

LAND BUYER'S GUIDE



Twin Falls Farm • Finger Lakes Region, NY

"Country Land Ownership Made Simple!"

NEW YORK LAND & LAKES

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WHY LAND?

No Other Investment Can Claim So Many Real Benefits!

Mark Twain once said, "Buy land. They've stopped making it." Those immortal words are more authentic today than ever as we see diminishing opportunities to own this precious natural resource, at reasonable prices. People are investing in Upstate New York land for a variety of reasons:

1. Land is a stable, tangible investment that can yield the most satisfying returns, not only in financial terms, but also in providing a spectacular quality of life for today and for generations to come. It is no surprise that real property is the common base of nearly all wealth.

2. Investing in a piece of land gives you the pride of ownership, much needed capital appreciation

and excellent rates of return. It is considered a wise way of risk diversification and an excellent hedge against inflation.

3. Land is also purchased for other reasons too. Hunters and fishermen find our properties to be the ideal place to set up "base camp" for their outdoor pursuits, while others buy land to build a country home for retirement, weekend retreats or full time living.

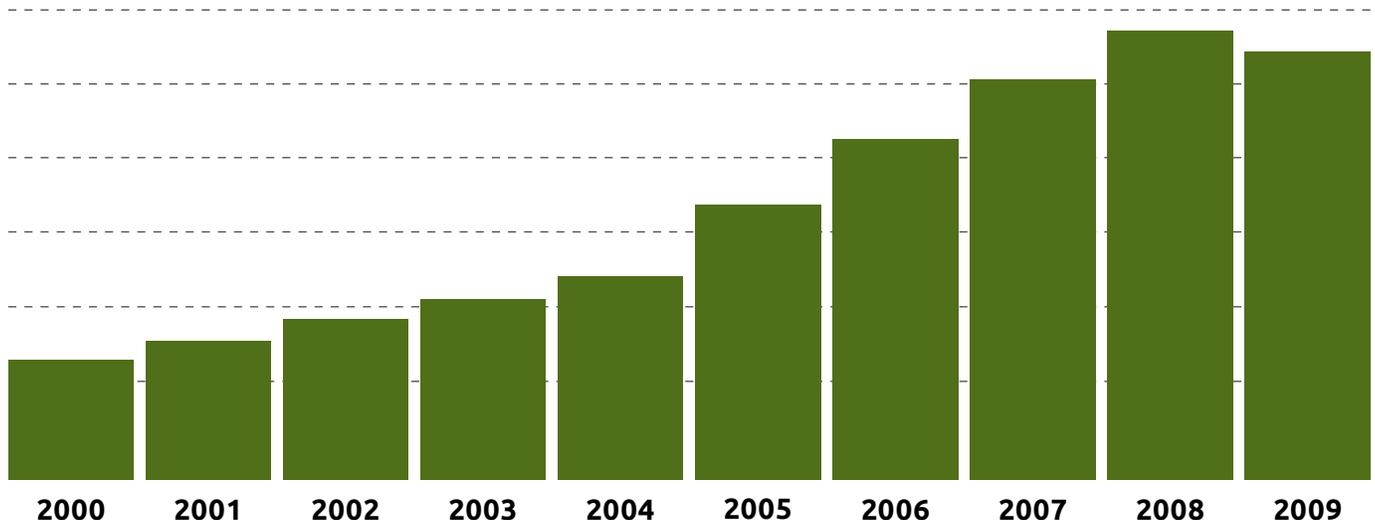
4. Land also provides a sense of self sufficiency. It is shelter, a sanctuary against the storm, a means to provide food and a safe haven for family and friends to gather. **NO OTHER INVESTMENT CAN CLAIM SO MANY REAL BENEFITS!**

Whatever your interest is in buying land, the country folks here at NY Land & Lakes hope you find this Land Buyer's Guide a useful resource to help you with your search for the perfect property!

"According to the Federal Reserve, the average farm has doubled in value in the last six years. Farmland is quickly emerging as one of the year's hottest investments on Wall Street. There's a lot of interest in New York." Time Magazine, July 2011

U.S. Average Farm Real Estate Value

Dollars Per Acre, 2000-2009



WHY UPSTATE NEW YORK?

Golden Triangle: A Rapidly Closing Frontier

Real Estate in Upstate New York has been quietly outperforming the broader national markets in the last few years, with many places in the state appreciating substantially in value despite the downturn. Investors, small and large businesses, home builders and vacationers are flocking to this area to capitalize on this historic buying opportunity.

