



OWNER FINANCED AUTOMATIC FINANCING

LAND FOR SALE

In GEORGIA we have tracts available in the following counties: Barrow, Burke, Butts, Carroll, Crawford, Henry, Jackson, Jasper, Jones, Newton, Putnam and Twiggs

In TENNESSEE we have tracts available in the following counties: Bedford, Coffee and Lawrence

In SOUTH CAROLINA we have tracts available in the following counties: Aiken and Laurens

When you purchase *directly* from us there are:

- NO CLOSING COST
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 - NO ATTORNEY FEES
- NO REAL ESTATE COMMISSIONS
 - NO CREDIT CHECK

We handle everything!

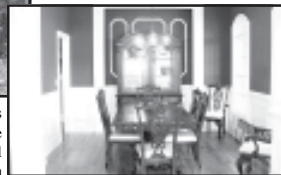
All of our land is owner financed and you may prepay your land at anytime with no penalty whatsoever. The total down payment is \$295.00. The monthly payment NEVER CHANGES. The interest rate NEVER INCREASES.

Call our office or check out our website for more information. Please feel free to drive out any time and pick out your farm. All of the land is clearly marked with survey flags and signs giving price, terms, and acreage.

www.hurdle.com | 770-554-LAND (5263) | 1/800-762-4851



Monroe



4 BEDROOM 3 1/2 BATH RANCH ON FULL BASEMENT - Gourmet Kitchen with stainless steel appliances, double ovens, custom stained cabinetry & granite countertops. Huge Master Suite on main with tray ceiling, oversized closet, granite countertops, full shower & jetted tub. Two additional large Bedrooms on main with Bath. 4th Bedroom with private Bath up. Spacious Family Room with 12' coffered ceiling & stone fireplace, pre-wired for surround sound. Elegant Dining Room has 12' coffered ceiling & buffet niche. Separate Keeping Room with stone fireplace. Separate Living Room/Study. Hardwood floors. Oversized Laundry Room with upgraded cabinets & mud sink. Covered front porch with brick pavers. Large, professionally landscaped lot with front & rear irrigation. 2 car garage. \$345,000. Call Brian Elrod at 678-859-6110 for more information.



Monroe



Braselton



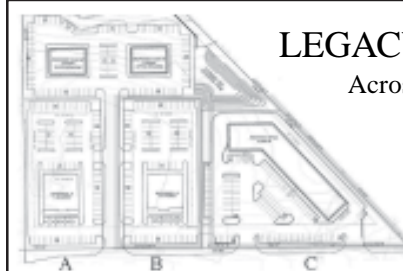
Monroe

Hambrick Station

New subdivision lots. Quiet cul-de-sac. Great opportunity to buy now, build now or build later with Currahee Home Builders, Inc. Contact Brian Elrod at 678-859-6110 for more details. **Lots from \$60,000.**

TRADITIONS OF BRASELTON - Custom build in a beautiful neighborhood - Level lot on quiet cul-de-sac street overlooking lake and the 5th green - **\$159,000**

59 Lots Available, all on Sewer. Close to downtown Monroe and across from Monroe Golf & CC. Developer to provide fabulous community amenities.



LEGACY VILLAGE ON HWY 78

Across from Maxie Price Chevrolet

Outparcels A, B & C

A-1.36+/- acres \$1,125,000

B-1.37+/- acres \$1,125,000

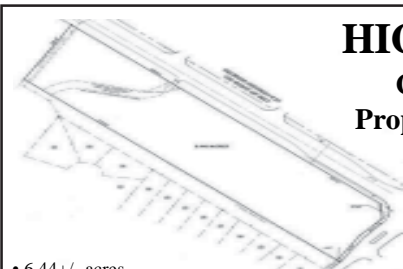
C-2.32+/- acres \$1,950,000

Less than 1/3 mile from the new Kroger Center located at Hwy 78 & Hwy 81 • Zoned Commercial • All Utilities including Sewer • Over 871 ft frontage on Hwy 78 • Traffic Counts (GA DOT 2007) • 40,440 VPD on Hwy 78 west of Hwy 81 • 22,880 VPD on Hwy 78 east of Hwy 81



Hartwell

GREAT LOT IN NICE SUBDIVISION - On Lake Hartwell with good water & community well. Swim dock with verbal approval for covered slip dock. Septic tank installed. Lot size .35 acre - lake frontage - level lot - partially wooded. On-site utilities include: cable TV, electricity, septic, telephone, public water, community well, high speed computer access. \$250,000. Pat Spivey 706-436-2535 for more info.



