



Cumming Township
UP TO 20.9± ACRES ON HIGHWAY 20
FORSYTH COUNTY | GEORGIA

EXCLUSIVE OFFERING

Disclosure / Confidentiality Statement



The material contained in this Offering Memorandum is confidential, furnished solely for the purpose of considering the acquisition of **Cumming Township, up to 20.9± acres on Highway 20 in Forsyth County, GA** ("Property"), and is not to be used for any other purpose or made available to any other person without the express written consent of Ackerman & Co. and Pioneer Land Group. ("Broker") and the Owner ("Owner"). This Offering Memorandum was prepared by Broker, and the information contained herein has been obtained from sources that Broker deems to be reliable, and Broker has no reason to doubt its accuracy. However, neither Owner, its affiliates, officers, directors or employees, nor the Broker, nor any other party, make any warranty or representation, expressed or implied, as to the accuracy or completeness of the information contained herein, including but not limited to financial information and projections, and any engineering and environmental information and any downloadable files. Prospective purchasers should make their own investigations, projections, and conclusions. It is expected that prospective purchasers will conduct their own independent due diligence concerning the Property, including such engineering inspections as they deem necessary to determine the condition of the Property. Ackerman & Co. and Pioneer Land Group represent the Owner in this transaction and makes no representations, expressed or implied, as to the foregoing matters.

This Offering Memorandum is exclusively presented by the Broker. For additional information or to schedule a property tour, please contact:



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The Opportunity

Ackerman & Co. and **Pioneer Land Group** are pleased to exclusively present **Cumming Township**, a seven parcel assemblage of 20.9± acres located on Canton Highway (Highway 20) just north of Cumming City Center in Forsyth County, Georgia. **Cumming Township** will consist of a residential component and commercial component that can be sold independently.

Cumming Township is just 2 miles from Georgia 400 offering exceptional regional accessibility. Lake Lanier, one of Georgia's largest recreational facilities, is just 3 miles from **Cumming Township**.

From a residential perspective, **Cumming Township** is an ideal location for high quality attached single family residences at a density of 8-10 units per acre in a "mixed use" environment.

From a commercial perspective, **Cumming Township** offers an excellent location at a lighted intersection on a major state of Georgia Highway that will be widened and improved over the next few years.

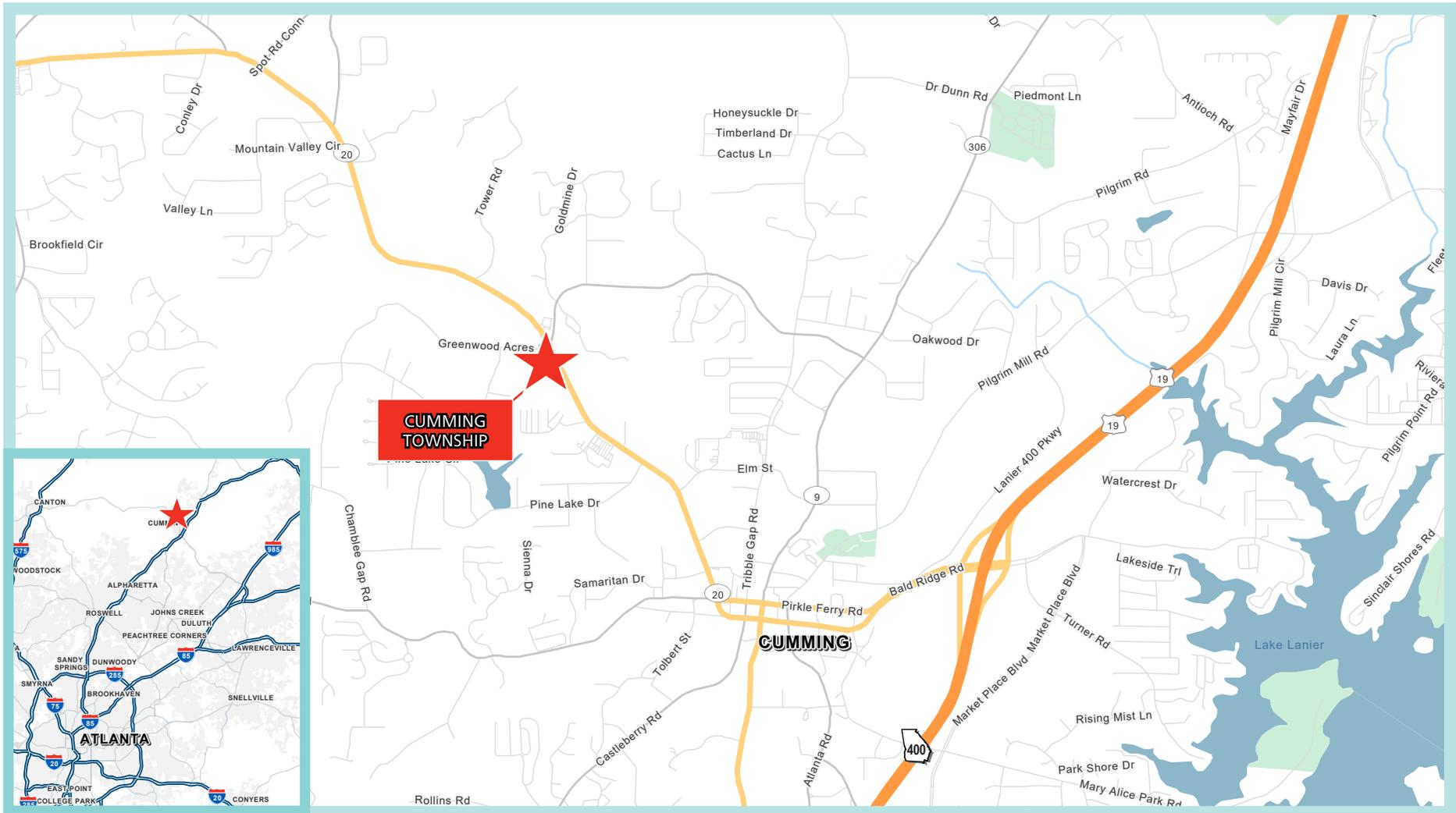
Given the lack of supply of residential lots, the growth and desirability of the Cumming area, signaled access and proximity to Cumming City Center, **Cumming Township** is an ideal location for both residential and commercial development.

The balance of the Offering Memorandum provides additional information on the property, the market and the process.



The Property

Cumming Township is located at the southwest intersection of Canton Highway (GA-Hwy 20) and Sawnee Dr/Greenwood Acres Rd in Forsyth County, GA.



PROPERTY SIZE

Cumming Township is comprised of 7 separate parcels controlled by 4 entities as shown below. The parcel sizes are based on Forsyth County records and deeds that were obtained. The actual size of each parcel should be field verified by potential purchasers.

