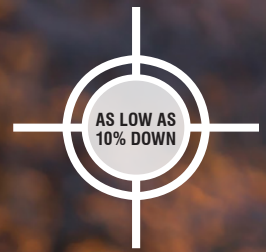


FRANDSEN BANK & TRUST



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HUNTING & RECREATIONAL LAND BUYERS GUIDE

ESTABLISH A BUDGET

After you have established how much you want to spend for your land, you will determine how you plan to pay for it – a mortgage or cash. If you choose to finance the purchase with a mortgage, keep in mind you'll need a down-payment of at least 10 percent of the purchase price. A Frandsen Bank & Trust mortgage expert can help you get pre-approved for your land purchase.

HUNTING ZONE AND AREA

Considerations:

- Regulations – Make sure you know the regulations of a potential hunting property by researching the regulations in each zone.
- Bag Limits – Historical bag limits can give an indication of wildlife population.
- Trophy Potential – Trophy hunters should consider *Pope & Young* and *Boone & Crockett* record books for trophy potential.

EXPERIENCED REAL ESTATE AGENT

Using a real estate agent experienced in hunting and recreational land will make a difference in facilitating a smooth transaction.

KNOW YOUR “NEEDS”

Considerations:

- Location – How far you are willing to drive?
- Surroundings (private or public lands, highways, gravel)
- Access
- Nearest Gas Station and Hospital
- Acreage
- Lodging

DIVERSITY OF HABITAT

A variety of habitats help sustain wildlife year-round. If the property has these three basic needs; food, water, and shelter – wildlife have no reason to leave your hunting property.

REVENUE POTENTIAL

Many hunting properties have revenue potential, helping offset the costs of owning it, including property taxes.

Some sources of income may include:

- Timber Harvest – DNR Programs
- Farming or Renting to a Farmer

POTENTIAL FOR CHANGES & UPGRADES

If the property you are considering doesn't have diverse habitat, consider making some changes to the property yourself. Adding any of the things below will increase the attractiveness of your property to all wildlife.

- Food Plots
- Waterholes
- Bedding & Cover

CONTACT YOUR LOCAL LENDER

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