

LEADER

A LOOK INSIDE...

**The Katahdins of Kentucky:
Four Hills Farm**

**From Football Star to Full-time
Farmer: Jacob Tamme**

EXPRESS Equipment Dealers

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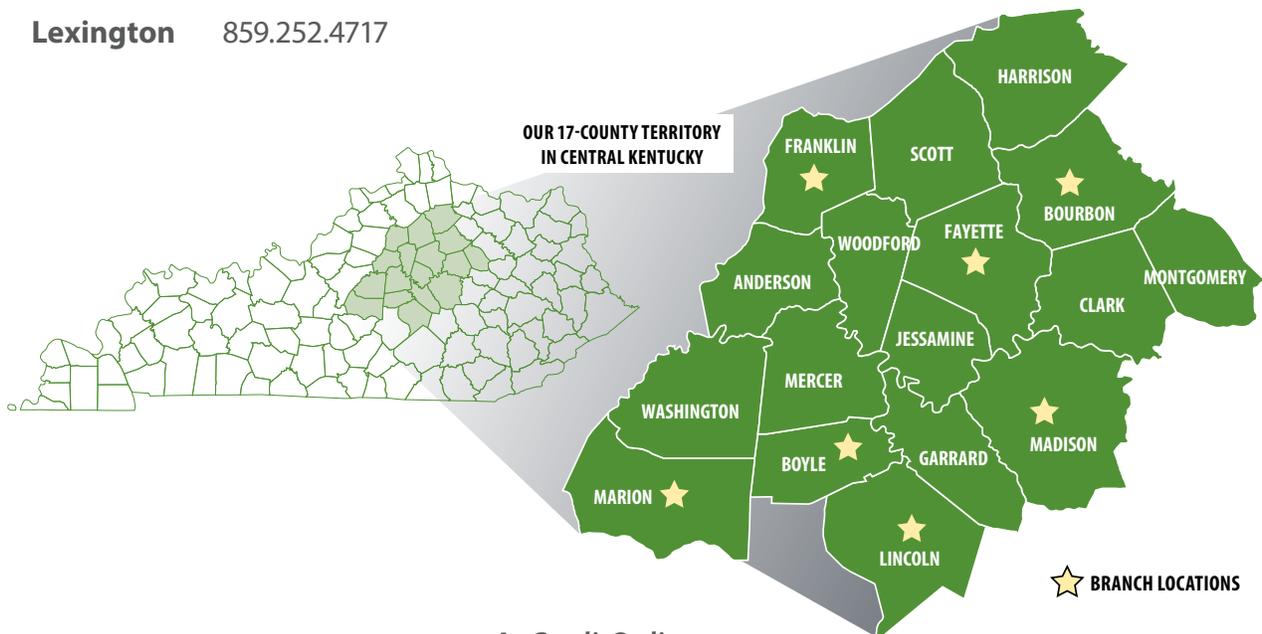
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Ag Credit is on Facebook, Twitter, YouTube, Instagram and LinkedIn. Follow and Like Central Kentucky Ag Credit to keep up with the Association.



OUR LOCATIONS

Danville	859.236.6570	Paris	859.987.4344
Frankfort	502.875.0863	Richmond	859.623.1624
Lebanon	270.692.4411	Stanford	606.365.7500
Lexington	859.252.4717		



*According to consumer legislation, all loans subject to consumer RESPA requirements do not allow for the merchandise certificates.

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LEADER

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FINANCIAL INFORMATION

The Farm Credit Administration does not require the association to distribute its quarterly financial reports to stockholders. Copies of the association's annual and quarterly reports are available upon request free of charge by calling 859.253.3249 or writing to Marcus Barnett, Chief Financial Officer, Central Kentucky Ag Credit, PO Box, 1290 Lexington, KY 40588, or at AgCreditOnline.com.

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JIM CALDWELL, PRESIDENT AND CEO

“

We've managed through a global pandemic, and the lessons we learned will help guide us through the next challenge.

