RoosterAg'

Farmland Real Estate · RA Commercial Properties
Farm Management · Section 180 Valuation
Gold Standard Farmland Appraisal Services
www.roosterag.com
Office/Fax · (815) 333-4354

THE GOLD STANDARD

Don't let your money collect dust, invest in dirt!

Family Owned & Operated **September 2026**

PURPOSE

Over my life I have been goal and dream driven. Now that I am in my mid 60's, as I look at my goals and dreams, I struggle to identify what they are. As you all know, life over the last few years has thrown me several curve balls in my health and personal life, that has caused me to contemplate my future and my goals and dreams beyond day to day. The other day while talking to one of my friends/clients, contemplating our now personal and business lives, he said, "Joe I find at our age it's about **Purpose**. If we don't have a **Purpose** we will grow old and stagnated, we need to have something to do, that gives us **Purpose** and a reason to get up and face the day and move." That statement provided a clarity for me that relieved the struggle of identifying my goals and dreams going into this next chapter of my life as fortunately, I do have **Purpose** in my life, as I am an involved dad, grandpa, brother, farm manager, real estate broker, mentor and friend, all which hold a **Purpose** and get me up and moving on a daily basis. For others it may be all your family commitments like mine, but also travel, running foundations/family estates, farming, managing buildings, being doctors, lawyers, appraisers, accountants, etc. One thing for sure, that we all have in common, is we all have or need a **Purpose,** which we all need to identify what that **Purpose** is, and go after it with gusto! Thanks Tony for the direction you have provided, it has rejuvenated me and helped me understand that I still in fact have a **Purpose.**

CONTRACT FOR DEED

With todays land values along with todays interest rates, investing in land for someone who doesn't have 1031 trade money, grows a specialty crop, or is a land fund, it can be a real challenge. So think about this. The other day I had a Tenant on a farm we manage express that he would prefer to own the farm vs paying rent. That got me thinking of an old school approach to buying property called a **Contract for Deed** which could be an option for him, as well as other Buyers or Sellers of farmland. So here's how it works. In this scenario, where the Tenant wants to buy the farm vs rent it. If the owner would agree to sell, which I believe is a possibility, we would agree to a purchase price per acre, the Buyer would then make a down payment. We would determine a favorable interest rate less than a lending institution that the Buyer would pay to the Seller annually over the course of the Contract, which will in effect take place of the annual cash rent. Then we would determine the term of the loans amortization timeline, so say 30 years, to determine the amount of principle paid on the loan on an annual basis, along with the interest payment. In the past, I have set the loans up for 10 years with a ballon payment to finalize and close on the transaction. This type of sale may not be advantageous capital gains wise to someone selling a farm with a low basis (i.e., low original purchase price), but for landowners with a high or stepped up basis close to the land's current value, a **Contract for Deed** could be a great option to increase annual income. It could also relieve you of paying property taxes, holding off on receiving the bulk of the sales proceeds until a later determined date, and providing the security of knowing you have your farm sold.

OPPORTUNITY ZONE

An **Opportunity Zone** is a program that was originally established during President Trump's first term. The program is designed to promote development or improvements to land or structures within the determined **Opportunity Zone** earmarked as economically distressed areas. Locally identified in DeKalb, Rochelle, Harvard, Annawan, and Kewanee. The original program is being renewed with a new expanded round of **Opportunity Zone 2.0** beginning again in 2027. Which for good reason has created revitalized interest from investors within these designated areas. Here's how **Opportunity Zones** work. Say you purchased a farm or building located in an **Opportunity Zone** for $1,000,000, then you do improvements to the property of a minimum of 10% of the value or purchase price of the property. In this case $100,000 in improvements. The advantage of doing this work within the **Opportunity Zone** is simple. If you hold the property for 10 years, when you sell it, you will not owe any federal capital gains tax on that sale which could be a huge benefit! Talk about an opportunity for the right investor. If you think you may own property within an **Opportunity Zone** its worth checking into. To date we have sold an 800+ acre property in an **Opportunity Zone** where the Buyer did a major drain tile improvement, and another where the Buyer did improvements to an existing hog facility. Both of which qualified under the **Opportunity Zone** guidelines. Have questions, give us a call and we will meet you at your office, conference room, shop, or kitchen table to discuss your property or show you the properties we have within the **Opportunity Zone.**

Weather Almanac

by Meteorologist Frank Watson

Full Moon

September 26th

Harvest Moon

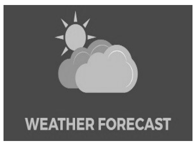
Weather projections, features and facts created by Bruce Watson for our **Weather Almanac** are presented as scientific guidelines as to what we might expect over a large area of the Midwest, as well as our part of the state and general service area.

