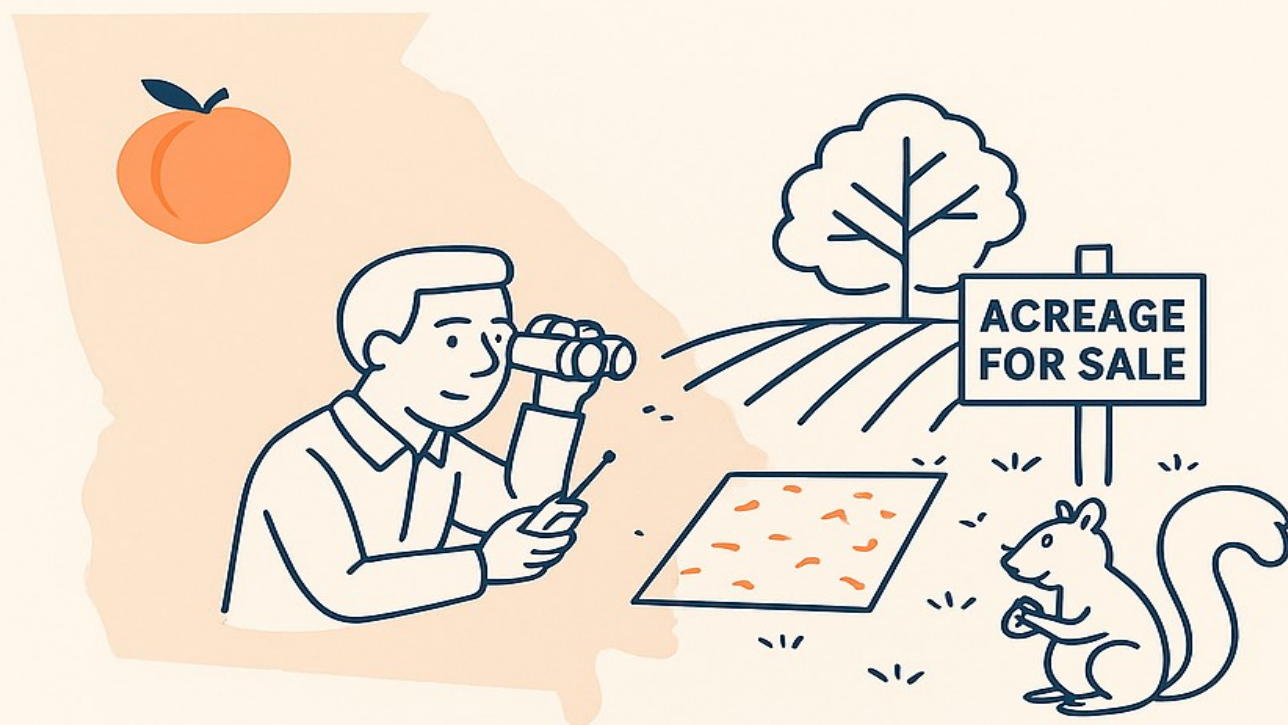


THE GEORGIA REAL ESTATE ESSENTIALS SERIES

THE GEORGIA LAND GUIDE

BUYING AND SELLING LOTS,
ACREAGE, AND RURAL PROPERTY
THE SMART WAY



By The Corbin Real Estate Team –
Ron & Addison Corbin

The Georgia Land Guide

Buying and Selling Lots, Acreage, and Rural Property the Smart Way

By The Corbin Team

Ron & Addison Corbin

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About This Series

The Georgia Real Estate Essentials Series

By The Corbin Real Estate Team – Ron & Addison Corbin

Buying or selling a home in Georgia is a big decision—and for most people, it’s the biggest financial move they’ll ever make. But too often, the process feels overwhelming, confusing, or just plain frustrating.

That’s why we created this book series.

At **The Corbin Real Estate Team**, we’ve spent years helping Georgia families buy and sell homes with clarity, confidence, and a winning strategy. These books are designed to give you straight answers, practical advice, and a few inside tips—no sales fluff, no confusing jargon.

Each guide in the *Georgia Real Estate Essentials Series* focuses on a specific moment or challenge in your real estate journey. Whether you’re buying your first home, prepping for a fast sale, inheriting a property, or recovering from an expired listing, we’ve got your back.

We wrote these books to:

- Help you make informed, confident real estate decisions
- Show you exactly what to expect at every step
- Share the smart strategies we use every day with our own clients
- And yes—if it feels like a good fit, we’d love the chance to work with you too

This isn’t just another real estate guide. It’s a Georgia-specific playbook, written by two brokers who live here, work here, and know how to get homes sold in *your* neighborhood.

Let’s get to it.

— Ron & Addison Corbin

The Corbin Real Estate Team

Core Real Estate Series – For Every Buyer & Seller

1. **Selling Smart: How to Sell Your Georgia Home Fast & for Top Dollar**
Your complete guide to getting the most for your home—without stress or surprises.
 2. **The Georgia Home Buyer's Handbook: What to Know Before You Buy**
Avoid costly mistakes and buy with confidence in the Peach State.
 3. **Back on the Market: How to Sell Your Georgia Home After It Didn't Sell the First Time**
Learn why your listing expired—and how to get it right the second time around.
 4. **From FSBO to Sold: Why Georgia Homeowners Hire the Right Agent (Eventually)**
The honest truth about going it alone—and what to do when it's not working.
 5. **The Ultimate Guide to Georgia Real Estate: From Search to Sold**
An all-in-one resource for navigating the Georgia market like a pro.
 6. **Smart Moves: How to Time Your Georgia Real Estate Transaction Just Right**
Buy, sell, and relocate with confidence—without the panic, overlap, or missed opportunity.
 7. **The Georgia Land Guide: Buying and Selling Lots, Acreage, and Rural Property the Smart Way**
A practical guide to buying, selling, and evaluating Georgia land—from zoning to perc tests and everything in between.
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Life Events Series – Emotional & Transactional Guidance

8. **Selling Your Georgia Home in a Divorce: A Clear Plan for a Clean Break**
Navigate the legal, emotional, and financial complexities of selling during a split.
 9. **Inherited Property in Georgia: What to Do When You've Inherited a Home**
Probate, prep, pricing, and peace of mind—your guide to selling a home you didn't plan to own.
 10. **Downsizing in Georgia: How to Right-Size Your Life Without the Stress**
Smart steps for selling your current home and moving into a lifestyle that fits.
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Lifestyle-Based Guides

11. **First-Time Buyer in Georgia? Start Here**
Everything a Georgia first-timer needs to know—from financing to keys in hand.
 12. **Your Empty Nest, Your Next Nest: A Georgia Homeowner's Guide**
Guidance for empty nesters ready to sell, relocate, or reimagine their next chapter.
 13. **Relocating to Georgia? A Welcome Guide for Newcomers**
From neighborhoods to contracts—what new residents need to succeed in Georgia.
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Investor & Upscaler Series

14. Real Estate Investing in Georgia: Buy, Rent, Profit

Learn the Georgia-specific rules, risks, and rewards of building your portfolio.

15. Upgrade Without the Overwhelm: Selling & Buying Simultaneously in Georgia

Juggle both transactions like a pro—without losing your sanity or your equity.



Home Prep & Marketing Mini-Guides

16. Stage, Snap, Sell: Prepping Your Georgia Home for a Hot Market

Declutter, stage, and photograph like the pros—for faster, stronger offers.

17. Real Estate Red Flags: What Georgia Buyers Should Watch For

Avoid costly surprises with a keen eye for common listing issues.

18. Your Home's Secret Value: Small Upgrades, Big Return

Budget-friendly improvements that boost appeal and ROI in Georgia markets.



