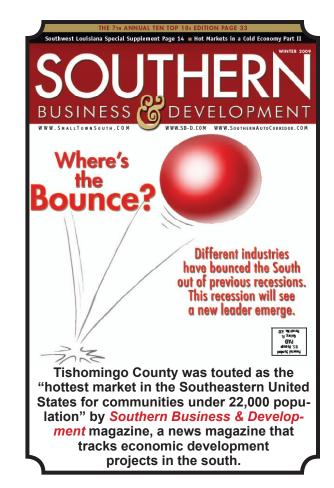






## WHY CHOOSE UNION HARBOR?

- Proximity to urban areas--90 minutes driving time to Memphis, Tennessee, 45 minutes to Florence, Alabama, and 75 minutes to Huntsville, Alabama, Jackson, Tennessee, and Tupelo, Mississippi.
- Water connections to the Gulf of Mexico and the Tennessee-Ohio-Mississippi-Missouri River navigation system.
- Proximity to major four-lane highways, airports, waterways, and the Natchez Trace Parkway.
- Proximity to one national park, three state parks, and five championship golf courses.
- World renowed fishing and proximity to eight marinas with access to 50,000 acres of lakes.
- Among the lowest crime rates in the USA.
- Clean air and water & abundant high quality ground water.
- · No traffic congestion.
- Among the lowest real estate taxes. The average annual taxes on a three bedroom brick home are approximately \$330. License tags rarely cost more than \$300 per year for the average automobile.
- Proximity to world class health care in Memphis, Florence, Tupelo, and Huntsville with the world's largest rural healthcare system ten minutes from Union Harbor.
- Construction costs less than 70% of the national average.
- Retirees do not pay state income tax on retirement income, including social security, IRA's, 401/403's, Keogh's, public and private pension funds, and interest income from federal securities and obligations of the State of Mississippi and its political subdivisions.
- Retirees age 65 and older, or persons who are disabled, qualify for a property tax exemption of up to \$70,000 of the market value on homestead property. Any value over \$70,000 is taxed at 80 mills based on 15% of the market value.



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## UNION HARBOR DEVELOPMENT & MARINA



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