HIGHWAY 81

Commercial Property Available

- 6.44+/- acres
- Over 1,100+/- ft of frontage on Hwy 81
- 1 mile South of Hwy 78
- Zoned Commercial

- All Utilities including Sewer
- Traffic Counts: 2008 AADT 14,080
- **\$350,000 per acre**



Monroe

GREAT FORECLOSURE DEAL! 332 Broad Street. Commercial office building in city limits of Monroe. No seller's disclosure, sold "as is". \$170,000. Please call Brian Elrod at 678-859-6110 for more details.

2763 Meadow Church Road, Suite 200, Duluth, GA 30097 www.gracerealtyprofessionals.com

Information believed accurate, but not warranted. Offer subject to errors, omissions, changes, prior sales and withdrawals. Equal Housing Opportunity

If You Really Want To Sell, Call Action Realty!

WE LIST TO SELL!!!



SHADY DALE - JASPER COUNTY - Well maintained home on 5+ acres in North Jasper County. New cabinets, laminate flooring, excellent condition, 30x30 detached garage with electricity. \$89,900. GAMLs #2937848



RUTLEDGE - MORGAN COUNTY - Huge master suite with his & her BA, large walk-in closet, sitting area, large FR, office/bonus, large laundry room, triple dormer home, Thermopane windows. \$119,900. GAMLs #2884134



MONTICELLO - JASPER COUNTY - Very nice 3 BR, 2 BA home in great lake community. Come swim, fish, boat, play golf, tennis at a very reasonable cost. Seller has relocated & priced to sell. \$119,900. GAMLs #2929204



JACKSON - BUTTS COUNTY - Large back yard with tall, wooden privacy fence. Home is in great shape. 1 car garage attached, located in quiet subdivision. Must see inside! \$85,000. GAMLs #2861158



MANSFIELD - JASPER COUNTY - Seller offering buyer credit up to \$3,000 with acceptable offer to be paid at closing. 3 bedrooms, 2 baths, great room, master on main, split bedroom plan. \$99,900. GAMLs #2950462



MONTICELLO - JASPER COUNTY - Nice little home located in a great area North of Jasper County. Very large kitchen, large deck on back, carport, very affordable & in good condition. \$39,900. GAMLs #2951319



JACKSON - BUTTS COUNTY - Great weekend, private boat ramp, stationary & floating dock, good water & great view. Chain link fence yard. Bonus room could be 3rd bedroom. \$129,000. GAMLs #2838946



MONTICELLO - JASPER COUNTY - 13+ acres. Beautiful place, very well kept, great community. This property has many extras including room for horses or cows. Come to the beautiful country! \$194,900. GAMLs #2950562



OXFORD - NEWTON COUNTY - Beautiful 5 bedroom, 3 bath Victorian home, just waiting for a family. Nice hardwood floors, ceramic tile in kitchen & baths, tray ceiling in dining room. \$199,000. GAMLs #2673179



MONTICELLO - JASPER COUNTY - Large, nice, brick historical home in downtown Monticello. Separate dining room, Florida room, bonus room/office, fenced yard. Many, many extras. \$169,850. GAMLs #2927965



MONTICELLO - JASPER COUNTY - Nice split foyer, large deck on back, corner lot, 2 car drive under garage, large storage area, located in lake community with swim, tennis, golf, & fishing. \$155,900. GAMLs #2841669



NORTH JASPER COUNTY - Near Jackson Lake. Cute house with bonus room upstairs, enclosed porch. Great buy! \$22,900.



To Buy or Sell Your Land or Home Call Today!

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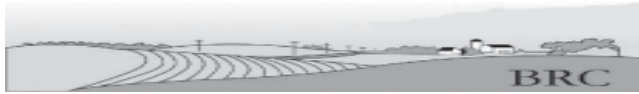
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3175 Hwy 278 & 8258 Hwy 278, Covington, GA 30014 / 10131 Carlin Ave, Covington, GA 30014



Breedlove Realty Company, Inc.
678-425-9102



Brenda Breedlove, GRI, Broker, Cell 678-227-4787, Registered HUD Agent
www.breedloverealtycompany.com



