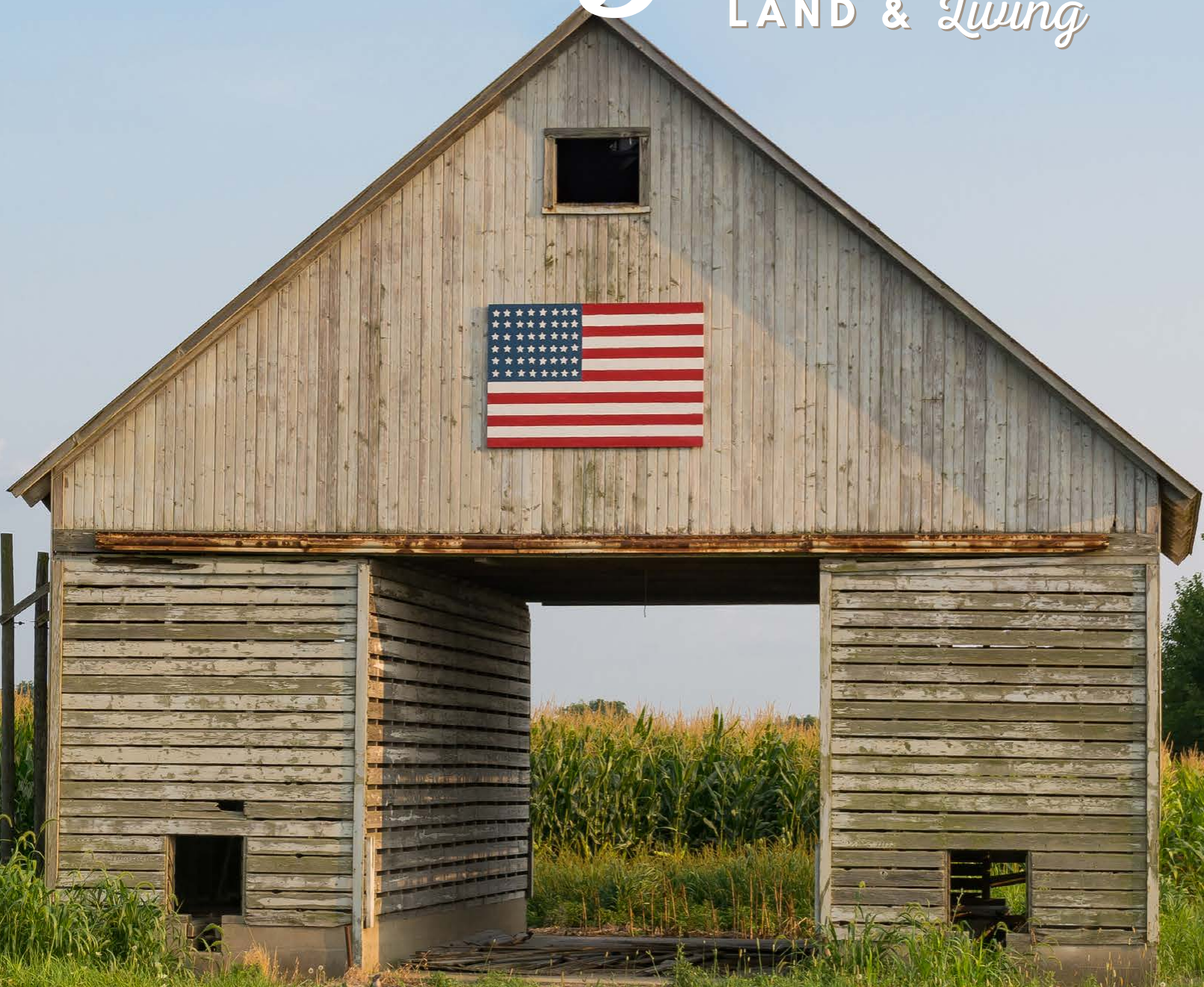


A MAGAZINE FOR AGVOCATES, LAND LOVERS  
& SOUTHERN DWELLERS

SUMMER 2022

# wiregrass

LAND & *Living*



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# AROUND

THESE PARTS



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# wiregrass

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Address changes, questions or comments should be directed to Southwest Georgia Farm Credit by writing 305 Colquitt Highway, Bainbridge, GA 39817, calling 229.246.0384, or emailing [landfinancing@swgafarmcredit.com](mailto:landfinancing@swgafarmcredit.com). Copies of the Association's Annual and Quarterly reports are available upon request free of charge by calling 1.866.304.3276 or writing Ryan Burt, Chief Financial Officer, Southwest Georgia Farm Credit, 305 Colquitt Highway, Bainbridge, GA, 39817, or accessing the website, [SWGAFarmCredit.com](http://SWGAFarmCredit.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 Reports to Shareholders within 90 days after the end of the fiscal year. Annually the Association publishes its Annual Report on its website when it sends the Annual Report to the Farm Credit Administration. 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. Southwest Georgia Farm Credit NMLS #6914



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REDUCING CO2  
IS GOOD FOR THE  
ENVIRONMENT. BUT  
IT COULD ALSO BE  
GOOD FOR YOUR  
BOTTOM LINE.