The "Normals" appearing on the back page are provided for the particular counties we serve and reflect the average high and low temperatures, plus average amount of sunshine and precipitation experienced week to week in the area over the past 170 years.

Frank Watson utilizes a model that Bruce Watson specially designed, based on weather observations that much more clearly represent our local climate than do shorter, 30-year National Weather Service averages. These figures draw on the long history of systematic observations begun by the U.S. Army in 1817.

September Weather Outlook

Summary



Temperatures are favored to average warmer than normal. Precipitation is expected to total below normal. Sun is expected to dominate much of the first week of the month with the best chances for rain coming on September 2-3. A chance for a rain event is favorable from September 9-11. Expect cooler temperatures and sunshine from September 12-15. A cloudier period is favorable from September 16-24, bringing a chance for passing rains. I expect them to be light in terms of total precipitation. Sunnier and drier weather is favored from September 25-30 with a chance of showers on September 26.

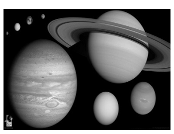
Morning Planets: Mars, Jupiter, Saturn, Uranus

Evening Planets: Mercury (dusk), Venus (dusk), Neptune

Harvest Moon

This moon is sometimes named the corn moon, and it is often the nearest full moon to the autumnal equinox, earning the title of 'harvest moon'.

September Astronomy ~ It's in the Stars



The sun will be exactly above Earth's equator, moving from north to south, marking the start of Fall at 7:05pm on Tuesday, September 22.

Mercury will be lost in the sun's glare as it sets.

The last Quarter moon is on Friday, September 4.

Venus will be setting in the evening twilight and will be difficult to view. Venus sets with the moon on Monday, September 14.

The moon is New on Thursday, September 10.

Mars rises during early morning hours and will be visible for a few hours before sunrise. Look for the moon to rise ahead of Mars on Sunday, September 6.

The first Quarter moon is on Friday, September 18.

Jupiter rises several hours before sunrise for the month. The moon will rise ahead of Jupiter on Tuesday, September 8.

The moon is Full on Saturday, September 26.

Saturn rises in the late evening hours and will be visible through the night. Look for the moon rising to the left of Saturn on Sunday, September 27.

Future Weather Outlook

October is expected to experience above normal temperatures.

Precipitation is expected to total below normal. Favored dates for heavier precipitation center on October 10, 11, 23, 24, 29, 30, and 31.

November expect warmer than normal temperatures with above normal precipitation.

December outlook favors above normal temperatures with wetter than normal precipitation.

~ September ~
Dates to Remember:

Labor Day. Monday, Sept. 7

Patriot Day. Friday, Sept. 11

Fall Begins (7:05pm). Tuesday, Sept. 22

September Interesting Info ...

- September Proverb: "*Fair weather on September 1st, fair weather for the month.*"
- The wreckage of the Titanic was found on September 1, 1985 by a joint American-French expedition.

Soybean oil-based ink used in printing this newsletter.

RoosterAg' REALTY

~Farmland for Sale~

Kane County—Kaneville Twp—361± acres/350± tillable acres. Property consists of quality, income producing farmland with a Soil PI of 125.8. Farmland is enrolled in the Kane County Conservation Easement and Farmland Protection Programs. **$14,495/acre.**

Boone County—Bonus Twp—135.08± acres/90± tillable acres. Farmland has a Soil PI of 111.1. Land includes a 15± acre wooded section. *Land is divisible!* Property is annexed into Village of Poplar Grove, IL. with Zoning Code of R-1, Single-Family Residential District. **$12,950/acre.**