FORSYTH COUNTY PARCEL ID	SIZE (ACRES)
C01 004	9.440
C01 005	0.380
C01 006	5.720
C01 007	2.940
C01 008	0.791
C02 004	1.000
C02 005	1.263
Total	21.531
<i>Less DOT Taking (est.)</i>	<i>0.626</i>
Net Land Area	20.910



SURVEY PLAT (C02 004, C02 005, C01 008)

LEGEND
 BOC = BACK OF CURB
 BSL = BUILDING SETBACK
 LINE = PROPERTY LINE
 R/W = RIGHT OF WAY
 LL = LAND LOT
 LLL = LAND LOT LINE
 N/F = NOW OR FORMERLY
 ROB = POINT OF BEGINNING
 NTS = NOT TO SCALE
 IPF = IRON PIN FOUND
 IPS = IRON PIN SET
 COR MON = USCOE MONUMENT
 RB = REBAR
 CTP = CRIMP TOP PIPE
 OTP = OPEN TOP PIPE
 SQ. ROD = SQUARE ROD
 AIF = ANGLE IRON FOUND
 CMP = CORRUGATED METAL PIPE
 RCP = REINFORCED CONC. PIPE
 WM = WATER METER
 WV = WATER VALVE
 PP = POWER POLE
 LP = LIGHT POLE
 PH. BOX = PHONE BOX
 U/O = UNDERGROUND
 C.O. = SEWER CLEAN-OUT
 SS = SANITARY SEWER
 MH = MAN HOLE
 FFE = FINISHED FLOOR ELEV.
 FH = FIRE HYDRANT
 DE = DRAINAGE EASEMENT
 PDI = PEDESTAL DROP INLET
 DI = DROP INLET
 LGP = LOT GRADING PLAN
 SWCB = SINGLE WING CATCH BASIN
 DWCB = DOUBLE WING CATCH BASIN
 ---G--- = GAS LINE
 ---P--- = POWER LINE
 ---SS--- = SANITARY SEWER LINE
 ---FM--- = SANITARY FORCE MAIN
 ---T--- = TELEPHONE LINE
 ---W--- = WATER LINE
 ---X--- = FENCE LINE

DATE OF SURVEY: 07/12/2001
 THE FIELD DATA UPON WHICH THIS PLAT IS BASED HAS A CLOSURE PRECISION OF ONE FOOT IN N/A (OPEN TRAVS) FEET AN ANGULAR ERROR OF N/A SECONDS PER ANGLE POINT, AND WAS ADJUSTED USING THE LEAST SQUARED METHOD. THIS PLAT HAS BEEN CALCULATED FOR CLOSURE AND IS FOUND TO BE ACCURATE TO WITHIN ONE FOOT IN 427,402 FEET.
 BEARINGS SHOWN ARE BASED ON ANGLES TURNED FROM A SINGLE MAGNETIC OBSERVATION AND ARE SUBJECT TO FIELD CONDITIONS.
 THE EQUIPMENT USED FOR ANGULAR AND DISTANCE MEASUREMENTS WAS A NIKON TOPGUN.
 THIS PROPERTY IS NOT LOCATED WITHIN THE 100-YEAR FLOOD HAZARD AREA AS PER FLOOD INSURANCE RATE MAP NO. 131170132F, DATED 03/04/13.

TOTAL = 3.054 ACRES
133,030.14 SQUARE FEET

Course	Bearing	Distance
L1	N 98°24'38" W	20.00'
L2	S 16°53'26" E	116.07'
L3	S 31°04'48" W	95.30'
L4	S 26°30'48" E	18.19'
L5	S 26°30'48" E	20.60'
L6	S 50°35'22" W	58.90'
L7	S 68°11'12" W	152.72'
L8	N 37°47'05" E	94.89'
L9	N 50°30'18" E	43.56'
L10	S 50°36'22" W	112.14'

THIS SURVEY AND ITS FINDINGS DOES NOT CONSTITUTE A TITLE SEARCH OR TITLE OPINION BY RICHARD WEBB & ASSOCIATES AS LAND SURVEYORS. ALL DATA USED FOR THE LOCATION OF PROPERTY LINES, EASEMENTS, ADJOINING OWNERS, ETC. WAS GAINED FROM PUBLIC RECORDS, THE CLIENT, OR OTHER SOURCES AS REFERENCED. NO ABSTRACT OF TITLE OR TITLE COMMITMENT, NOR RESULTS OF TITLE SEARCHES WERE PROVIDED TO THE SURVEYOR, UNLESS OTHERWISE NOTED. OTHER DOCUMENTS OR SITUATIONS MAY EXIST THAT WOULD AFFECT THIS PROPERTY, AS WITH ANY LAND TRANSACTION, A TITLE SEARCH AND CERTIFICATE IS RECOMMENDED IN CONJUNCTION WITH THIS SURVEY, OR YOU MUST CONSULT A COMPETENT TITLE ATTORNEY.

HB ZONING NOTES:
 1. PARKING CALCULATIONS = 1 SPACE/300FT² MINIMUM.
 2,200FT²/300FT²=7.33 SPACES
 9 SPACE SHOWN
 2. MAXIMUM BUILDING COVERAGE=50%
 21,786.65FT² ALLOWED
 2,200FT² SHOWN
 3. MINIMUM LANDSCAPED OPEN SPACE =20%=8,714.66FT²

PROPERTY INFO:
 522 CANTON HWY
 CUMMING GA 30040

- NOTES & REFERENCES:**
- PLAT BOOK 21 PAGE 98
 - PLAT BOOK 20 PAGE 47 FORSYTH COUNTY RECORDS
 - PLAT FOR JONATHAN GRAFF BY RICHARD WEBB & ASSOCIATES DATED SEPTEMBER 10, 2001
 - PLAT FOR J.B. BOLTON BY RICHARD WEBB & ASSOCIATES DATED SEPTEMBER 10, 2001
 - PLAT FOR 14905 HOPEWELL GROUP, LLC BY RICHARD WEBB & ASSOCIATES DATED JANUARY 18, 2019 AS REVISED FEBRUARY 21, 2019.