# CARBON CREDITS

WHAT ARE THE OPPORTUNITIES FOR YOUR LAND OR FARM

BY  
SARA BETH AUBREY  
CEO, IN-CLIMATE

In agriculture today we run global businesses locally. We feed the world yet, grow, enliven, and live in small rural communities. We tend to value legacy, family, God, and country. Most farmers would say that they work hard to build operations that can be 'passed on', that sustain. As agriculturalists, we uniquely understand sustainability from both land management and financial perspectives. Yet, the definition of that word, sustainability, is changing, and that change is coming quickly to our doorsteps.

We're at an intersection now of topics relating to climate increasingly being discussed. And, no matter what your beliefs are on the term climate change, others that we interact with, be they stakeholders, investors, customers, or governments are asking us to step into this discussion. It can be a confusing and perhaps consternating topic. Yet, we're resilient people and we're always adopting new approaches and advancing in technological ways while we strive to maintain the way of life that we believe in.

One way to begin looking at this topic that can provide direct benefits to our businesses is through carbon credits. Yet what is a carbon credit and how does it work? In the following brief primer, we'll uncover that as well as how your farm may want to participate.

## WHAT IS A "CARBON CREDIT?"

First, we start with the idea of reducing an amount of carbon dioxide (CO<sub>2</sub>) or its equivalent from the atmosphere which, when there is a market for this, can generate one carbon credit. The most common measure for this is in metric tons; one metric ton

equals about 2,205 pounds. The phrase CO<sub>2</sub> "or its equivalent" denotes that reducing other greenhouse gas emissions (GHG) may also generate a carbon credit. "At a basic level, if a farmer can demonstrate a reduction in one metric ton of CO<sub>2</sub> or its equivalent on his or her farming operation, they should be able to create and sell a carbon credit," says ag attorney Todd Janzen, of Janzen Ag Law, a firm specializing in environmental law for farmers.

To capture that carbon, one way to do that is by increasing soil carbon. Many experts also believe that increasing soil carbon-whether with row crops or pastureland - also directly benefits the health of the soil yielding advantages to agricultural practices, as well. Most likely, increasing soil carbon, whether out of a desire to improve the soil quality or to potentially earn a carbon credit (that can be sold through a carbon contract) involves adding or changing practices. Jenny Pluhar, writing for Progressive Cattle, cites the following ways to increase soil carbon:

- Vegetative ground cover
- Minimizing disturbance such as avoiding plowing or continuous grazing
- Increasing plant diversity
- Keeping plants with roots in the soil longer (between growing season if a row crop operation)
- Adding back regenerative grazing

According to Jason Weller, President of Truterra, the sustainability business of Land O Lakes, says that once farmers begin adding practices compensation can result.

“Farmers use regenerative farming practices that improve soil health to boost crop biomass production and minimize soil disturbance. In turn, this helps soils absorb more organic matter and over time transform it into soil carbon. Farmers are compensated for the additional quantity of soil carbon they have sequestered in their fields’ soils,” he advises.

## HOW CARBON IS MEASURED

Once farmers begin new practices to increase soil carbon, the next step to potentially earning a carbon credit payment is measurement. It’s important to note here that measurement varies widely as does verification of that measurement. Today no standard exists and most carbon credit buyers have their own system. In the most basic terms, your carbon credit program will work with you to take soil samples to measure and quantify the amount of carbon in the soil and the samples are typically evaluated by an independent third-party lab. Then, companies use a soil modeling technique to estimate how much soil carbon is present. According to Weller, this occurs “through a process that takes into account different on-farm factors such as soil type, crop rotation, soil tillage, and weather data.” Common models include dividing your soil into zones.



## HOW A CARBON CREDIT IS CREATED

To earn the credit, it all starts on the farm with practices incorporated by the grower including starting or stopping various activities such as incorporating no-till or perhaps moving marginal land into native grasses or forest regrowth. “It’s important to remember that carbon credits can be created by either a reduction in carbon or long-term storage (sequestration) of carbon,” says Janzen. Just adding the practice doesn’t generate the credit, however, it’s the measurement and verification mentioned above that creates a credit that a company may wish to buy from you as the landowner to re-sell to another corporation. These companies act as intermediaries connecting the farmer with the buyer, usually paying you directly in the form of a contract. It’s important to note that you don’t exactly hold credit in the palm of your hand. “A carbon credit is not a tangible thing, but it is a commodity that can be created, sold, traded, or bought,” Janzen explains.

## BUYERS OF CARBON CREDITS

Up until now, we’ve really just been talking about farming practices, however, here is where climate-related topics come into play. Carbon credit buyers are typically those in industries that are large emitters of CO<sub>2</sub> and they opt to purchase a carbon credit to offset or reduce their carbon footprint. Emitters such as technology companies and energy companies are common large buyers today, though any company may choose to buy carbon credits. Some companies do this for philosophical reasons, others to improve their appearance of being



“A CARBON CREDIT  
IS NOT A TANGIBLE THING,  
BUT IT IS A COMMODITY THAT  
CAN BE CREATED, SOLD,  
TRADED, OR BOUGHT.”  
—TODD JANZEN

considered 'green' by shareholders, employees, or the public, and some companies enter the carbon market because they are mandated by law to reduce their carbon footprint. Janzen believes these factors present an opportunity for land owners today. "There are simply some companies or persons who want to be carbon neutral. Regardless of the motivation, the farmer stands to benefit if he or she can take the steps to generate this new commodity on their farm," he says.