”

2020 IN THREE WORDS

BY: JIM CALDWELL, PRESIDENT AND CHIEF EXECUTIVE OFFICER

Trying to describe the events of 2020 leaves you with one of two feelings. The words either seem worn out or clichéd, such as the phrase “new normal,” or they just seem inadequate. No matter how you try to describe 2020, it's difficult to put together the right combination of words to suffice. I suppose given the unprecedented nature of events surrounding the pandemic, that's to be expected. Despite these feelings, I can't resist using this opportunity to put this past year into some perspective. To accomplish this, I'd like to focus on three simple words.

The first word I choose to describe 2020 is “hard.”

In no uncertain terms, it was a hard year. I think back to the beginning of 2020, before the pandemic, and we were rolling right along with no idea what was just around the corner. But once the news hit, it hit hard. For most of us, the impact began the week of March 9, when – seemingly overnight – everything seemed to change. That was the week the closings and restrictions began in earnest. Even then, we held out hope that we'd experience a short-lived shutdown. We were wrong. Soon we experienced the extended closure of our schools and businesses and the unsettling sight of empty shelves and meat counters at the grocery store. Maybe one of the hardest things we encountered was

the physical separation, especially with our extended families, as we tried to isolate to slow the virus' spread. But even those difficulties don't begin to compare with those who suffered loss during the year. Our prayers continue for them, today and into the future.

The second word in the 2020 trio is “telling.”

The events of 2020 told us a lot about ourselves, including things we may have previously taken for granted. The list is too long to even attempt to compile, but things like the importance of our healthcare professionals and the value of student-teacher interactions quickly come to mind. But even foundational things, such as attending church services with your neighbors or visiting your grandparents, took on a new significance when those simple activities were suspended.

From the Association's perspective, 2020 emphasized the important role of your cooperative lending institution. Designated as an “essential financial services business,” Ag Credit maintained operations throughout the shutdowns. In spite of the challenges and the different delivery methods, we were able to fund your liquidity and capital needs every day, even during the most tumultuous and unstable



moments of the pandemic outbreak. Our members' ability to access the funds needed to plant the 2020 crop, purchase livestock, make necessary equipment repairs and purchases, or even buy additional land was uncompromised. I'm proud of the work our staff performed. In addition to meeting normal lending demand, we've worked on payment deferrals and offered other loan servicing options to assist our members in meeting the cash flow challenges associated with the volatile markets. Through it all, our focus remained on our commitment to serve the farmers and rural residents of Central Kentucky.

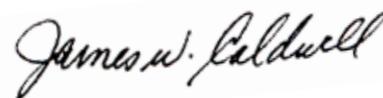
The final word to describe 2020 is "over."

It's over! As we move through the many months of the pandemic, I continue to be amazed at people's hopeful spirits. Each time we look forward to the next big event – a holiday gathering, a birthday celebration or an annual family reunion – we hope that the impact of the pandemic will have lessened to the extent that we can return to normal. Nowhere is that hope for a better tomorrow displayed more prominently than with people involved with agriculture. Because of the cyclical nature of your enterprises, combined with market unknowns and the threat of weather events

always just around the corner, farmers are the most resilient of the resilient. This hearty spirit shone in the midst of the challenges of the pandemic as farmers and producers worked to keep the food supply chain moving, thereby bringing comfort to an otherwise uncomfortable situation. We've managed through a global pandemic, and the lessons we learned will help guide us through the next challenge.

Yes, 2020 is over, but the realizations left in its wake will stay with us for the rest of our lives. We've turned the corner into 2021 and, borrowing a quote from the English poet Alexander Pope, I leave you with three other applicable words:

"Hope springs eternal..."





INSURANCE PROTECTION AGAINST LOSS IS GOOD BUSINESS

Central Kentucky Agricultural Credit Association loan agreements stipulate that borrowers obtain and maintain insurance on property that is pledged as security for loans, with the Association named as mortgagee or loss payee.

This notice is a reminder that the minimum amount of coverage required to be maintained is the lesser of your loan balances, the actual cash value of the property, the replacement cost of the property or the amount stipulated by your loan officer. Since the amount required could be less than the value of the property is insured, you are encouraged to consider higher limits where applicable to adequately protect your equity interest in the property.

If the property securing your loan consists of improved real estate, unless otherwise advised, at a minimum your policy must insure against the following perils: fire and lightning, wind, hail, aircraft or vehicle damage, riot or civil commotion, explosion, smoke damage, water damage (other than flood), falling objects, weight of snow, ice or sleet and vandalism. Loss of damage from flooding is also required if your loan was made after October 4, 1996, and at the time the loan was made the property was located in a government mandated Special Flood Hazard Area and flood insurance was available.

