



Helping families build generational wealth
through accessible land ownership in Florida.

The Strategic Guide to Buying Land in Putnam County, Florida

Retirement · Recreation · Investment · Legacy
Without Banks, Without Friction, Without the B.S.



Juliana Scolari

Founder · Land Specialist · Investor Advocate

Golden Ridge Partners | goldenrp.land

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The numbers in this guide, development costs, tax estimates, well costs, septic ranges, are industry-sourced budgeting figures, not fixed quotes. Your actual costs will depend on your specific parcel, soil conditions, contractor, and timing. Always get written estimates.

Published by:

Golden Ridge Partners

Juliana Scolari, Founder

juliana@goldenrp.land | 407-917-0848

goldenrp.land

Before there were dreams, there was land.

A NOTE FROM JULIANA

Hi. I'm Really Glad You're Here.

Let me start with something most land guides would never say: My name is Juliana Scolari. I'm the founder of Golden Ridge Partners, and I help people buy land in Putnam County, Florida, without a bank, without a credit check, and without the usual real estate runaround. But before I tell you more about that, I want to tell you what this guide is actually for.

This guide is for you if you've ever thought: *I want to own land someday.* Or: *I'm tired of renting and building nothing.* Or even: *I just want a quiet piece of Florida where nobody bothers me.* All completely valid goals. I've helped people with every single one of them. If you are looking for a quick flip in 60 days or are unwilling to verify details for yourself, this guide and this approach may not be the right fit.

■ *I will not sugarcoat things for you. If a piece of land has challenges, I'm going to tell you. If your timeline needs adjusting, I'm going to say so. And if I don't know something, I will literally tell you exactly who to call. That's just how I operate.*

What you'll find in the next 35+ pages is everything I wish someone had given my buyers on day one. Real numbers. Real zoning rules. Real cost ranges. Real timelines. And real talk about the mistakes I've watched perfectly smart people make because nobody explained the basics.

Putnam County, Florida is a place I believe in, not because it's trendy (it's not), not because it's coastal (it isn't), but because it has something that's genuinely hard to find in Florida anymore: **space, flexibility, and affordability** all in the same zip code. That combination won't last forever.

Whether you're planning retirement, looking for a family escape, building generational wealth, or just want five acres and the freedom that comes with it, this guide is for you. Read it front to back. Dog-ear the pages. Call me with questions.

And when you're ready to actually look at land, I'll be right here.

Warmly,

Juliana Scolari

Founder, Golden Ridge Partners

juliana@goldenrp.land | 407-917-0848

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CHAPTER 1

Why Putnam County, Florida?

Geography, opportunity, and why inland is the new smart

Let's skip the glossy brochure version for a second. You can find plenty of those online. Instead, let me tell you what I actually tell people when they ask me why I focus on Putnam County.

■ *"Because it's one of the last places in Florida where regular people can still own land without selling a kidney.", That's not a quote from a travel magazine. That's just what's true.*

The Geography That Makes It Work

Putnam County sits in Northeast Florida, roughly halfway between Jacksonville and Gainesville. That positioning is not a coincidence, it's a feature. You're close enough to two major cities to stay connected to airports, hospitals, employment, and culture. But you're far enough removed that land prices haven't gone off the rails yet.

The county is home to the St. Johns River, Crescent Lake, and dozens of freshwater lakes. This isn't manufactured scenery, it's genuinely beautiful, rural Florida. The kind that reminds you why people moved to this state in the first place before the HOAs took over.

Why Inland Beats Coastal Right Now

If you've been watching Florida real estate over the past decade, you've seen what happens to coastal counties: prices explode, land disappears, and eventually the only people who can afford to buy are developers and investors with deep pockets.

That pattern doesn't stop at the coast. It moves inland. We've already seen it happen in areas like St. Johns County and Volusia County. Population pressure from Tampa, Jacksonville, and Orlando is quietly pushing buyers further out, and Putnam County sits right in that corridor.

The Simple Geography Case:

Jacksonville is roughly 60 miles to the north. Gainesville is roughly 40 miles to the west. Orlando is roughly 120 miles to the south. Putnam County is the quiet center of a triangle that's getting busier every year.

What Putnam County Actually Offers

Lower property taxes. Compared to coastal Florida counties, Putnam County's property tax rates are significantly more manageable. For buyers planning long-term holds, that difference adds up meaningfully over time.

Rural zoning flexibility. Agricultural and rural zoning districts in Putnam County allow for a range of residential options, including manufactured homes, that you simply cannot place in most urban or suburban areas. That flexibility is valuable.

Lower population density. This one's simple: less density means more space, more privacy, and more of the peace-and-quiet that people are genuinely searching for.

Outdoor recreation woven into daily life. Fishing on the St. Johns River, boating on Crescent Lake, exploring state forests. These aren't weekend activities you have to drive three hours for. They're part of living here.

The Honest Part

I'm not going to tell you Putnam County is for everyone. It's not. If you need to be five minutes from a major shopping center, this is not your place. If you want a neighborhood with paved sidewalks and a community pool, look elsewhere.

But if you want space, privacy, flexibility, and land you can actually afford? Putnam County is worth your serious attention. And the window on pricing, while still reasonable, is not guaranteed to stay that way.

I'm telling you that geography doesn't lie, and the geometry of growth in Northeast Florida is real.



CHAPTER 2

The Principle Every Smart Buyer Follows

Clarity. Flexibility. Commitment. In that order.

Before we get into checklists and cost tables and zoning codes, I want to share the one thing I've noticed that separates buyers who feel great about their land purchase from buyers who end up confused or frustrated.

It's not about having more money. It's not about finding the "perfect" piece of land. It's this: **they started with clarity.**

The Principle:

Clarity first. Flexibility second. Commitment third. In that order, every single time.

What "Clarity First" Actually Means

Land is not an impulse buy. Or at least it shouldn't be. Before you look at a single listing, you need to be honest with yourself about what you actually want this land to do for you. Because "I want land" is not a plan. It's a feeling. And feelings make expensive decisions.

Here are the right questions to start with:

- **Is this for retirement?** If so, confirm the land supports residential living, specifically your preferred structure type.
- **Is this for recreation?** If so, access and terrain usability matter most. Can you actually use the land for what you have in mind?
- **Is this for investment?** If so, entry price relative to comparable sales is your primary metric. Location, access, and zoning flexibility drive future value.
- **Is this for family legacy?** If so, you want clear title, easy ownership transfer, and minimal restrictions that could complicate your kids's ownership someday.

