

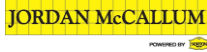


THINK BIG



INSURANCE

REAL ESTATE



INVESTMENTS



PORTFOLIO MANAGEMENT





nortonintelligence.com

FRANK

24 -7

PRAISE & CHALLENGE

TEN EVENTS NORTH GEORGIA



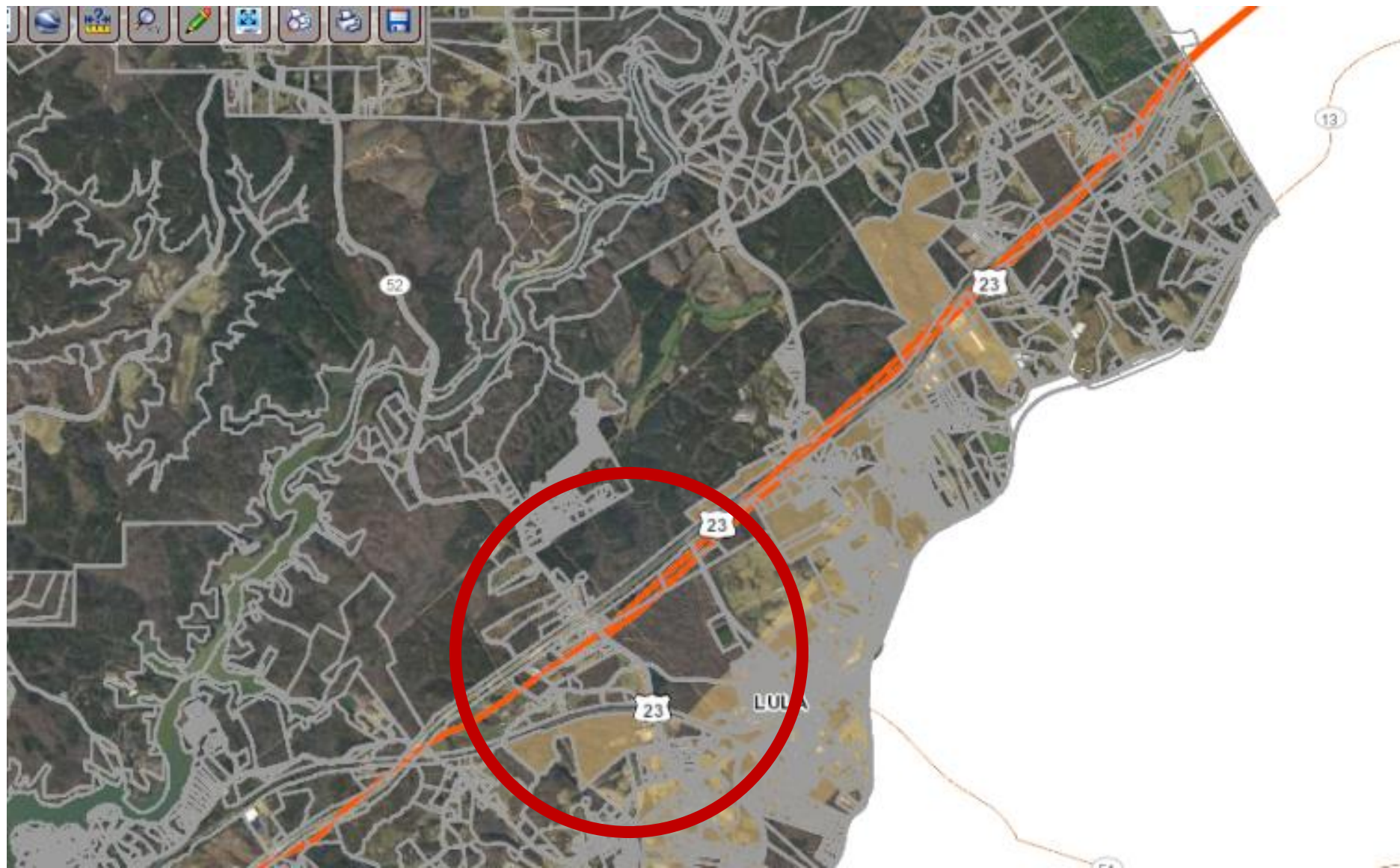


HABERSHAM COUNTY
GEORGIA | Est. 1818





Northeast Georgia
Health System, Inc.





discoverycenter



Junior
Achievement®



Chick-fil-A®
Foundation



Gwinnett
Medical Center



amazon

The Amazon logo, featuring the word "amazon" in a bold, dark gray sans-serif font. Below the text is a thick, orange curved arrow that starts under the 'a' and points towards the 'n', resembling a smile.