SPOONAMORE JOINS DANVILLE OFFICE

Street Spoonamore has joined Central Kentucky Ag Credit as a loan officer in the Danville Branch.

Spoonamore grew up in Stanford, Ky., where he currently lives with his wife, Erica, and two children, Hadley and Hudson. Before joining Ag Credit, he taught science for 10 years in the Lincoln County school system. He was raised on a small dairy farm and later raised 40 dairy cattle before beginning his teaching career. Spoonamore earned a bachelor's degree in animal science from the University of Kentucky and a master's in education from Morehead State University.

Both Spoonamore children are following in their dad's footsteps by showing dairy cattle in 4-H and are very busy with several other activities.



Street Spoonamore



PAUL WYLER RETIRES AFTER 40 YEARS OF SERVICE

For 40 years, Paul Wyler has been a dedicated, faithful and committed employee of Central Kentucky Ag Credit. During his time with the Association, he has worn many hats, including those of loan officer, assistant branch manager, branch manager, secondary mortgage market manager, crop insurance coordinator, area/regional manager, association appraiser, credit analyst, collateral evaluation coordinator and vice president of credit.

Wyler was born on a dairy farm in Stanford, Ky. In 1975, he graduated with the first class of the newly consolidated Lincoln County High School and went on to pursue a college education while farming full time. Wyler spent two years at Somerset Community College and another two at the University of Kentucky, where he graduated with a bachelor's degree in production agriculture.

After graduation, Wyler worked as a field representative for a feed company covering Lincoln and Garrard counties. That was the job that first gave him experience making cold calls on local farmers. After working there for six months, he was presented with an opportunity to work as a field representative for a fertilizer company in Stanford. Then, in 1981, a loan officer position became available at the Stanford office of Ag Credit, which was then known as the Central Kentucky Production Credit Association. Wyler took the job and never looked back.

Wyler says he's been fortunate to spend his entire career in his home community surrounded by family, friends and coworkers. He has too many special memories to single out just one, but he always has enjoyed talking and reminiscing with Ag Credit customers and his coworkers. Some coworkers reflecting on their time working with Paul say that he has been a jokester – always smiling and fun to be around. And he knows his stuff.

“Paul has always brought a strong knowledge and understanding of the agriculture industry, especially with beef cattle, tobacco, row crops and dairy,” says Shane Turner, who has worked with Paul for more than 30 years.

Wyler said his plans for retirement are to “spoil his grandson and farm until the money runs out,” which we all hope will take a while. The Central Kentucky Ag Credit family will miss Paul, but we wish him all the best!



Wyler at the Stanford office during his early years with the Central Kentucky Production Credit Association, now known as Central Kentucky Ag Credit.



Three generations of Ag Credit members: Robert, Christian and Paul Wyler at the 2019 Annual Stockholders' Meeting in Danville.

REGIONAL LENDING MANAGERS NAMED

Central Kentucky Ag Credit is pleased to announce the appointment of three regional lending managers effective Jan. 1. The new roles were created in part to better manage the Association's increasing loan volumes and in response to major technology-related changes.

Richard Medley will continue to serve as Ag Credit's vice president of credit with supervision of the Lebanon office.



Kelli Buckley
Danville/Frankfort

Buckley comes to Ag Credit after serving as a program officer for the Kentucky Department of Revenue and as an analyst with the Public Service Commission, Energy and Environment Cabinet. She previously worked at a commercial bank and at the Kentucky Farm Bureau. Buckley graduated from the University of Kentucky with a degree in ag economics and a minor in business. She has a family farm operation with an active agritourism venture and is involved with several Anderson County ag and youth organizations.



Joe Goggin
Richmond/Stanford

Goggin has 27 years of lending experience and deep ties within the ag community. Most of his time with Ag Credit has been spent in Danville but, early in his career, Goggin worked in the Lexington office and rejoined that office in 2018. In 2005, he was instrumental during a transition period for our Stanford office, where he served as branch manager. A graduate of the University of Kentucky with a degree in ag economics, Goggin has a strong background in the beef industry, which will serve him well in the Richmond and Stanford offices. Goggin served as the director of industry relations for the Kentucky Cattlemen's Association for eight years before joining the Ag Credit team.