- **Is this for preparedness / self-reliance?** If so, water feasibility (well depth), privacy, terrain, and utility independence matter most.

■ *I have a quick exercise I give new buyers: write down one sentence, just one, describing what you want this land to be doing for you in 10 years. If you can't write that sentence, we need to talk before you buy anything.*

Flexibility Second, Land's Greatest Feature

Here's the thing most people don't fully appreciate about raw land: it gives you options that houses simply don't. When you buy a house, you're buying a fixed thing, a specific configuration of walls, rooms, and mechanicals. When you buy land, you're buying possibility.

With the same piece of land, depending on your goals and timeline, you might:

- Build a permanent home after retirement
- Place a manufactured home immediately after payoff
- Use it recreationally for years while it appreciates
- Hold it as a long-term asset with minimal carrying costs
- Transfer it to your children as part of an estate plan
- Sell it in five years when the market shifts in your favor

Smart buyers choose land that preserves as many of these options as possible. That means paying close attention to zoning flexibility, legal access, and utility feasibility, because these are the factors that either open doors or quietly close them.

Commitment Third, and Only After the Others

Once you're clear on your goals and you've found land that preserves your flexibility, commitment becomes easy. It's not a leap of faith, it's a confident, verified decision.

The buyers who struggle are the ones who skip to commitment without doing the first two steps. They fall in love with satellite imagery and buy on emotion. Then they find out the zoning doesn't allow what they wanted, and suddenly their dream purchase feels like a problem.

I genuinely enjoy the clarity conversation with buyers. It's just how you make a decision you'll feel good about three years from now.



CHAPTER 3

How to Evaluate Land Like a Professional

The five things that actually matter, and how to verify each one

Here's what I want you to walk away from this chapter knowing: evaluating land is not complicated. It just requires asking different questions than you'd ask about a house. Once you understand the five core verification areas, you'll be able to look at any parcel and know within 20 minutes whether it deserves a deeper look.

■ *When I evaluate a parcel for a client, I go through these five things in order. Every single time. No shortcuts. It takes maybe an hour total, and it's saved buyers from decisions that would have cost them thousands.*

STEP 01

Confirm the Zoning Designation

Zoning is the single most important factor when evaluating land. It determines what you're legally allowed to build, place, or do on that property. Everything else depends on it.

In Putnam County, common rural zoning designations include Agricultural (AG), Residential 1 (R-1), Residential 2 (R-2), and Residential Mobile Home Park (RMHP). Each has different rules about structure types, minimum square footage, setbacks, density, and permitted uses.

The critical thing to understand is this: a listing description does not carry legal weight. A seller can say "great for a manufactured home", and be completely wrong. Only the county can confirm what's actually allowed.

✓ Take Action:

Call Putnam County Planning & Development Services: 386-329-0491. Ask specifically: What is the zoning designation for parcel [number]? Are manufactured homes allowed? What are the setback requirements? What is the minimum dwelling size?

■ Important:

Never, ever rely solely on a listing description or verbal assurance from a seller. A five-minute phone call to the county can save you from years of regret.

STEP 02

Check the FEMA Flood Designation

Flood zones are determined by FEMA and updated periodically. A flood designation does not automatically mean a property is unbuildable, but it absolutely affects your planning.

Properties in high-risk flood zones (Zone AE, Zone A, Zone VE) may require elevated foundation construction, flood insurance, and specific permitting. This adds cost but does not necessarily eliminate the land from consideration.

Some parcels are only partially within a flood zone, meaning one portion might be in a flood zone while the rest is in Zone X (low risk). Understanding the specific distribution on your parcel matters.

✓ Take Action:

Use FEMA's free Flood Map Service Center at msc.fema.gov to check the flood zone for any parcel using its address or GPS coordinates. Cross-reference with Putnam County's GIS mapping portal.

■ Important:

Don't overreact to a flood designation without understanding it. Some of the most beautiful, buildable land in Florida touches a flood zone. Context is everything.

STEP 03

Review GIS and Wetlands Indicators

Putnam County provides free GIS mapping tools through the Property Appraiser's portal. This is your first line of awareness before spending money on surveys or permits.

GIS tools let you confirm parcel boundaries, check flood overlays, identify potential wetland areas, view road frontage, and see aerial imagery. Think of it as Google Maps but with legal and environmental data layered on top.

Wetlands do not automatically eliminate buildability, but they do affect where structures can be placed and whether septic approval is feasible in a given area. Identifying wetland indicators early lets you ask the right questions before you commit.

✓ Take Action:

Visit the Putnam County Property Appraiser portal and use the GIS mapping tool to pull up your parcel. Look at flood overlays, parcel boundaries, and note any blue/wetland-shaded areas. Cross-reference with Google Earth for additional context.

■ Important:

GIS is a planning tool, not a legal determination. It gives you awareness, not answers. Use it to ask better questions, not to skip the verification steps.

STEP 04

Verify Legal Access

This one is non-negotiable. Either direct frontage on a public road, or a properly recorded easement in the county records.

Satellite imagery can be dangerously misleading here. You might be able to see a dirt road or path leading to a parcel, but if that access is not legally documented, it does not exist in any way that protects you as an owner.

Without legal access, you cannot develop the land, cannot easily sell it, and may face significant legal complications simply trying to reach your own property. This is one of the most common, and most avoidable, land buying mistakes.

✓ **Take Action:**

Confirm directly through the Putnam County Clerk of Court Official Records (386-326-7680) that any easement is properly recorded.

■ **Important:**

A visible path is not the same as legal access. This cannot be emphasized enough. Verify. Document. Confirm.

STEP 05

Assess Utility Feasibility

Most rural parcels in Putnam County do not have city water or sewer service. That's actually fine, and normal, but it means you need to understand what installing private utilities will cost and whether the land supports them.

Wells require drilling to groundwater depth. That depth varies significantly across Putnam County. A local well contractor can give you a rough estimate for your area. Electric service is typically provided by Clay Electric, contact them directly for extension cost estimates based on your parcel's distance from the nearest line.

✓ **Take Action:**

Contact Environmental Health for septic feasibility. Contact a local well contractor for groundwater depth estimates. Contact Clay Electric (352-473-4917) for electric service extension estimates.