DAWSON COUNTY RETAIL



FORSYTH
COUNTY



TENNESSEE

NORTH CAROLINA

SOUTH CAROLINA



● DOT

IT'S COMPLICATED

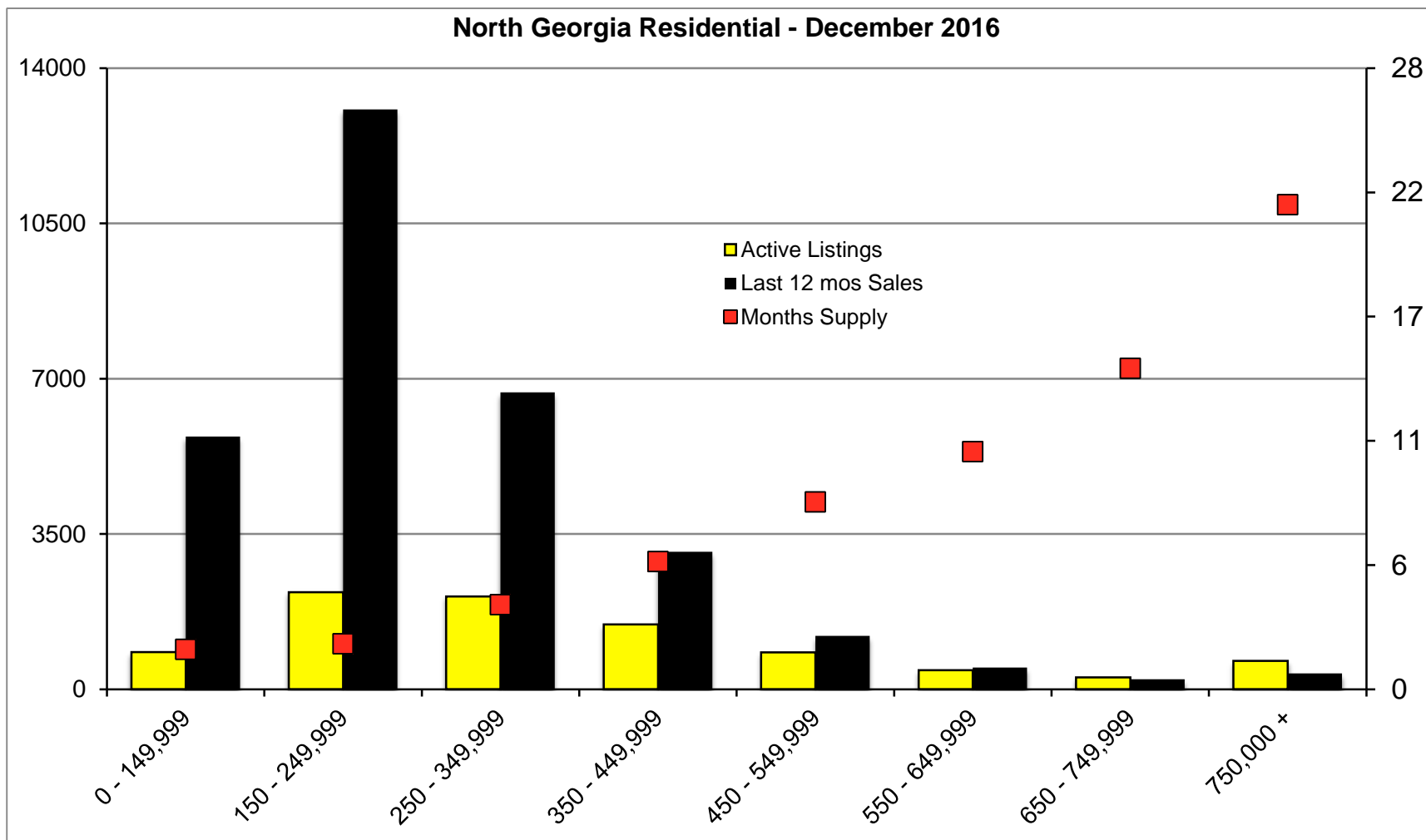


MARKET COMPARISON

	DECEMBER 2006	DECEMBER 2016
• SF HOME SUPPLY	• 8.9 MONTHS	• 4.2 MONTHS
• SF PERMITS	• 55,000	• 18680
• LOT SUPPLY	• 125,000	• 122,199
• JOB GROWTH	• 75,000	• 65,000
• INTEREST RATE	• 6.7%	• 4.30%
• MONTHLY REO	• 1250	• 780
• TOP 10 BUILDER	• 19%	• 40%



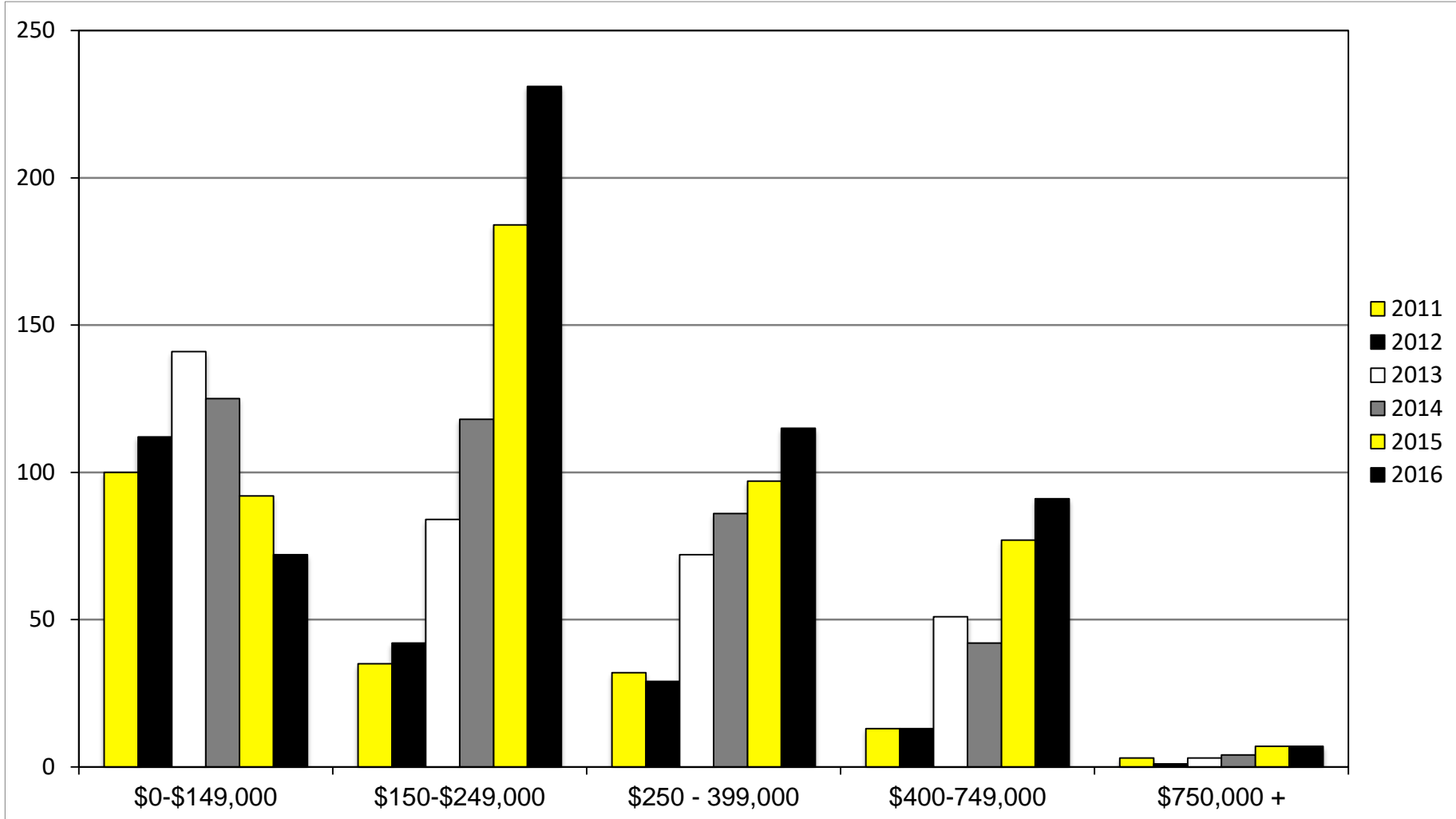
NORTH GEORGIA SF HOME SALES PRICE POINT BREAKDOWN



Source: GAMLS / FMLS - 15 COUNTIES INCLUDED: Banks, Barrow, Cherokee, Dawson, Forsyth, Gwinnett, Habersham, Hall, Jackson, Lumpkin, Pickens, Rabun, Stephens, Walton, and White