Willie Wilson
Lexington/Paris

Wilson has been with Ag Credit for nine years, working first in the Paris office before transferring to Lexington where he has focused his efforts for the past five years. He previously was the farm manager of Boyd Orchards, where he directed day-to-day operations for seven years. Wilson graduated from the University of Kentucky with a degree in ag economics and a minor in business. He has worked closely with the Association's Young Farmer Advisory Council. Wilson is a graduate of the Kentucky Agricultural Leadership Program Class XI, and is a youth committee member for the American Private Enterprise System Kentucky Youth Seminar.

KENTUCKY CATTLEMEN ELECT COOPER ASSOCIATION PRESIDENT



Chris Cooper, a cattleman from Madison County and an Ag Credit senior loan officer, was elected to serve as the 2021 president of the Kentucky Cattlemen's Association (KCA) during the organization's annual meeting, which was held virtually in January.

"I'm very excited to serve our membership," said Cooper, who owns a Sim-Angus cow/calf commercial operation with his wife, Patty. "2020 is a year we're all happy to have behind us, and I look forward to giving back to this organization in this role."

Cooper has been involved in the KCA for more than 18 years, serving in a variety of roles, including county president, director, regional vice president, association chairman, vice president and president-elect. Cooper is a graduate of the KCA's Leadership Development Program and was the chair of Class VI.

"As a premier lender to cattle producers, Ag Credit is proud of Chris' active role in the industry," said Central Kentucky Ag Credit President and CEO Jim Caldwell.

SPONSORED EVENTS

Central Kentucky Ag Credit sponsored several virtual events hosted by agricultural organizations in early 2021, ensuring the health and safety of their members during the pandemic.

Fruit and Vegetable Conference

The Fruit and Vegetable Conference was hosted online in 2021, every Tuesday in January. The Conference had over 40 different speakers and session topics included farmers' markets and commercial fruit and vegetable production.

This conference is hosted by: Kentucky Horticulture Council, University of Kentucky College of Agriculture, Food, and Environment, Kentucky State University College of Food Science and Sustainable Systems and Kentucky Department of Agriculture.

Organic Association of Kentucky

The Organic Association of Kentucky (OAK) is a nonprofit that promotes organic agriculture among farmers and citizens of the Commonwealth and beyond. OAK held its 10th annual conference, which covered topics

ranging from regenerative organic agriculture to livestock management.

Kentucky Cattlemen's Association

The Kentucky Cattlemen's Association (KCA) Convention is one of the largest gatherings of cattle producers in Kentucky. The annual convention, held this year Jan. 12-13 and Jan. 15, traditionally kicks off the organization's efforts to educate its key constituencies and prepare for the year ahead.

The Association also announced its 2021 Hall of Fame inductees in its January newsletter. Ag Credit congratulates Region 3 winner Tim Dietrich of Anderson County and Region 4 winner Dan Shearer of Jessamine County, as well as the other inductees who represent the remaining three regions.



WHAT IS A CONSTRUCTION TO PERMANENT (C2P) LOAN AND WHAT IS THE ADVANTAGE?

When borrowing the money you need to build your home, there are several financing options for you to consider. One of these is a traditional construction loan, where the loan product may be a six- to 12-month term, variable interest rate, with interest payments due monthly on the outstanding balance. Once the house project is completed, the loan balance is then put on permanent financing at a fixed interest rate via another loan closing.

A product that may be of interest to you is a construction-to-permanent financing or “C2P” loan. A C2P loan has many characteristics of a traditional home construction loan but also has the added advantage of a permanent financing loan rate. C2P loans enable borrowers to secure a locked-in interest rate from the beginning of the project, have a one-time closing and make draws to pay for building expenses.

Another advantage of a C2P loan is that the borrower only has one set of closing costs. If you enter into a traditional construction loan, there will likely be closing costs associated with that transaction. Then, when you seek financing to term out the construction loan, you could have closing costs for that loan as well.

During the construction phase of the project, three or four inspections of the house will be done to monitor the progress. You will likely need to work with a building contractor on the home project and have an agreement on the draw schedule of funds that correlates to the progress of the home.