We refer to this emerging market in Central NY as the "Golden Triangle." The area lies within and around three major interstate highways: I-81, I-90 and I-88 or between Albany, Syracuse and Binghamton.

Many factors contribute to this incredible upward price momentum. Just some of which are outlined below. Read the following list to discover why people are looking to this area for land ownership:

- This region of New York has some of the lowest prices per acre for agricultural land anywhere east of the Mississippi.

- It is surrounded by some of the highest real estate prices in the US.

- It is within 3.5 hrs. of 30 million people- the largest population concentrations in the country.

- Agricultural land across the US has been appreciating at an unprecedented rate as food prices soar and natural resources dwindle, while its availability is only half of what it was as recently as the 1960's.

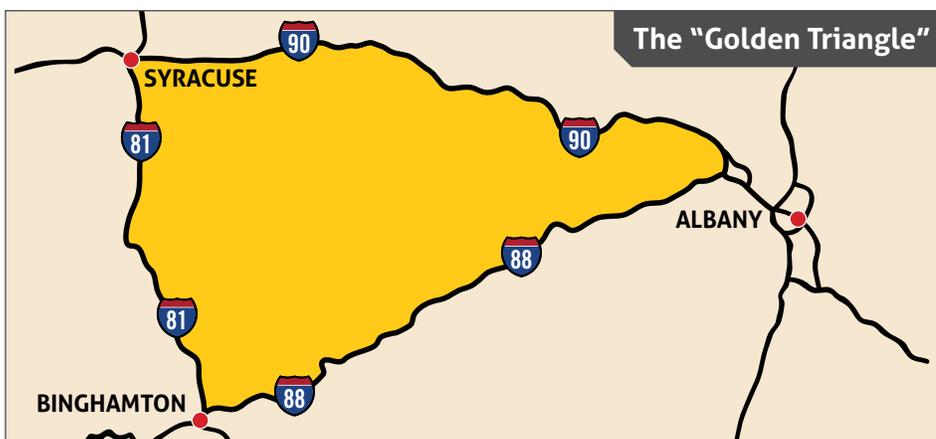
- Taxes are extremely low within the "Golden Triangle", relative to

the surrounding areas, making long-term holding costs easy to manage.

- The historic preservation of its small towns, glacial lakes, rustic farms and wooded hills makes for some of the most beautiful countryside in the world. It is a destination spot for both New Yorkers and Bostonians alike.

- The push to acquire natural resources in Southern New York and Pennsylvania has taken a large area of affordable land out of circulation, driving prices through the roof in the Poconos and NY's Southern Tier. This "land grab" has galvanized PA buyers to turn their attention to this region for affordable land. Since 2007 PA land buyers have become a significant segment of our market, whereas it was relatively non-existent before.

"We, at New York Land and Lakes, see this area as one of the best places in the U.S. to acquire property over the next 5 years."



"One hint for investment hunters: Look where the paved road ends. Land that's outside city limits, but in the path of development..."

CNN Money.com

WHY CHOOSE NEW YORK LAND & LAKES?

Price • Protection • Simplicity

We make "Country Land Ownership Simple". Buying land from New York Land & Lakes is safe and hassle free. We eliminate the risks and difficulties from the process. We do not sell listings from third parties. WE OWN EVERY PARCEL OF LAND WE SELL. The benefits of this are HUGE...

PRICE

New York Land & Lakes offers the highest quality land at the BEST PRICES by buying direct from:

- Bank Foreclosures
- Farm Estate Liquidations
- Government Auctions
- Abandoned Farms

How do you know you're getting a great deal? We'll show you the prices for comparable properties for sale in the area which will typically be as much as 40% higher than our prices.



ONE OF OUR CUSTOMERS SAYS:

"They took care of a lot of things in advance. Things that made us feel more confident. We recommend New York Land & Lakes to anybody!"

FOR MORE TESTIMONIALS, VISIT:
www.newyorklandandlakes.com/testimonials-new-york-land/

PROTECTION

Typically, a land purchase requires the buyer to jump through many complicated and costly legal and technical hoops to insure you are getting a parcel of land that will be buildable, saleable and will appreciate in the future.

1. We navigate the process of obtaining all relevant approvals from local, state and federal agencies.
2. Our properties are surveyed and the plat is filed with the county. Your property will also be clearly marked in the field. There will be no guesswork as to where your boundaries are or how much acreage you own.
3. Everlasting privacy and protection in the form of Protective Covenants are written into every deed.
4. Your land will be conveyed with a Warranty Deed which is the highest form of fee ownership in NY State. You may also purchase Title Insurance which protects you further from future undisclosed titled problems. It's critical to obtain clear title to your property.
5. Soil tests are performed on each parcel to ensure buildability.
6. 100% money back guarantee!