Kendall County—Na-Au-Say Twp—98.03± acres/85.00± tillable acres. Farmland has a Soil PI of 129.1. Land is Pattern Tiled. Property has three (3) Grain Bins that are rented out. *Rare opportunity in a high demand area.* It is annexed into the City of Joliet, IL with Zoning Code of R-1B Single-Family Residential District. **$18,950/acre.**

Will County—Manhattan Twp—157.71± acres/154.20± tillable acres. Farmland has a Soil PI of 125.1. Good income generating property. It is located on the southwest end of Manhattan, IL in Will County and is just west of Rt. 52. **$18,950/acre.**

DeKalb County—DeKalb Twp—440.50± acres. Transitional Land in the ***Opportunity Zone***. Slated for development … Golden Opportunity! **$25,950/acre.**

DeKalb County—Pierce Twp/Afton Twp—167.01± acres/158.06± tillable acres. Farmland has a Soil PI of 132.2. Income generating property. Great Location! Between DeKalb and Waterman, IL. **$18,950/acre.**

Kane County—Elburn—174.58± acres/168.90 ± tillable acres. Farmland has a Soil PI of 128.2. Exceptional location off IL Route 47, just north of Elburn, IL. **$18,950/acre.**

UNDER CONTRACT! Hancock Co.—La Harpe Twp—216± acres/135.84± tillable acres. *Excellent mix of farmland, recreational/hunting property, and creek*. Farmland has a Soil PI of 106.3. This property is conveniently located off E Co Rd 2500 near IL State Route 9. Property is just south of the town of La Harpe, IL. **$7,150/acre.**

~Off-Market Farms For Sale~

DeKalb County, Genoa Township— 110± acres/107± tillable, Soil PI 137.7

DeKalb County, Mayfield Township— 132± acres/124± tillable, Soil PI 137.8

DeKalb County— 88± acres/81± tillable, Soil PI 137.5 (House with 3,200± sq. ft. metal building.)

Will County— 1,200+ acres

A Variety of Off-Market Opportunities Available! Give us a call for more info & pricing details!

RA Commercial REALTY
A Rooster Ag' Realty, Inc. Company

~Commercial / Development Properties~

McHenry County—Nunda Twp—276.28± acres. Development Potential! Property is conveniently located on the southern end of McHenry, IL and is just west of IL Rt. 31 & the Fox River. It is near current residential communities, McHenry High School, a hospital, businesses, the Chain O'Lakes, and more. **$79,950/acre.**

Kane County—Big Rock Twp—296± acres. Exceptional Potential Development Opportunity! The assemblage is located along the BNSF Rail Line, near U.S. Route 30. Major accessible transportation routes include BNSF Rail Line, Rt. 30, Rt. 34, Rt. 47, Rt. 56, and I-88. BNSF Rail Line Access Capability. Potential development opportunity in the Chicago MSA expansion corridor. **$78,000/acre.**

DeKalb County— DeKalb Twp—124.33± acres. Located on the corner of Route 38 and Peace Road. Zoned for multiple uses including: Hotels, multi-family housing, commercial/warehousing and or data center. **$2.98 per sf.**

DeKalb County—Cortland Twp—106.97 acres/101 tillable. Located at the NWC of Route 38 & Loves Road. Zoned C-2—General Commercial, Annexed into the Town of Cortland. **$39,000/acre.**

Rooster Ag'
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"It is only the farmer who faithfully plants seeds in the Spring, who reaps a harvest in the Autumn." — B. C. Forbes

~Normal Averages for the Month~

Sep 6 to Sep 12	Sep 13 to Sep 19	Sep 20 to Sep 26	Sep 27 to Oct 3
Avg. High 77	Avg. High 75	Avg. High 73	Avg. High 70
Avg. Low 52	Avg. Low 50	Avg. Low 47	Avg. Low 44
Sunshine 61%	Sunshine 66%	Sunshine 67%	Sunshine 67%
Daylight Hours	Daylight Hours	Daylight Hours	Daylight Hours
Precipitation 0.88	Precipitation 0.82	Precipitation 0.75	Precipitation 0.68

Denotes Sales by Rooster Ag' Realty, Inc.
B/B Denotes Buyer's Broker Program
H/B Denotes Property Incudes House & Building (s)