ANNEXATION/REZONING PLAT FOR: **GREG WILLIS**

LAND LOT 1129
 3RD DISTRICT-1ST SECTION
 FORSYTH COUNTY, GEORGIA

N/F
 SAWNEE CORNER
 CONDOMINIUM
 ZONED RES6
 PARCEL C02 006

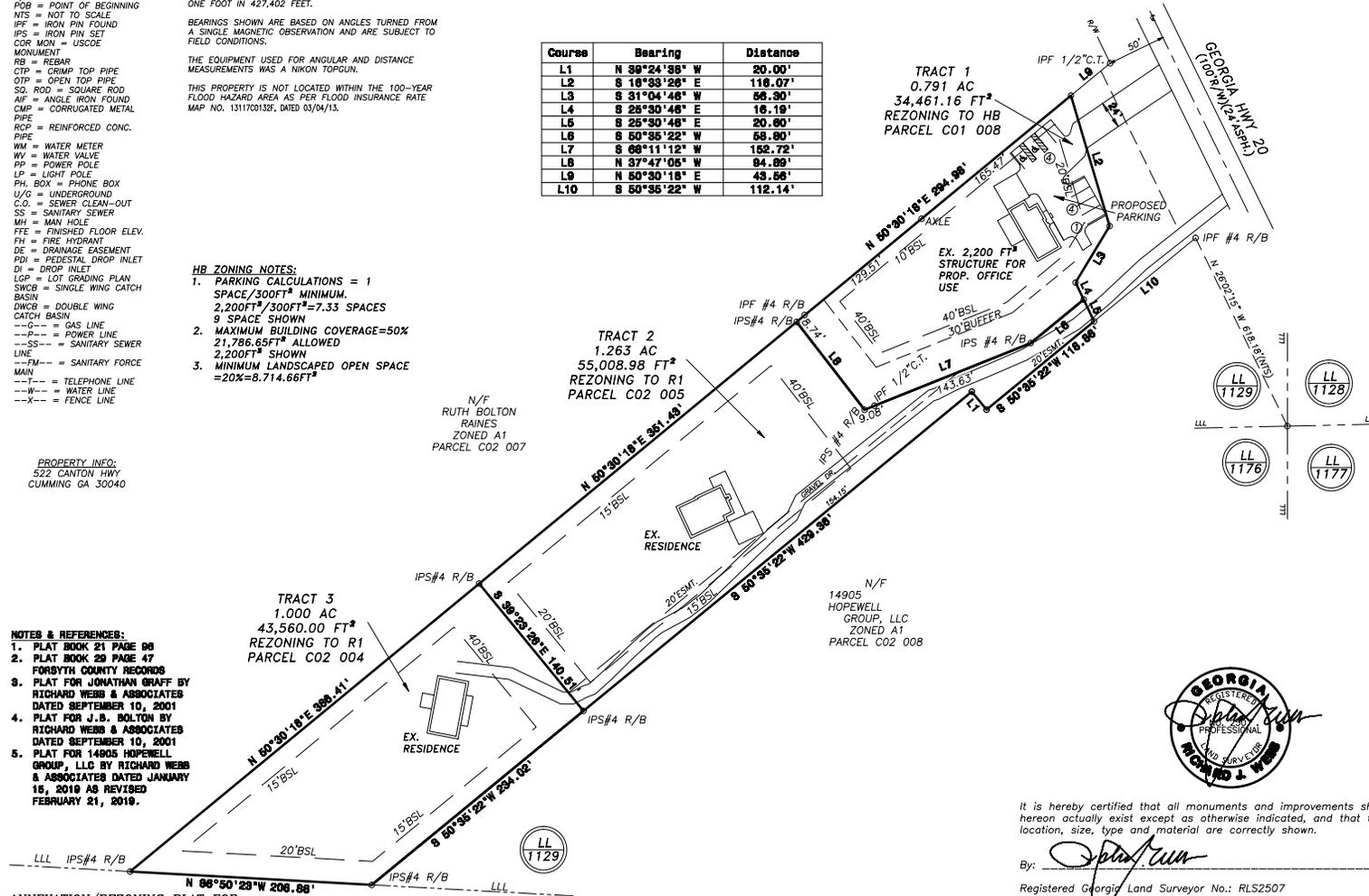
N/F
 RUTH BOLTON
 RAINES
 ZONED A1
 PARCEL C02 007

N/F
 14905
 HOPEWELL
 GROUP, LLC
 ZONED A1
 PARCEL C02 008

TRACT 2
 1.263 AC
 55,008.98 FT²
 REZONING TO R1
 PARCEL C02 005

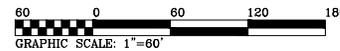
TRACT 1
 0.791 AC
 34,461.16 FT²
 REZONING TO HB
 PARCEL C01 008

TRACT 3
 1.000 AC
 43,560.00 FT²
 REZONING TO R1
 PARCEL C02 004



It is hereby certified that all monuments and improvements shown hereon actually exist except as otherwise indicated, and that their location, size, type and material are correctly shown.

By: *Richard Webb*
 Registered Georgia Land Surveyor No.: RLS2507



TECHNICAL LAND SERVICES INC. d/b/a
RICHARD WEBB & ASSOCIATES
 Land Surveying Consultants
 P.O. BOX 561 CUMMING GA, 30028 (770)-889-6103
 100 KELLY HILL ROAD CUMMING GA, 30040
 Email: rwebb@rlsinc.com

JOB NO.
19082

HIGH ALTITUDE AERIAL WITH NEARBY AMENITIES



LOW ALTITUDE AERIAL



FRONTAGE

Cumming Township has approximately 850 feet of frontage on Canton Highway (Highway 20) and approximately 500 feet of frontage on Greenwood Acres Drive.

ACCESS

Immediate Access:

- In a cohesive mixed use development, **Cumming Township** should obtain 2 right in/right out access points on Canton Highway and 1 full access point on Greenwood Acres Drive. This will allow access to the fully signalized intersection of Canton Highway and Greenwood Acres Drive.

Regional Access:

- **Cumming Township** is just over 2 miles from Georgia 400 and offers access via the Pilgrim Mill, Bald Ridge and Highway 20 interchanges.

VISIBILITY

Cumming Township enjoys excellent visibility to the 26,900 vehicles per day that travel Canton Highway.



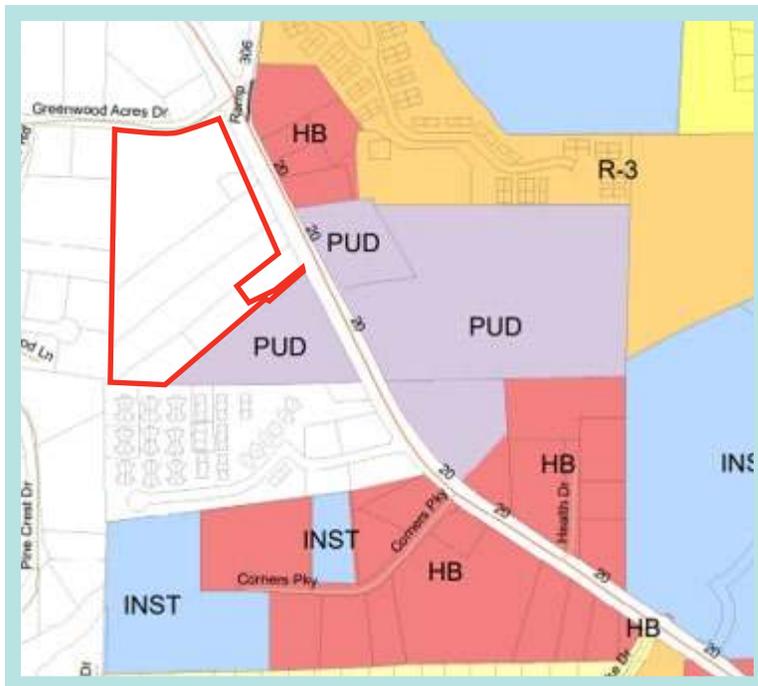
ZONING

Two of the **Cumming Township** parcels are zoned Neighborhood Shopping (NS) and four of the parcels are zoned Agricultural (A1) as shown on the Forsyth County zoning map.