SIMPLICITY

Before you even look at property with New York Land & Lakes, all the hassles and expenses of purchasing land have already been taken care of so you won't have to worry.

We bear the expense of these costs:

- Survey: \$1,500 – \$3,000
- Engineer's Soils Test: \$500 – \$1,000
- Title Work: \$500

TOTAL VALUE: \$3,000 – \$4,500

These costs are **ALWAYS** included in the low prices of our properties!

FINANCING LAND

We are fortunate to be able offer many different financing options at a time when financing any type of real estate, especially vacant land, is particularly difficult. Whether it's straight "in-house" loans or construction loans through a reputable local bank, we can help you through the process and in most cases get you an approval in just hours!

WHY BUY NOW?

This is a HISTORIC BUYING OPPORTUNITY

Right now we are witnessing a historic convergence of conditions that make buying land in Upstate New York one of the BEST TIMED opportunities you'll ever see.

AFFORDABILITY

Upstate New York has some of the lowest land prices in the nation right now. Combined with historically low interest rates, it's more affordable than ever!

MOMENTUM

Real Estate in Upstate New York has some of the fastest appreciating prices in the country. We see this as a quickly closing frontier!

STABILITY

Extreme volatility in other investment markets is driving investors to the traditional safety and security of land.

SCARCITY

The availability of affordable farmland is rapidly vanishing in Upstate New York in recent years. Nationally, there is only half the available farmland per person than there was 50 years ago!

QUALITY

When you step onto a parcel of New York Land & Lakes acreage, the quality will speak for itself. It's no wonder people are choosing our properties to build their dream homes on!

Billionaire Warren Buffett said it best: "Be greedy when others are fearful. Be fearful when others are greedy." The irony is that investors are shying away from land at precisely the best time to buy it which is RIGHT NOW! Call 877-858-LAND (5263) for more information on our incredible below market priced properties!



Clear Creek Farm
Cooperstown Region



Twin Falls Farm,
Finger Lakes Region



Creek View Farm,
Capital District Region

LAND BUYER'S GLOSSARY OF TERMS

ACRE

Roughly the size of one football field or 43,560 square feet.

CLOSING

The final transaction in a Real Estate purchase where the deed is delivered, financial adjustments are made and documents are signed. New York Land & Lakes' closings typically occur 2-3 weeks from when a contract is signed.

DEPOSIT

Money given to the Seller to secure the property and take the property off the market.

EASEMENT

A right to the limited use of the land by someone other than the land owner. It usually pertains to access and utility line placement.

ENCUMBRANCE

Something that affects or limits the Title to a property such as restrictions, mortgages and leases.

EQUITY

The difference between the market value and the amount that is owed on a property.

ESCROW

A third party, usually an attorney, that acts for both the Buyer and Seller and handles disbursements of funds such as deposits.

FORECLOSURE

The legal process in which a mortgaged property is sold to pay a defaulting borrower's debt.

LOT INFORMATION STATEMENT

A document packed with information useful to the buyer such as tax information, road maintenance, utility providers, contractors, land use regulations and permits for building.

RIGHT OF WAY

A strip of land that is granted, through an easement or other mechanism, for transportation purposes, such as for a trail, driveway or highway.

ROAD MAINTENANCE

Roads are maintained either privately, by the local municipality, by the county in which the property is located or by the State (DOT). It is extremely important to know how the roads accessing the property are maintained.

SOILS TEST

Refers to 1) a percolation test which measures the rate at which water percolates down through the soil and 2) a deep test pit which determines the depth to bedrock, groundwater and any factor that may limit the ability of the soil to absorb water. These tests are performed by an Engineer to determine a property's suitability for on-site waste water disposal.

SURVEY

The detailed study or inspection, as by gathering information through observations, measurements in the field, questionnaires, or research of legal instruments, and data analysis in the support of planning, designing, and establishing of property boundaries. The end result will be a map showing all property boundaries.

TITLE

Documentary evidence of ownership specifying the history of its ownership, or chain of title, and transfers. Property without clear title has little or no value.

TITLE INSURANCE

Indemnity insurance against financial loss from defects in title to real property and from the invalidity or unenforceability of mortgage liens.

ZONING

Restrictions set by municipalities that specify the use to which property can be put in certain defined areas.



Winding Brook Farm • Cortland County, NY