GORGEOUS HOME WITH ALL THE EXTRAS! All brick 5 bedrooms, 5 1/2 baths on 1.01 acres in much sought out school area. Home has beautiful hardwood, tile & carpet throughout. Large kitchen with lots of cabinets, granite countertops, breakfast bar, breakfast area & pantry. Keeping room has see through fireplace, banquet-size dining room, large family room with windows overlooking screened porch & beautiful in-ground salt water pool. Lovely living room/office with built-in bookshelves & double French doors. Master suite has fireplace, fantastic bath & closet. Partially finished full basement, painted in Bulldog colors. In back awesome hot tub & pool house with stacked stone fireplace & bath. Nicely landscaped, 3 car side entry garage, 2 car separate garage. Must see! Great buy at only \$435,000. Call Brenda 678-227-4787. GAMLs #2944360 / FMLS #4124550



LOVELY FARM HOUSE - Well maintained 4 bedroom, 2 bath on 2 acres, wrap-around front porch, screened back porch, recent metal roof, oak, pine & carpet floors. New paint, kitchen is updated, 10' ceilings down & 8' up with 2 story workshop. \$159,900. Call Ginger, owner/agent, 404-290-1968. GAMLs #2858233



2 STORY HOME - With parquet flooring in foyer/family room, some hardwoods upstairs, tile flooring & carpet. Finished bonus, large lot, wooded, covered front porch. Short sale with lender approval. Show & make offer! Call Brenda 678-227-4787. GAMLs #2950157



LOTS OF UPGRADES! Builder's home! 3 bedrooms, 3 baths, exercise room, office/dining room, extended front porch & garage, screened back porch & patio, 4 sides brick. Possible short sale, need bank approval. \$143,500. GAMLs #2924848



BETHLEHEM - INDIAN CREEK - Awesome 4 bedroom, 3 bath ranch over unfinished basement on 0.50 acre lot. Spacious kitchen with breakfast bar, breakfast area, separate dining room, family room with vaulted ceiling, tile, carpet, & hardwoods throughout. Huge master suite with sitting area. Large covered front porch, perfect for the rocking chairs. Close to Hwy 316. Short sale & commission with lender approval. Call Brenda 678-227-4797.



1 1/2 STORY HOME - 3 bedrooms, 2 1/2 baths with master on main. Low maintenance brick & vinyl exterior. 2 story foyer, great room, formal dining room, kitchen with breakfast bar & area. Nice lot with private back yard. Call Brenda 678-227-4787. GAMLs #2628802

"Short Sale" Rather Than Foreclosure!
Facing a challenge with keeping your home? We may be able to help you facilitate a "Short Sale". Call Brenda 678-227-4787 for information.



GREAT LOCATION! With frontage on Hwy 316, Gifton Thomas Road & Harrison Mill Road. Land is open & wooded, topography is level to gently rolling, with a pond on property. Currently zoned AG. Would be great for development or family complex. Just a minute to Hwy 316 & minutes to new Publix, Target & retail center. Owners will consider offer contingent upon rezoning. Call Brenda 678-227-4787. GAMLs #2828571

LAND FOR SALE WALTON COUNTY

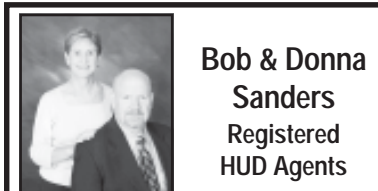
8 ACRES ON DRY POND ROAD - MONROE - Beautiful 8 acre tract, side & rear borders Shoal Creek, wooded & open, great homesite. Could possibly be divided for 2 homes, county water & gas available. Minutes to Hwys 11, 78, & 316. Convenient location. **POSSIBLE OWNER FINANCING.** Call Brenda 678-227-4787, owner/agent. GAMLs #2816700

5± ACRES IN GRATIS AREA ON SIMS BRIDGE ROAD - Gently rolling open pasture with shared pond, beautiful building site for your home & ready for your horses. **POSSIBLE OWNER FINANCING.** Call Brenda 678-227-4787, owner/agent. GAMLs #2816556

REDUCED - BEAUTIFUL WOODED 21.3+/- ACRES IN GRATIS AREA! Featuring a quiet country setting surrounded by homes on larger tracts. Buy as 1 tract, then divided into more. Convenient to Hwy 316, 11 & 78. Brenda 678-227-4787 or 678-425-9102 for more info.



PERFECT FOR FIRST TIME HOME BUYER OR INVESTMENT PROPERTY - All brick 3 BR, 1 BA home on 5.76 acres in the city of Ila. Large fenced back yard for children or pets, hardwood floors in FR & bedroom, electric heat pump, lots of big oak & pecan trees, public water, septic tank. Within walking distance to Ila Elementary School. **SOLD "AS-IS"**. \$139,900. Call Donna 706-215-3893. GAMLs #2690287



Bob & Donna Sanders
Registered
HUD Agents

Donna Sanders - 706-215-3893
Bob Sanders - 706-215-3892

"Information believed to be accurate but not warranted. Prices, features, etc. may change without notice."