How the Corbin Team is Different - Bonus Titles

19. Behind the Sale: What Georgia Real Estate Agents Really Do for You

A transparent look at how agents earn their keep—and protect your interests.

20. From For Sale to Sold: How We Help Georgia Homeowners Win

Real-world results from the Corbin Team playbook.

21. Our Georgia Real Estate Playbook: How Addison & Ron Get Results

The tools, timelines, and strategies that set our team apart.



Preface: Why Land Deserves Its Own Playbook

A Note from Ron & Addison Corbin

Let's be honest — most real estate guides are written for home buyers and sellers. And that makes sense. Most people are focused on bedrooms, bathrooms, and school zones.

But land? That's a different world entirely.

Buying or selling land in Georgia can be incredibly rewarding — but it's also full of unknowns, assumptions, and risky surprises. You can't just "run comps" the same way you would with houses. You can't pop over for a showing and decide in ten minutes. And you definitely can't assume that every lot is buildable, usable, or properly zoned — even if it *looks* perfect.

Over the years, we've helped everyone from first-time dreamers to seasoned investors navigate Georgia's land market. We've walked raw tracts with boots on, stood in front of zoning boards, and helped clients uncover golden opportunities *and* avoid money pits.

We wrote this book because most people don't know where to begin when it comes to land — and that's okay. Our goal is to give you a clear, honest, Georgia-specific guide to buying or selling land the smart way.

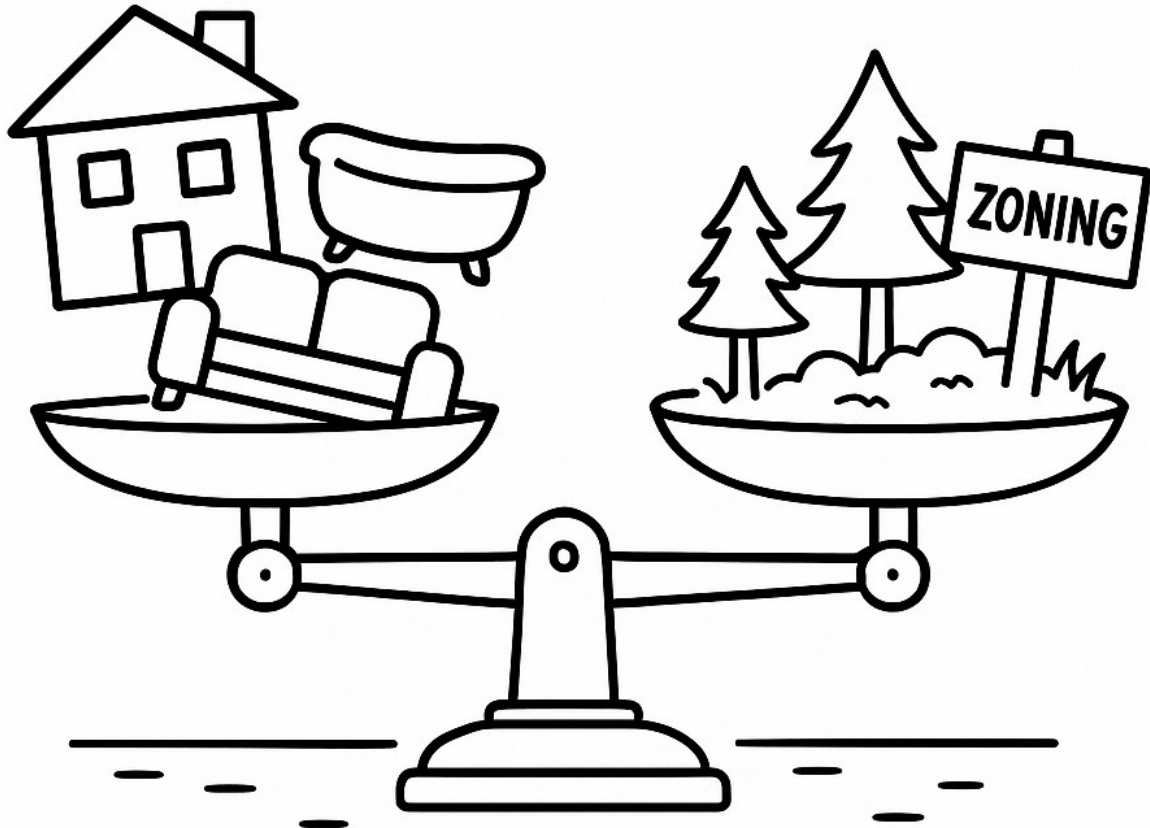
Whether you're selling family acreage, buying a lot to build your dream home, or looking for your next investment play, this guide will walk you through what matters, what to watch for, and how to make confident, informed decisions.

Let's get to it.

— Ron & Addison Corbin

The Corbin Real Estate Team

TOTALLY DIFFERENT BEASTS



Chapter 1: Land Isn't Like a House

At first glance, it seems simple: land is land, right?

Not quite. Land might be one of the oldest assets in real estate, but it's also one of the most misunderstood — especially in Georgia, where zoning, geography, access, and utilities vary dramatically from one parcel to the next.

Whether you're buying or selling, the first thing to understand is this: **land is a different beast.**



There's No MLS Shortcut

When selling a home, agents can use recent neighborhood sales to price it. But land? Not so fast. The value of land depends on:

- **Location and surroundings**
- **Zoning and allowed uses**
- **Access to roads and utilities**
- **Topography and soil quality**
- **Proximity to growth and development**

In short, comps only tell part of the story. One 3-acre tract might be worth \$150,000 — and the one next door, \$60,000 — based solely on what you *can* and *can't* do with it.

Buyable Doesn't Mean Buildable

Many buyers assume that if a property is for sale, it must be ready to build on. Not true.

You need to confirm:

- **Zoning requirements** and minimum setbacks
- **Perc test results** (for septic approval)
- **Easement access** (some lots are landlocked)
- **Utility availability** (power, water, internet)

What looks like a dream lot could be a legal or logistical nightmare. And sellers need to anticipate these questions — or risk long delays and failed deals.

Timelines Are Longer

Typical home sales take 30–45 days to close. Land? It often takes 60–90 days — sometimes more.

Why?

- Buyers need time for surveys and due diligence
- Lenders take longer (if they lend at all)
- More steps to confirm feasibility, permits, and zoning

Expect more back-and-forth, longer contingency periods, and plenty of questions. It's not fast — but it can be worth it.

Corbin Tip:

If you're a buyer, don't fall in love with land until you've done your homework. If you're a seller, anticipate that due diligence takes time — and be ready with answers.

Up next: Who buys and sells land in Georgia — and what they're really looking for.

WHY PEOPLE BUY & SELL LAND IN GEORGIA



Chapter 2: Why People Buy & Sell Land in Georgia

Not all land buyers — or sellers — are the same.

To understand what makes land deals succeed, it helps to know who's involved, what motivates them, and what they're really hoping to achieve.

Whether you're holding a family tract that's been passed down for generations or dreaming of a cabin in the woods, here's a look at the most common players in Georgia's land market.

