

ONLINE ONLY AUCTION

Stephenson County

ILLINOIS

Bidding Ends Thursday, November 13th, 2025, at 3:00 PM

263.27 ACRES M/L

OFFERED IN TWO TRACTS

Adam Crist | 608.482.1229
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 **PEOPLES**
COMPANY
INTEGRATED LAND SOLUTIONS
Listing #18598

McPherson
LAW OFFICES

Auction Terms & Conditions

SELLER: The Estate of Jeannine L. Raders

ATTORNEY: Heather McPherson – McPherson Law Office
<https://www.mcphersonlaw.com/>

HOW TO BID?

Open up the Peoples Company auction you are interested in at [PeoplesCompany.com](https://www.peoplescompany.com). Click on any of the BID NOW icons within that auction. This will take you to our Online Bidding platform. Find the auction you wish to participate in and select it. To participate in that auction, click REGISTER TO BID. From there, you will need to create a bidder account. Once your bidder account is created and approved, you can actively bid on the property.

AGENCY: Peoples Company and its representatives are agents of the Seller. The winning bidder(s) acknowledge that they are representing themselves in completing the auction sales transaction.

AUCTION METHOD: The property will be offered as two tracts. All bids will be on a price-per-acre basis. A bid placed within 3 minutes of the scheduled close of the auction will extend bidding by 3 minutes until all bidding is completed. Bid increments will be at the sole discretion of the auctioneer. If you plan to bid, please register 24 hours before the close of the auction. Under no circumstances shall Bidder have any claim against Peoples Company or its affiliates if the Internet service fails to work correctly before or during the auction.

REAL ESTATE TAXES: Seller shall pay the 2025 real estate taxes due in 2026. An amount shall be escrowed with Security First Title Company for payment of said taxes equal to the 2025 real estate taxes, which shall be estimated based on the latest available tax information, plus an additional 20%. Buyer shall be responsible for all real estate taxes subsequent to 2025.

BIDDER REGISTRATION: All prospective bidders must register with Peoples Company and receive a bidder number in order to bid at the auction. Peoples Company and its representatives are agents of the Seller. Winning bidder(s) acknowledge that they are representing themselves in completing the auction sales transaction. Visit <http://peoplescompany.bidwrangler.com/>

FINANCING: The sale of the property is not contingent upon the Buyer obtaining financing. All financing arrangements are to have been made before bid submission. By bidding, the bidder makes a representation that he/she has the present ability to perform at the bid price and will fulfill all obligations within the Real Estate Sale and Purchase Agreement.

EARNEST MONEY PAYMENT: A 10% earnest money payment is required within 24 hours of the conclusion of the auction. The earnest money payment may be paid in the form of a wire transfer or check. All funds will be held in the Security First Title Company Trust account.

CLOSING: Closing will occur on or before Monday, December 15, 2025. The balance of the purchase price will be payable at closing in the form of a wire transfer.

POSSESSION: Possession of the land will be given to the Buyer(s) at closing; Subject to Tenant's Rights.

FARM LEASE: The farm is available for the 2026 growing season.

FARM PROGRAM INFORMATION: Farm Program Information is provided by the Stephenson County Farm Service Agency. The figures stated in the marketing material are the best estimates of the Seller and Peoples Company; however, Farm Program Information, base acres, total crop acres, conservation plan, etc., are subject to change when the farm is reconstituted by the Stephenson County FSA and NRCS offices.

MINERAL RIGHTS: A mineral title opinion will not be obtained or provided, and there will be no guarantee as to the ownership of the mineral interests. Seller will convey 100% of whatever mineral rights are owned by the Seller without warranty.

CONTRACT & TITLE: Within 24 hours of the conclusion of the auction, the high bidder(s) will enter into a real estate sales contract and deposit the required earnest money into the Security First Title Company Trust account. The terms of the signed Real Estate Purchase Contract shall govern the sale and shall supersede all prior negotiations, discussions, representations, or information regarding the sale, including this brochure. The Seller will furnish, at Seller's expense, a current Title Commitment for an Owner's Policy in the amount equal to the Total Purchase Price. Buyer will pay the premium for any title insurance policy Buyer chooses to obtain. The Seller agrees to convey marketable title to the property. This sale is not contingent on financing.

FENCES: Existing fences, if any, are in as-is condition and will not be updated or replaced by the Sellers. Not all tract and boundary lines are fenced, and if needed, will be the responsibility of the Buyer at closing. Existing fence lines may not fall directly on the legal boundary.

OTHER: This sale is subject to all easements, covenants, leases, and restrictions of record. All property is sold on an "As is – Where is" basis with no warranties, expressed or implied, made by the Auctioneer, Peoples Company, or Seller. All bids will be on a price-per-acre basis. Peoples Company and its representatives are agents of the Seller. The winning bidder(s) acknowledge that they are representing themselves in completing the auction sales transaction. Any announcements made on auction day by the Auctioneer or Listing Agents will take precedence over all previous marketing material or oral statements. Bidding increments are at the sole discretion of the Auctioneer. No absentee or phone bids will be accepted at the auction without prior approval of the Auctioneer. All decisions of the Auctioneer are final. This auction is with reserve.