■ **Important:**

Verify early, ideally before purchasing, so your development budget is based on reality, not wishful thinking.

5-Step Land Evaluation Checklist

Before moving forward on any parcel, run through these five steps. Every one of them.

1. Confirm zoning designation directly with Putnam County Planning and Zoning.
2. Check flood designation using FEMA maps and understand how it affects your plans.
3. Review GIS mapping for wetlands indicators, boundaries, and road frontage.
4. Verify legal access through public road frontage or recorded easements.
5. Contact the appropriate county departments or professionals to clarify any uncertainty before you commit.



CHAPTER 4

What It Really Costs to Develop Raw Land

Real numbers. Budgeting ranges with sources. No guessing.

This is the chapter people really want. And it's the chapter where I'm going to be especially straight with you, because I've watched people get stung by wildly unrealistic budget expectations, and I refuse to let that happen to you.

■ *Fair warning: the numbers in this chapter are ranges, not quotes. Your actual costs depend on your specific parcel, soil conditions, how far your land is from the nearest utility line, contractor availability, and timing. Use these numbers to plan. Get written quotes before you commit.*

The Five Core Development Costs

For most rural parcels in Putnam County, there are five core costs to develop raw land into a livable property. Understanding each one, and how they sequence, is essential to creating a realistic development budget.

Item	Typical Range	Notes / Source
Septic System Installation	\$4,000 – \$12,000	Florida Dept. of Health 2024; Angi Cost Guide 2025. Depends on soil conditions and drain field size.
Well Installation	\$5,000 – \$15,000	HomeAdvisor Well Cost Guide 2025. Depth varies by location, local contractors can estimate.
Land Clearing	\$2,000 – \$6,000	Per acre. Angi Cost Guide 2025. Depends heavily on vegetation density and tree size.

Driveway Installation	\$1,500 – \$5,000	HomeAdvisor 2025. Length and material (gravel vs. paved) drive the range.
Electric Service Extension	\$1,500 – \$15,000	Clay Electric: 352-473-4917. Distance to nearest pole is the primary variable, always call for a site-specific estimate.
Professional Land Survey	\$600 – \$1,200	HomeAdvisor Florida Survey Guide 2025. Protects your boundaries before any clearing or building.
Septic Permit (county fee)	\$200 – \$600	Putnam County Environmental Health. Separate from installation cost.
Building Permit	\$500 – \$2,500	Varies by structure type. Putnam County Planning: 386-329-0491.

Source: Florida Department of Health 2024; HomeAdvisor Cost Guides 2025; Angi Cost Guide 2025; Manufacturer pricing 2025 and Florida contractor averages 2024.

The Right Sequence Saves You Money

This is something almost nobody talks about, but it matters: the order in which you develop your land affects your total cost and your stress level. Here's the sequence that works.

Phase 1: Survey

Before you clear an inch of land or mark a fence post, get a professional survey. This confirms your exact boundaries and prevents expensive mistakes. Cost: \$600–\$1,200.

Phase 2: Septic Permit Application

Apply through Environmental Health (386-326-7189). The soil evaluation will tell you where the drain field can go, and that determines where you build. Do this before anything else, because it constrains your entire building layout.

Phase 3: Well Drilling

Once you know where the septic system goes, drill the well, ensuring it's the required distance from the septic system (typically 75+ feet in Florida). Cost: \$5,000–\$15,000.

Phase 4: Electric Service

Contact Clay Electric (352-473-4917) for a site-specific estimate. Lines may need to be extended from the nearest pole, which can vary significantly in cost.

Phase 5: Land Clearing & Driveway

Now that you know where everything goes, clear what you need cleared. Selective clearing is usually cheaper and better for the land long-term. Cost: \$2,000–\$6,000/acre.

Phase 6: Structure Placement or Construction

With utilities in and clearing done, now you build or place your structure. Whether that's a manufactured home, site-built, kit home, or barndominium, the infrastructure is ready.

The Total Picture

For a basic but fully functional rural property, well, septic, electric, cleared building pad, and driveway, plan on a realistic development budget in the range of **\$15,000** depending on your parcel, distance from utilities, and structure type.

■ *I share these numbers not to scare you off, but because informed buyers make better decisions. Most people are pleasantly surprised when they realize how achievable this is compared to buying a finished home in any Florida market right now.*



CHAPTER 5

Your Building Options: A Plain-English Guide

Manufactured homes, tiny homes, barndominiums, container homes & more

One of the questions I get most often is: "What can I actually build on this land?" And honestly, the options are better than most people expect, especially in Putnam County's agricultural and rural zones. Let me walk you through each one without the jargon.

MOST POPULAR IN PUTNAM COUNTY

Manufactured Homes

A manufactured home is a HUD-compliant dwelling built after June 15, 1976 in a factory setting and transported to the site. (Homes built before that date are technically "mobile homes", there's a real legal difference.) Today, when most people say mobile home, they mean a manufactured home.

In Putnam County, manufactured homes are allowed in Agricultural (AG), Residential 2 (R-2), and Residential Mobile Home Park (RMHP) zones. The requirements: minimum 400 square feet, wheels and axles removed, and permanently attached to the ground. That last part matters both for zoning compliance and for long-term value.

Why are they popular? Lower upfront cost than site-built, faster placement, and they appreciate along with the land when permanently attached. Modern manufactured homes are often indistinguishable from site-built homes, some buyers are genuinely surprised when they tour one.

■ Cost Range:

New: \$60,000–\$150,000+ depending on size and specs. Used/pre-owned: varies significantly.

Transportation and setup: \$5,000–\$20,000+.

TRADITIONAL CONSTRUCTION

Site-Built Homes

A site-built home is exactly what most people picture when they think "building a house", constructed on-site following the Florida Building Code. They typically offer the strongest resale perception and are eligible for conventional mortgage financing, which can matter if you ever sell to a financed buyer.

They take longer than placing a manufactured home, require full permitting, and cost more upfront. But for buyers planning permanent residency and long-term appreciation, the investment often makes sense.

■ Cost Range:

Florida contractor averages 2024: \$120–\$250+ per square foot for new construction, depending on specs, finishes, and contractor.

EFFICIENT & DISTINCTIVE

Kit Homes (Arched Cabins, A-Frames, etc.)