LAND BUYERS: WHO THEY ARE

1. Custom Home Builders

These are individuals or couples who want to buy a lot or tract and build their dream home. They care about:

- Privacy and acreage
- Proximity to towns or schools
- Buildability (septic approval, topo, and access)

2. Investors & Speculators

They're betting on appreciation or redevelopment. Often:

- Buying undervalued land in growth corridors
- Planning future subdivision or resale
- Focused on return on investment — not emotions

3. Builders & Developers

Buying in bulk, often 5–100+ acres. They want:

- Subdividable land with road frontage
- Utility access and favorable zoning
- Feasibility for multiple homes

4. Hobby Farmers & Homesteaders

Think gardens, goats, chickens, or a barn. These buyers want:

- Usable acreage with good soil
- Well or county water access
- Freedom from HOA rules

5. Recreational Buyers

For hunting, four-wheeling, camping, or weekend retreats. These buyers are looking for:

- Seclusion and trees
- Minimal restrictions
- Affordable pricing and easy access

LAND SELLERS: WHO THEY ARE

1. Inheritors

Often children or grandchildren of the original owners. They may:

- Live out of state
- Have little knowledge of the land's details

- Be looking for a quick and fair sale

2. Longtime Owners Cashing Out

Sometimes aging owners who no longer use the land. Their priorities:

- Simplicity and ease
- Respectful process
- Knowing who's buying their property

3. Flippers or Speculative Sellers

Those who bought cheap and want to sell high. Often:

- Minimal emotional attachment
- Willing to negotiate, but watching margins

4. Distressed or Forced Sellers

Due to taxes, divorce, or financial need. They may:

- Be under pressure to sell quickly
- Require creative deal structures

Corbin Insight:

Matching the right buyer and seller isn't just about price — it's about intent. The clearer you are on your goal, the easier it is to negotiate a deal that works for everyone.

Coming up next: Chapter 3 – Know Before You Buy or List. We'll dig into zoning, easements, access, utilities, and how to avoid landlocked nightmares.

KNOW BEFORE YOU BUY OR LIST



Chapter 3: Know Before You Buy or List

Before you ever plant a “For Sale” sign or go walk a tract with your boots on, there are five key things you need to understand about a parcel of land in Georgia:

- Zoning
- Access
- Utilities
- Easements
- Topography and soil

Skipping any one of these can result in surprises, delays, or dead deals. Let's break them down.

Zoning: What's Allowed (and What's Not)

Every county — and often every city — has its own zoning regulations. Zoning determines what you can legally do with the land, including:

- Residential vs. commercial vs. agricultural use
- Lot size minimums
- Building setback distances
- Types of structures permitted

 **Corbin Tip:** Don't assume. Even "residential" zoning might exclude mobile homes, tiny homes, or multiple dwellings. Always check with the local zoning office.

If you're a seller, include zoning classification in your listing info. If you're a buyer, confirm it before you offer.

Access: Can You Actually Get There?

Landlocked parcels still exist — and they're not always obvious on a map.

- Is there direct road frontage?
- Is it a private road or county-maintained?
- Is there a recorded easement?

Without proper access, you may not be able to build, borrow against, or even reach the land legally.

 **Pro Tip:** Ask for the plat or survey. This often shows access points and easement language.

Utilities: What's Already There?

Raw land often lacks basic utilities — and adding them isn't always easy or cheap. Always ask:

- Is power at the road?
- Is water via public supply or will a well be needed?
- What about internet or phone lines?

Also check for proximity to sewer lines. Otherwise, you'll need a passing perc test for septic.

Easements: What's Shared or Restricted?

Easements give others the right to use part of your property for specific purposes — like driveways, utility lines, or shared access.

Some are helpful. Others limit your ability to build or fence certain areas.

 **Corbin Caution:** A buried pipeline easement or shared driveway agreement can become a real headache. Always review the title report and ask your closing attorney about restrictions.

Topography & Soil: The Ground Truth

Gently sloped land may be easy to build on. Steep, rocky, or flood-prone land? Not so much.

Ask:

- Is the property in a flood zone?
- Is the soil sandy, rocky, or clay-heavy?
- Will the lot require grading or tree removal?

Perc tests are essential if you'll be installing a septic system — especially in rural Georgia.

Summary: Do Your Homework First Whether you're buying or selling, knowing a parcel's zoning, access, easements, and utility status will save you time, money, and headaches.

In Chapter 4, we'll dig deeper into soil tests, perc testing, and what it really takes to get septic approval in Georgia.

SOIL TESTS, PERC TESTS & SEPTIC REALITIES



Chapter 4: Soil Tests, Perc Tests & Septic Realities

In the world of land sales, few things kill a deal faster than a failed perc test.

If you're buying land to build a home — or selling land that isn't already tied into a public sewer system — you'll need to understand septic systems, soil testing, and the realities of rural wastewater management in Georgia.

Here's what to know before you dig.

What's a Perc Test (and Why Does It Matter)?

A "perc test" (short for percolation test) measures how quickly water drains through the soil. It helps determine whether a standard septic system can be safely installed.

To pass, the soil must:

- Absorb water at a safe rate (not too fast or too slow)
- Be located a certain distance from wells, property lines, and water sources
- Meet specific requirements for system size and depth

If the land fails the test, it may require:

- A more expensive engineered system
- Site reconfiguration
- Or in some cases, it may not be buildable at all

How the Process Works

1. **Hire a soil scientist or septic engineer** (most counties require a licensed professional)
2. **They dig test holes** — often 3–6 feet deep — to assess different areas of the lot
3. **Samples are evaluated** for texture, drainage, and absorption
4. **A report is submitted** to the local Environmental Health office
5. **The county issues approval or rejection**, sometimes with stipulations

 **Corbin Tip:** Always ask the seller if they've already completed a perc test — and get a copy. But don't rely on old results. Counties may not accept tests older than a year, or those done under different site conditions.

Soil Types Matter

Georgia has diverse soils, including:

- **Clay-heavy soils** (slow drainage, often problematic)
- **Sandy soils** (better drainage but can drain *too* fast)
- **Rocky soils** (hard to dig and may prevent absorption)

A beautiful piece of land with red clay and a steep slope might look like paradise — but it can be septic trouble.

Perc Pitfalls to Watch For:

- Land near creeks, lakes, or flood zones (often fails)
- Bottomland areas (where water collects)
- Recently cleared lots (may compact the soil and affect absorption)

Costs and Timelines

Expect to pay **\$300–\$800** for a basic perc test. If an engineered system is needed, total septic install costs can exceed **\$15,000–\$25,000+**.

Approval typically takes **2–4 weeks**, depending on county backlog and weather.

For Sellers: Get Ahead of It

If you're selling a rural lot:

- Consider doing a perc test upfront
- Market the property as "perc-tested and approved"
- Share soil reports and septic permit status

This builds buyer confidence and can speed up the deal.

For Buyers: Don't Skip This Step

Never assume a parcel is buildable just because it's big or cheap.

- Always include a septic approval contingency
- Know that not all land is septic-friendly
- Be cautious of "as-is" land sold without disclosure

Summary: No Perc, No House In rural Georgia, septic systems are the norm — and they're only possible with the right soil and the right test. Whether you're buying or selling, getting this part right is critical.

Up next: Chapter 5 – Pricing Land Right (Not Just by the Acre). We'll explore how to value a tract of land the smart way — beyond the basic math.

PRICING LAND RIGHT (NOT JUST BY THE ACRE)



Chapter 5: Pricing Land Right (Not Just by the Acre)

“How much is this land worth?”

It’s the most common question we get — and one of the hardest to answer.

Unlike homes, land doesn’t come with easily comparable features like square footage, bedrooms, or finished basements. Each parcel is unique, and that means pricing it correctly takes more than just multiplying acres by a standard number.

Let’s break down how smart land pricing actually works in Georgia.

Why the Price-Per-Acre Method Falls Short

Sure, you'll hear things like "Land in this area goes for \$20,000 an acre." But that's a gross oversimplification.

The real value of land depends on:

- Location and proximity to growth corridors
- Zoning and allowable use
- Road frontage and access
- Utilities availability
- Terrain, timber, flood risk, and buildability

 **Corbin Tip:** A flat, cleared, perc-tested 1-acre lot might be worth more than a 3-acre tract that's steep, wooded, and landlocked.