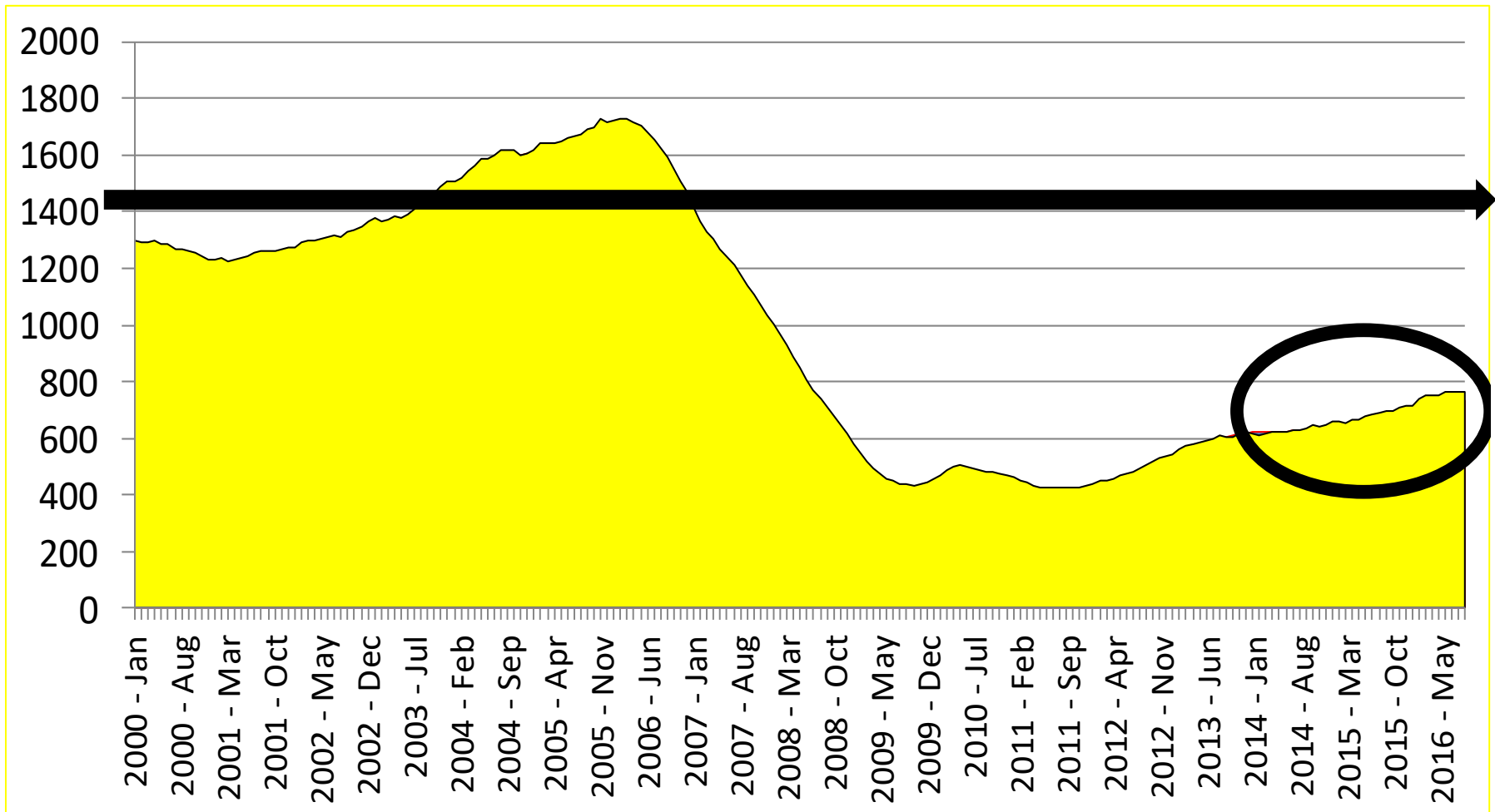
DAWSON COUNTY HOME SALES



Source:



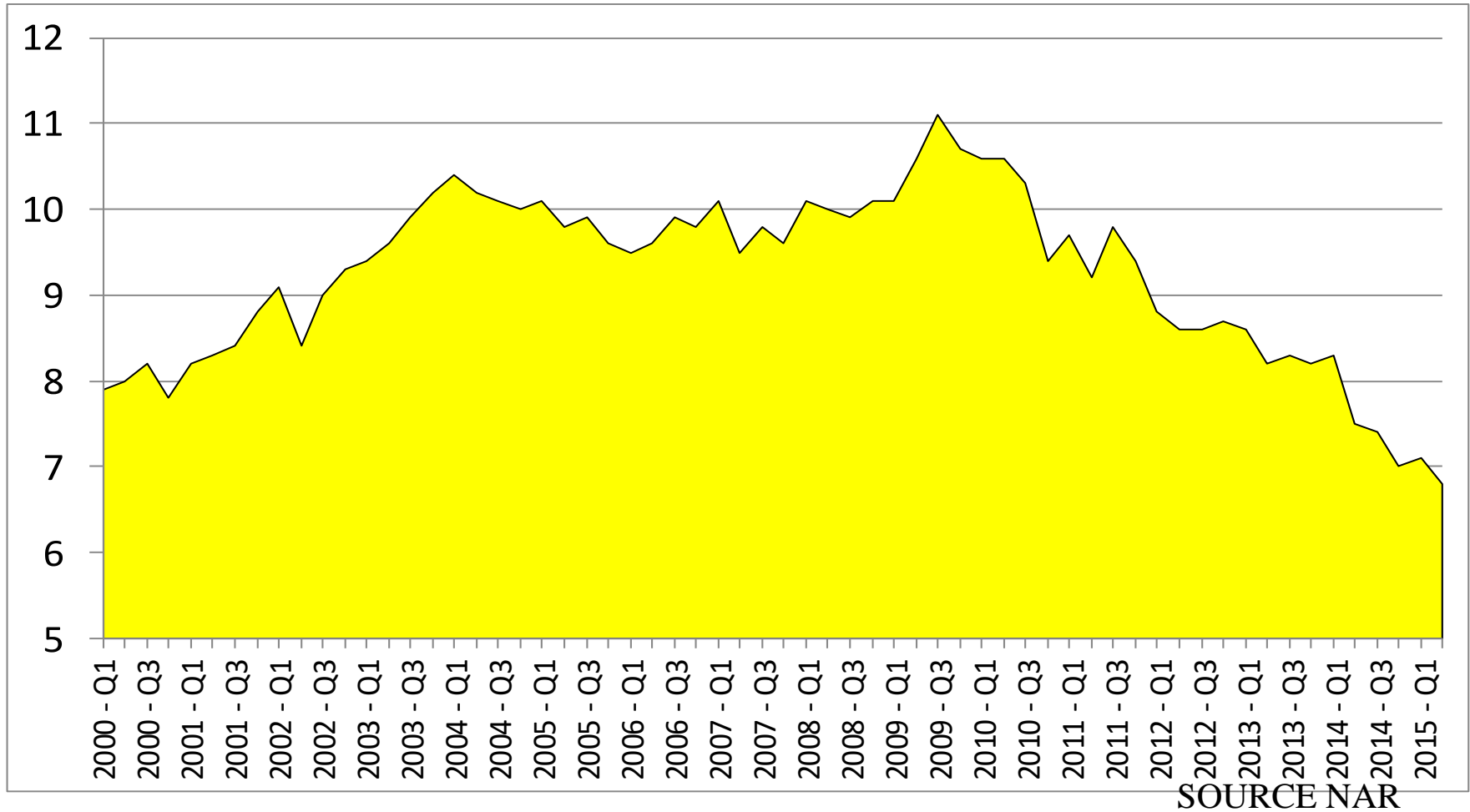
Single-family Housing Permits and Starts – Grossly Inadequate