C01004	Forsyth County	NS
C01005	Forsyth County	NS
C01006	Forsyth County	A1
C01007	Forsyth County	A1
C01008	*	*
C02004	Forsyth County	A1
C02005	Forsyth County	A2

** Neither the Forsyth County Zoning Map nor the Cumming Zoning Map include parcel C01008. We believe it is in the City of Cumming and zoned HB. Prospective purchasers should verify the municipality.*

CUMMING ZONING MAP



FORSYTH COUNTY ZONING MAP



NS - Neighborhood Shopping District

A1 - Agricultural District

TOPOGRAPHY

Gently sloping, **Cumming Township** falls from the northeast to the southwest. The total elevation change is approximately 40 feet over 1,400 feet for an average of a 2.85% slope.



UTILITIES

Sanitary Sewer:

Sewer is provided by Cumming Utilities. The entire property will gravity flow sanitary sewer to a manhole located in Sawnee Corners Dr. This will require a sewer easement from the Sawnee Corners Condo Association.

The northeast corner of the property can gravity flow into the sewer line across Canton Highway.

Water:

A 12 inch water line runs along the eastern side of Canton Highway and a 6 inch line runs along the northern property line adjacent to Greenwood Acres Drive.

All utilities should be field verified and capacity should be confirmed by Cumming Utilities.



The Market

Cumming Township is located approximately a 1/2 mile from Cumming City Center, a 75-acre mixed-use development. The center features retail space, the Lou Sobh Amphitheater, greenspace, trails, and more.

- The 117,000 SF of retail space at Cumming City Center is home to a variety of shops and restaurants, including The Fresh Market, Barnes & Noble, The Cheesecake Factory, and Cumming Ale House. The center also features a number of smaller shops and boutiques, as well as a variety of restaurants.
- The **Lou Sobh Amphitheater** is a 2,500-seat outdoor amphitheater that hosts a variety of events throughout the year, including concerts, festivals, and community events. The amphitheater is also home to the Cumming City Band, which performs free concerts every Saturday night during the summer.
- The greenspace at Cumming City Center includes several pocket parks, a putting course, and a steam engine display. The center also features an extensive trail and boardwalk system that meanders above the Kelly Mill Branch stream, its tributaries, and wetlands.
- Designed by PuttTek, a world-leader in creation of unique custom putting greens, The **Course and Tin Cup** features replicas of 13 holes from famous professional courses from around the world, as well as five signature holes from local Forsyth County courses.

CUMMING CITY CENTER



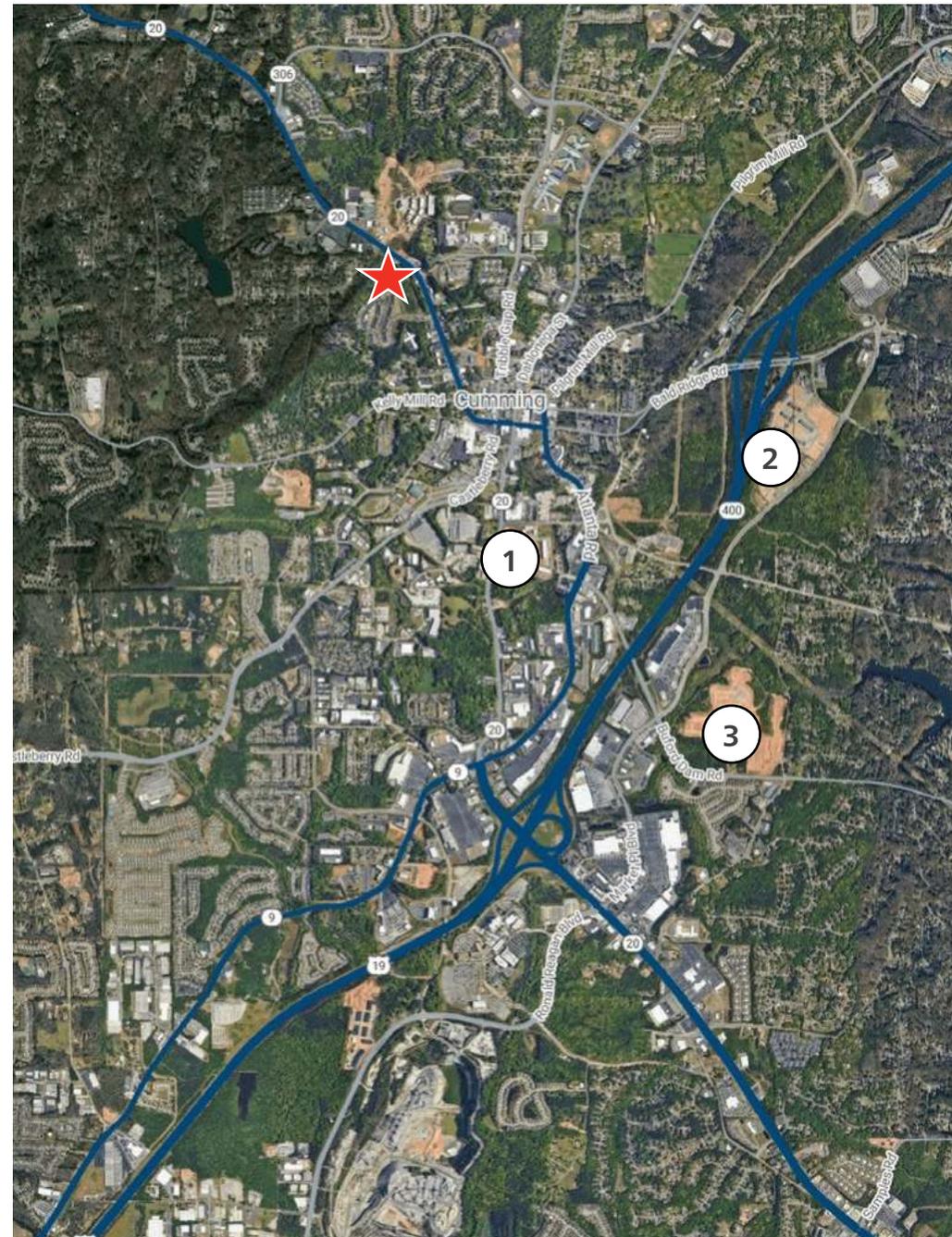
COURSE AT TIN CUP



RESIDENTIAL MARKET

Cumming Township is ideally located for attached single family development at a density of 8 units per acre as a precedent for higher residential density has already been set via the adjacent Sawnee Corner Condominiums. However, there has only been one new townhouse development west of GA 400 and three new townhouse project in the general area. A summary of those projects is below:

MAP NO.	SUBDIVISION NAME	BUILDER	ASKING PRICE	LOT WIDTH
1	Brackley	Providence Group	\$446,000 - \$478,000	24' - 25'
2	Westshore - The Towns	Toll Brothers	\$507,000 - \$637,000	25'
3	Avignon	Ashton Woods	\$430,000 - \$440,000	20'



FORSYTH COUNTY ATTACHED HOUSING AND LOT ANALYSIS

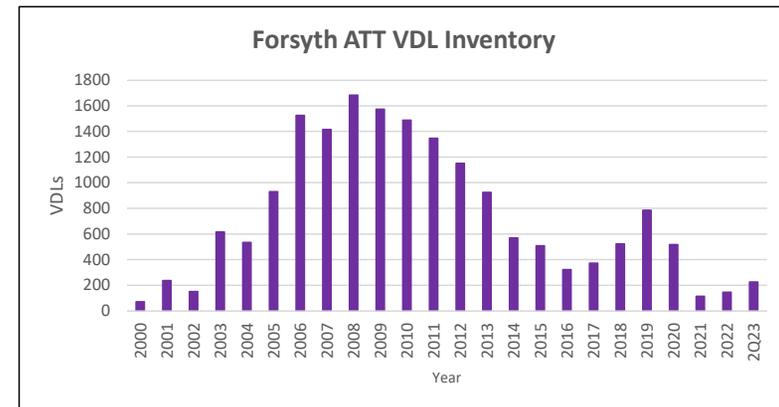
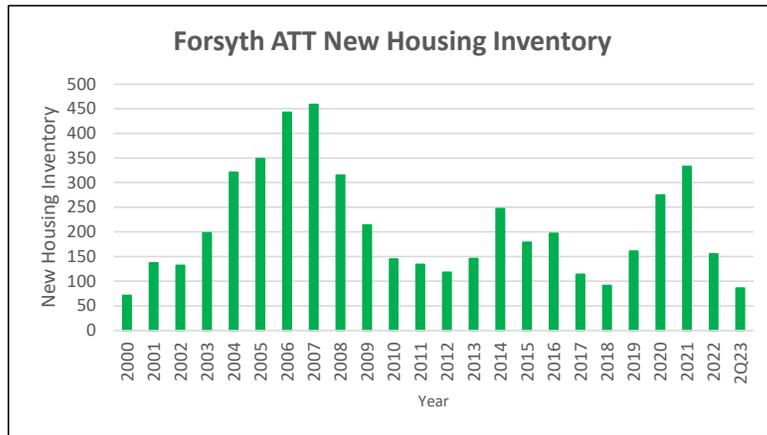
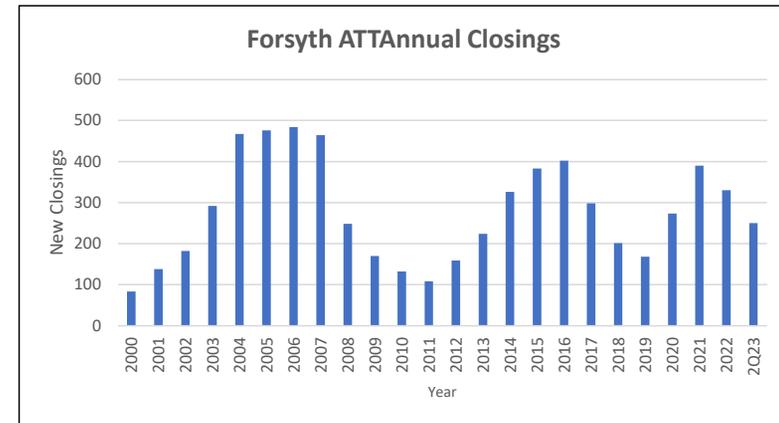
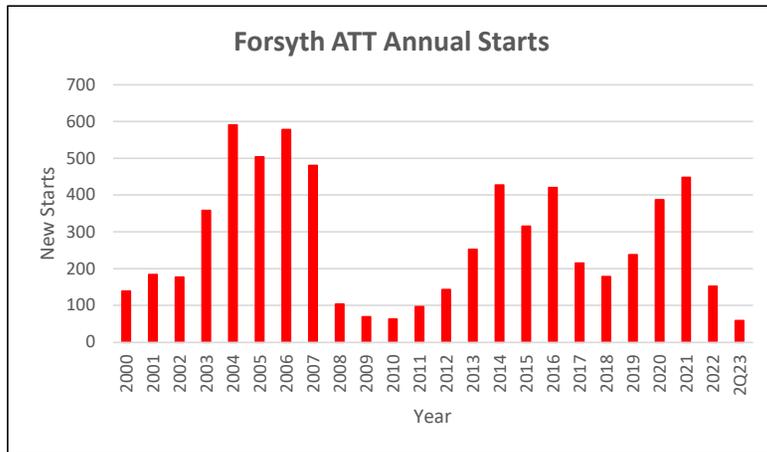
Through 1Q23, Forsyth County continued to show signs of growth. Townhouses built in 2005 or later have an average resale price of \$448,000. Below are the new townhouse sales for Forsyth County from 2020 - 1Q23:

YEAR	% TOTAL METRO ATLANTA ATTACHED NEW SALES	# OF SALES	AVERAGE SALES PRICE	% OF PRICE GROWTH
2020	4%	238	\$363,000	
2021	6%	380	\$385,000	+19.7%
2022	6%	277	\$461,000	+19.7%
1Q23	5%	30	\$538,000	+16.7%

Below are some highlights of the market through 2Q23:

- Annual starts were 59.
- Annual closings were 250.
- There are 255 VDLs in this market. Based on the annual starts, there is a 45.8 months supply of VDLs.