With a C2P loan, and depending on the individual lender, you’ll pay interest monthly during the construction phase of the home project. Then, once the project is complete, the loan converts to permanent financing, enabling you to make normal, amortized monthly principal and interest payments.

In an environment of rising interest rates, permanent financing rates could increase between the time of doing a traditional construction loan and the permanent financing piece. A C2P loan product could be a good hedge against rising interest rates, saving you interest costs over the life of the loan. It’s a great idea to meet with your lender to determine if C2P is the best loan product for you.



Justin Craig
Lebanon Ag Credit
Principal Loan Officer



OUTSTANDING IN THEIR FIELD

John Peek, Senior Loan Officer

Where are you from?

I am from Kings Mountain, which is located in Lincoln County, Ky.

Did you grow up on a farm?

I grew up on my parents' 120-acre beef cattle and tobacco farm. My grandparents also owned a 75-acre farm adjacent to my parents' farm. I purchased my parents' farm in 2003, and that's now where my family resides.

Where did you go to college?

I graduated from the University Of Kentucky's College of Agriculture in 2000 with a bachelor's degree in ag economics and a minor in business.

Were you involved with any clubs/teams growing up?

I was very active in 4-H and FFA. In 4-H, I gave speeches and demonstrations and, in FFA, I held a few different offices and was on various livestock judging teams. I showed cattle from grade school all the way through high school.

What's an interesting fact about yourself?

I run a small, registered Angus seedstock operation called Ridgeland Angus on my farm. In my breeding program, I focus on maternal quality while also trying to improve growth and carcass merit. My goal is to raise the best all-around animals I can. I use artificial insemination and embryo transfer to help achieve these goals.

What's the best thing about being an Ag Credit loan officer?

My favorite part of being a lender is helping people achieve their goals of owning and operating farms. It's very rewarding to help people succeed.



Jim and Lynn, (and 97) founders of Four Hills Farm.



The Katahdins of Kentucky

FOUR HILLS FARM

BY: ALY MCGUIRE, AG CREDIT MARKETING INTERN

Vermont native Jim Mansfield grew up addicted to agriculture and the great outdoors. His first agriculture enterprise began with making maple syrup. His family owned a maple grove and a sugar house to boil sap and make syrup. Jim knew that he wanted to be a farmer and produce high-quality products.

Jim graduated from the University of Vermont with a degree in agriculture. Soon after graduation, he decided to move to Tennessee and helped establish a vegetable co-op as a volunteer in service to America. He later applied to graduate school at the University of Kentucky, where he earned a master's degree in agricultural economics. After a couple years as an out-of-state extension agent and eight years as a produce farmer and farm manager in Oklahoma, Jim found

his way back to Kentucky to work at the Kentucky Department of Agriculture. He knew he wanted to stay in Kentucky and settled in Salvisa, where he purchased his first flock of sheep.

Lynn Pruett grew up spending her summers at her uncle's farm in Kentucky. She also always harbored a love for the agriculture industry and decided at a young age she wanted a farm in Kentucky. Lynn graduated from Mt. Holyoke College in Massachusetts and earned a Master of Fine Arts in creative writing at the University of Alabama. She eventually moved to Kentucky and taught creative writing at Murray State University. Shortly thereafter, she met Mansfield, and the two were a match made in heaven. In fact, on their first date, they ate lamb. One may say it was "love at first bite!" Today, the couple co-manages Four Hills Farm. Jim is a full-time farmer,

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Four Hills Farm is the first sheep farm in the United States to achieve the U.S. Global Animal Partnership (GAP) Step-Rating of 4.

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Jim and 97, the babysitter of the flock.



Lynn feeds baby Annabelle, a bottle baby from the fall 2020 crop of lambs.

while Lynn is a part-time journalist for the Farmer's Pride magazine. Lynn is also the bookkeeper and media/marketing director for the Four Hills Farm New American Lamb brand.