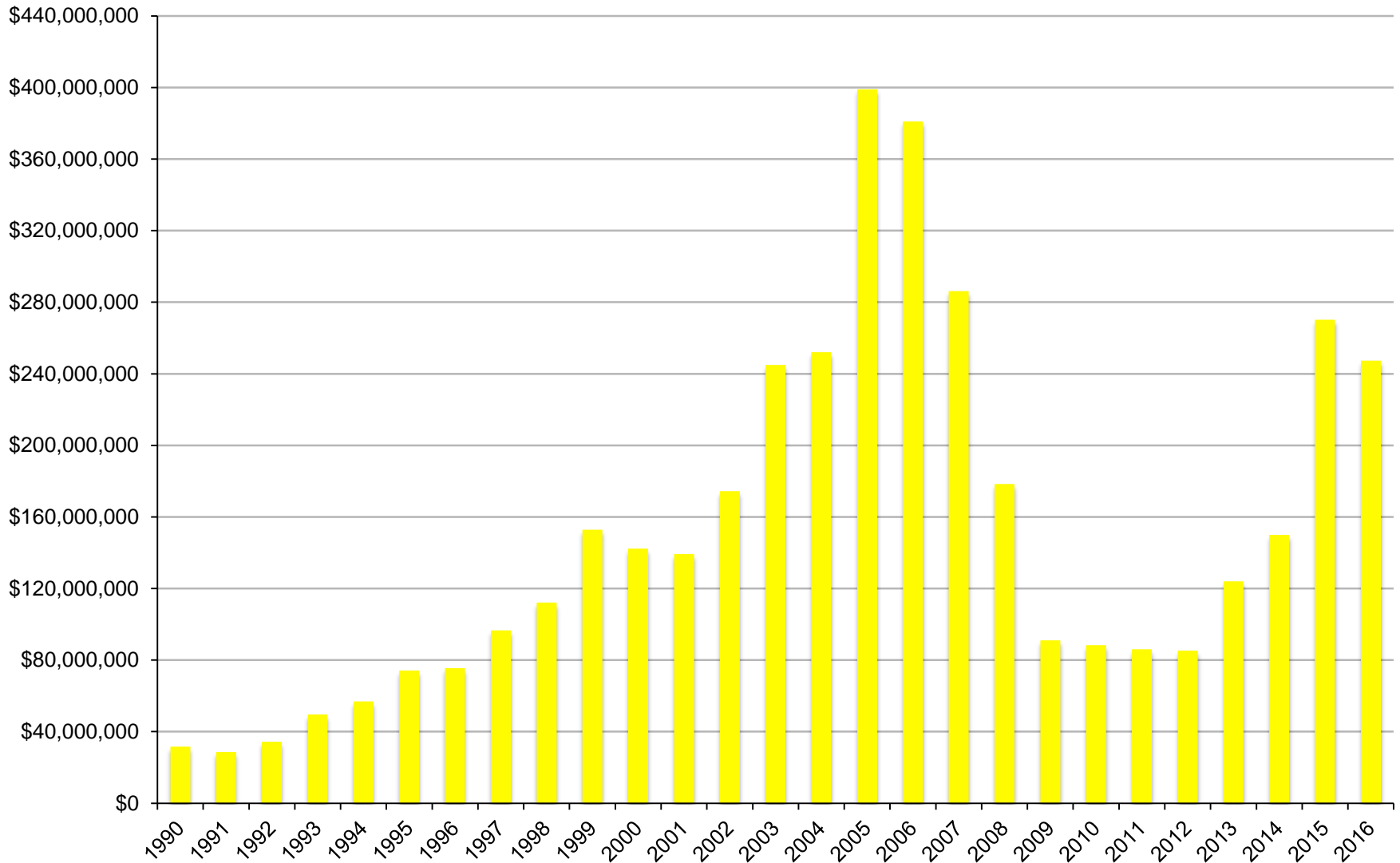
Rental Vacancy Rate

(30-year low)