FORSYTH ATTACHED 20 YEAR REVIEW (2Q23)



YEAR	ANNUAL STARTS	ANNUAL CLOSINGS	NEW HOUSING INVENTORY	VDL INVENTORY
20 Year Average (2004-2Q23)	286	298	224	833
10 Year Average (2014-2Q23)	284	302	184	408
5 Year Average (2019-2Q23)	257	282	202	358

FORSYTH CENTRAL HIGH SCHOOL DISTRICT ATTACHED HOUSING AND LOT ANALYSIS

Through 1Q23, the Forsyth Central High School district continued to show signs of growth. Townhouses built in 2005 or later have an average resale price of \$403,000. Below are the new townhouse sales for Forsyth Central High School from 2020 - 1Q23:

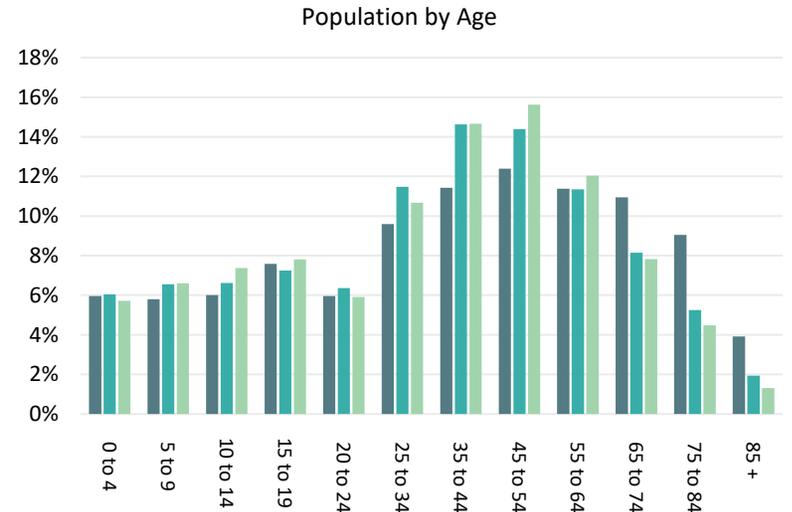
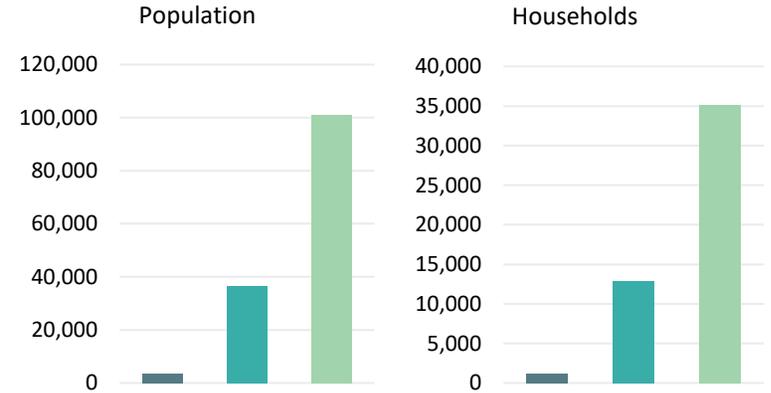
YEAR	% TOTAL FORSYTH COUNTY ATTACHED NEW SALES	# OF SALES	AVERAGE SALES PRICE	% OF PRICE GROWTH
2020	46%	110	\$306,000	-
2021	74%	180	\$351,000	+15.0%
2022	31%	87	\$448,000	+27.6%
1Q23	17%	20	\$455,000	+1.6%

Below are some highlights of the market through 2Q23:

- Annual starts were 43.
- Annual closings were 103.
- There are only 225 remaining VDLs in this market.
- There are 74 remaining townhouses in this market. Based on the annual closings, there is a 8.6 months supply of townhouses.

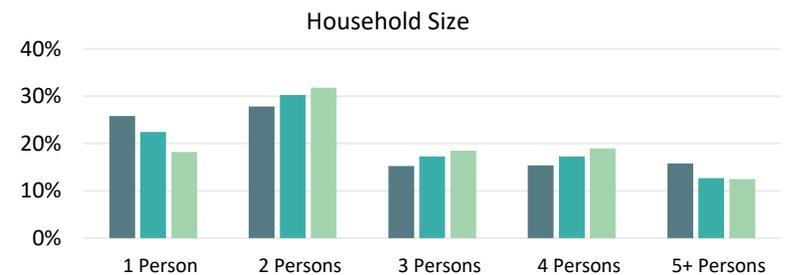
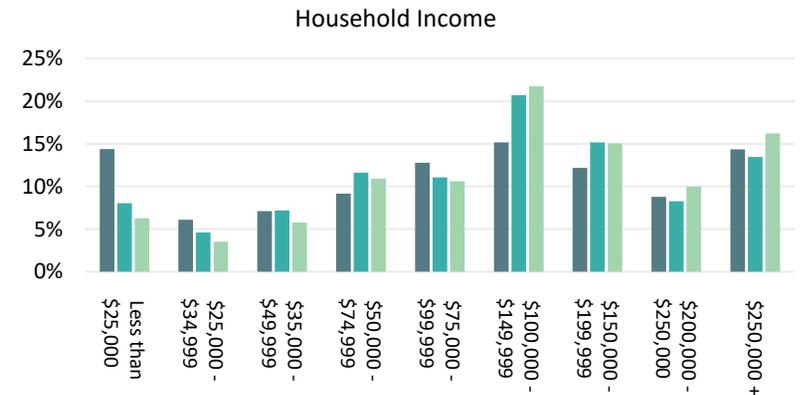
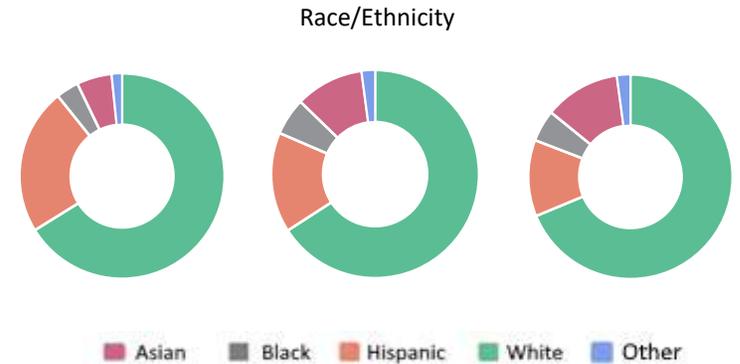
CONSUMER PROFILE

	1 Mile		3 Miles		5 Miles	
Current						
2023 Population	3,565	---	36,592	---	101,111	---
2028 Projected Population	4,146	---	42,667	---	117,671	---
Pop Growth (%)	16.3%	---	16.6%	---	16.4%	---
2023 Households	1,234	---	12,917	---	35,111	---
2028 Projected Households	1,504	---	15,743	---	42,703	---
HH Growth (%)	21.9%	---	21.9%	---	21.6%	---
Daytime Population						
Daytime Population	2,993	---	32,054	---	77,872	---
Average Business Travelers	17	---	227	---	715	---
Average Leisure Travelers	0	---	11	---	19	---
Average Migrant Workers	0	---	0	---	0	---
Group Quarters Pop	0	---	11	---	19	---
Pop in Family Households	2,968	---	31,202	---	89,875	---
Pop Non-Family Households	479	---	4,628	---	10,401	---
Total Population by Age						
Median Age (2023)	42.1		38.4		38.6	
Ages by Year						
0 to 4	212	6.0%	2,210	6.0%	5,774	5.7%
5 to 9	207	5.8%	2,397	6.6%	6,680	6.6%
10 to 14	214	6.0%	2,423	6.6%	7,459	7.4%
15 to 19	271	7.6%	2,654	7.3%	7,893	7.8%
20 to 24	212	6.0%	2,327	6.4%	5,979	5.9%
25 to 34	342	9.6%	4,198	11.5%	10,789	10.7%
35 to 44	407	11.4%	5,356	14.6%	14,817	14.7%
45 to 54	442	12.4%	5,266	14.4%	15,793	15.6%
55 to 64	406	11.4%	4,150	11.3%	12,172	12.0%
65 to 74	390	10.9%	2,982	8.1%	7,906	7.8%
75 to 84	323	9.0%	1,920	5.2%	4,527	4.5%
85 +	139	3.9%	711	1.9%	1,323	1.3%