Kit homes are prefabricated structures, think Arched Cabins LLC or 7 Day A-Frames, that come as a kit and are assembled on site. When built to code and properly permitted, they qualify as permanent homes.

They're popular with buyers who want something distinctive, efficient, and often more affordable than traditional construction. The catch: not all kit home manufacturers produce code-compliant designs. Always verify before purchasing a kit.

■ Cost Range:

\$80–\$210 per square foot depending on materials and how much contractor labor is involved. Source: Manufacturer pricing 2025 and Florida contractor averages 2024.

MINIMALIST LIVING ON OWNED LAND

Tiny Homes

Tiny homes have grown enormously in popularity for one very simple reason: they let people own something real for much less money. In Florida, tiny homes must comply with the Florida Building Code or HUD standards depending on their classification.

The critical detail for Putnam County: the county requires a minimum of 400 square feet in certain zones. A tiny home built on a permanent foundation that meets this requirement can absolutely work. A tiny home on a trailer that doesn't meet the minimum may not be approvable as a permanent residence.

Always confirm with Putnam County Planning and Zoning (386-329-0491) that your specific tiny home design meets local requirements before purchasing.

■ Cost Range:

Varies widely: \$30,000–\$100,000+ depending on construction method, size, and whether it's DIY or contractor-built.

DURABLE & MODERN

Container Homes

Shipping container homes use repurposed steel containers as the structural base. When properly engineered and built to the Florida Building Code, they're legitimate permanent residences. They're popular with buyers who want structural durability, modern aesthetics, and a slightly unconventional approach to homebuilding.

Key requirements: proper insulation (steel conducts heat aggressively, this is Florida, not a concern to skip), structural reinforcement, ventilation, and full permitting. In rural counties like Putnam, container homes may be approved if they meet zoning requirements.

Always confirm with Putnam County Planning and Zoning before designing or purchasing a container structure.

■ Cost Range:

\$100–\$200+ per square foot when properly built to code with professional engineering and permitting.

RURAL LIVING + WORKSPACE

Barndominiums

Barndominiums might be the fastest-growing housing trend in rural America right now, and for good reason. A barndominium combines residential living space with an attached metal building structure, often used as a workshop, garage, or storage area. They're durable, cost-effective, and deeply practical for rural landowners.

In Florida, barndominiums must comply with the Florida Building Code and local permitting. When built to code on a permanent foundation, they're treated as site-built homes. They tend to appeal to buyers who want open floor plans, high ceilings, and the combined functionality of living and working on the same property.

■ Cost Range:

\$80–\$160 per square foot for the structure, depending on finish level and whether residential and storage areas are separated. Florida contractor averages 2024.

What Appreciates and What Doesn't

Here's the honest framework: Temporary structures, recreational vehicles, and non-permitted placements tend to depreciate. They can also create complications when you try to sell.

If your objective includes retirement security, legacy planning, or long-term appreciation, the key word is permanence. Land supports what is anchored to it.



CHAPTER 6

Building Your Local Team

Who to hire, when, and exactly what to ask them

Nobody develops land alone. Not even the most experienced investors. The difference between a smooth development experience and a chaotic one almost always comes down to whether you had the right local professionals in your corner, and whether you engaged them in the right order.

■ *I'm going to give you real contacts here, names and numbers, not just categories. Because "find a local surveyor" is not actually helpful advice.*

LICENSED LAND SURVEYOR

Licensed Land Surveyor

When to engage:

Before clearing, fencing, or building, ideally right after full ownership

A survey is your legal protection. It confirms exact parcel boundaries, identifies any encroachments, and documents easements. Without it, you're working from satellite imagery and hope, which are not the same thing.

Questions to ask:

- Are you licensed by the Florida Board of Professional Surveyors?
- Have you surveyed parcels in this area of Putnam County?
- Does your fee include a formal boundary survey with monuments placed?
- How long will the survey take to complete?

■ Cost Range:

\$600–\$1,200 depending on parcel size and complexity. Source: HomeAdvisor Florida Survey Guide 2025.

■ Contact:

Stephen Speaks, Licensed Surveyor: 386-546-6555

WELL CONTRACTOR**Well Contractor****When to engage:**

After septic is approved, sequence matters here

Most rural parcels in Putnam County require a private well for water. Florida regulations require your well to be a minimum distance from your septic system, so septic approval comes first. A local contractor can estimate well depth (and therefore cost) for your specific area.

Questions to ask:

- What is the typical well depth in this part of Putnam County?
- What type of pump do you recommend for this depth?
- Is water quality testing included in your quote?
- How long does the permit process typically take?
- Do you handle the county well permit application?

■ Cost Range:

\$5,000–\$15,000 depending on depth and pump system. Source: HomeAdvisor Well Cost Guide 2025.

■ Contact:

Contact Putnam County Environmental Health (386-326-7189) for a list of licensed well contractors in the area.

SEPTIC INSTALLER

Septic Installer

When to engage:

First utility professional to engage, this drives your entire layout

Septic placement determines where your home can go, where your well must go, and where you can clear. The soil evaluation result from Environmental Health will specify drain field requirements, and those requirements constrain your building layout. Do this first.

Questions to ask:

- Is a soil evaluation required before permitting? (In Florida, almost always yes.)
- What is the expected drain field size for a 3-bedroom system?
- What tank material do you use and why?
- How long does county approval typically take?
- Do you coordinate directly with Environmental Health?

■ Cost Range:

\$4,000–\$12,000 depending on system size and soil conditions. Source: Florida DOH 2024 and Angi Cost Guide 2025.

■ Contact:

Environmental Health, Putnam County: 386-326-7189

GENERAL CONTRACTOR

General Contractor

When to engage:

After utilities are planned, before clearing begins

If you're building a site-built home, hiring the right general contractor is arguably the most important decision in your development process. They coordinate permits, manage subcontractors, and are responsible for keeping your build on timeline and budget.

Questions to ask:

- Are you licensed through the Florida DBPR? (Always verify: myfloridalicense.com)
- Are you fully insured, including worker's compensation?
- How many rural builds have you completed in Putnam County specifically?
- Do you handle all permitting, or does that fall on me?
- Can you provide references from recent comparable projects?
- What is your payment schedule and when do milestones trigger payments?

■ Cost Range:

GCs typically charge 10–20% of total project cost as their management fee, on top of subcontractor costs.