DAWSON COUNTY TOTAL REAL ESTATE SALES

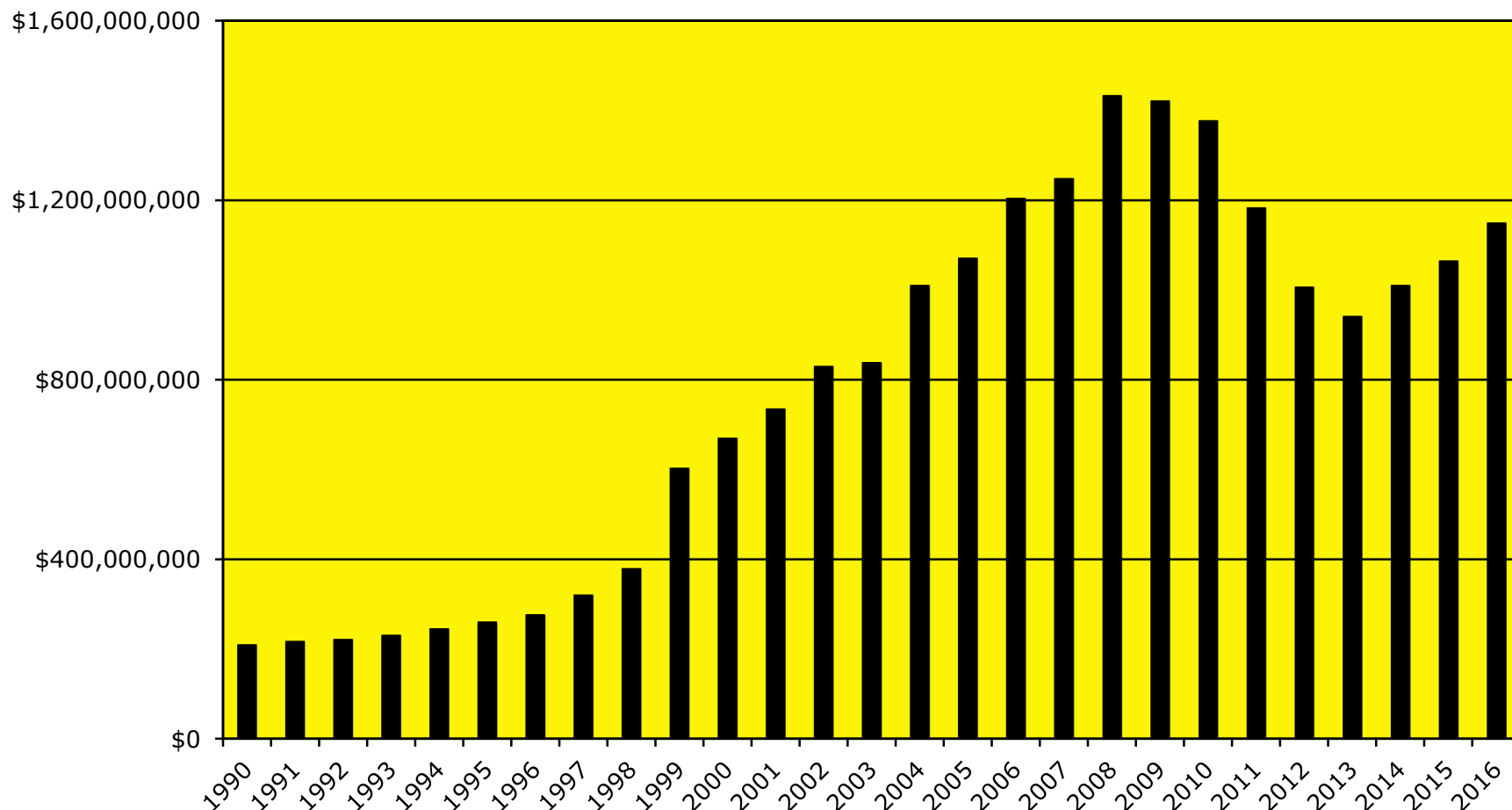


Source: Beasley Report



DAWSON COUNTY 2016 TAX DIGEST INFORMATION

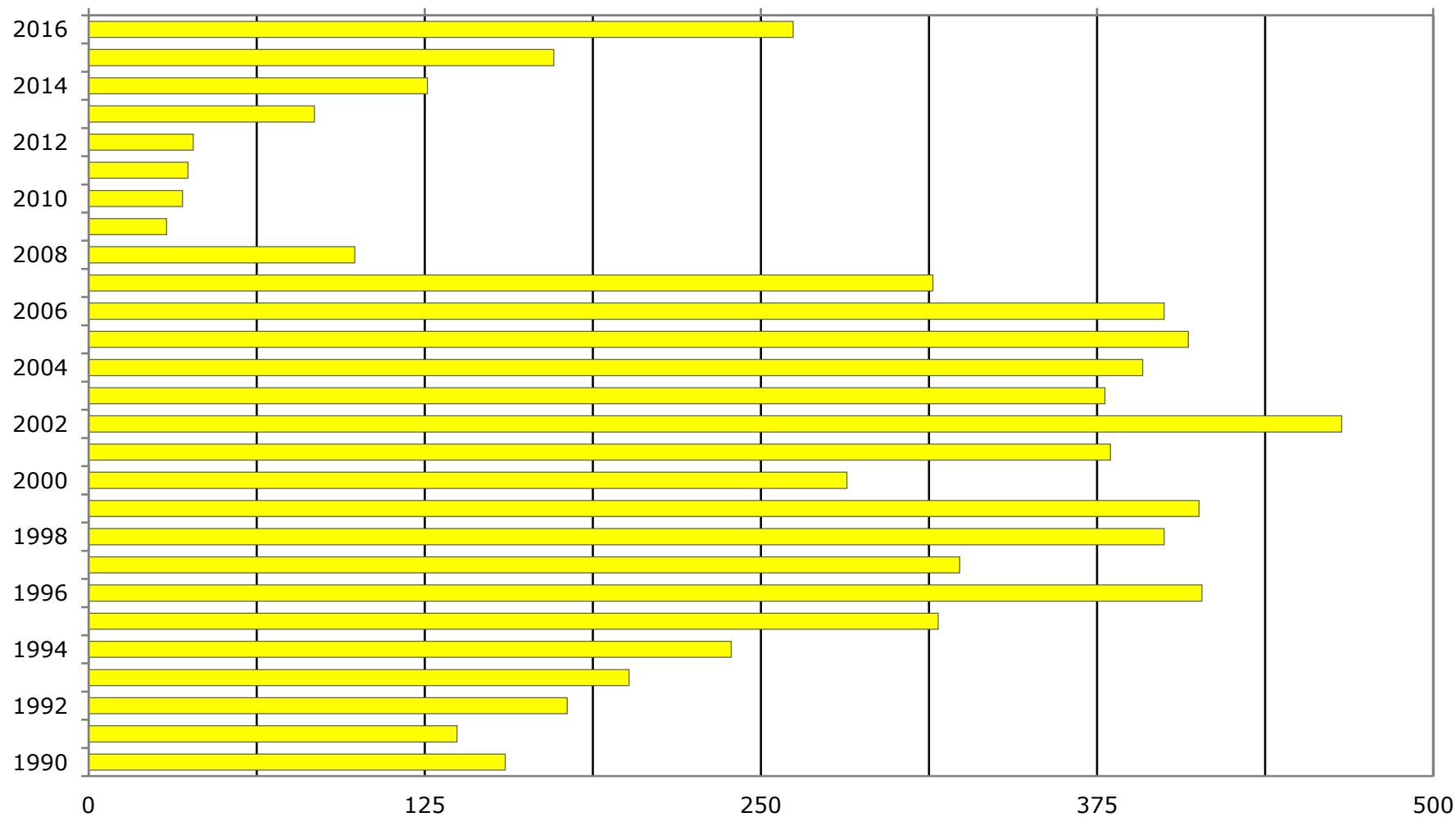
Gross Digest 40% of Assessed Value



Source: Dept of Revenue



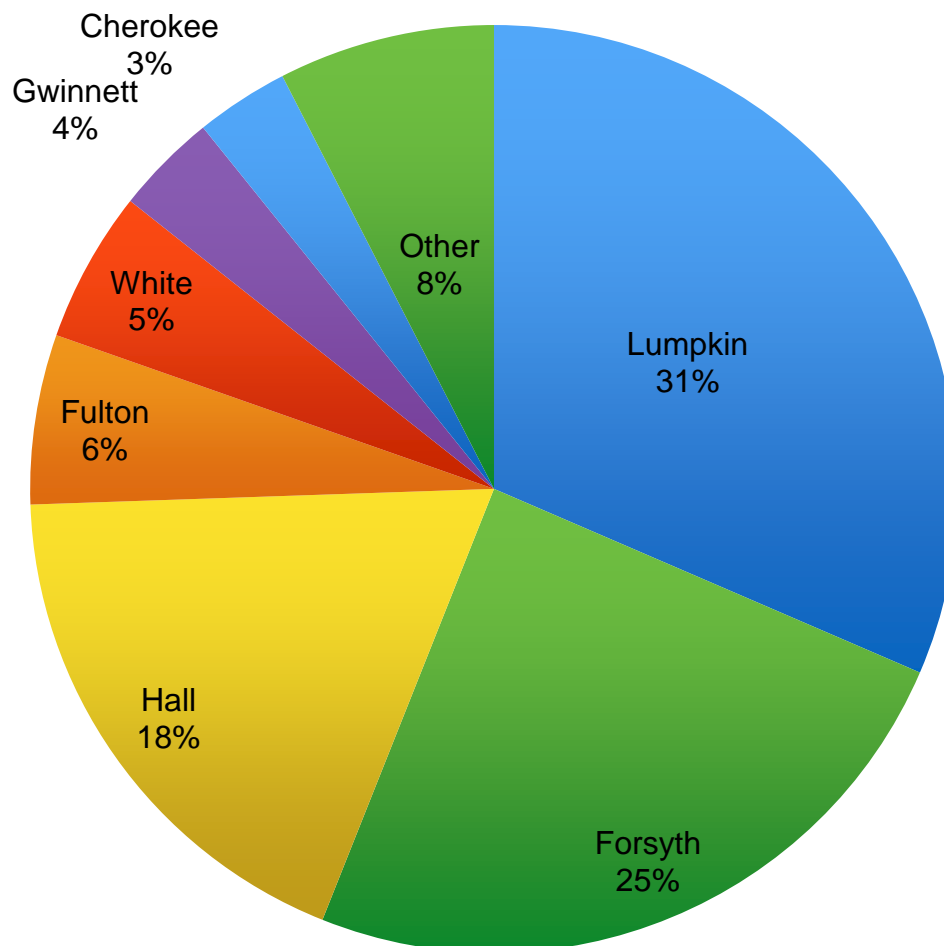
DAWSON COUNTY TOTAL HOUSING PERMITS



Source: US CENSUS



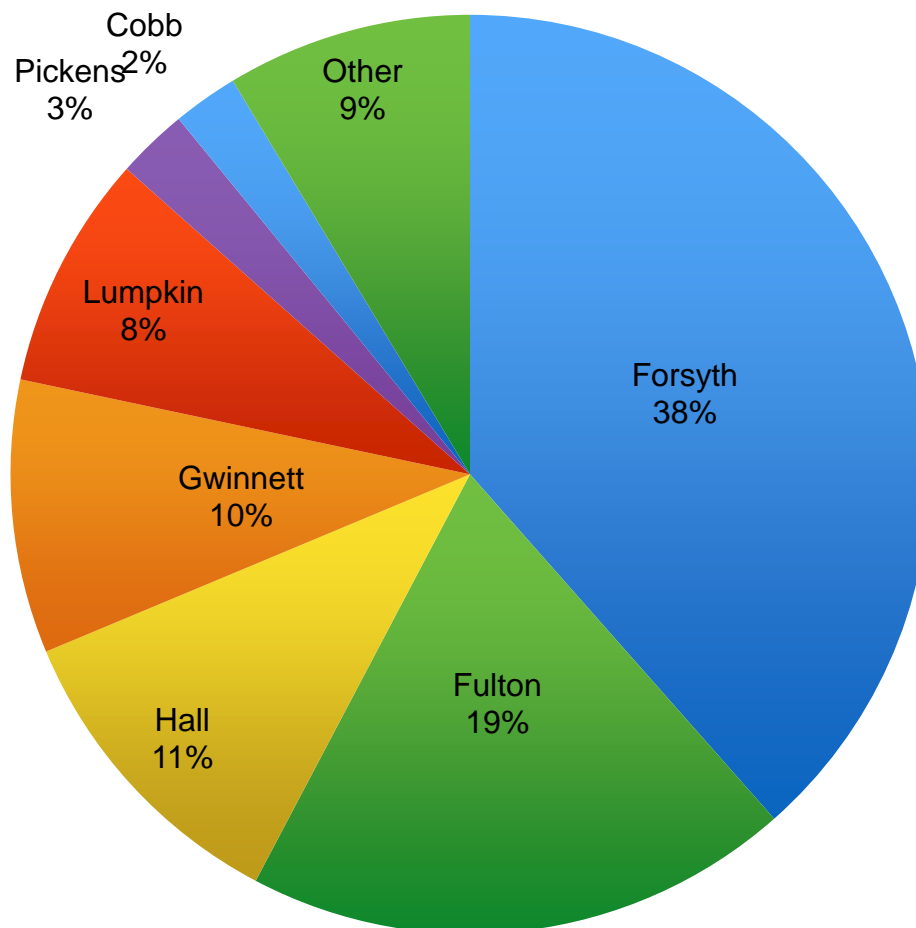
DAWSON COUNTY COMMUTING IN 2015



Source: GA Dept of Labor



DAWSON COUNTY COMMUTING OUT 2015



Source: GA Dept of Labor

LOCATION LOCATION
LOCATION



THE
MAP OF
THE CITY OF
ATLANTA
GEORGIA
1888

SEVENTH EDITION

KEY	
City of Atlanta	
County of DeKalb	
County of Clayton	
County of Spalding	
County of Cobb	
County of Forsyth	
County of Fulton	
County of Douglas	
County of Cherokee	
County of Chatahoochee	
County of Baldwin	
County of Wilkes	
County of Washington	
County of Henry	
County of Jackson	
County of Calhoun	
County of Milledgeville	
County of Wilcox	
County of Glynn	
County of McIntosh	
County of Ware	
County of Chatham	
County of Effingham	
County of Liberty	
County of Wayne	
County of Lee	
County of Wilkes	
County of Washington	
County of Henry	
County of Jackson	
County of Calhoun	
County of Milledgeville	
County of Wilcox	
County of Glynn	
County of McIntosh	
County of Ware	
County of Chatham	
County of Effingham	
County of Liberty	
County of Wayne	
County of Lee	

