### WHO IS ELIGIBLE?

It's important to note that not all carbon credits are created equal and that it varies based on the type of land and what's on that land to sequester carbon. The good news for land owners around the country is that there are currently opportunities for row crop producers, standing forest owners, timber growers, and owners of range and pastureland. The job is to do your research and investigate what companies are working in what markets.

### POSSIBLE DRAWBACKS TO CONSIDER

Now that you've learned a bit about carbon contracts, you may be quite tempted to jump in and sign up. However, there are a variety of possible downsides that you should explore, as well. Here's a brief look at four of those:

**Long contracts:** contracts with buyers for your carbon credits vary greatly in length from just annually to multiple years, possibly spanning a generation or more.

**Money may be higher later, maybe:** Today the U.S. average price of a carbon credit is around \$16, and in the EU (European Union) prices average about the equivalent of \$40. Most buyers predict that the market price will steadily rise. So, comes the story of the chicken and the egg: do you get in now during the first wave, or do you potentially wait until prices rise with more acceptance?

**Additionality:** if you've spent any time studying this emerging market you will have heard the term



'additionality'. This basically means that for MOST carbon contracts you must add or change an agricultural practice and that you won't be paid for previous long-term sustainability practices you may have incorporated into the operation. Many growers find this frustrating!

**Changing practices:** As with number three, when you need to adjust, add, or change a production practice, there is a cost to doing so. As you consider this market opportunity, pencil out the costs of changing and consider how long you're willing to make the move—is it short-term or permanent? That may affect not only your desire to participate but also your eligibility in some cases.

### TAKE YOUR TIME BUT CONSIDER LEARNING MORE

Like anything new, it pays to do your homework. Take your time, investigate, talk to other growers, and start asking questions to build your knowledge bank. This opportunity may be a fit for your operation now or the next generation.

*Sarah Beth Aubrey grew up on a grain and livestock farm in East Central Illinois and has worked in the agriculture industry in agronomy, ag sales, and consulting since 1997. She operates Elevate Ag, a consultancy serving the agriculture supply chain, and most recently founded IN-CLIMATE, a network of professionals and growers in the agriculture and energy industries seeking to take their seat at the table to ensure a smart, practical dialog and policy around climate and sustainability topics.*



BERRY  
*good*  
SUMMER





# Mama's mixed berry skillet cobbler

**MADE WITH LOVE. PREPARED BY SOUTHERNERS.**

## INGREDIENTS

- 1/2 cup butter, softened, plus extra for greasing pan
- 1 cup granulated sugar
- 3 large eggs
- 1 cup all-purpose flour
- 1/2 teaspoon salt
- 1/2 teaspoon baking powder
- 1 teaspoon vanilla extract
- 2 cups blueberries, fresh or frozen
- 1 cup blackberries, fresh or frozen

## DIRECTIONS

### STEP 1

Grease a 10-inch cast iron skillet with butter and set aside.

### STEP 2

In a large bowl with a handheld electric mixer, cream butter and sugar together. Add in eggs one at a time.

### STEP 3

In a separate bowl, sift all dry ingredients together. Add to the wet mixture and mix until well combined. Mix in vanilla extract and pour batter into prepared cast iron skillet, and then sprinkle the blueberries and blackberries over top. (Optional sprinkle a little extra sugar on top.)

### STEP 4

Place skillet in a cold oven. Turn the heat to 350F and bake cobbler for 45-55 minutes, or until batter is set and a toothpick or cake tester inserted into the middle comes out clean.

# Mayhaw Jelly

## INGREDIENTS

- 3 cups prepared juice (buy about 2 lb. fully ripe mayhaws)
- 4 cups of water
- 1 tbsp. fresh lemon juice
- 5 cups sugar, measured into separate bowl
- 1/2 tsp. butter
- 1 pouch fruit pectin

**SERVINGS: MAKES 6 FULL JARS**

## DIRECTIONS

### STEP 1

Bring boiling-water canner, half full with water, to simmer. Wash jars and screw bands in hot soapy water; rinse with warm water. Pour boiling water over flat lids in saucepan off the heat. Let stand in hot water until ready to use. Drain well before filling.

### STEP 2

Place mayhaws in saucepan; add water. Bring to boil. Reduce heat to low; cover and simmer 10 minutes, stirring occasionally. Crush fruit mixture in saucepan. Place 3 layers of damp cheesecloth or jelly bag in large bowl. Pour prepared fruit into cheesecloth. Tie cheesecloth closed; hang and let drip into bowl until dripping stops. Press gently. Measure exactly 3 cups prepared juice into 6- or 8-quart saucepot. Stir in lemon juice.

### STEP 3

Stir sugar into juice in saucepot. Add butter to reduce foaming, if desired. Bring mixture to full rolling boil (a boil that doesn't stop bubbling when stirred) on high heat, stirring constantly. Stir in pectin. Return to full rolling boil and boil exactly 1 minute, stirring constantly. Remove from heat. Skim off any foam with metal spoon.

