

# “Understanding The Investment”

1. *Location and “Higher and Better Use”* During the real estate boom, White Oak Valley Plantation was designed and approved for 29 home sites in a 2,700 +/- acre exclusive gated conservation community where members would own a 5-acre home site on the lake, then have undivided interest in the remaining recreational land. White Oak Valley is conveniently located two miles south of Shelby County, one of the fastest growing counties in the country and one of the top-100 highest income counties in the entire United States, located just 30 miles from Birmingham. The property is uniquely situated in a prime location. It offers hunting, metropolitan sophistication, and development potential unmatched in investment grade recreational properties. White Oak Valley has an exceptional “higher and better use” potential.
2. *Water Resources* 55+/- Blue Buck Lake is the focal water feature for the property, custom engineered and currently at full pool. Also, there are 6+/- acre East Lake, the Barn Lake, the small coldwater trout pond near the main lodge. There are 8.6 +/- miles of well-dispersed flowing streams including Watson Creek, Third Creek, Cobb Creek and several smaller. For the 55+/- acre Blue Buck Lake, an entire valley was enclosed on two sides creating one of the last privately built large lakes in Alabama, and a permitting achievement in itself. No expense was spared creating this over \$1,000,000 world class fishery. \*See Aqua Services, Inc.’s Biologist, Norman V. Haley’s Summary on Blue Buck Lake.
3. *Charitable Easement Donation Ability* The next owner of White Oak Valley Plantation still has the ability to harvest the conservation easement benefits due to the 29 platted lakefront lots! This current opportunity is one of the single largest tax savings advantages most high net worth individuals will ever have. One essentially gives a charity the development rights as a donation. As such, this

value is deductible as a charitable donation up to 50% of your Adjusted Gross Income per current IRS code. Please see your CPA for more information.

4. *Lodges & Improvements* As one would expect of a recreational subdivision planned during the height of the development boom, no amenity was left to chance. The now premier sporting property boast improvements including a beautiful 7,500 sq ft custom log lodge that is designed perfect for entertaining and overlooks stunning views of the 55+/- acre lake. There is also plenty of room for guest in the lakefront custom 4,500 +/- sq ft Log Lodge or the 2,400 +/- sq ft Barn/lodge. This premier sporting property is also complete with a four stall horse barn with two fenced pastures, miles of high-fence, custom gated entrance, lakeside pavilion and boat dock near the guest Lodge, boat house near the main lodge, equipment barn, ladder stands & box blinds, and 100+/- miles of ATV and horseback trails. In our estimation the replacement cost would be over \$3,500,000.
  
5. *Investment Grade Value and Capitalizing on Opportunities* The importance of buying right has never been as critical as it is today. This investment is the epitome of letting someone else do the work and stepping in to capitalize on the opportunities.
  
6. *Ratio of Wetlands* The average plantation in the southeast contains 25% wetlands. A quick look at the maps on White Oak Valley and one can easily estimate approximately 90% of the plantation is naturally timbered uplands or lakes! This alone is a 15% increase in value over other comparable properties. In this instance, this would amount to almost 420 additional upland acres (Over \$1,000,000 in land value) for free! The plantation is located on a unique semi-mountainous ridge as one of the southernmost extremes of the Appalachian Mountains. The property has some of the largest expanses of upland hardwoods in this part of Alabama. Yet, there are approximately 8.6+/- acres of clear flowing creeks and there's another 5.5 miles of wet weather or intermittent creeks on the

property. Longleaf pine has been introduced on the ridge tops and will provide great biodiversity and habitat for years to come.