Start with the End Use

Buyers aren't just buying land — they're buying what they can *do* with it. The value increases when the potential use is desirable, simple, or high-income-producing.

Examples:

- Land zoned for **multifamily** may command more per acre than land zoned AG (agricultural)
- A lot with **existing utilities and road access** is worth more than raw, undeveloped acreage
- A **build-ready lot** for a custom home will be more valuable to an end-user than an investor looking for a long-term hold

Look for Real Comps — Not Just Raw Numbers

While it's harder to find "comps" for land, it's not impossible. Here's what to compare:

- **Recent sales** of nearby parcels (same size *and* similar features)
- **Active listings** that haven't sold (watch for overpriced examples)
- **Withdrawn or expired listings** (what buyers have rejected)

 Ask your agent for a Land CMA (Comparative Market Analysis) that adjusts for improvements, zoning, access, and utility status.

Don't Forget Carrying Costs

If you're a seller, price isn't the only consideration — *time* matters too.

Holding land costs money:

- Property taxes
- Mowing or bush hogging

- Insurance (if applicable)
- Opportunity cost of idle capital

Pricing a property just right can shorten time on market by months — and avoid price drops later.

When Overpricing Backfires

It's easy to overprice land — and hard to recover once you've done it.

Common seller traps:

- “I saw a listing down the road for more” (but is it selling?)
- “This land's been in the family for generations” (but sentiment ≠ market value)
- “We'll just try high and see what happens” (but land buyers take longer — and overpricing loses momentum fast)

 **Corbin Warning:** Buyers shopping land are often more analytical and patient than homebuyers. They notice when a property lingers. They wait for price drops. They negotiate hard.

Boosting Value Before You List

Want to justify a higher price? Do one or more of these:

- Perc test and provide the report
- Clear underbrush or create a mowed path for access
- Provide recent survey or topo map
- Install a culvert or driveway apron to show access
- Add signage or drone photos that show the layout

These small investments help buyers *see* the value — and often pay for themselves in sale price or faster timelines.

Summary: Smart Pricing = Smooth Sale You can't price land like a home — or like a guess. Know your property, know your buyer, and price accordingly.

Up next: Chapter 6 – Marketing Land Like a Pro. We'll cover how to make your listing stand out in a crowded online world — and why pictures, maps, and visibility matter more than ever.

MARKETING LAND LIKE A PRO



**Not all listings are
created equal**

Chapter 6: Marketing Land Like a Pro

Selling land isn't like selling a home — and the marketing shouldn't be either.

Home listings come with glossy interior shots, trendy staging, and cozy descriptions. Land? It's a blank canvas. And that means it takes vision — and the right tools — to help buyers see the potential.

Here's how to market your Georgia land listing the smart way.

Photography Matters (Yes, Even for Dirt)

It's tempting to snap a few quick shots with your phone and call it done. But land buyers — especially out-of-towners — rely on visuals to decide whether to visit.

Minimum photo set should include:

- **Wide shots** from multiple angles
- **Street view** from the access point
- **Views of trees, clearings, water, or fencing**
- **Photos showing slope or level areas**

 **Corbin Tip:** Use a drone whenever possible. Aerial photos help showcase boundaries, road access, and terrain in a way no ground-level photo can.

Use Maps That Tell a Story

Land buyers love context — and maps make or break a listing.

Include:

- **Plat map** or boundary survey (if available)
- **GIS parcel map** from the county tax assessor
- **Topo map** showing elevation
- **Flood zone overlay** (especially in rural or creekside areas)

 **Bonus:** Add labels or overlays with lot dimensions, access points, and major landmarks.

Write a Description That Paints a Picture

Don't just say "2 acres in Henry County." That's boring. Instead:

- Mention the zoning and potential uses
- Highlight access, utilities, or perc approval
- Describe the surroundings (quiet, wooded, near development, etc.)
- Call out benefits: "Ready to build," "Private setting," or "No HOA"

 **Example:**

"Level 1.7-acre homesite in desirable north Henry County, just 10 minutes from I-75. Perc-tested and ready for septic. Mature hardwoods, paved road frontage, and no HOA. Ideal for custom home or weekend retreat."

Don't Skip the Signage

Land buyers often drive around before calling an agent. Make it easy for them to find and identify your property.

- Use professional signage — not a flimsy yard sign
- Include your contact info and a land-specific message ("Perc-tested," "2.5 acres – Build Ready")
- Consider a QR code that links to the listing or a flyer box with a map and details

Go Beyond the MLS

MLS syndication helps, but land listings often benefit from additional exposure.

Places to market:

- Facebook Marketplace and local real estate groups
- Land.com, Lands of America, and LandWatch
- Craigslist (yes, still)
- Investor networks or builder contacts

 **Corbin Strategy:** We pair MLS exposure with direct outreach to buyers and builders who are actively searching for land in your area.

Provide Tools for Buyer Confidence

Help buyers make a decision faster by providing:

- A recent survey or plat
- A copy of the zoning map or link to the county's GIS portal
- A copy of the perc test or septic approval (if applicable)
- Estimated utility availability (power, water, internet)

The easier you make it for them to say "yes," the faster your land sells.

Summary: Market the Possibility, Not Just the Property Land is about vision — and marketing should reflect that. With the right photos, maps, tools, and exposure, you can attract serious buyers and stand out in a crowded marketplace.

Up next: Chapter 7 – Contracts & Contingencies that Protect You. We'll walk through the common terms, traps, and tools for writing (and accepting) land deals that actually close.



Chapter 7: Contracts & Contingencies that Protect You

Selling or buying land in Georgia isn't just about shaking hands and agreeing on a price. The contract details matter — a lot.

Because land sales involve more unknowns than home sales (like soil tests, zoning, and access issues), the purchase agreement needs to be extra clear, and the right contingencies need to be in place to protect both sides.

Here's how to keep your deal clean, legal, and low-risk.

What Goes in a Land Contract

A solid Georgia land purchase agreement should include:

- **Full legal description and tax parcel ID**
- **Purchase price and earnest money**
- **Closing date and possession terms**
- **Contingency deadlines** (due diligence, soil testing, survey, etc.)
- **Responsibility for closing costs**

 **Corbin Tip:** Use a GAR (Georgia Association of REALTORS) land-specific form or have a real estate attorney draft the contract. The standard residential form doesn't cover land-specific issues.

Include a Due Diligence Period — Always

This is the buyer's window to investigate the land and walk away if something doesn't check out.

During due diligence, buyers typically:

- Order a **survey**
- Conduct a **perc test**
- Research **zoning and buildability**
- Confirm **access and utilities**
- Walk the property thoroughly

Most due diligence periods range from **14 to 30 days**, depending on complexity and county timelines.

 No due diligence? That's risky — especially for the buyer.

Surveys and Boundary Issues

If a recent survey is available, great. If not:

- The buyer may order a new one
- The seller may agree to split the cost

Make sure the contract states:

- Who is paying for the survey
- Whether the sale is contingent on survey results
- Whether fences, encroachments, or easements impact use

 **Corbin Strategy:** We always recommend reviewing the plat and confirming acreage, boundaries, and easements before finalizing the deal.

Key Contingencies to Include

For Buyers:

- **Perc test approval**
- **Zoning and intended use confirmation**
- **Access verification** (recorded easement or road frontage)
- **Survey satisfaction**
- **Lender approval** (if financing)

For Sellers:

- **Proof of funds** or preapproval
- **Timely inspection and contingency removal**
- **Closing timeline enforcement**

 **Corbin Tip:** Custom addenda are your friend. If your deal involves unusual access, delayed closing, or seller-held financing, put it in writing.