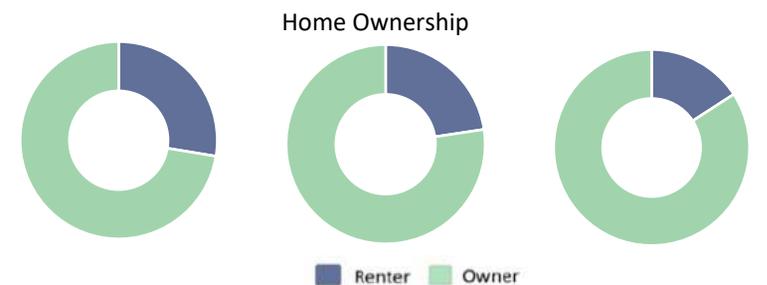
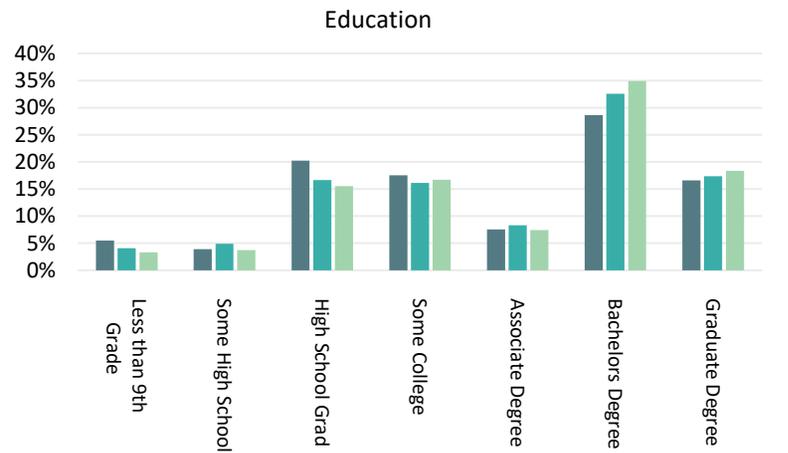
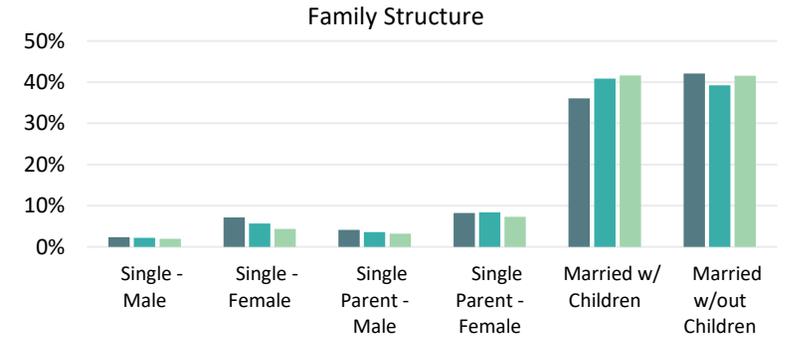
CONSUMER PROFILE

	1 Mile		3 Miles		5 Miles	
Population by Race/Ethnicity (2023)						
White, Non-Hispanic	2,359	66.2%	24,108	65.9%	69,497	68.7%
Hispanic	823	23.1%	5,701	15.6%	12,242	12.1%
Black, Non-Hispanic	128	3.6%	2,120	5.8%	5,067	5.0%
Asian, Non-Hispanic	198	5.5%	3,898	10.7%	12,157	12.0%
Other	58	1.6%	766	2.1%	2,148	2.1%
Language at Home (2023)						
Spanish Linguistically Isolated	18	1.5%	197	1.5%	413	1.2%
Spanish Not Isolated	96	7.8%	1,415	11.0%	3,086	8.8%
Asian Linguistically Isolated	14	1.1%	74	0.6%	135	0.4%
Asian Not isolated	24	1.9%	505	3.9%	1,993	5.7%
Household Income (2023)						
Per Capita Income	\$31,823	---	\$43,224	---	\$51,188	---
Average HH Income	\$91,016	---	\$121,808	---	\$147,158	---
Median HH Income	\$109,864	---	\$116,481	---	\$132,637	---
Less than \$25,000	178	14.4%	1,037	8.0%	2,202	6.3%
\$25,000 - \$34,999	75	6.1%	593	4.6%	1,230	3.5%
\$35,000 - \$49,999	87	7.1%	926	7.2%	2,017	5.7%
\$50,000 - \$74,999	113	9.2%	1,500	11.6%	3,831	10.9%
\$75,000 - \$99,999	158	12.8%	1,431	11.1%	3,727	10.6%
\$100,000 - \$149,999	187	15.2%	2,672	20.7%	7,635	21.7%
\$150,000 - \$199,999	150	12.2%	1,957	15.2%	5,280	15.0%
\$200,000 - \$250,000	108	8.8%	1,067	8.3%	3,500	10.0%
\$250,000 +	177	14.4%	1,736	13.4%	5,693	16.2%
Avg Family Income	\$111,890		\$141,862		\$169,471	
Avg Non-Family Income	\$46,644		\$69,559		\$68,509	
Household Size (2023)						
1 Person	318	25.8%	2,901	22.5%	6,399	18.2%
2 Persons	344	27.8%	3,908	30.3%	11,175	31.8%
3 Persons	188	15.2%	2,232	17.3%	6,488	18.5%
4 Persons	190	15.4%	2,234	17.3%	6,664	19.0%
5+ Persons	195	15.8%	1,642	12.7%	4,384	12.5%



