company - Dee Staten, jamesdalestaten@gmail.com, (229) 539-0724

LANIER



84 ACRE TRACK just East of LAKELAND GEORGIA
With Approx. 3200 FEET of ROAD FRONTAGE on Hwy 221 there is. PLENTY of SPACE to Build your Home with Room for RECREATION & HUNTING. Parcel to Be Surveyed with Contract. SELLER will Pay SURVEY COST & RECORDING at TIME of CLOSING. MORE ACREAGE AVAILABLE or LESS ACREAGE if Needed !!!NO MOBILE HOMES ALLOWED! The Herndon Company - Nathan Smith, nathan@herndoncompany.com, (229) 563-4199

LAURENS



This property consists of 108.93 acres. There is a Slash Stand of 12-year-old trees. Longleaf at 5 yrs old, on the west side of the property, is 12 yr old Slash Pines. The remainder balance is in Hardwood. This property was enrolled in the conservation use program in 2021 and is a 10-year covenant that will need to be continued. SUSAN EVANS REALTY LLC - Susan Evans, arealtormom@gmail.com, (912) 423-9291



LOWNDES



ACREAGE IN HAHIRA w/POND, WAREHOUSE, & WKSHOP. Some cultivated land. Small pond in back, extends to RR. 2BR/1BA home w/1078 SF. Trails & hunting available. Metal bldgs 30x60 w/20x40 canopy & 30x30 shop w/30x30 canopy. A creek runs on the property on west side of Union Rd (backs up to Horsecreek Winery building). Close to I-75, Moody AFB, City of Hahira. The Herndon Company - suz.montgomery@gmail.com, (229) 561-7725

MONROE



Fountains Land, An F&W Company. Tobesofkee Timberlands 620 is a 575 acre highly productive pine timberland tract with great internal roads and hunting located in Monroe Co. offered at \$2,098,762. To view the full property details, visit www.fountainsland.com/tobesofkee-timberlands-620.html. For more info, contact George Peake at 478-972-2971 or george.peake@fountainsland.com.

LOWNDES



26.66 Prime ac. on Mt Zion Church RD. Owner has approval for 34 lots on this beautiful R-21 zoned parcel. Building permits have not been pulled yet. Several concept drawings also available for your review. Additional bonus a nice 2379FT house that was custom built, could remove the house for more lots or leave and rent it out. Nice pond in rear. The Herndon Company - Ann Guess, aguess@herndoncompany.com, (229) 251-4210

PEACH



57.32 acre Development Tract on Hwy 42 in Peach County. Located inside Byron, GA city limits. Lots approved with city water and sewer. Sewer is already partially installed. \$20,000 per acre. Coldwell Banker Free Realty - Joe Meadow, joemeadowsjr@cbfreerealty.com, (478) 697-3448

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



PUTNAM



50+- acres located just outside Eatonton. Mostly open pastureland. Double paved road frontage. Two rental mobile homes. Perfect for horse/cattle operation. Southern Heritage Land Co., Inc. - Chuck Lee, chuck_lee@bellsouth.net, 706-540-3512.

TELFAIR



50.52 Acres in Telfair Co.! Just a few miles outside of Mcrae, GA! Perfect for hunting, farming, or residential. Month to month lease on the property. Nice hay field. This property is in V5 Conservation use. Buyer would need to continue the Covenants. SUSAN EVANS REALTY LLC - Susan Evans, arealtormom@gmail.com, (912) 423-9291

TELFAIR



This amazing property has it all! Water 10 +/- Acres stocked pond! The main house has a 40 x 20 dock, 3 Beds, 2 Baths, and is 1760 sq ft. The cabin is 2060 sq ft and is a 3 bed 3 baths. also contains a 60x40 shop with 4 insulated and cooled offices. Over 80 acres! SUSAN EVANS REALTY LLC - Susan Evans, arealtormom@gmail.com, (912) 423-9291

TIFT



Great Recreational Tract with Open land, nice pond, wooded areas within close proximity to Tifton. Barn could be converted to an apartment or temporary living area while building your home. Barn will need a new well dug as owner is retaining residence to north. Additional 15 acres could be added but not sold prior to this tract. Kunes Real Estate, (229) 402-0990



WARE



Fountains Land, An F&W Company. Waycross Woodlands is a unique opportunity to purchase an affordable tract that offers potential for timber investment in Ware Co. There are 9 tracts that can be purchased individually, ranging from 36 to 128 acres. For more info, please visit our website www.fountainsland.com or contact Wade McDonald at wmcDonald@fwforestry.com. (229) 407-0224

WHITE



10.89 Acre MOUNTAINTOP ESTATE LOT!! Views of the Appalachian Mountains in beautiful Laccola SD access to 120 acres private, spring-fed lake, conveniently located! Parcel consists of three (3) contiguous platted lots and approximately 4 acres adjacent tract. (10027633) \$599,000. Shield, Realtors, Rose Mariee Allison, rosemariee.allison@gmail.com, (678) 776-7437

WHEELER



Welcome to the Little Ocmulgee River 115.73 Acres. Come build on the high bluff. Own your own flowing well that turns into a beautiful flowing waterfall. Relax on the sand bars on this property. There are roads that are built that go in towards the river, one to the buff and another you can drive down into the bottom to the sandbars. SUSAN EVANS REALTY LLC - Susan Evans, arealtormom@gmail.com, (912) 423-9291

For more information on financing options for these properties, contact us at
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 468 Perry Parkway
 Perry, GA 31069
 (478) 987-1434

Sylvester
 105 Dexter Wilson Blvd.
 Sylvester, GA 31791
 (229) 776-5599

Chatsworth
 19 Woodlake Drive
 Chatsworth, GA 30705
 (706) 695-0020

LaFayette
 700 East Villanow Street
 LaFayette, GA 30728
 (706) 638-1940

Quitman
 504 E. Screven Street
 Quitman, GA 31643
 (229) 263-7551

Tifton
 1807 King Road
 Tifton, GA 31794
 (229) 382-4300

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

Moultrie
 22 5th Avenue, SE
 Moultrie, GA 31768
 (229) 985-3893

Rome
 701 East 2nd Avenue
 Rome, GA 30162
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Washington
 U.S. 78, 311 North Bypass
 Washington, GA 30673
 (706) 678-7088

Cordele
 1207 South Greer Street
 Cordele, GA 31010
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Nashville
 707 N. Davis Street
 Nashville, GA 31639
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 449 Franklin Springs Street
 Royston, GA 30662
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 176 Highway 80 West
 Waynesboro, GA 30830
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