### STEP 4

Ladle immediately into prepared jars, filling to within 1/8 inch of tops. Wipe jar rims and threads. Cover with 2-piece lids. Screw bands tightly. Place jars on elevated rack in canner. Lower rack into canner. (Water must cover jars by 1 to 2 inches. Add boiling water, if necessary.) Cover; bring water to gentle boil. Process 5 minutes. Remove jars and place upright on towel to cool completely. After jars cool, check seals by pressing middle of lid with finger. (If lid springs back, lid is not sealed and refrigeration is necessary.)





# DIGITAL SOLUTIONS

We know you don't have enough hours in your day. Southwest Georgia Farm Credit provides easy-to-use digital tools for the customer on-the-go. We provide round-the-clock availability and customer service through our AccountAccess app and Mobile app. It's your account information securely at your fingertips, wherever you are.

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**With AccountAccess, you will be able to:**

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To sign up, go to [SWGAFarmcredit.com](http://SWGAFarmcredit.com) and click on the AccountAccess button. Follow the simple instructions to get started.



ADDED CONVENIENCE.  
ADDED CONNECTIVITY.

# ASSOCIATION NEWS

## ▼ Scholarship Winners

To help ensure a bright future for rural communities, as well as the agricultural industry, Southwest Georgia Farm Credit presents several scholarship opportunities each year.

Recipients of the 2022 Southwest Georgia Farm Credit scholarships include Madison Devoux of Cairo, Michael Brent Miller of Bainbridge, Ethan Ragan of Edison, Jane Anne Smith of Blakely, and Tyler Benjamin Williams of Donalsonville.

“The vitality of our region relies on this next generation and we want to create opportunities for these high achievers to continue their education,” said Paxton Poitevint, CEO of Southwest Georgia Farm Credit. “We are excited to see what the future holds for these bright scholars and together, we celebrate the class of 2022!”



**Madison Devoux**  
Cairo, Ga.



**Michael Brent Miller**  
Bainbridge, Ga.



**Ethan Ragan**  
Edison, Ga.



**Jane Anne Smith**  
Blakely, Ga.



**Tyler Benjamin Williams**  
Donalsonville, Ga.

## ► Pataula Luncheon

Southwest Georgia Farm Credit partnered with the Pataula Young Farmers Association in June to host an appreciation luncheon at Pataula Charter Academy in Edison, Georgia.



## ▲ USDA Food Supply Chain Guaranteed Loan Program

Southwest Georgia Farm Credit announced that it will work with eligible borrowers throughout the food supply chain, to provide loans through the USDA's new Food Supply Chain Guaranteed Loan Program. The program, which makes available nearly \$1 billion in loan guarantees, will back private investment in processing and food supply infrastructure—all designed to strengthen the food supply chain.

Through this program, USDA will partner with lenders, like Southwest Georgia Farm Credit, to guarantee loans of up to \$40 million. There are no guarantees or annual fees, only reasonable and customary fees between the borrower and the lender. Loan terms must not exceed 40 years.

“Right here in southwest Georgia, we recognize that there are expansion opportunities for facilities or transportation services that could help alleviate bottlenecks that also impact our farmers,” said Paxton Poitevint, CEO, Southwest Georgia Farm Credit. “These guaranteed loans offer the prospect for significant expansion in our area for warehouses, storage, shelling facilities, meat processing plants, as well as transporting, wholesaling, or distributing food, and more.”



## ▼ AgAware

Southwest Georgia Farm Credit has partnered with Van McCall to offer AgAware, a free workshop on farm management. Our AgAware Workshop will give you the tools you need to keep better records and know your profit margins so that you can make informed farming decisions. You do not need to be a borrower to attend. Breakfast and lunch included.

**Friday, August 26th | 8:30am – 4:00pm**

**Hilton Garden Inn**

101 S. Front Street | Albany, Georgia 31707

Register Online by scanning the QR Code or by visiting our website.



## ► Tarrell Bennett Celebrates 50 Years

Staff gathered at the Cloud Livestock Center in July to celebrate Chief Lending Officer and Relationship Manager, Tarrell Bennett, and his 50th year at Southwest Georgia Farm Credit.



## ▲ Fresh from the Farm

The Fresh from the Farm initiative gives grants each year to farmers who grow for or own qualifying produce stands. The program provides cash for grant recipients to enhance their operations or marketing and promotions, like buying ads or developing a website and social media presence. Grant winners also receive reusable shopping bags to give to customers. Southwest Georgia Farm Credit is committed to helping young, beginning, and small-scale producers by providing grants, outreach, training, and education to help the next generation of farmers grow their farm businesses.

This year's grant recipients include: Bell's Vegetables in Preston, Blackbird Farm in Buena Vista, Carter's Farm Fresh in Smithville, Cornwell Blueberry Farm in Americus, Friday Free Produce in Bainbridge, Graca Farms in Americus, Johnson's Produce in Donalsonville, KGD Produce in Bainbridge, Mark's Melon Patch in Dawson, Randolph Collective in Cuthbert, Sprout Up Market in Albany, and Thorn's Patch in Pelham.





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BAKER CO - GA

80 acres

\$4,975 per acre



LUNSFORD ROAD  
LEARY, GA, GA / BAKER CO.