Escrow and Earnest Money

Typical earnest money for land ranges from **1%–3%** of the purchase price. It shows the buyer is serious — but they should be able to get it back if contingencies aren't met.

If a buyer walks away *after* the due diligence period ends *without cause*, the seller may be entitled to keep the earnest money.

Owner Financing? Be Careful

In land deals where the buyer can't get traditional financing, the seller may offer owner financing. If so:

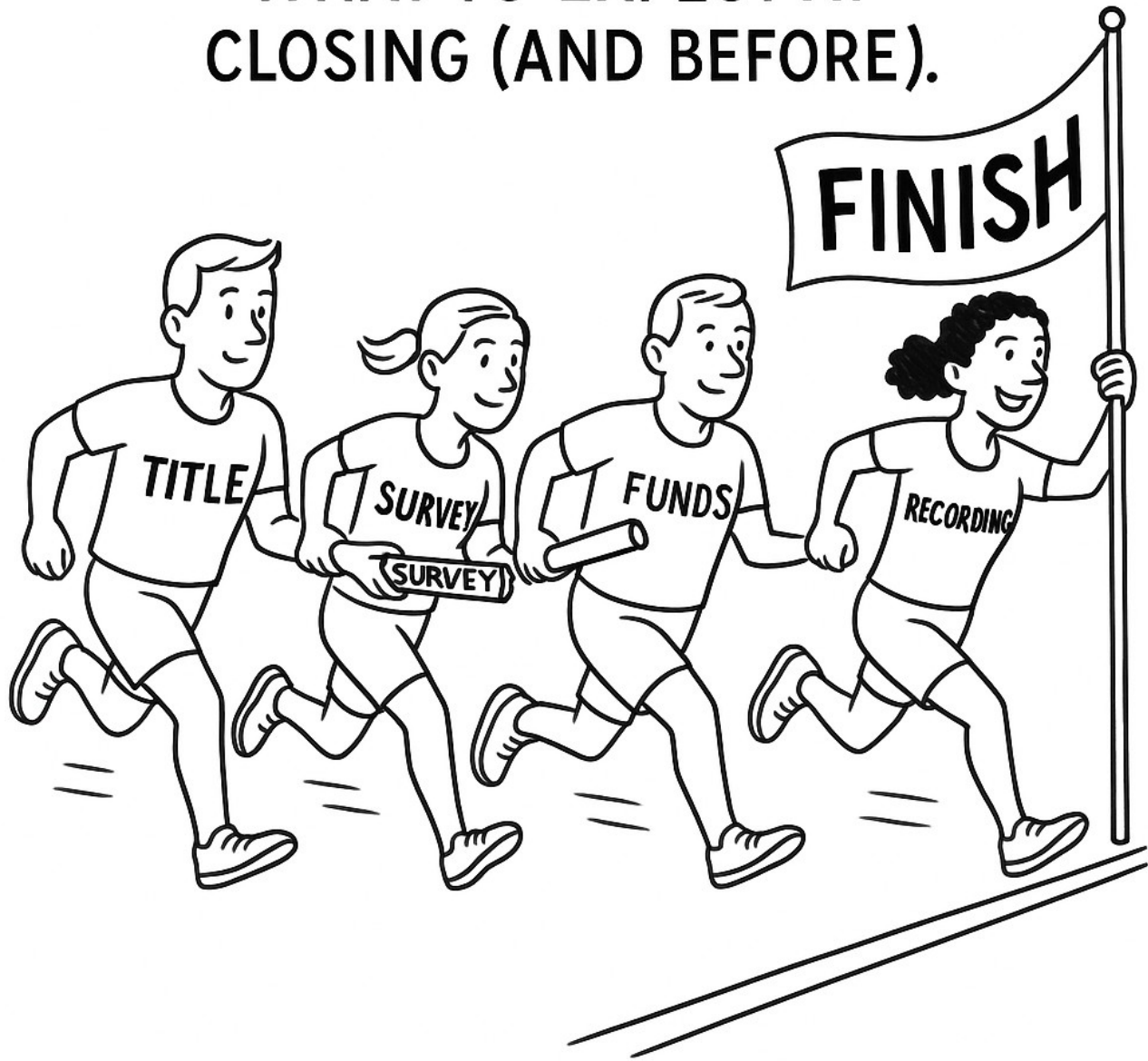
- Get the terms in writing: down payment, rate, amortization
- Record a deed and security agreement
- Use an attorney to structure it properly

These deals can work — but they need to be airtight.

Summary: Good Contracts Prevent Bad Surprises Land contracts require more than a fill-in-the-blank approach. Protect yourself with the right terms, timelines, and contingencies.

In Chapter 8, we'll look at what happens as you head toward closing — including surveys, title issues, and final walkthroughs that keep your deal on track.

WHAT TO EXPECT AT CLOSING (AND BEFORE).



Chapter 8: What to Expect at Closing (and Before)

After the contract is signed, it's tempting to assume everything will move smoothly to the finish line. But with land sales, the closing process includes several extra steps — and more opportunities for surprises.

Here's how to keep your land deal on track from contract to closing day.

Title Search & Legal Description

The closing attorney will run a **title search** to verify ownership and check for issues like:

- Unreleased liens

- Probate complications or unclear inheritance
- Missing heirs or ownership disputes
- Boundary discrepancies
- Unrecorded easements

 **Corbin Tip:** The legal description in the contract must match what’s on the deed and tax records — exactly. Mistakes here can delay closing.

Final Survey (If Applicable)

If a survey was ordered during due diligence, this is the time to:

- Confirm acreage
- Identify encroachments
- Review easements and setbacks
- Update the legal description if needed

Buyers should review the final plat carefully — and sellers should be ready to address issues that show up late (like fences over property lines).

Finalizing Documents

The attorney will prepare the closing documents:

- Warranty or quitclaim deed
- Settlement statement (showing all costs)
- Affidavits and disclosures as needed
- Lender documents (if financing is involved)

Sellers may need to:

- Provide payoff info for any existing land loans
- Sign affidavits of title or non-foreign status (FIRPTA)
- Bring original documents, including ID and wiring instructions

Last-Minute Checks

Buyers should do a final check of the property before closing. It’s not a “walkthrough” like with a home, but it is smart to:

- Confirm access is still available
- Verify no dumping, logging, or trespassing has occurred
- Double-check that any seller-promised items are still in place (gates, signage, etc.)

Funding & Closing Day

On closing day:

- Buyers wire funds or lender sends proceeds
- Deeds are signed and notarized
- The attorney records the deed with the county
- Keys or access instructions are exchanged (if applicable)

 **Corbin Insight:** Land closings often happen at the closing attorney's office, but remote closings are possible — especially for out-of-state buyers or sellers.