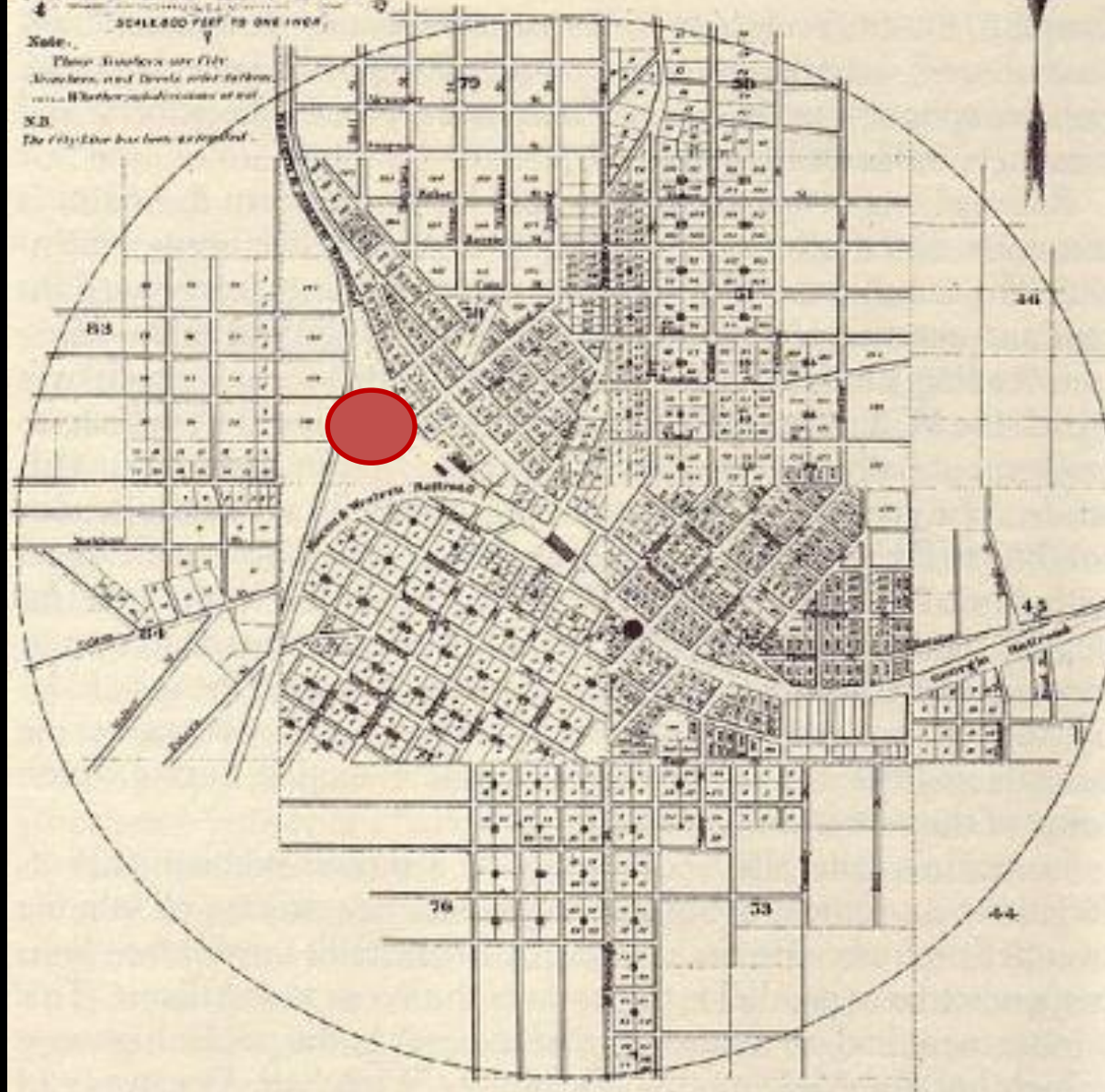
EDWARD A. STINEBAUGH
OLD MAP
ATLANTA
SCALE 600 FEET TO ONE INCH

Note.

Thick lines are City
Boundaries, and Dotted lines
are Water subdivisions of land.

N.B.

The City Line has been extended.













*“IF A MAN PLANTS TWO SEEDS IN
A GARDEN; ONE OAK TREE SEED
AND ONE
MUSTARD SEED...NO AMOUNT
OF WATER, FERTILIZER OR CARE
WILL EVER TURN THE MUSTARD
SEED INTO AN OAK TREE.”*



WHAT KEEPS ME
UP AT NIGHT

HEALTH CARE ROCKS





**WHAT IF YOUR COUNTY HOSPITAL
CLOSED?**



Hospitals in Northeast Georgia

Hospital	City	Staffed Beds	Gross Patient Revenue (\$000)
Chestatee Regional Hospital	Dahlonega	48	\$56,892
Fannin Regional Hospital	Blue Ridge	50	\$180,760
Elbert Memorial Hospital	Elberton	52	\$26,332
Barrow Regional Medical Center	Winder	53	\$204,550
Saint Mary's Sacred Heart Hospital	Lavonia	56	\$83,419
Clearview Regional Medical Center	Monroe	77	\$307,331
Stephens County Hospital	Toccoa	87	\$109,726
Northeast Georgia Medical Center Braselton	Braselton	100	-
Habersham Medical Center	Demorest	137	\$112,816
Union General Hospital	Blairsville	189	\$121,077
Saint Mary's Hospital	Athens	191	\$639,252
Northside Hospital - Forsyth	Cumming	231	\$1,476,597
Northridge Medical Center	Commerce	239	\$63,872
Athens Regional Medical Center	Athens	331	\$1,441,500
Northeast Georgia Medical Center	Gainesville	816	\$3,157,567
Total		2657	\$7,981,691

WHERE ARE OUR
CHILDREN
GOING TO LIVE?