Located just north of Milford, Georgia on Ichawaynochaway Creek, this 80.57 acre tract has 0.25 miles of creek frontage. There is also a large slough on the property that provides excellent duck hunting. The property has mature pines (longleaf, shortleaf, slash, and loblolly). You will find abundant deer, turkey, and gopher tortoises on the property. Present owner has property in a Permanent Conservation Use Agreement.

Needmore Properties

BOB DUTTON  
229-439-1837 / bduyton@needmoreproperties.com

BLECKLEY CO - GA

23 acres

\$7,500 per acre



MILES ROAD  
COCHRAN, GA / BLECKLEY CO.

23.5 acre all wooded land tract. Great development potential. Good house site or recreational tract. Adjoins the Cochran city limits and close proximity to local schools and Middle Ga State University. \$7,500 per acre.

Coldwell Banker Free Realty  
www.cbfreerealty.com

JOE MEADOWS  
478-697-3448 / joemeadowsjr@cbfreerealty.com

DECATUR CO - GA

248 acres

\$580,000



CARL CLOUD RD  
CLIMAX, GA / DECATUR CO.

Located in the heart of southwest Georgia only minutes from the quaint town of Bainbridge. This property is less than an hour from Tallahassee Fla. Thomasville Ga. and Dothan Al. which allows you plenty of dining and shopping. Make it your home, workplace or personal hunting tract. Or all three!

ERA Simpson Realty  
marlaames.com

MARLA AMES  
229-220-2532 / marlasames@gmail.com

15 acres

\$199,900



14.95 ACRES HWY 27  
ATTAPULGUS, GA / DECATUR CO.

This beautiful tract has a keypad gated entrance to the property. The property is wooded but could easily be cleared to make a perfect homesite. Close proximity to Bainbridge and Tallahassee. Call Gina McKenzie with Coldwell Banker Brock Realty today!

Coldwell Banker Brock Realty

GINA MCKENZIE  
229-328-6858 / gmckenzie@cbbrockrealty.com

DECATUR CO - GA

95 acres

\$289,000



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www.landcroc.com

DANIEL E CROCKER  
229-403-6297 / landcrocdan@gmail.com

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9 acres

\$40,500



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BRADY HAIRE  
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DOOLY CO - GA

119 acres

\$8,400 per acre



820 JALAPPA  
BYRONVILLE, GA / DOOLY CO.

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\$250,000



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EARLY CO - GA

181 acres

\$532,770



31762 HWY 39  
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TILLABLE ACREAGE & GREAT HUNTING POTENTIAL. Over 100 acres of tillable Faceville & Greenville soils. This property would make a great addition to any investor or farmer's portfolio. Sixty-five acres of woods back up to Gates Branch and provides ample opportunity to enjoy the abundance of wildlife.

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whitetailproperties.com/agents/daniel-fowler

DANIEL FOWLER  
229-561-5097 / daniel.fowler@whitetailproperties.com

356 acres

\$3,500 per acre



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165 acres of mature planted pines with 142 acres of cropland. The balance of the property, 60 acres +/- of hardwood bottoms. Excellent soils with an abundance of wildlife.

Webb Properties Inc.  
www.webbproperties.com

FRANK "BO" BIRD IV  
229-561-0195 / fbird@webbproperties.com

EARLY CO - GA

310 acres

\$2,350 per acre



HWY 62 & WALNUT FORK RD.  
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310 Acre Prime Hunting and potential Timber Production tract fronting spring fed Dry Creek. Large Hardwood stands border the entirety of Dry creek providing excellent habitat for Deer and Turkeys. Can be purchased with an additional 356 acre tract containing well managed pine stands and cropland.

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FINANCING FOR  
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FARM CREDIT  
SOUTHWEST GEORGIA



GRADY CO - GA

67 acres

\$539,000



689 MOORE RD  
CAIRO, GA / GRADY CO.

Good Turkey and Deer Area. Nice creek drain running through property that would make a humdinger of a pond. Consult with a pond builder. You could build a series of ponds on this tract. Longleaf, Loblolly, Slash. If you'd like to quantify your investment, bring your forester out here.

Crocker Realty, Inc.  
www.landcroc.com

DANIEL E CROCKER  
229-403-6297 / landcrocdan@gmail.com

22 acres

\$145,900



JOYNER ROAD  
CAIRO, GA / GRADY CO.

This is a great investment property for multiple homesites or it would make a lovely single, private homesite! Good highway frontage close to downtown Cairo. There is a well-built pond on the south side of the tract & there are mature pines and hardwoods throughout! Give Bobby Brown a call to see!

First Thomasville Realty  
ftrealty.com

BOBBY BROWN  
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## HOUSTON CO - GA

**77 acres**

**\$13,750 per acre**



SIMMONS ROAD  
WARNER ROBINS, GA / HOUSTON CO.  
77.68 acre Development Tract available in Houston County. City/County water & septic. \$13,750 per acre. Contact listing agent for details. Property sold as a whole.

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SCOTT FREE  
478-951-3333 / scottfree@cbfreerealty.com

**679 acres**

**\$3,250 per acre**



OAKYWOODS RD  
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The property has a great internal road system for access with several established food plots. It also offers substantial timber value with 431± acres of mature hardwood and pine mix and 248± acres of hardwoods along the river bottom. The property also has 2.5± miles of river frontage.

