

Center for Heirs' Property Preservation

From Land Divided to Land Sustained



Nature-Based Exchange Equity Workshop
January 18, 2023
Presented by Steve Patterson



Welcome to the Center for Heirs' Property Preservation:



Land is among the most important assets for people.



The Center's Mission

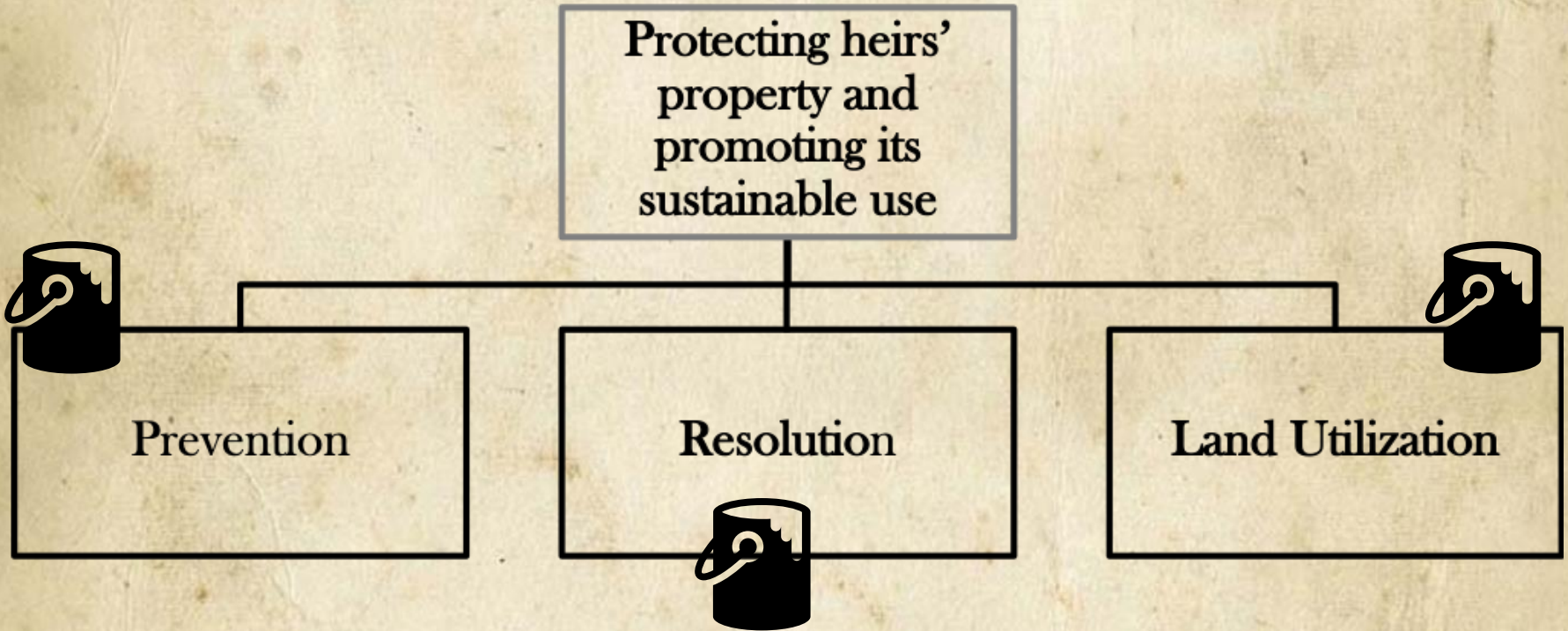
The Center for Heirs' Property Preservation protects heirs' property and promotes the sustainable use of land to provide increased economic benefit to low wealth family owners through education, legal services and forestry technical assistance.



We help families protect and keep their family land...build generational wealth and...grow “working” landscapes.