Jim started the flock of Katahdin sheep in 2004 with around 25 ewes. This breed of sheep is known for their suitability for the environment in regions like Kentucky. Katahdin are sheep that don't need to be sheared, lamb on their own and produce high-quality meat. The sheep are raised on pasture by using rotational grazing, mixed forages and hay harvests. To date, they have reached up to 1,000 head of stock at a given time at their home farm and at a rental farm. In order to establish a year-round supply of lamb, Four Hills Farm has contracts with other sheep farms to supply additional market lambs. Currently Four Hills Farm is partnered with farms in Kentucky, Tennessee, Virginia, Indiana and North Carolina that help produce enough fresh lamb for the 14 grocery stores in three states. The partner farmers Four Hills Farm work with are just as diligent and committed to farming as Jim and Lynn and are required to maintain the same high standards as the home farm.

Four Hills Farm is the first sheep farm in the United States to achieve the U.S. Global Animal Partnership (GAP) Step-Rating of 4. GAP's animal welfare certified program uses a

tiered labeling strategy that tells consumers how animals were raised. The higher the step-rating, the more the animal's environment mimics a natural environment. Four Hills Farm is at a step 4 out of 5, meaning the sheep are, among other requirements, pasture-raised. To be a part of this program, Four Hills has to be re-certified every 15 months to insure their sheep are raised following the strict animal welfare protocols.

In 2020, Four Hills farm also received a U.S. Department of Agriculture Local Food Promotion Program (LFPP) grant. The grant will allow Jim and Lynn to hire more people to help grow their business and promote their brand. The LFPP grant will result in more farms in the Four Hills network having access to a steady profitable wholesale market with growth opportunities and thousands of lambs sold annually, the proceeds of which will be distributed to farms and related businesses in rural communities within the region. Their vision for the future is to have a new "sheep depot" closer to the main road and add a retail store where customers can shop local.

Jim and Lynn have been loyal Ag Credit customers for 15 years. Jim attested to the fact that Ag Credit loan officers go the extra mile to serve customers and that the Association was willing to lend to him when competitors wouldn't.



Lynn rounds up the sheep.

“Ag Credit has played an instrumental role in the growth of our business from financing tractors, to purchasing more breeding stock,” said Jim.

In September 2019, Jim and Lynn purchased a new farm in Versailles with help from Ag Credit. Previously, they had been leasing 200 acres in Danville and farming 40 of their own in Salvisa. Beth Mobley, Jim and Lynn’s loan officer, helped greatly with the transition Four Hills Farm made from their farm in Salvisa to the new location. The move to Versailles proved to be a better investment because they increased their own acreage while consolidating their operations into one location.

Jim and Lynn agreed that their favorite part about raising sheep is the relationships they establish with them. “They are noble, peaceful, and great mothers,” Jim said.

From bottle-feeding lambs to daily welfare checks on the herd, it’s evident that Jim and Lynn see their flock as part of the family. “It’s also such a beautiful place,” Lynn said.



Loan Officer Beth Mobley, Jim Mansfield, Lynn Pruett and sheep 97 pose for their photo in front of the Katahdin flock.

 Fourhillsfarm.com

 [Four Hills Farm-Lamb](#)

Watch our video featuring Four Hills Farm at:
AgCreditOnline.com/FourHillsFarm

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Ag Credit has played an instrumental role in the growth of our business from financing tractors, to purchasing more breeding stock.

– Jim Mansfield

”



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You earn it

Healthy profits turn into bigger patronage payouts, so your referral can increase your annual patronage check.



AgCreditOnline.com



*To receive the \$75 voucher, the referral must yield a new, closed loan. Loans subject to RESPA, crop insurance contract.



Jacob and Allison Tamme with their children Ella, age 2; Luke, 9; and Lila, 6. Photo by Kat's Eye Photography

FROM FOOTBALL STAR TO FULL-TIME FARMER: *Jacob Tamme*

BY: ALY MCGUIRE, AG CREDIT MARKETING INTERN

If you're imagining a cattle farmer, you might picture a humble, strong individual who enjoys the great outdoors. This person is caring, driven, hardworking and not afraid to get their hands dirty. In many respects, these attributes can also be used to describe a football player. Someone who can relate to both roles is Jacob Tamme.

Tamme is a former football tight end turned cattle farmer. He played college football at the University of Kentucky while earning his undergraduate degree in communications. He was then drafted by the Indianapolis Colts in the fourth round of the 2008 NFL Draft. Tamme also played for the Denver Broncos and Atlanta Falcons.