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478-297-5471 / tom.tuggle@svn.com

## MARION CO - GA

**34 acres**

**\$2,850 per acre**



GA HWY. 41 S  
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This beautiful property is in a great location south of Buena Vista would make a nice homesite or small mini farm/hunting tract. Covered with natural pine and hardwood timber. The property is also convenient to the Columbus and Americus areas. Don't miss your opportunity to own a nice small tract.

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Alliedlandga.com

THOMAS TAYLOR  
229-759-1023 / thomas@alliedlandga.com

**80 acres**

**\$309,000**



O HWY 352  
BUENA VISTA, GA / MARION CO.  
Flowing creek, planted pines, grassy fields, mixed hardwoods with natural pine, beautiful homesite, cabin, hunting, wildlife haven, joins large tracts.

**Buena Vista Realty**

CLAUDINE MORGAN  
229-649-8118 / buenavistarealty@windstream.net

## MCINTOSH CO - GA

**17 acres**

**\$825,000**



DARIEN, GA / MCINTOSH CO.  
Create your own Island Estate and build the home of your dreams on this 17 acre wooded waterfront Black Island property. The property is located just over the causeway and tucked down a gravel lane canopied with gorgeous oaks and pines with incredible 180 degree views of the water.

**Jon Kohler & Associates**  
www.JonKohler.com

LORI WELDON  
229-977-6065 / lori@jonkohler.com

## MILLER CO - GA

**6 acres**

**\$39,000**



MAYHAW ROAD  
COLQUITT, GA / MILLER CO.  
Over 6 acres of unrestricted, cleared land in a beautiful country setting. Survey is available. Located 10 minutes from Donalsonville or Colquitt, 15 minutes from Blakely, and only 35 minutes from Dothan, AL. Everyone knows level land is where to make plans! Call your favorite REALTOR and be the first to see it.

**Coldwell Banker Brock Realty**

AJ BAILEY AND TYLER INLOW  
229-220-9655 / 229-726-9680 / ajbailey@cbbrockrealty.com

## MITCHELL CO - GA

**67 acres**

**\$375,900**



KIERCE ROAD  
PELHAM, GA / MITCHELL CO.  
This is a beautiful recreational tract in Mitchell County! Highlights include a 6+ acre pond stocked with fish and there is excellent deer and turkey hunting. Planted pines are throughout. There is paved road frontage & there is an established interior road system. Give Bobby Brown a call to see!

**First Thomasville Realty**  
ftrealty.com

BOBBY BROWN  
229-221-3016 / brown@ftrealty.com

## PEACH CO - GA

**57 acres**

**\$18,000 per acre**



HIGHWAY 42  
BYRON, GA / PEACH CO.  
Lots approved with water and sewer. Sewer already partially installed.

**Coldwell Banker Free Realty**  
www.cbfreerealty.com

JOE MEADOWS  
478-697-3448 / joemeadowsjr@cbfreerealty.com

RANDOLPH CO - GA

390 acres

\$1,000,000



CENTRAL JUNCTION ROAD  
CUTHBERT, GA / RANDOLPH CO.

Beautiful tract located in Randolph County, Ga. This farm has 190 acres of irrigated land, income producing with electric pivots. It has a 3.5 acre pond and is an ideal cattle farm or row crop farm. It is loaded with wildlife. This would make for the perfect ideal retreat for the avid sportsman.

Barfield Auctions Inc.  
www.barfieldauctions.com

VINCE BARFIELD  
229-679-2223 / vince@barfieldauctions.com

RANDOLPH CO - GA

215 acres

\$3,200 per acre



BROOKSVILLE ROAD  
BENEVOLENCE, GA / RANDOLPH CO.

This is a Hunter's Dream. This property is loaded with wildlife, has planted pines and hardwood bottoms. There are multiple streams that feed into Little Ichawaynochaway Creek. There are established food plots. This is a perfect weekend retreat for the avid sportsman. Give us a call!

Barfield Auctions Inc  
www.barfieldauctions.com

COLE BARFIELD  
229-886-2117 / vince@barfieldauctions.com

RANDOLPH CO - GA

25 acres

\$160,000



GA HWY 41  
SHELLMAN, GA / RANDOLPH CO.

This is a great Irrigated and Manicured Pecan Grove with a prime location in Randolph County, Ga. This will not be on the market long, it is a great income producing property and would make an excellent investment. Please call us for details.

Barfield Auctions Inc  
www.barfieldauctions.com

COLE BARFIELD  
229-886-2117 / vince@barfieldauctions.com

SEMINOLE CO - GA

1011 acres

\$3,700,000



TOM AND BRANDY TRAWICK RD  
IRON CITY, GA / SEMINOLE CO.

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. Near famous Lake Seminole.

Crocker Realty, Inc.  
www.landcroc.com

DANIELE CROCKER  
229-403-6297 / landcrocdan@gmail.com

STEWART CO - GA

202 acres

\$439,500



CANYON RD NEAR PROVIDENCE CANYON  
LUMPKIN, GA / STEWART CO.

Property has steep hills and deep hollows loaded with chestnut oak, red oak, white oak, American beech, hickory, etc. and is teeming with deer, turkey, wild pig and small game. Located in the area of Providence Canyon State Park. There are several springs and a small creek with a couple of pond site.