Post-Closing: What Comes Next

For buyers:

- Title insurance kicks in
- You'll receive the recorded deed
- Property taxes and zoning info may need to be updated with the county

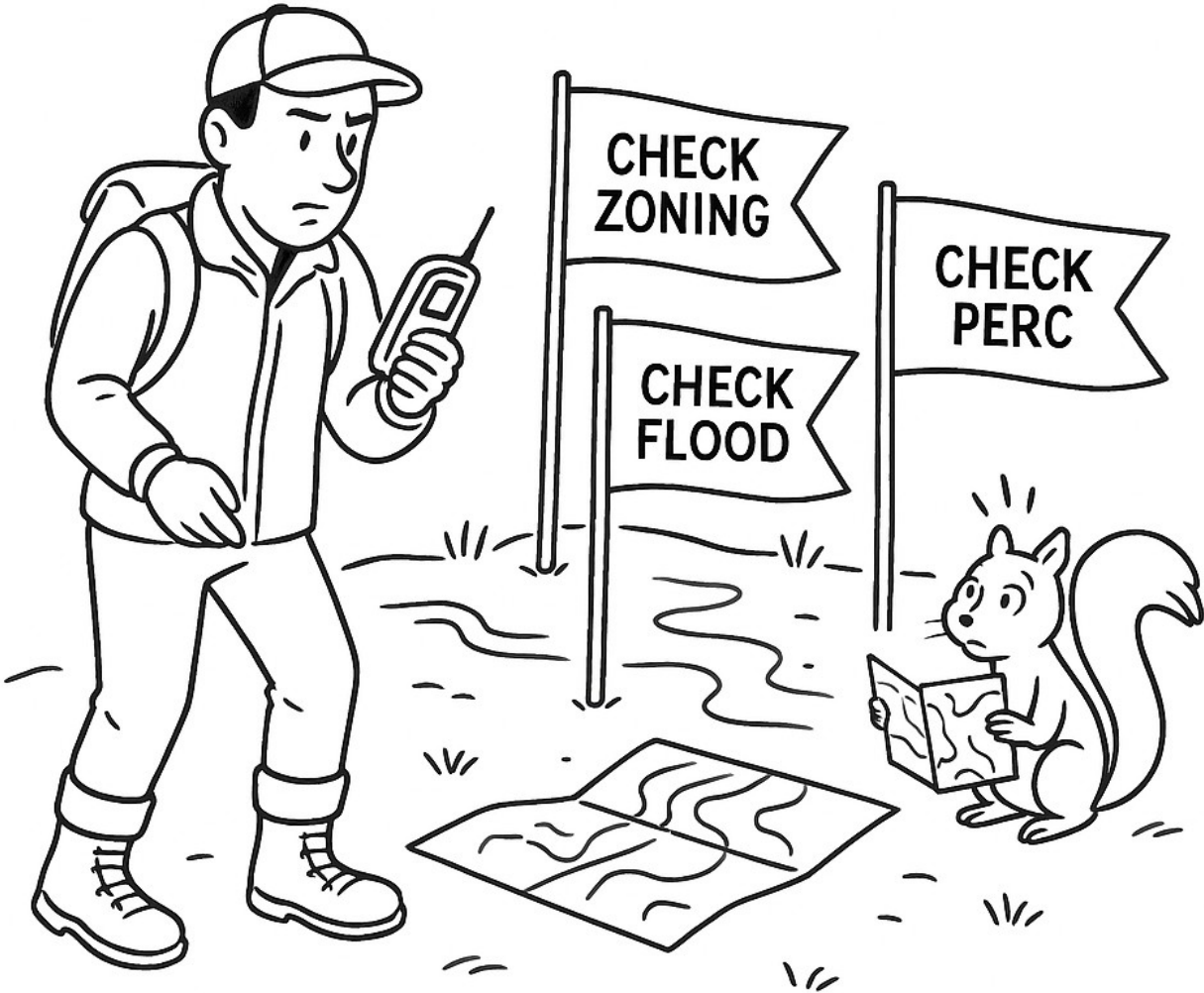
For sellers:

- Cancel insurance (if any)
- Update your accountant on capital gains or installment sale (if owner financed)
- Keep a copy of all closing documents

Summary: Details Matter More Than Dirt Land closings require attention to legal descriptions, access, title, and survey issues. With the right prep and a good team, you'll close cleanly — and confidently.

Up next: Chapter 9 – How to Vet a Piece of Land. We'll walk through boots-on-the-ground due diligence — what to look for, who to call, and how to separate dream lots from duds.

HOW TO VET A PIECE OF LAND



Chapter 9: How to Vet a Piece of Land

So, you found a piece of land that looks promising. Great view, decent price, maybe even cleared and partially fenced.

But before you start designing your dream house or mapping out your mini farm, it's time to do some real-world due diligence — the kind that protects your investment *before* you spend a dime more.

Here's how to evaluate a property like a pro.

Step 1: Walk Every Inch (Boots Required)

You can't evaluate land from a car window. Bring boots, bug spray, and time.

Look for:

- Terrain: is it flat, rolling, or steep?
- Water features: creeks, ponds, wetlands
- Signs of erosion, standing water, or washouts
- Large rocks, old structures, or debris
- Wildlife signs or hunting blinds (on or near property lines)

 **Corbin Tip:** Use a GPS or mapping app to confirm you're actually on the property — boundary lines aren't always obvious.

Step 2: Review Online Records

Start with your county's **GIS (Geographic Information System)** or tax assessor's site.

Check for:

- Parcel boundaries
- Zoning category and overlays
- Floodplain maps
- Nearby land uses (junkyards? chicken farms?)

Bonus: Use Google Earth to check tree coverage, access roads, and nearby development patterns.

Step 3: Talk to the County

Call or visit the Planning & Zoning office and Environmental Health Department.

Ask:

- What is the current zoning, and what does it allow?
- Is the lot buildable under current regs?
- What permits would be required?
- Any past applications or variances on file?
- Who provides utilities (and are they nearby)?

 **Corbin Strategy:** Always ask if any **special overlays** apply — like conservation areas, watershed protections, or minimum lot size ordinances.

Step 4: Review Deed & Title

If you're under contract, the attorney will handle this — but if you're evaluating land pre-offer:

- Request a copy of the deed
- Look for access language, use restrictions, or shared rights

Common issues to watch for:

- Undivided interest (multiple heirs still on title)
- Unreleased liens or judgments
- Historic easements (utility, driveway, pipeline)

Step 5: Consider the Buildability

If your goal is to build, go deeper:

- Has it passed a perc test?
- What's the minimum home size required by code or HOA (if any)?
- Will it need significant grading or a culvert for driveway access?