IMMACULATE HOME! 3 bedroom, 2 bath split bedroom home located on 1.5 acres in a swim/tennis community. Beautiful landscaped yard with fenced backyard, perfect for kids to play. The home has tons of windows creating a very light & bright atmosphere and features a huge kitchen with breakfast bar, recessed lighting, tile floor, & breakfast area with french doors to the screened porch. The dining room is perfect for entertaining with wood floors, tray ceiling, & beautiful bay window. The family room has a vaulted ceiling, fireplace with gas logs & french doors opening onto a large deck. The master bedroom is very spacious with a large bay window, & his & her closets. The MBA has a garden tub, separate shower, tile floor, & double vanity. The home also features a laundry room off the garage, an oversized 2 car garage, electronic door openers, & attic storage. \$199,000. Call Donna 706-215-3893. GAMLs #2846003



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1033 RICHMOND PLACE WAY - \$259,000 - LOGANVILLE - New 2 story home just finished! 5 BR including bonus, 2 1/2 BA. Full daylight basement stubbed for BA. Formal DR & LR. FR opens to large kitchen/breakfast room. Granite counters in kitchen & BA, tile backsplash in kitchen. Hardwood floors, beautiful lot. Richmond Place subdivision, 2 community pools plus mushroom fountain kids area. Lisa Longo 678-414-6493.



1367 REGENCY WALK - \$329,900 - OCONEE COUNTY - New large 1 1/2 story home. 4 BR, 3 BA, master on main with additional BR & BA on main. 2 BR upstairs with full BA plus huge bonus room over the 3 car garage. Vaulted GR opens to breakfast room. Kitchen with granite counters, custom cabinets & hardwood flooring. Formal DR. Award winning schools! Clint Bonds 770-560-7074.



1037 RICHMOND PLACE WAY - \$239,000 - LOGANVILLE - Certified professional home builder. 5 BR including bonus, 2 1/2 BA, formal DR & LR. FR opens to large kitchen/breakfast room. Granite counters in kitchen & BA, tile backsplash in kitchen. Hardwood floors, beautiful lot. Richmond Place subdivision, 2 community pools plus mushroom fountain kids area. Ladonna Swinwood 404-219-1856.



245 CHANDLER WALK - \$240,000 - LOGANVILLE - Beautiful 5 BR, 3 BA home in upscale community. Full daylight basement, formal DR, keeping room off kitchen. Hardwood floors, granite counters. Short sale, requires lender approval. Lisa Longo 678-414-6493.



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SOCIAL CIRCLE - This home is convenient to the cities of Covington, Jersey & Monroe. So spacious you have to get in to see what this home offers your family. Large master suite with sitting area & fireplace, too. Formal dining & upstairs the perfect teen or guest suite with a full bath. Bonus room, 2 acres. GAMLs #2918870



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EAST NEWTON - Picture perfect home in Alcovy Crossing subdivision. Only minutes from shopping & medical. Popular split bedroom plan, formal dining room, & bonus room, too. Picket fenced backyard. Outbuilding is ideal for storage. GAMLs #2960947



MANSFIELD - Such a delightful home & environment to raise a family. Tucked on 2+ acres this is an all brick ranch with 3 bedrooms & 3 baths. Spacious family room opens to the kitchen. Formal dining room, too. This is a home that has been lovingly cared for. Outbuilding perfect for a gardener. There are numerous fruit trees & established landscaping. Mansfield Elementary school. GAMLs #2946310



Wanda Bailey, CRB

770-855-0795

wbailey@wandabailey.com

www.prucolony.com



CONYERS - Deer Run subdivision. 4 sided brick ranch home that is neat as can be. This custom built home has 3 bedrooms, 2 full baths & powder room. The kitchen is so unique with a built-in buffet & also has granite countertops & stainless appliances. Relax by the fire in the spacious family room or retreat to the open & bright multi-windows sun room. Fenced backyard. GAMLs #2956359

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WINNETT COUNTY - Great investment property! 2 bedroom, 1 bath home, good rental or first home. Recently renovated, hardwood floors, 12x18 storage building, vinyl siding. Located in historic Buford! Convenient to Mall of Georgia. Quiet neighborhood. Only \$107,000. Call Elizabeth Crisp 770-354-1552.



SOCIAL CIRCLE - Snooze & you lose on this 6.17 acre lot with lake frontage, in East Newton County school area. Plan your dream home overlooking private lake. Close to I-20. Protective covenants. Great price at \$74,900. Call Elizabeth 770-354-1552 for more info.