Tamme spent almost a decade in the NFL, making tackles and running plays until 2016. In 2017, Tamme announced his retirement from the NFL. This is when he decided to become a full-time beef cattle farmer, following in the footsteps and continuing the legacy of his grandfather, who was his hero and role model.

During his summers on the family farm, Jacob Tamme learned the meaning of hard work. The Tamme family has a long history of farmers since 1910, and today Tamme Valley Farm sits on the same land his ancestors began farming on all those years ago. Today, Tamme raises registered Angus cattle for his seedstock and elite breeding operation. He has a



The impeccably bred Tamme Valley Farm Angus cattle.



The Tamme Valley Farm in Boyle County, Ky.

passion for all things breeding and strives to create elite Angus genetics. His Angus herd has been built to contain only the most prestigious phenotypes and genotypes.

Tamme Valley Farm sells bulls as well as female breeding stock. Tamme says he loves raising the type of bulls that commercial customers can buy and have success with in their programs: functional, powerful, easy-calving with plenty of growth. Tamme loves studying Expected Progeny Differences, pedigrees and the challenge of creating balanced-trait Angus cattle that retain the number-one piece that he believes makes the Angus breed successful: The functionality and maternal capability of the Angus cow.

The Tamme family owns a combined total of approximately 450 acres of land in Boyle County, Ky. Working with Brad Godbey, Ag Credit principal loan officer in the Danville Branch, Tamme has been able to expand his cattle operation. "Ag Credit has been a great partner for us to get our operation up and running," says Tamme.

Other than being a full-time farmer, Tamme works as a financial advisor with Meridian Wealth Management, LLC, with offices in Lexington and Danville. He assists clients with financial planning and managing investments. Tamme is also a husband to his high-school sweetheart, Allison, and a father to Luke, Lila, and Ella.

Tamme says he's thrilled to be back in his hometown doing what he loves. Returning to his roots to create such a successful business, raise a family and continue his family tradition of farming are things Tamme has always wanted. Being a football star was exciting, but farming has always been his true vocation, and getting to fulfill another lifelong goal has been a great accomplishment.

 tammevalley.com
 [Tamme Valley Farm](https://www.facebook.com/TammeValleyFarm)
 [@tammevalley](https://www.instagram.com/tammevalley)

“

He has a passion for all things breeding and strives to create elite Angus genetics. His Angus herd has been built to contain only the most prestigious phenotypes and genotypes.

”



EXPRESS EQUIPMENT DEALERS

Ag Credit partners with participating dealerships to provide you with flexible terms, competitive rates and the convenience you're looking for when financing your new or used equipment purchase.

EXPRESS BENEFITS INCLUDE:

- Decisions made within minutes.
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- Used equipment program.
- Leasing options.
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- Loans are booked at local Ag Credit offices.

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Central Equipment Co.

Lexington

Clements Ag Supply Inc.

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Lawrenceburg

Double O Trailer Service Inc.

Paris

Derby State Equipment

Richmond

Haydon Equipment Inc.

Cynthiana

H & S Tractor Parts

Danville

HUS Equipment Inc.

Nicholasville

Larry Brown Machinery Sales

Stanford

Lawson Tractor & Implement

Lebanon

Lawson Tractor & Implement II

Stanford

Meade Tractor

All Kentucky locations

Montgomery Tractor Sales

Mt. Sterling

Flemingsburg

Pingleton Trading Co.

Lancaster

Red Barn & Assoc., LLC

Lancaster

Winners Circle Trailer

Lexington



RECENT LAND SALES

The information provided in this column is only a sample of the recent land sales in central Kentucky. Since there are many factors taken into consideration when a buyer and seller establish a price, sales may or may not reflect the current market value in any particular area and should not be used in lieu of a formal appraisal by a state certified real estate appraiser to establish a value for a particular tract of land.

Kentucky Prime Realty, LLC

232 S College St
Harrodsburg, KY 40330
859-265-5100
www.kyprimerealty.com

Location 1:

Acres: 130
County: Mercer
Date of Sale: 1/27/2021
Selling Price: \$460,000
Improved: Small home and several barns.





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Lexington, KY 40588-1290

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SO YOU CAN GET BACK TO WHAT’S MOST IMPORTANT!**



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