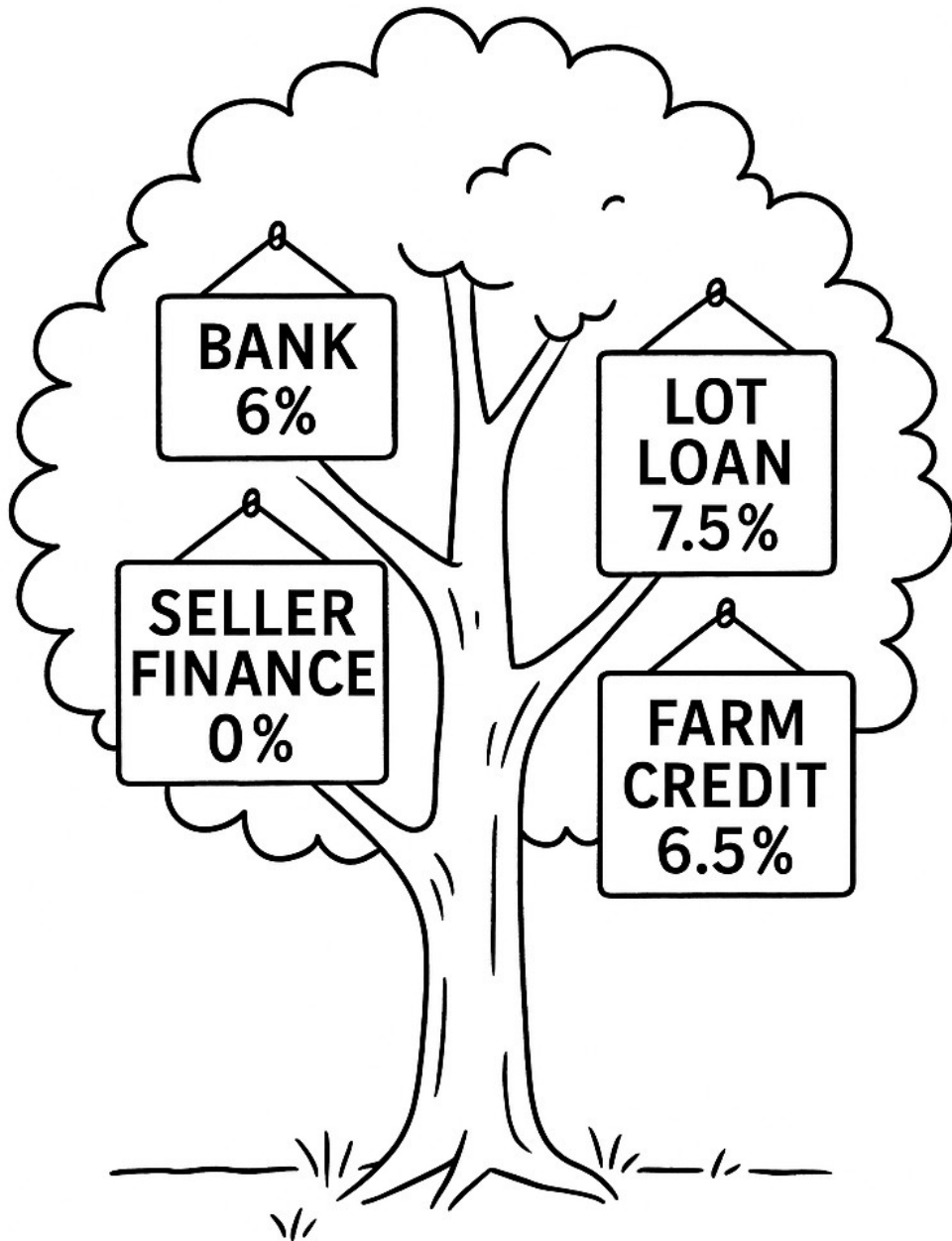
Bring in a septic designer, surveyor, or builder early — especially on larger or sloped lots.

 **Corbin Tip:** We've seen "great deals" turn sour after buyers discovered the entire rear half of the lot was in a flood zone or unusable due to slope.

Summary: Trust Your Feet, Then Trust the Facts Evaluating land is equal parts walking, researching, and asking the right questions. When in doubt, slow down and investigate — before making an offer.

Next up: Chapter 10 – Financing Land the Smart Way. We'll cover which lenders to talk to, why land loans are different, and what it really takes to fund your dirt deal.

FINANCING LAND THE SMART WAY



FINANCING TREE

Chapter 10: Financing Land the Smart Way

Financing land isn't as straightforward as financing a house — and many buyers discover this *after* they fall in love with a property.

Lenders look at land differently. The risks are higher, the terms are stricter, and the options are more limited. But with the right strategy and prep, you can still fund your land purchase with confidence.

Here's how to approach land financing the smart way in Georgia.

Option 1: Traditional Bank or Credit Union

Some banks and local credit unions offer land loans — but not all do. Those that do often specialize in rural lending or portfolio loans (loans they keep in-house).

Expect:

- **20% to 50% down payment**
- Shorter terms (10–15 years, sometimes 5)
- Higher interest rates than standard mortgages
- Land must meet certain conditions (size, access, use)

 **Corbin Tip:** Start with **community banks or credit unions** in the county where the land is located. They know the local landscape — and they're more likely to say yes.

Option 2: Lot Loans for Future Construction

Some lenders offer **lot loans** specifically for buyers planning to build within 1–2 years.

These loans:

- Require a smaller down payment (10–20%)
- Often roll into a construction loan later
- Still require good credit and a clear build plan

Best for: custom home buyers who are early in the process but know their timeline.

Option 3: Seller Financing

Some land sellers offer to finance the purchase themselves — acting like the bank.

Pros:

- Flexible terms
- Lower upfront costs
- Less red tape

Cons:

- Often short-term (3–5 years with a balloon payment)

- Higher interest rates
- Requires a written promissory note and deed security

 **Corbin Strategy:** If a listing mentions owner financing, ask for exact terms. Then have an attorney review the deal — and record the proper documents.

Option 4: Farm Credit & Land-Specific Lenders

Organizations like **AgGeorgia Farm Credit** or **Southern AgCredit** specialize in rural and agricultural land.

They understand:

- Large tracts
- Income-producing land (timber, crops, leases)
- Hobby farms and recreational properties

These lenders often offer:

- Competitive fixed rates
- Long-term options (up to 20 years)
- Land improvement loans

Great fit for: buyers looking for raw acreage, pastureland, or mixed-use rural tracts.

What Lenders Want to Know

To qualify for a land loan, be ready to answer:

- What do you plan to do with the land?
- Do you have a build timeline or development plan?
- Can you provide a plat, address, or parcel number?
- Have you budgeted for infrastructure (septic, water, power)?



Have ready:

- Two years of tax returns
- Current pay stubs or proof of income
- Down payment documentation
- Credit history

 **Corbin Tip:** Prequalify with a land lender *before* you start shopping. That way, you know what kind of land (and what price range) to target.

Summary: Know the Rules, Then Work the System Land financing takes patience, paperwork, and the right lender — but it's doable. Whether you go through a local bank, farm lender, or the seller themselves, having a plan makes all the difference.

Up next: Chapter 11 – Red Flags & Hidden Pitfalls. We'll show you what to watch for so your “great deal” doesn't turn into a costly mistake.

RED FLAGS TO WATCH OUT FOR



Chapter 11: Red Flags & Hidden Pitfalls

On the surface, a piece of land might look perfect — peaceful setting, great price, maybe even a view. But when it comes to land, what you *don't* see can hurt you.

Some problems are obvious. Others lurk in legal documents, soil layers, or bureaucratic fine print. This chapter highlights the red flags that should make you pause — or run.

Red Flag #1: No Legal Access

A parcel without recorded access is a dealbreaker for most buyers and lenders.

Watch for:

- Landlocked properties with no public road frontage
- Old logging roads or trails that aren't legally recorded
- Verbal agreements with neighbors instead of recorded easements

 **Corbin Tip:** Always verify access with a survey or title search — and confirm it's legally recorded, not just assumed.

Red Flag #2: Flood Zones or Wetlands

Just because a property looks dry doesn't mean it stays that way.

Red flags:

- Part or all of the parcel is in FEMA flood zone A or AE
- Standing water after rain or visible marsh vegetation
- Presence of creeks or springs without clear drainage

 Wetlands may require special environmental permits or restrict your ability to build — even if the land is technically yours.

Red Flag #3: Failing or Unpermitted Septic

A failed perc test doesn't always mean you can't build — but it can make it *very* expensive.

Be wary of:

- Old septic systems with no permit history
- Sellers who say “it used to be approved” but have no paperwork
- Soil types known for poor drainage (tight clay, bedrock, etc.)

 **Corbin Caution:** Don't assume a small lot will support a house until it passes modern health department standards.

Red Flag #4: Zoning That Doesn't Fit Your Plans

Before you dream about subdividing, building a tiny home, or running a business — check the zoning.

Examples of deal-stoppers:

- AG zoning that restricts non-farm residences
- Conservation zoning that limits disturbance
- Minimum lot size or width requirements that block building

Always confirm with the county before making an offer.

Red Flag #5: "As-Is" Sales with Too Many Unknowns

When a seller has limited information — or refuses to provide documents — proceed with caution.

Ask yourself:

- Why is it being sold as-is?
- Has anyone done a recent survey or soil test?
- Is there a reason it's been sitting on the market?

Sometimes “as-is” just means the seller can’t or won’t improve the land. Other times, it hides deeper issues.