■ Contact:

Florida Department of Business and Professional Regulation (DBPR): myfloridalicense.com

CLAY ELECTRIC (UTILITY PROVIDER)

Clay Electric (Utility Provider)

When to engage:

As soon as you know your building location, extension quotes take time

Clay Electric provides power service to most of Putnam County. The cost of extending service to your parcel depends entirely on the distance from the nearest existing line. That distance varies enormously from parcel to parcel, and the only way to get an accurate number is to call them directly.

Questions to ask:

- What is the distance from the nearest existing line to my parcel address?
- What is the estimated extension cost for this distance?
- Is there a connection fee separate from the extension cost?
- What is the current timeline for new service installation?

■ Cost Range:

\$1,500 for parcels near existing lines; up to \$15,000+ for remote parcels requiring significant line extension.

■ Contact:

Clay Electric Keystone Heights Office: 352-473-4917



CHAPTER 7

Usage During Financing

What you can do, and what to save for later, while you're paying it off

Owner financing is one of the greatest tools available for regular people to build real wealth through land ownership. No bank. No credit check. No underwriting circus. Straightforward monthly payments, predictable terms, and a deed that's yours when you finish paying.

But there's a structure to it that protects you, and I want to explain exactly how it works, because understanding this upfront makes the whole experience smoother.

What You CAN Do During Financing

- Visit the property as often as you like
- Walk the land, explore, and enjoy it
- Use it recreationally in compliance with county rules
- Research building plans, utility options, and structure types
- Speak with contractors, surveyors, and county offices to gather estimates
- Plan your development sequence for after payoff
- Apply for zoning verification or informational permits (non-permanent)

What You Should Wait On

- Installing a septic system
- Drilling a well
- Extending electric service
- Clearing land for permanent structure placement
- Placing a manufactured home or beginning site-built construction
- Any improvement that requires a building permit or county approval as a permanent installation

Why This Structure Actually Protects You

This part is really important, so I want to be clear about it: this structure isn't restrictive, it's protective. Specifically, it protects you.

Imagine investing \$8,000 in a septic system on a piece of land where you still have \$15,000 remaining in your financing balance. If, for any reason, the financing agreement ends before you pay it off, you've just sunk capital into land you don't own. That's a real financial risk, and the structure prevents it.

■ *Patience during financing is how you protect your money. The waiting period isn't punishment, it's the part where you plan carefully so that when the deed transfers, you move forward with intention.*

When Does the Deed Transfer?

The deed transfers upon **full payoff** of the financing agreement. Once your final payment is received and processed, the deed is recorded with Putnam County, making you the legal owner of record. At that point, you're free to begin development.

Early payoff is welcome. There are no prepayment penalties. If you're in a position to accelerate your payments and take ownership sooner, go for it. Many buyers do exactly that.



CHAPTER 8

Strategic Pathways After Securing Land

Four paths. Choose yours, or mix them. No pressure.

One of the things I love most about land is that it's patient. It doesn't demand anything from you on day one. It doesn't need maintenance, doesn't require tenants, doesn't ask you when you're going to build. It just waits.

That said, having a general direction helps, both for your planning and for your peace of mind. Here are the four pathways I see most often with Golden Ridge Partners buyers.

PATH 1

Secure Now, Build Later

Best for:

Retirement planners. Future relocators. "I'm not ready yet but I want the land locked in."

This is probably the most common path for our buyers, and honestly, it's one of the smartest approaches to retirement planning I've seen. You lock in the land now, at today's price, while you're still working. You pay it off over the financing term. And when you're ready to retire, or move, or build, the land is there waiting for you. Fully owned. No mortgage. No bank holding the keys.

How it plays out:

- **Year 0** Secure land through owner financing. Verify zoning and flood designation.
- **Months 1–6** Research structure types. Get contractor estimates. Speak with Environmental Health about septic feasibility.
- **Year 1–3** Continue payments. Refine your building plan. Save for infrastructure.
- **After Payoff** Receive deed. Survey. Permit. Build. Welcome home.

PATH 2

Recreational Enjoyment & Lifestyle Use

Best for:

Families seeking a private retreat. Weekend nature lovers. Hunters, anglers, outdoor enthusiasts.

Some buyers don't want to build at all, at least not right away. They want a private place to go. A piece of land where they can camp, fish, hunt, explore, or simply sit in silence without a neighbor 30 feet away. That's a completely legitimate and valuable use of land in Putnam County.

How it plays out:

- **Ongoing** Visit regularly. Enjoy the property. Research county rules for temporary recreational use.
- **Note** Recreational vehicles (RVs, campers) cannot be used as permanent residences in Putnam County. Temporary recreational use may be permitted, always verify with the county first.
- **Future Option** If your needs change, the land supports development whenever you're ready.

PATH 3

Strategic Hold for Appreciation

Best for:

Investors. First-time asset builders. People who understand long-game positioning.

Land can be one of the lowest-maintenance appreciating assets available to individual investors. No tenants. No toilets. No calls at midnight. Low property taxes. Minimal carrying costs. You buy in a corridor that's experiencing growth pressure, you hold with patience, and you sell when the market catches up to your positioning.

How it plays out:

- **After securing** Monitor comparable sales. Watch county development patterns.
- **Ongoing** Track infrastructure expansion. Note new commercial activity nearby.

- **5–10 year horizon** As Northeast Florida's growth pressure continues inland, well-positioned parcels in Putnam County may benefit from regional demand trends.
- **Important caveat** Appreciation is not guaranteed. This is positioning, not a promise. Entry price matters enormously.

PATH 4

Preparedness & Self-Reliance Planning

Best for:

People who want privacy and autonomy. "I want to be ready for anything."

There's a growing group of buyers, thoughtful, not paranoid, who want a place of their own that isn't dependent on city infrastructure. Putnam County's rural zoning, water feasibility, and distance from urban density make it a natural fit for this kind of planning. This path often involves phased development: well and septic first, structure later, garden and energy systems eventually.

How it plays out:

- **Priority 1** Confirm water feasibility through Environmental Health.
- **Priority 2** Verify legal access and terrain usability.
- **Priority 3** Plan phased improvements after ownership transfers.
- **Key advantage** Once you own the land outright, it is yours. Flexible. Private. Permanent.

Quick Pathway Summary

A cheat sheet version of the four paths.

Path 1: Secure Now, Build Later

- Secure land through financing.
- Verify zoning, flood designation, and septic and well feasibility.