How we work: the 3 Buckets





HOW WE WORK: LAND UTILIZATION

The LAND UTILIZATION bucket of work helps families transform their land into a wealth-building asset through forestland management by providing:

- ✘ Technical Assistance – Professional foresters
- ✘ Access to Programs and Financial Assistance to help pay for the work to be done on the land (USDA/NRCS)
- ✘ Forestry Workshops and other educational opportunities

Impact

- CHPP has **cleared 301 titles** to land with a cumulative tax-assessed value of over **\$18.3 million**. **1,418 simple wills** have been drafted for free at community wills clinics.
- **503 families** who collectively own **40k+ acres**, have benefited from forestry education and services.



Forestry Services



Sustainable Forestry & African American Land Retention
A project of the U.S. Endowment for Forestry and Communities

2011

The Endowment's Goal for African American Forestry
Create an enduring system of support for African-American forest owners that significantly increases the profitability and value of African-American owned forests and promotes forest retention.

Forestry Supports Land Retention

Agricultural Conservation Easements, a program that American farmland owners can use to protect their land from 1910 to 1997. The 1997 expansion (Easements and Land Owners) only protected African-American rural land at \$18.8 million.

Recent trends in rural economic development emphasize individual and community "wealth building" based on local human, natural, organizational and financial assets. The estimated \$14 billion asset represented by remaining African-American-owned rural land represents an untapped source of rural wealth. Continued loss diminishes the ability of rural communities to build wealth and income.

The Value of Forests

In general, Black-owned forests are not returning the same benefits as white-owned forests. Landowners should be more family-oriented and more likely to pass land on to their children. Black landowners manage forests less intensively than other private landowners. This is due to smaller land holdings, and a history of discrimination by government farm and forestry programs.

Under these conditions, more intensive sustainable forestry presents opportunity for increased profit, land retention, and wealth creation if the traditional barriers can be eliminated. Doing so will involve sharing land titles and estate planning, forest management planning, improved forestry practices, and access to traditional and emerging forest markets.

"The program will bring African-American families together to solve two perplexing problems: wealth creation and land retention. For me, it's about the future of my children, my grandchild, and our grandchildren." Jerry Lacey, Alabama Landowner and leader of LRLEAN

"The NRCS collaboration with the Endowment is an exciting example of Secretary Vilsack's strategy for private sector partnerships. From national funding to NRCS "boots on the ground" we are fully engaged in this effort to serve socially disadvantaged forest owners in the South."

Leonard Jorrel, Associate Chief for Conservation, NRCS

Partners



The Partnership

USDA Secretary Vilsack is aggressively addressing the interests of minority landowners through USDA's Strikeforce Program and agency-wide action to serve limited resource and socially disadvantaged landowners. Strikeforce enables multi-program collaboration within USDA to serve historically underserved landowners. Building on the Strikeforce idea, the U.S. Endowment for Forestry and Communities (Endowment)

and the Natural Resources Conservation Service (NRCS) to test expanded regional collaborations that engage USDA agencies, state agencies, and private sector organizations. In a two-year pilot program, the partnership will test the concept that coordinated and focused systems of support can increase profitability and asset value of African-American-owned forests. The ultimate goal is to encourage retention of Black land ownership and healthy forests.

The Pilot Sites

Central South Carolina—The Center for Heirs' Property Preservation, SC NRCS, the SC Forestry Commission, Black Family Land Initiative, Clemson University, MeadWestvaco, Kaprielian Community Loan Fund, The Conservation Fund, Wildlife Federation.

Northwestern North Carolina—The Center/Rainwater Electrical Coop, NC NRCS, The Conservation Fund, Land Loss Prevention Project, NC Department of Agriculture, NCSU Forestry Extension.

West Alabama—LRLEAN, Federation of Southern Conservationists/Land Assistance (FOSCLA), AL NRCS, Tuskegee University, U.S. Forest Service, Alabama Forestry Commission, Alabama A&M Extension, TUCCA, National Wildlife Federation, National Network of Forest Practitioners.