17% - 9%





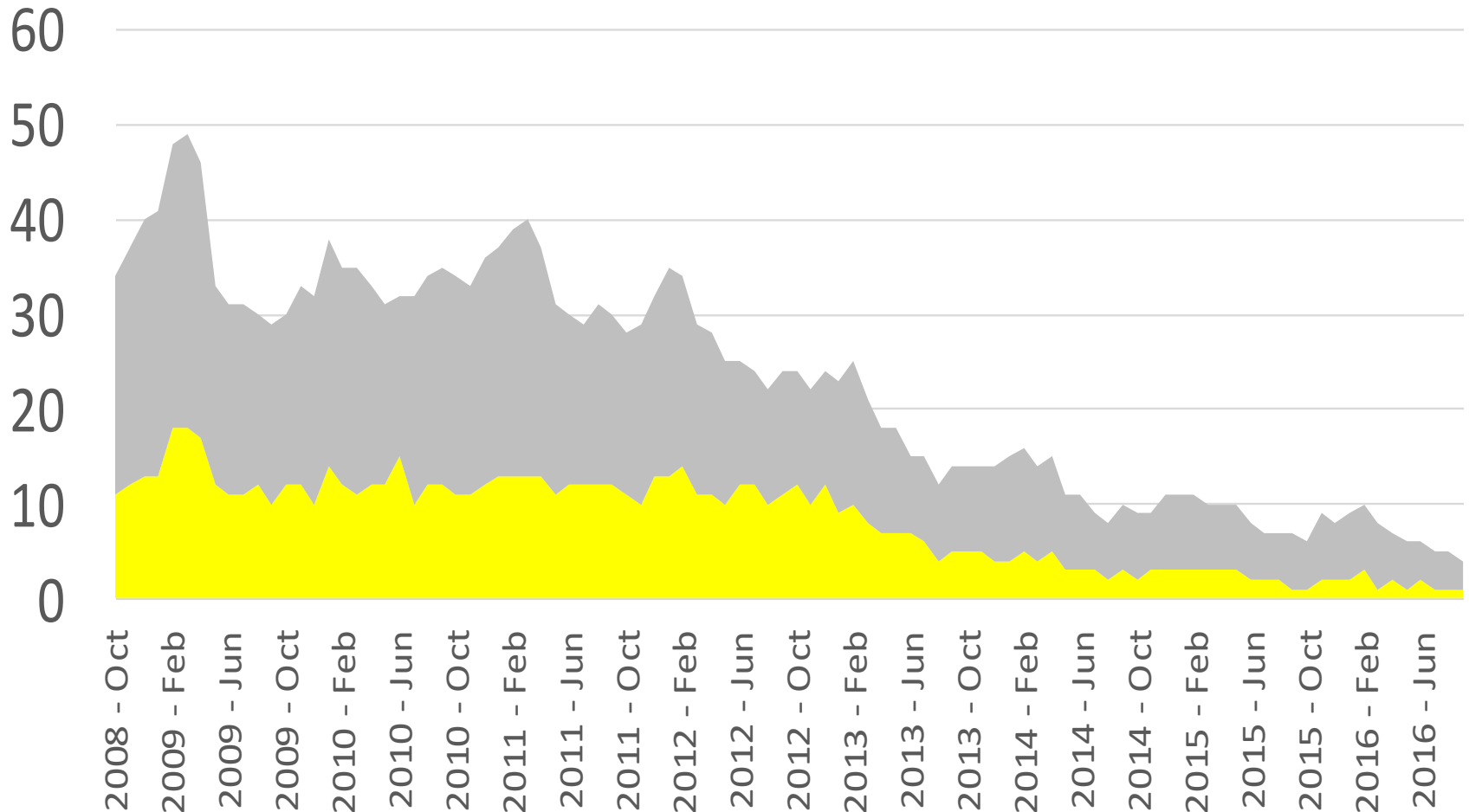
\$228,000





Distressed Property Sales

■ Short Sale ■ Foreclosure (% of Total Sales)



SOURCE NAR



4.0 Months



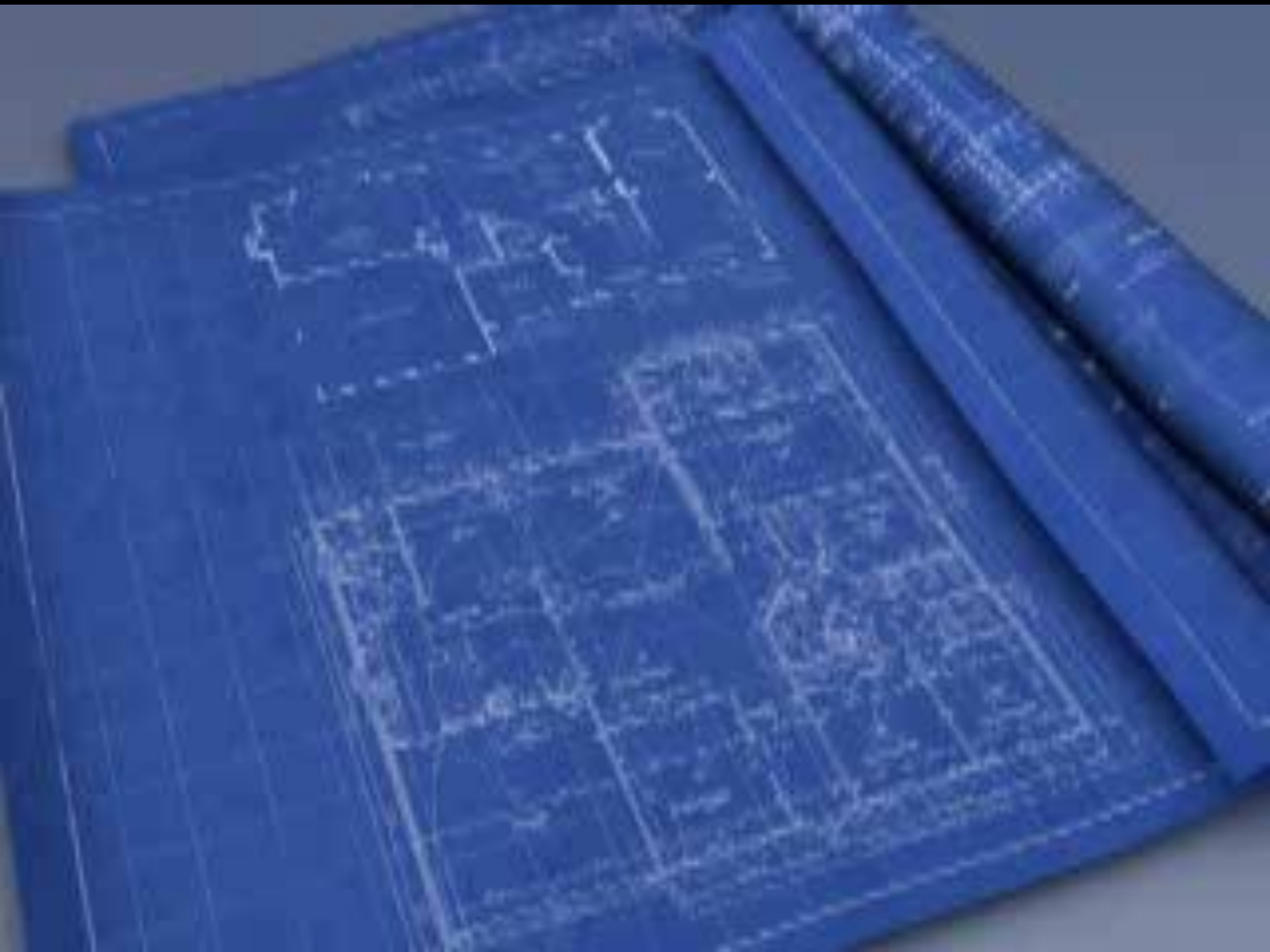
6 Vacancies



\$45,000



36.5%



WHERE ARE OUR
CHILDREN GOING
TO LIVE?

THINK BIG

• MORE THAN 6 MILLION COPIES SOLD •

✧ THE ✧
MAGIC OF
THINKING
BIG

—
DAVID J. SCHWARTZ, PH.D.





THINK BIG