Frontier Land Company

AL ROBERTSON  
229-321-0733 / allenjrobertson@hotmail.com

SUMTER CO - GA

514 acres

Inquire about price



GA HWY. 195  
AMERICUS, GA / SUMTER CO.

Located in the heart of SW GA Plantation Country near the Lee/Sumter County line. This property has everything you need to hunt world class whitetail bucks, quail, doves, ducks and a large pond offers great fishing. Plenty of income from timber, cropland and pecans. HURRY NOW BEFORE IT'S GONE.

Allied Land & Timber Company, Inc.  
Alliedlandga.com

THOMAS TAYLOR  
800-224-9939 / thomas@alliedlandga.com

Explore more of the area's best  
property listings online:

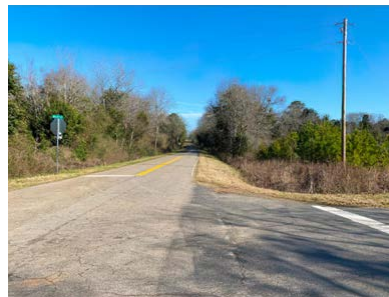
SEARCH BY TYPE & SIZE & COUNTY

SWGAFarmCredit.com

TERRELL CO - GA

15 acres

\$60,000



KENNEDY POND ROAD  
PARROTT, GA / TERRELL CO.

This is an ideal property for a weekend getaway. It has mature hardwood and pine timber. It will make a beautiful home site with just minutes from Albany, Americus and Columbus, Ga. Please call us for details.

Barfield Auctions Inc  
www.barfieldauctions.com

COLE BARFIELD  
229-886-2117 / vince@barfieldauctions.com

THOMAS CO - GA

90 acres

\$1,350,000



453 PIG SAULS RD  
BOSTON, GA / THOMAS CO.

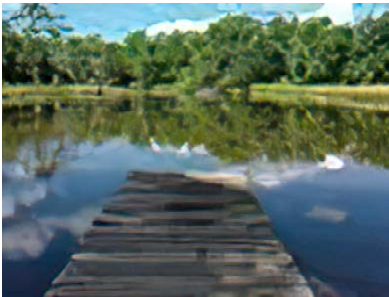
The property is made up of two Tax Parcels. The 77.58 Main Parcel is under a conservation use to help with the property taxes. The 13.33-acre parcel is not under a Tax Covenant currently as of this writing. The land consists of a mix of pines, ponds, and pasture areas

Crocker Realty, Inc.  
www.landcroc.com

DANIELE CROCKER  
229-403-6297 / landcrocdan@gmail.com

41 acres

\$895,000



63 PATTERSON STILL RD  
THOMASVILLE, GA / THOMAS CO.

Many different land uses around this property. Location, Location, Location. Inside the By- Pass in the county and just a short hop to downtown. Offered at \$895,000. Great property with conservation area around Pond. Property currently used for pasture, hay production & retriever training.

Crocker Realty, Inc.  
www.landcroc.com

DANIELE CROCKER  
229-403-6297 / landcrocdan@gmail.com

37 acres

\$359,000



US HWY 319  
COOLIDGE, GA / THOMAS CO.

DESIREABLE VARIETY (22" +/- Diameter Trees) 4= well on timer. 1,100'+ Road Frontage on US Hwy 319. 6+/- Acre Lake...Property Line to Center. Excellent Fishpond. Attractive Property. Some wooded area behind dam with some harvested areas. Good deer and turkey area.

Crocker Realty, Inc.  
www.landcroc.com

DANIELE CROCKER  
229-403-6297 / landcrocdan@gmail.com

THOMAS CO - GA

97 acres

\$965,000



2477 GA HWY 188  
PAVO, GA / THOMAS CO.

70+/- Acres in Pine Trees and about 20 to 30 Acres in on field/pasture areas and ponds. There are currently 4 ponds on the property. The property has an impressive amount of wildlife: Deer, Ducks, Turkey, and few other critters! Great recreation property for hunting or fishing.

Crocker Realty, Inc.  
www.landcroc.com

DANIELE CROCKER  
229-403-6297 / landcrocdan@gmail.com

634 acres

\$7,900 per acre



THOMASVILLE, GA / THOMAS CO.

This unique 634+/- acre family holding is not your average farm. Managed over the years as a working cattle operation, property has been fenced and cross fenced with 350 acres of open land. Three ponds, grain silos, barns, and multiple wells. Wildlife component to include quail, deer and turkey.

The Wright Group  
www.wrightbroker.com

HUNTER DREW  
229-224-6910 / hunter@wrightbroker.com

WEBSTER CO - GA

13 acres

\$120,000



3613 CHURCHILL RD  
PRESTON, GA / WEBSTER CO.

Property is mostly level with power, well & septic. 18'x24' metal building with an attached 12'x24' tractor shed (all new). A Coachman Catalina camper also comes with the property. A great tract for deer camp or to build your home on. Good area with great neighbors.

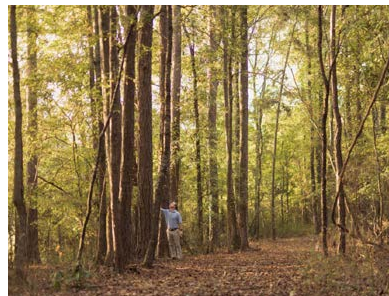
Frontier Land Company

AL ROBERTSON  
229-321-0733 / allenrobertson@hotmail.com

CHAMBERS CO - AL

370 acres

\$1,572,500



VALLEY, AL / CHAMBERS CO.