For more information, contact: Aimee Mackintosh, Vice President, info@useendowment.org



Sustainable Forestry Program Beginnings

Dramatic loss in African-American farmland ownership dropping from its peak in 1910 of 15 million acres to 2.4 million acres in 1997.

Remaining African-American-owned rural land is an important existing source of rural wealth.

African-American owned forests are not returning their potential value to landowners.

African-American landowners manage forests less intensively than other private, non-industrial landowners.



Pigford V. Glickman
USDA Discrimination
1999 Settlement



#BLACKAGHISTORY
@greenstine
●●●●

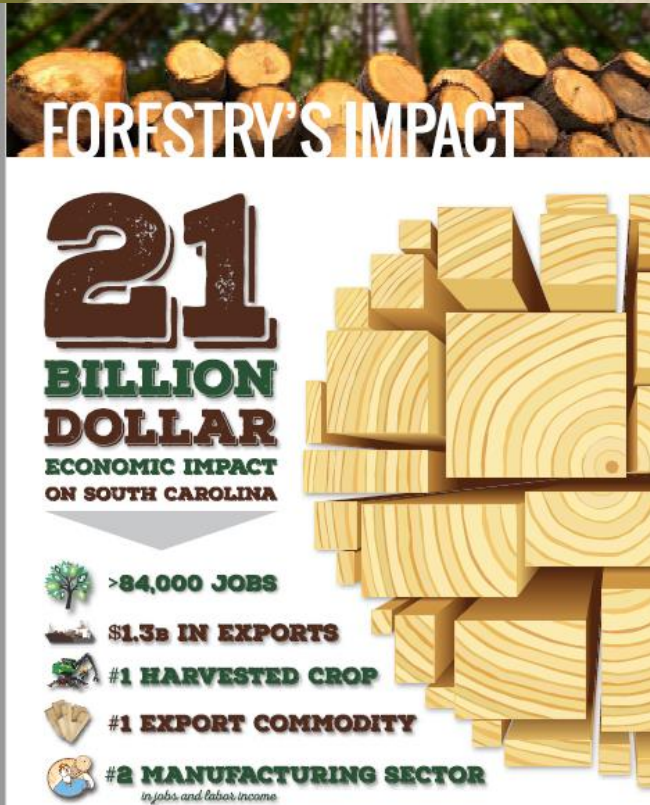
CLASS ACTION LAWSUIT AGAINST THE USDA ALLEGING DISCRIMINATORY PRACTICES TOWARDS AFRICAN AMERICAN FARMERS IN THE ALLOCATION OF FARM LOANS AND ASSISTANCE BETWEEN 1981 AND 1996 - USDA MADE LOANS AVAILABLE ON CREDIT, BUT CREDIT WAS OFTEN DENIED OR DIFFICULT TO OBTAIN FOR AFRICAN AMERICAN PEOPLE DUE TO RACIST PRACTICES - COUNTRY AND STATE USDA WORKERS ALSO TREATED AFRICAN-AMERICAN FARMERS WITH PREDJUDICE - WORKERS WOULD USE PAPER SHUFFLING, LOAN DELAYS, PARTIAL LOAN APPROVAL, CROP DISASTER PAYMENT DENIAL FOR BLACK FARMERS ONLY - ALMOST US\$1 BILLION HAS BEEN PAID OR CREDITED TO MORE THAN 13,000 FARMERS - IS REPORTEDLY THE LARGEST CIVIL RIGHTS SETTLEMENT TO DATE - MORE CASES WERE ALLOWED TO BE HEARD IN 2008 - IN DECEMBER 2010, CONGRESS APPROPRIATED \$1.2 BILLION FOR PIGFORD II, THE SETTLEMENT FOR THE SECOND PART OF THE CASE.