DISCLAIMER: All field boundaries are presumed to be accurate according to the best available information and knowledge of the Seller and Peoples Company. Overall tract acres, tillable acres, etc., may vary from figures stated within the marketing material. The Buyer should perform his/her own investigation of the property prior to bidding at the auction. The brief legal descriptions in the marketing material should not be used in legal documents. Full legal descriptions will be taken from the Title Commitment.

STEPHENSON COUNTY, IL ONLINE ONLY AUCTION

About The Property

Stephenson County, Illinois Farmland Auction – Peoples Company is honored to represent the Estate of Jeannine L. Raders in selling 263.27 m/l acres of farmland and recreational property in Stephenson County, Illinois. This property has been in the same family for more than a century and has not been available to the general public for over 100 years. Farmland in this region of Stephenson County is extremely tightly held, typically transferring from generation to generation, making this offering a once-in-a-lifetime opportunity.

Buyers will find a rare combination of highly productive tillable farmland and scenic recreational land. The farm features long, straight rows, strong soils, excellent road access, and outstanding natural habitat supported by Yellow Creek. Whether you are an operator seeking to expand your land base, an investor looking for stability and growth, or an outdoor enthusiast in search of premier recreation, this farm delivers across the board.

- Tract 1: 155.80 m/l acres with an estimated 146.80 FSA tillable acres carrying a Productivity Index of 116.8
- Tract 2: 107.47 m/l acres with 38.01 FSA tillable acres carrying a Productivity Index of 128.9

The auction will be conducted on the Peoples Company Bid Wrangler auction platform. The bidding is live and will conclude on **Thursday, November 13th, 2025, at 3:00 P.M. CST**. The two tracts will be sold on a price-per-acre basis. Take advantage of this opportunity to own a piece of prime Stephenson County farmland and scenic recreational land. Contact the listing agent for further details.



*View This
Listing Online!*

Directions

From Lena, Illinois: Travel south on State Highway 73 for approximately 3 miles and turn right (west) onto W Mound Road. Continue west for 0.60 miles and the farm will be located along the south side of road. Look for the Peoples Company sign.

From Stockton, Illinois: Travel east on U.S. Highway 20 for approximately 9 miles and turn right (south) onto State Highway 73. Continue for 2 miles and turn right (west) onto W Mound Road. Continue west for 0.60 miles and the farm will be located along the south side of road. Look for the Peoples Company sign.





Tract 1 | 155.80 ACRES M/L | W Mound Road, Lena, IL 61048

Tract One consists of 155.80 m/l acres with an estimated 146.80 FSA cropland acres. The soils are primarily Fayette silt loam and Rozetta silt loam carrying a strong Productivity Index of 116.8. This nearly all-tillable tract features gentle rolling topography with excellent drainage, long straight rows, and easy access, making it efficient for modern row-crop practices.

This high-quality farm would be an excellent addition to an existing operation or serve as an investment-grade land purchase for buyers seeking long-term stability and appreciation. Located in Section 20 of Kent Township, Stephenson County, Illinois, this offering represents a rare opportunity in an area where farmland is tightly held.

Tillable Soils

Code	Soil Description	Acres	% Of Field	Legend	IL PI
280gC2	Fayette silt loam	77.05	52.49%		113
279B	Rozetta silt loam	27.15	18.50%		118
280B	Fayette silt loam	21.24	14.47%		120
8451A	Lawson silt loam	7.38	5.03%		140
134C2	Camden silt loam	3.50	2.38%		111
61A	Attterberry silt loam	3.37	2.30%		132
119C2	Elco silt loam	3.29	2.24%		104
104C3	Virgil silt loam	2.87	1.96%		132
134C3	Camden silty clay loam	0.90	0.61%		101
			Weighted Average		116.8





Tract 2 | 107.47 ACRES M/L | N Timber Road, Lena, IL 61048

Tract Two offers a rare opportunity to own a diverse recreational property with income potential just minutes from Lena, Illinois. The farm consists of 107.47 m/l acres, including nearly 70 acres of mature timber and 38.01 FSA tillable acres boasting a Productivity Index of 128.9. The cropland, composed of Lawson silt loam, Kendall silt loam, and Sawmill silty clay loams, is currently in row crop production, providing reliable annual income alongside exceptional recreational value.

Yellow Creek meanders through the southwest corner of the tract, creating a year-round water source and natural travel corridor for wildlife. This combination of timber, water, and crop fields produces prime habitat for whitetail deer, turkey, waterfowl, upland game, and furbearers. Well-established trails throughout the property provide easy access for hunting, hiking, or land management.

For the investment-minded outdoorsman, this tract delivers the best of both worlds: productive farmland income with top-tier recreational opportunities in the heart of Stephenson County.

Tillable Soils

Code	Soil Description	Acres	% Of Field	Legend	IL PI
8451A	Lawson silt loam	19.70	51.83%		140
242A	Kendall silt loam	10.38	27.31%		125
3107A	Sawmill silty clay loam	5.07	13.34%		125
1107A	Sawmill silty clay loam	2.66	7.00%		70
280gC2	Fayette silt loam	0.20	0.53%		113
Weighted Average					128.9



BID BY NOV 13 | 3:00 PM



207 High Street
Mineral Point, WI 53565



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