The ChattaValley Farm is approximately 370 beautiful acres on the Chattahoochee River, uniquely located inside the city limits of Valley, Alabama and less than 2 miles from Interstate 85. Geographically, its location is directly between Montgomery, AL and Atlanta, GA.

Jon Kohler & Associates

TIM JAMES JR.  
334-652-4517 / tim@jonkohler.com

EXPLORE RESOURCES  
SEARCH LISTINGS  
GET PRE-APPROVED

**SWGAFarmCredit.com**

JEFFERSON CO - AL

80 acres

\$215,000



BIRMINGHAM, AL / JEFFERSON CO.  
Beautiful 80 acres of mature hardwood timber located 10 miles from downtown Birmingham. Plenty of wildlife utilizing this urban timberland tract with rolling topography giving it a larger feel. Elevation ranges from 540' to 680'.

Jon Kohler & Associates

TIM JAMES JR.  
334-652-4517 / tim@jonkohler.com

FRANKLIN CO - FL

370 acres

\$1,649,000



NORTH SHORE BAY RD  
EASTPOINT, FL / FRANKLIN CO.  
Proximate to Apalachicola and surrounded by nearly one million acres of state and national forest. Nearly two miles of frontage along Whiskey George Creek. Navigable waterway to the Gulf.

SVN - Saunders Ralston Dantzler Real Estate, LLC

BRYANT PEACE  
229-726-9088 / Bryant.peace@svn.com

GADSDEN CO - FL

825 acres

\$3,500 per acre



HIGHWAY 90  
QUINCY, FL / GADSDEN CO.  
This is an 823 acre timber/recreational tract situated less than 15 minutes west of Tallahassee in eastern Gadsden County, FL. The property is comprised of a mixture of valuable upland mature pine plantation and gorgeous virgin hardwoods with over 3 miles of river frontage along the Little River.

Southern Land Realty  
www.SouthernLandRealty.com

LUKE MURPHY  
850-385-3000 / Luke@SouthernLandRealty.com

298 acres

\$2,950 per acre



HANNA MILL POND RD  
QUINCY, FL / GADSDEN CO.  
It is bordered by Telogia Creek and Hurricane Branch. The two creeks surround beautiful quail woods and deer habitat to create an incredibly beautiful pond. Nestled in between a high fenced game preserve and old tobacco farms Twin Creeks is the perfect recreational property. Call today.

Southern Land Realty  
www.SouthernLandRealty.com

ROB LANGFORD  
850-385-3000 / Rob@SouthernLandRealty.com

GILCHRIST CO - FL

86 acres

\$13,500 per acre



HWY 342  
BELL, FL / GILCHRIST CO.  
Great Development Property located in Gilchrist, Florida. This property is offered divided or as a whole and would make an ideal Home Site or for and investment. This property has Paved road frontage on Hwy 342 and dirt road frontage. Please call for more information!

Barfield Auctions Inc  
www.barfieldauctions.com

BILL WILKINS  
229-881-3276 / vince@barfieldauctions.com

FINANCING FOR  
FARMS, LAND & HOMES



JEFFERSON CO - FL

78 acres

\$875,000



5270 N JEFFERSON ST.  
MONTICELLO, FL / JEFFERSON CO.  
Rolling Pasture with Live Oaks, Pond, Creek. Located in the Plantation Area near the GA/FL line. Excellent Retriever Training Tract, Cow Tract, Horse Tract. Convenient to Thomasville, Tallahassee, and Monticello Florida. Very limited supply of available land in this area.

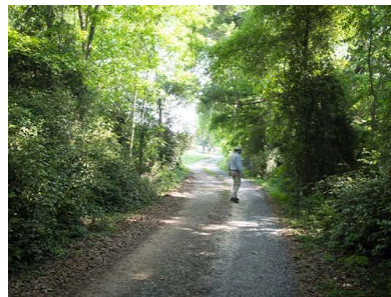
Crocker Realty, Inc.  
www.landcroc.com

DANIEL E CROCKER  
229-403-6297 / landcrocdan@gmail.com

LEON CO - FL

52 acres

\$517,400



TALLAHASSEE, FL / LEON CO.  
Rare opportunity on acreage in Leon County. The property has .6 miles frontage on Mahan Drive and is located in a great neighborhood. A former a cattle operation, the property has been ditched and drained. Currently, the land is naturally wooded. Incredible potential with natural duck pond onsite.

Jon Kohler & Associates  
www.JonKohler.com

ERICA & JON KOHLER  
850-459-8733 / erica@jonkohler.com

# RELATIONSHIP MANAGERS

## Here to help you grow.

We are Relationship Managers. Our job isn't just to make you a loan, it's to help you grow your business, find and buy the perfect hunting tract, finance or lease your equipment. We help borrowers develop business plans, strategize their long-term success, and find opportunities to enhance their businesses. It's so much more than making a loan—it's a team committed to you.



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NMLS # 700134

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229.254.6417





# FARM CREDIT SOUTHWEST GEORGIA

305 Colquitt Highway  
Bainbridge, GA 39817