- Refine your building plan over time.
- Gather quotes and save for infrastructure.
- Build when timing and finances align.

Path 2: Recreational Enjoyment and Lifestyle Use

- Secure land and begin visiting regularly.
- Use the property in compliance with county rules.
- Explore long-term development options at your own pace.
- Decide later whether to build, hold, or keep it primarily for lifestyle use.

Path 3: Strategic Hold for Appreciation

- Secure land at a sensible entry price.
- Monitor comparable sales and regional growth.
- Keep carrying costs low and predictable.
- Consider future resale or development when conditions align with your goals.

Path 4: Preparedness and Self-Reliance Planning

- Secure land with strong privacy and access fundamentals.
- Confirm water and utility feasibility.
- Plan improvements in phases after full ownership.
- Focus on long-term autonomy and flexibility.



CHAPTER 9

The 12 Most Common Mistakes Land Buyers

Learn from others. It's significantly cheaper.

I want to preface this chapter with something important: every single mistake on this list is completely preventable. I've watched smart, thoughtful people make these errors, not because they were careless, but because nobody told them what to look out for.

Consider this chapter your preemptive protection plan.

■ *I'll say this once and mean it: the pattern behind almost every mistake below is the same, assuming instead of verifying. That one shift in habit fixes most of them.*

MISTAKE 01

Assuming Land Is Automatically Buildable

This is the big one. The fact that a parcel of land exists does not mean you can build on it. Buildability depends on zoning designation, setback requirements, flood status, septic feasibility, legal access, and minimum dwelling size requirements. A beautiful 5-acre parcel might have three of those boxes checked and fail on the fourth. Always verify all five.

✓ The Fix:

Call Putnam County Planning (386-329-0491) before assuming anything.

MISTAKE 02

Not Confirming Zoning Before Purchasing

Zoning is a phone call. That's it. A five-minute call to the county planning department confirms what the parcel is zoned for, what structures are allowed, what the setback requirements are, and what the minimum dwelling size is. Skipping this call has cost buyers years of frustration and real money.

✓ The Fix:

Call 386-329-0491 before you buy. Ask for a zoning confirmation on the parcel number.

MISTAKE 03**Overreacting to Flood Designations (or Ignoring Them Entirely)**

Two opposite mistakes, equally common. The first: a buyer sees "flood zone" on a listing and immediately walks away without understanding the actual designation, what portion of the parcel is affected, or what construction standards would apply. The second: a buyer dismisses flood information entirely and is later surprised by insurance requirements or construction cost adjustments. Balanced understanding is the goal.

✓ The Fix:

Check msc.fema.gov. Understand the specific flood zone designation. Ask the county what it means for your intended use.

MISTAKE 04**Buying Land That Doesn't Match Your Real Goal**

This is the emotionally driven mistake. "It's a great deal" is not a goal. "I can do something with it" is not a goal. If you want to retire on this land, does the zoning support your preferred structure? If you want to sell it in five years, is the entry price actually competitive for the location? If you want to build for your kids, are there any deed restrictions that complicate transfer? Clarity about your goal prevents regret.

✓ The Fix:

Write one sentence describing what this land is for in 10 years. If you can't write it, don't buy yet.

MISTAKE 05**Buying Land Without Verified Legal Access**

Satellite imagery shows a path. You can see it on Google Earth. It looks fine. But that path might cross private property. It might not be recorded anywhere. It might disappear if a neighbor puts up a fence tomorrow. Public road frontage or a recorded easement in

county records. Without it, you may own land you literally cannot legally reach.

✓ **The Fix:**

Verify access documentation through Putnam County Clerk of Court (386-326-7680) before purchasing.

MISTAKE 06

Assuming Manufactured Homes Are Allowed Everywhere

In Putnam County, manufactured homes are allowed in Agricultural (AG), Residential 1 (R-1), Residential 2 (R-2), and Residential Mobile Home Park (RMHP) zones. They are not allowed in every zoning district. If placing a manufactured home is your plan, this is literally the first question to ask when evaluating a parcel.

✓ **The Fix:**

Confirm zoning designation AND manufactured home eligibility directly with the county for each parcel you're considering.

MISTAKE 07

Investing in Permanent Improvements Before Full Ownership

During the owner financing period, the deed has not yet transferred to you. Installing a septic system, drilling a well, or placing a permanent structure before the deed is in your name means investing capital into property you don't yet fully own. If anything disrupts the financing agreement before payoff, you've lost that investment. Wait. Plan carefully. Develop after the deed is yours.

✓ **The Fix:**

Use the financing period for research, planning, and saving. Develop after full ownership.

MISTAKE 08

Not Understanding the Full Financing Terms

Owner financing is wonderful, but only when you understand exactly what you're agreeing to. Some buyers focus exclusively on the monthly payment and don't fully grasp the payoff timeline, what happens if they miss a payment, when the deed transfers, or whether early payoff is an option. Clarity in financing

creates confidence.

✓ The Fix:

Before signing: confirm monthly payment, payoff timeline, early payoff policy, deed transfer terms, and default procedures.

MISTAKE 09

Focusing on Cosmetic Details Instead of Core Fundamentals

I've watched buyers get excited about the trees on a property and ignore the zoning. I've watched them obsess over where they'd put a garden and not ask about legal access. Trees can be cleared. Driveways can be built. Gardens can go anywhere. Zoning cannot easily be changed. Access cannot be assumed. Flood designation cannot be ignored. Get the fundamentals right first. Everything else is detail.

✓ The Fix:

Use the five-step evaluation framework from Chapter 3 on every parcel before getting emotionally attached.

MISTAKE 10

Mistaking Simplicity for Risk

Raw land is simple. No tenants. No plumbing. No appliances. No maintenance calls. Some buyers interpret that simplicity as risk, "if nothing is there, something must be wrong." That's backwards thinking. Simplicity can be strength. When the fundamentals are verified, raw land is often one of the most straightforward assets you can own. Fewer variables. Lower maintenance. Lower ongoing cost.

✓ The Fix:

Verify the fundamentals. Then trust them.

MISTAKE 11

Ignoring Long-Term Carrying Costs

Land has lower carrying costs than improved property, but not zero costs. Annual property taxes are the primary one. Knowing your annual tax obligation before purchasing ensures that ownership stays comfortable rather than becoming a burden.