Red Flag #6: It's Priced *Too Low*

If the price seems too good to be true — assume there’s a reason.

Common causes:

- Access or title issues
- Perc failures or steep topography
- Legal entanglements (probate, multiple heirs)
- Environmental restrictions or contamination

 **Corbin Insight:** Great deals do happen — but never skip due diligence. A cheap parcel that can’t be used isn’t a deal.

Summary: Proceed with Eyes Wide Open Land can be a great investment — or a costly headache. The key is knowing the warning signs, asking the right questions, and working with professionals who know what to look for.

Next up: Chapter 12 – Turning Land Into Something More. We’ll help you think through next steps — whether you plan to build, sell, lease, or just enjoy your Georgia dirt.

ONE PARCEL. MANY POSSIBILITIES.



Chapter 12: Turning Land Into Something More

So, you've bought the land — or you're thinking about it. Now what?

Land isn't just an investment in dirt. It's a chance to create something. Whether you plan to build, sell, lease, farm, or simply hold it as a long-term play, this chapter explores how to make the most of your Georgia property.

Build Your Dream Home

If your goal is a custom home, start mapping the path forward:

- Get updated surveys and site plans

- Confirm utility installation timelines
- Choose your builder early (or explore modular/tiny home options)
- Understand local permits, setbacks, and inspections

 **Corbin Tip:** Partner with a builder who has rural experience — driveway access, wells, septic, and grading are very different than in subdivisions.

Create a Mini Homestead or Hobby Farm

Whether you're raising chickens, planting a garden, or keeping bees, Georgia land offers plenty of possibilities.

- Check local restrictions (some areas prohibit livestock)
- Prepare your soil and fencing plan
- Look into agricultural tax exemptions or conservation use valuation (CUVA)

 **Bonus:** You don't need 20 acres to homestead — even 1–3 acres can be productive with the right layout.

Harvest Income: Timber, Hay, Hunting

Land can generate revenue without building anything.

- Lease hunting rights to local sportsmen (with a written agreement)
- Sell timber (select-cut only with a reputable forester)
- Grow hay or let a neighbor cut it in exchange for maintenance

 Always check property tax implications, conservation agreements, and lease terms in writing.

Subdivide or Sell Later

If your land has road frontage or suitable access, you may be able to divide it into smaller tracts for resale.

- Start with a zoning and subdivision review
- Hire a surveyor to map potential splits
- Understand county minimum lot size and access requirements

 **Corbin Strategy:** We've helped clients turn one tract into three — and double their investment. But every county is different. Start with feasibility, not fantasy.

Hold for the Long Game

If you're not ready to build or develop, that's okay too. Many clients buy land as a legacy investment.

- Keep the property maintained and taxes current
- Monitor local zoning and infrastructure updates

- Consider conservation easements for tax savings

Land is one of the few assets that isn't being manufactured anymore — and well-placed Georgia land tends to appreciate over time.

Summary: Dirt is Just the Beginning Whatever your goal, owning land is about possibilities. And with the right plan, your piece of Georgia can grow into something truly valuable — financially, personally, or both.

In our final section: Closing Thoughts — we'll recap what you've learned and how to move forward with clarity and confidence.

CLOSING THOUGHTS



Closing Thoughts: From Possibility to Plan

Whether you're dreaming about a quiet homesite, preparing to sell your family's old acreage, or looking for an investment with long-term potential, this book was designed to help you move forward with clarity, confidence, and a practical path.

Land is one of the most versatile — and misunderstood — real estate assets in Georgia. It holds promise, but also requires diligence. It can build wealth, but also demands patience. And it rewards those who take the time to ask the right questions.

Here's a quick recap of what you've learned:

- ✓ How land differs from homes — in value, timing, and complexity
 - ✓ Who's buying and selling land in Georgia (and what they really want)
 - ✓ What to know before you buy or list — zoning, access, utilities, and more
 - ✓ The importance of soil testing, surveys, and septic approvals
 - ✓ Smart strategies for pricing, marketing, and negotiating land deals
 - ✓ Key contract clauses and legal protections that keep your deal on track
 - ✓ How to vet a property — from boots on the ground to GIS maps
 - ✓ Financing tips that match your goals, timeline, and risk profile
 - ✓ Red flags to watch for — and how to avoid costly mistakes
 - ✓ Ideas for building, holding, farming, or turning land into income
-

Final Word from Ron & Addison

We've helped hundreds of clients buy and sell land across Georgia — from rural lots in Henry County to wooded acreage in Forsyth and farm-ready fields in Coweta. We know that land buyers and sellers often feel overwhelmed, unsure of the process, and left out of the typical real estate conversation.

You deserve better.

If you're ready to take the next step, we're here to help:

- Want to list land for sale and don't know where to start? Let's walk it together.
 - Need help finding the right lender or getting perc approval? We've got the contacts.
 - Just want to talk through your goals before deciding? No pressure — just good advice.
-

Let's Connect

Follow us for local tips, land alerts, and behind-the-scenes insights from the Georgia real estate trenches.

 [Insert Socials]

 [Insert Email]

 [Insert Website]

Looking forward to hearing about your land goals — and helping you bring them to life.

— Ron & Addison Corbin

The Corbin Real Estate Team

Bonus Section

Land Buyer's Due Diligence Worksheet

Use this checklist to help evaluate land before making an offer. A thorough due diligence process helps you avoid costly surprises and ensures you're buying a property that suits your goals.

- ☐ Visit and walk the entire property
- ☐ Confirm zoning and buildability with local planning office
- ☐ Review GIS map, flood zone, and topo overlays
- ☐ Ask for recent survey and legal description
- ☐ Order a perc test (if none exists)
- ☐ Check for easements or access issues
- ☐ Estimate infrastructure costs (driveway, grading, utilities)
- ☐ Talk to the county health department and building office
- ☐ Get prequalified with a land or lot loan lender
- ☐ Budget for closing costs and holding costs

Land Seller's Checklist

Thinking of selling land in Georgia? Use this checklist to prepare your property and avoid delays, surprises, or missed opportunities. A well-prepped parcel sells faster and commands stronger offers.

- ☐ Confirm legal ownership and title is clear
- ☐ Verify recorded access or easement
- ☐ Order or update a property survey
- ☐ Conduct a perc test (or provide existing results)
- ☐ Identify zoning and allowed uses
- ☐ Determine property boundaries and acreage
- ☐ Take high-quality photos (including drone if possible)
- ☐ Provide utility details (power, water, internet availability)
- ☐ List recent taxes and any exemptions (CUVA, etc.)
- ☐ Create a clear, detailed listing description

"Is This Buildable?" One-Page Evaluation Tool

Ask these questions before making an offer:

Access

- ☐ Does the property have road frontage or a recorded easement?
- ☐ Can you physically and legally reach the parcel?

Zoning

- ☐ What is the current zoning classification?
- ☐ Are your intended uses allowed?
- ☐ Are there any restrictions on home size, type, or design?

Utilities & Septic

- ☐ Is electricity nearby?
- ☐ Will you need a well or is county water available?
- ☐ Has the land passed a perc test or septic approval?

Topography & Features

- ☐ Is the land flat enough to build without major grading?
- ☐ Is it in a floodplain or conservation zone?
- ☐ Are there any drainage, erosion, or standing water issues?

Legal & Title

- ☐ Are there liens, restrictions, or unresolved ownership issues?
- ☐ Is the property in probate or shared ownership?

☒ If you can check most of these boxes with confidence, you're likely looking at a buildable and worthwhile property.

These tools are yours to keep. Print them out, take them to showings, or use them during your next land sale prep. And as always — reach out if we can help.

— Ron & Addison Corbin
The Corbin Real Estate Team