CONSUMER PROFILE

	1 Mile		3 Miles		5 Miles	
Family Structure (2023)	853		9,301		26,902	
Single - Male	20	2.4%	204	2.2%	525	2.0%
Single - Female	61	7.1%	528	5.7%	1,180	4.4%
Single Parent - Male	35	4.1%	338	3.6%	872	3.2%
Single Parent - Female	70	8.3%	778	8.4%	1,958	7.3%
Married w/ Children	308	36.1%	3,803	40.9%	11,193	41.6%
Married w/out Children	359	42.1%	3,651	39.3%	11,174	41.5%
Education (2023)	2,449		24,586		67,329	
Less than 9th Grade	135	5.5%	999	4.1%	2,246	3.3%
Some High School	96	3.9%	1,204	4.9%	2,503	3.7%
High School Grad	495	20.2%	4,098	16.7%	10,440	15.5%
Some College	430	17.5%	3,968	16.1%	11,266	16.7%
Associate Degree	185	7.6%	2,044	8.3%	4,984	7.4%
Bachelors Degree	702	28.6%	8,004	32.6%	23,517	34.9%
Graduate Degree	407	16.6%	4,269	17.4%	12,372	18.4%
Home Ownership (2023)	1,628		16,434		42,424	
Housing Units Occupied	1,234	75.8%	12,917	78.6%	35,111	82.8%
Housing Units Vacant	54	3.3%	594	3.6%	1,747	4.1%
Occupied Units Renter	340	20.9%	2,922	17.8%	5,565	13.1%
Occupied Units Owner	893	54.9%	9,995	60.8%	29,545	69.6%
Unemployment Rate (2023)		3.2%		2.0%		2.1%
Employment, Pop 16+ (2023)	2,993		32,054		77,872	
Armed Services	18	0.6%	60	0.2%	110	0.1%
Civilian	1,750	58.5%	20,200	63.0%	55,830	71.7%
Employed	1,657	55.4%	19,609	61.2%	54,197	69.6%
Unemployed	92	3.1%	591	1.8%	1,633	2.1%
Not in Labor Force	1,113	37.2%	8,739	27.3%	23,490	30.2%
Businesses						
Establishments	243	---	2,466	---	5,625	---
Employees (FTEs)	1,236	---	16,142	---	33,850	---



Proposal Requirements

Minimum Residential Parcel Price: \$425,000 per acre

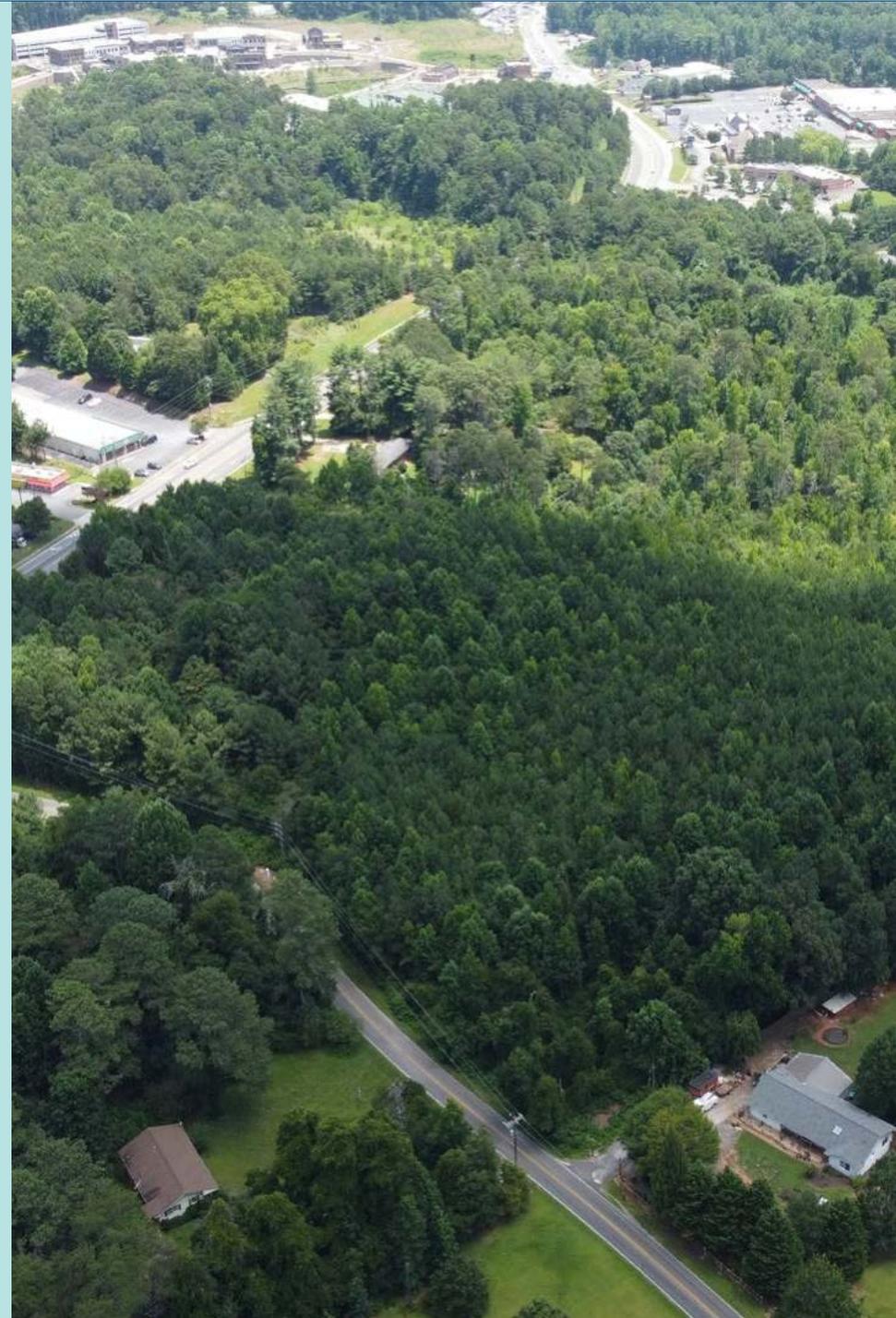
Minimum Commercial Parcel Price: \$800,000 per acre

Cumming Township can be purchased in its entirety or the residential parcel and commercial parcels may be purchased separately.

Interested parties should submit proposals in the form of a proposed term sheet that includes the following information:

- Price
- Earnest Money
- Due Diligence Period
- Contingencies
- Overview of purchaser and financial capabilities.

We are available to discuss the project and address any questions at your convenience.



Support Information

Below are files that are related to **Cumming Township** and may be downloaded.* Click the links to open the files.



[VIEW ALL FILES](#)



[2022-2042 FORSYTH COUNTY COMPREHENSIVE PLAN](#)



[FORSYTH COUNTY ZONING MAP](#)



[CUMMING ZONING MAP](#)



[SURVEY OF PARCELS C01 008, C02 004 AND C02 005](#)



[DEMOGRAPHICS](#)

*We advise that these files be downloaded to a desktop computer and not on a mobile device as they may not be compatible.



MEET OUR TEAM

The **Ackerman/Pioneer Land Advisory Group (APLG)** has represented owners in land sales that have paved the way for many noteworthy housing and commercial real estate developments across the Southeast.

The team has brokered **\$600+ million** in transactions.

FOR MORE INFORMATION, CONTACT:



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