✓ **The Fix:**

Contact Putnam County Tax Collector (386-329-0282) to verify annual property taxes for any parcel before purchasing.

MISTAKE 12

Waiting Indefinitely for Perfect Certainty

This might be the most relatable mistake on the list. Every question answered leads to two new questions. Every doubt resolved creates a new one. Meanwhile, inventory shifts. Prices move. The parcel you were thinking about sells. Land ownership doesn't require perfect certainty. It requires verified fundamentals. Once zoning, access, flood status, and utility feasibility are confirmed, and the financing terms are clear, continued hesitation rarely generates new insight. It just delays your positioning.

✓ **The Fix:**

Complete your due diligence thoroughly. Then make a decision with confidence. Regret avoided.

If you would like an extra set of eyes to help you avoid these mistakes on a specific property, we can walk through the fundamentals together on a Land Strategy Call. The goal is to remove guesswork so you can move forward with a higher level of certainty.



CHAPTER 10

Frequently Asked Questions

Everything you were wondering but maybe felt weird asking

I genuinely love FAQ chapters because they're honest. These are real questions, the ones people ask me on calls, send in emails, or sometimes think of at 11pm and then forget to ask. I've organized them by buyer type, because different people show up with different concerns.

About Buying and Financing

Q: How does owner financing work with Golden Ridge Partners?

You make fixed monthly payments directly to us, no bank involved, no credit check, no underwriting. You receive documentation of the agreement, and the deed transfers to you upon full payoff, recorded with Putnam County. It's that clean.

Q: What if I need to skip a payment or pay late?

Life happens. Communication always helps. The financing agreement outlines the specific terms for late payments and default. Read those terms carefully before signing, and if you ever hit a rough patch, reach out rather than going silent.

Q: Can I pay it off early?

Yes. Absolutely. No prepayment penalties. Many buyers accelerate their payoff once they're ready to start development. The sooner you pay it off, the sooner the deed is yours.

Q: Do I need a real estate agent to buy?

No. You can purchase directly through Golden Ridge Partners. You're also welcome to consult any attorney, financial advisor, or professional you choose.

Q: Why is the land priced the way it is?

We acquire parcels directly from property owners, often inherited or underutilized land. That direct acquisition model allows us to offer competitive pricing compared to what you'd see on retail listing platforms. We're not adding layers of middlemen fees.

Q: What is the 100-day property swap option?

If, within 100 days of purchasing, you decide the parcel isn't the right fit, principal paid can be applied toward another available property under structured guidelines. It's a protection for buyers who want flexibility.

About Zoning and Land Use

Q: Can I build a house on the land?

That depends on zoning, flood designation, septic feasibility, and legal access. Always confirm directly with Putnam County Planning (386-329-0491).

Q: Are manufactured homes allowed?

In Agricultural (AG), Residential 2 (R-2), and Residential Mobile Home Park (RMHP) zones: yes. Minimum 400 square feet. Wheels and axles must be removed. Permanently attached to the ground. Source: Putnam County zoning. Always verify your specific parcel.

Q: Can I live in an RV on the property?

No, recreational vehicles cannot be used as permanent residences in Putnam County. Temporary recreational use may be permitted in some circumstances. Always verify with the county before assuming.

Q: Is there an HOA?

Putnam County does not regulate or track homeowners' associations. Some specific parcels may have private restrictions in their deed history. Always check the recorded deed for any covenants or restrictions before purchasing.

Q: Can I farm or have animals on the land?

Agricultural zoning generally allows farming, livestock, and related uses, but always confirm specific permitted uses directly with Putnam County Planning. AG zoning is quite flexible in Florida, which is part of its appeal.

About Utilities and Development

Q: Will I need a septic system?

Almost certainly yes, for any rural parcel in Putnam County. Contact Environmental Health (386-326-7189) about soil evaluation requirements and approval timelines for your specific parcel. Florida septic installation typically runs \$4,000–\$12,000. Source: Florida DOH 2024 / Angi 2025.

Q: How deep are wells in Putnam County?

Well depth varies by location within the county. A local well contractor can give you a rough estimate for your specific area. Florida well installation typically runs \$5,000–\$15,000. Source: HomeAdvisor 2025.

Q: How much will electric service cost?

It entirely depends on how far your parcel is from the nearest power line. Call Clay Electric (352-473-4917) for a site-specific estimate. Don't guess this one, the range is wide.

Q: Do I need a survey?

Strongly recommended before clearing land, fencing, or building. Cost: \$600–\$1,200. Local surveyor Stephen Speaks: 386-546-6555. A survey protects your investment and prevents boundary disputes.

About Investment and Strategy

Q: Is this a good investment?

That depends on your definition of "good" and your timeline. Land in well-positioned inland Florida corridors has historically appreciated as coastal areas price out buyers and population moves inland. It's positioning, not a guaranteed return. I'm never going to promise you appreciation, nobody who's being honest can.

Q: What are the real risks of buying land?

The honest risks: incorrect zoning assumptions (preventable with verification), misunderstood flood designations (preventable with FEMA research), access limitations (preventable by confirming recorded easements), and unrealistic development cost expectations (preventable with this guide). None of these are hidden, they're all measurable.

Q: What are the carrying costs after I own it?

Primarily annual property taxes. Contact Putnam County Tax Collector (386-329-0282) to verify the specific amount for any parcel you're considering. Land generally carries significantly lower taxes than improved property.

For Retirement Planners

Q: I'm 55 and not ready to move yet. Does it make sense to buy land now?

This is one of the most common scenarios I work with, and honestly one of the strongest cases for buying now. Lock in today's price. Pay it off over the financing term while you're still earning. By the time you're ready to retire, you own the land outright, with no mortgage, no bank, no payment.

Q: What if my health changes and I can't develop the land?

Land remains an asset regardless. If your circumstances change, land that's been verified and properly positioned has real resale value. You're not locked in, you're building an asset.

For First-Time Buyers

Q: I've never owned land before. Is this too complicated for me?

Not even a little bit. The process is simpler than buying a house, no inspections, no appraisals, no banks. The key is verification (zoning, access, flood, utilities) and patience. Everything else follows from those.

Q: Can I afford this if I don't have a lot of savings?

Owner financing is specifically designed for situations where traditional bank lending is a barrier. Monthly payment structure allows you to build ownership over time rather than requiring a large upfront lump sum.