RECENT COMPARABLE FARMLAND SALES/CLOSED

Date	County	Township	Acres	Price/Acre	Soil PI	Date	County	Township	Acres	Price/Acre	Soil PI
05/26	Boone	Flora	50	$13,000	140.0	07/26	Kane	Big Rock	15	$23,820	131.0
06/26	Bureau	Manlius	77	$13,500	128.0	06/26	Kane	Rutland	104	$16,420	136.0
06/26	Bureau	Concord	40	$11,000	135.0	06/26	LaSalle	Wallace	40	$14,250	141.0
07/26	DeKalb	Kingston	80	$15,000	139.0	06/26	Lee	Lee Center	40	$12,000	102.0
07/26	DeKalb	South Grove	45	$17,590	140.0	06/26	Ogle	Lincoln	157	$12,459	118.0

The sales reported are randomly chosen from the most recent issue of the Illinois Land Sales Bulletin, a bi-monthly report on farmland sales of 20 acres or greater. This data is obtained from the transfer declarations recorded at 90+ courthouses around the state. Subscriptions are available by visiting www.landsalesbulletin.com or calling 608-329-4210.

View our listings as well as more information at Rooster Ag' online at: www.roosterag.com

FARMLAND INVESTMENT SPECIALIST DIRECTORY

LANDMEN:

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Stason Ludwig, CEO / Owner	**(815) 762-2136**
Joe Ludwig, COB, Designated Managing Broker, Farm Manager, Owner	**(630) 774-5887**

LANDWOMEN:

Zoe Quinn, Farm Management Coordinator	**(815) 824-8270**
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Kathy Eller, Accounting Manager	**(847) 217-9274**
Nancy Wilkison, Real Estate Administrative Assistant	**(815) 762-8337**

Considering Selling Farmland?

Due to the limited amount of available farmland, now is the ideal time to sell farmland as Buyers are expanding their searches for available farms.

Specialized Programs We Offer To Fit Your Needs:

- **Rooster Ag's Exclusive Listing**
- **0% Exclusive Listing**
- **Buyer's Broker Services**
- **Bid Basis Listing**
- **Off-Market Sales**
- **Solar Farm Sales & Acquisitions**
- **Contract For Deed**
- **1031 Trades, Build to Suit, and Reverse 1031 Trading**

Give us a call **and we will meet you at your office, conference room, shop, or kitchen table to further discuss your goals.**

RoosterAg' REALTY INC.

Your Farmland Investment Specialists

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FARMLAND / COMMERCIAL REAL ESTATE | FARM MANAGEMENT | APPRAISALS | SECTION 180 VALUATION

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Gold Standard

Farmland Appraisals

The value of your land should never be guesswork.

Rooster Ag's Gold Standard Farmland Appraisal Service delivers accurate, fact-based Appraisals, all within a timely manner. Our unique, in-depth valuation system calculates the value of your farm, based on a multitude of factual data. Rooster Ag's specialized Gold Standard Appraisal system & software have been utilized to date on a combined total farmland value of over $900,000,000.

Whether you are considering buying or selling farmland, or simply curious about today's market, we can help you learn the true value of your land via our Appraisals.

At Rooster Ag', we have a unique understanding of the influencing factors on the value of farmland. Our ability to apply those factors to a fact-based formula allows Gold Standard Appraisals to offer the most defined approach for Farmland Appraisals to ensure ***fair, accurate, and unbiased values***.

Rooster Ag's team of professionals can provide Appraisals on:

- Farmland (Conventional & Certified Organic)
- Transitional Land
- Farm Building Sites
- Grain Facilities
- Solar Farms / Wind Turbines
- Rural Homesites
- Livestock Facilities, And More

Reason(s) for Appraisals:

- Estate Tax Valuation / IRS Compliant
- Sale of the Property
- Estate Resolution
- Gift Valuation
- Family Disbursement
- Operating Loans
- Bank Requirements
- Bank Collateral Coverage
- Internal Valuation
- Conservation Easement Valuation
- Audit Protection
- Step-up Basis
- Partial Interest Valuation

If you are interested in learning more about Rooster Ag's Appraisal Services contact Nicole...
We will meet you at your office, conference room, shop, or kitchen table to discuss your goals.

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ROOSTER AG'... *PROUDLY SERVING THE AGRICULTURAL COMMUNITY!*