EATONTON - 3 BR, 2 BA home within city limits of Eatonton. Near Hwy 441 bypass & Hwy 16 crossroads. Needs TLC. Great investment property. \$49,500. Elizabeth 770-354-1552.



6.5 ACRES - 2 BR, 1 BA home. New siding & other renovations in process. Located in Social Circle area. Barn, shed & some fencing. \$98,000. Elizabeth 770-354-1552.

Ask Elizabeth about the \$100 Down FHA Financing! HUD is Offering a \$1,000 Bonus to Owner Occupant Buyers on the New HUD Listings! Now is the Time to Buy a Home! Call Elizabeth, Your HUD & Foreclosure Expert!



MONROE - 3 BEDROOMS, 2 1/2 BATHS
 \$76,000. CASE #105-011232



SOCIAL CIRCLE - 3 BEDROOMS, 2 BATHS
 \$86,000. CASE #105-370917



MONROE - 3 BEDROOMS, 2 BATHS
 \$80,000. CASE #105-179289



MONROE - 3 BEDROOMS, 2 BATHS
 \$92,000. CASE #105-332091



COVINGTON - 3 BEDROOMS, 2 BATHS
 \$60,000. CASE #105-286475



COVINGTON - 3 BEDROOMS, 2 BATHS
 \$153,000. CASE #105-298351



COVINGTON - 3 BEDROOMS, 2 BATHS
 \$75,000. CASE #105-310409



COVINGTON - 3 BEDROOMS, 2 1/2 BATHS
 \$79,000. CASE #105-334143



COVINGTON - 3 BEDROOMS, 2 BATHS
 \$74,000. CASE #105-338568



Todd Cowart
william.t.cowart@wellsfargo.com
 Equal Housing Lender. AS438490 10/10-10/11

Office: 706-425-4276
 Cell: 678-488-5308





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Request a copy of my FREE REPORT: “Top Ten Things You MUST KNOW BEFORE Buying a Foreclosure!”



\$127,000

COVINGTON

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4 Bedrooms, 2 ½ Baths! Full Basement! Formal Dining! Private Cul-De-Sac Lot! Livingston Elementary! \$100 Down!



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COVINGTON

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Huge Separate Drive for RV Parking! Wood Floors! Upgrades Galore! Full Basement! Only \$100 Down!

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INCREDIBLE 4-ACRE PRIVATE RESORT-LIKE PARADISE!

Back Yard Oasis with In-Ground Pool, Jacuzzi, Outdoor Kitchen & Huge Custom Fireplace - All Overlooking the Lake!
5 Bedrooms! 3 ½ Baths! Finished Terrace-Level Basement / 2,000 Sq. Ft. In-Law Quarters with 2 Bedrooms, Full Kitchen, Family Room with Fireplace, Office & Rec Room! Lorraine Elementary! Not a Foreclosure, but Seller Says “BRING ALL OFFERS!!!”

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Rebecca S. Thompkins, Realtor

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Website: www.rebeccathompkins.com

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Featured Home

Stable east Newton address. No subdivision. 1.39 acres. 3 bedrooms, 2 baths, spacious great room with wood burning masonry fireplace. Formal dining room. Country kitchen. 25'x30' hurricane proof workshop with ventilation, pwer, water.



CODE 1144



3 bedroom, 2 1/2 bath all brick townhome. Formal dining room. Fireside 2 story. Living room. Master on main. Newton. Wonderful sidewalk community. Pool. Playground. Shops. Montessori.



Back on the market & reduced. 4 BR, 3 BA ranch with large fireside great room, formal dining, eat-in kitchen. Master on main. Teen/in-law suite upstairs with den, BR, full BA & separate HVAC. New carpet & fresh interior paint coming by year end. Newton. Call agent for availability & sale, rental, lease/purchase pricing.

CODE 1140



4 bedrooms, 2 baths with finished apartment in basement. Handicap accessible with lift. 2 full kitchens. Newton. Sold "as is".
SHORT SALE. Big \$ Reduction.

CODE 1100



KITCHEN



LIVING ROOM

REDUCED AGAIN! MUST SEE!

Custom designed 5 bedroom, 2 full & 2 half bath on 5 acres. Gorgeous details, hardwood floors & trim work. Formal living & dining rooms. XXXL kitchen. Master on main. 2 outbuildings & a tack barn with stables. No subdivision.

YOUR AGENT MATTERS Choose an experienced Professional. Call for a free Consultation. 770-318-5437