CHAPTER 11

Putnam County Quick Reference Guide

Every number you need. In one place. You're welcome.

Keep this section. Bookmark it. Screenshot it. This is every contact, number, and resource you'll need, organized so you don't have to Google anything twice.

County Government Contacts

County Government	
County Website	main.putnam-fl.com
Planning & Development Services	386-329-0491
Property Appraiser	386-329-0286
Tax Collector (Hon. Linda Myers)	386-329-0282
Clerk of Court, Official Records	386-326-7680
Environmental Health (Septic & Well Permits)	386-326-7189
GIS Mapping Portal	Through Putnam County Property Appraiser website
Zoning Verification	Contact Planning & Development: 386-329-0491

Utilities

Utilities	
Clay Electric (Power Service)	352-473-4917, Keystone Heights Office

Suburban Propane (Gas Service)	904-829-5623
Waste Management (Waste Collection)	706-485-5826 or 800-926-9693
Water	Private well required for most rural parcels
Sewer	Private septic required for most rural parcels

Local Professionals

Local Professionals	
Surveyor, Stephen Speaks	386-546-6555
Environmental Health (Septic & Well)	386-326-7189
Florida DBPR Contractor Verification	myfloridalicense.com
FEMA Flood Map Service Center	msc.fema.gov
FL Building Code Reference	floridabuilding.org

Zoning Summary for Putnam County

Zoning Key Facts	
Manufactured Home Zones	Agricultural (AG), Residential 2 (R-2), Residential Mobile Home Park (RMHP)
Minimum Dwelling Size	400 square feet (in most districts)
Manufactured Home Requirements	Wheels/axles removed. Permanently attached to ground.

RVs as Permanent Residence	NOT allowed in Putnam County
Primitive/Tent Camping	NOT allowed
HOA Regulation	County does not regulate. Check deed for private restrictions.
Source	Putnam County Planning & Zoning, always verify your specific parcel

Development Cost Quick Reference

Item	Typical Range	Notes / Source
Septic System	\$4,000 – \$12,000	FL Dept. of Health 2024; Angi 2025
Well Drilling	\$5,000 – \$15,000	HomeAdvisor 2025
Land Clearing	\$2,000 – \$6,000	Per acre. Angi 2025.
Driveway	\$1,500 – \$5,000	HomeAdvisor 2025
Electric Extension	\$1,500 – \$15,000	Call Clay Electric: 352-473-4917
Survey	\$600 – \$1,200	HomeAdvisor FL Survey Guide 2025

These are budgeting ranges only. Get written contractor estimates before committing to a development budget.



CHAPTER 12

How Golden Ridge Partners Operates

Our philosophy, our process, and what you can actually expect from us

I want to take a few pages to tell you exactly how we work, not as a sales pitch, but because I believe you deserve to know what you're getting into before you ever call us or fill out a form.

How We Find and Acquire Land

We acquire land directly from property owners, often inherited parcels, underutilized family land, or property that's been sitting dormant for years. The people we buy from are typically not in distress; they're simply landowners who no longer have a use for the property and want a clean, fair transaction.

This direct acquisition model allows us to offer land at competitive prices, without the markup layers that come with retail listing platforms, traditional brokerages, and the associated commission structures. When you buy from us, you're not paying for someone's Zillow advertising budget.

What We Review Before Making a Parcel Available

Before we offer a property, we go through our own review process. Not because we're doing your due diligence for you, that's always your responsibility to verify independently, but because we want to know what we're selling before we sell it.

- Clear title, we review deed history for any recorded liens or encumbrances
- Zoning designation, verified directly with the county
- GIS and flood overlays, reviewed for significant issues
- Property tax status, current and no outstanding balances
- General usability assessment, is this land positioned for the buyer's goals?

■ *I will always encourage you to verify everything independently too, not because I don't trust our process, but because shared verification builds shared confidence. When you've confirmed the zoning yourself, you own that knowledge. That's good.*

Our Financing Structure

Owner financing through Golden Ridge Partners is designed to do one thing: make land ownership accessible to people the banking system has made it unnecessarily difficult for.

- **Fixed monthly payments** No variable rates. No surprises.
- **No credit check required** Your credit history doesn't determine your access to land ownership.
- **No bank underwriting** No appraisals, no lengthy approval processes, no 90-day waits.
- **Clear documentation** You receive a formal financing agreement with all terms spelled out.
- **Defined payoff terms** You know exactly what you owe and when the deed transfers.
- **Early payoff welcome** No prepayment penalties. Accelerate anytime.
- **100-day swap option** Change your mind within 100 days? We'll apply your principal toward another property.
- **No Income Verification** No matter what you are doing if you can make a payment of \$199 a month, You are good

What We're Not

We're not a hedge fund. We're not a land-flipping operation. We're not trying to manufacture urgency or pressure you into a decision before you're ready. I genuinely care whether the land I help you buy is the right fit for your goals, because a buyer who feels confident and informed is a much better outcome than a sale.

My most important job is to be a bridge, between you and ownership. I'm just here to make the path to land ownership cleaner, clearer, and more accessible than it was before you found us.



CHAPTER 13

Your Next Step

No pitch. Just an invitation to talk about your goals.

You've made it to the end of this guide. That tells me something about you: you're someone who actually does the research. You take decisions seriously. You're not here to buy something, you're here to understand something.

I respect that enormously. And I want to be clear about what happens next: nothing, unless you want it to.

If you're ready to look at available parcels, talk through your specific goals, or ask questions that this guide didn't fully answer, I'm here. Schedule a Land Strategy Call. It's a real conversation, not a sales presentation. I'll tell you what fits your goals and what doesn't. If nothing we have is right for you right now, I'll tell you that too.

Schedule a Land Strategy Call

Juliana Scolari 407-917-0848 juliana@goldenrp.land

A FINAL WORD

Land ownership has meant something to people for as long as people have existed. It's not a new concept or a trendy investment. It's ancient. Fundamental. The feeling of standing on something that belongs to you, something that can't be inflated away, can't be repossessed by a bank, can't be taken from you by a landlord's decision, that feeling is real.

You don't have to be rich to feel it. You just have to be ready.

When you are, I'll be here.



Juliana Scolari

Founder, Golden Ridge Partners

juliana@goldenrp.land

407-917-0848

goldenrp.land



Before there were dreams, there was land.

— Golden Ridge Partners