We / Black

**THE LEGACY OF
PIGFORD V. GLICKMAN**



Forestry's Impact on SC makes it the Ideal Land use for Many Our Landowners

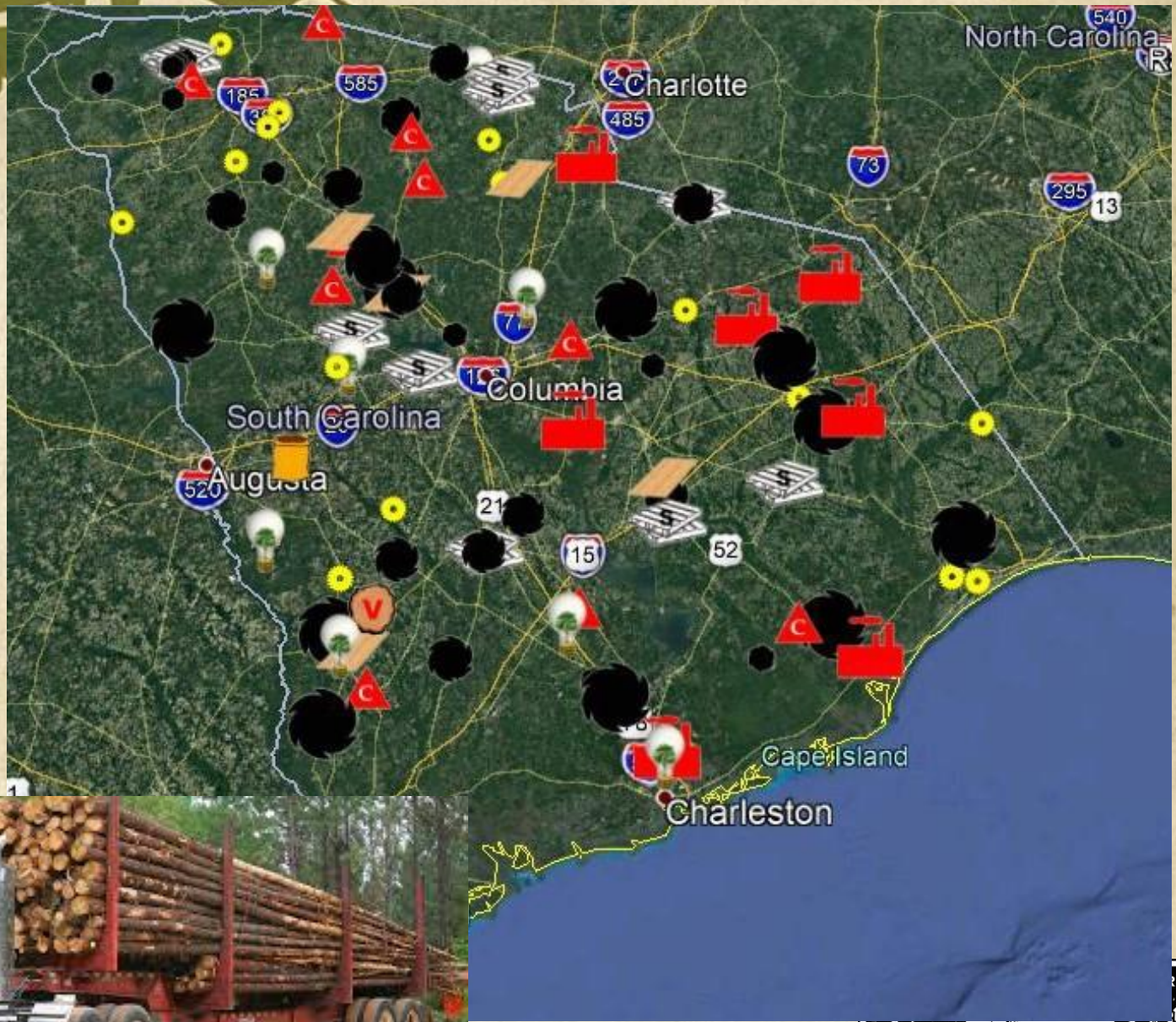


- \$21 Billion Economic Impact on SC
- # 1 Harvested Crop with \$500 million in wood sold each year.
- #1 Export Commodity
- #2 Manufacturing Sector



SC Wood Processing Facilities

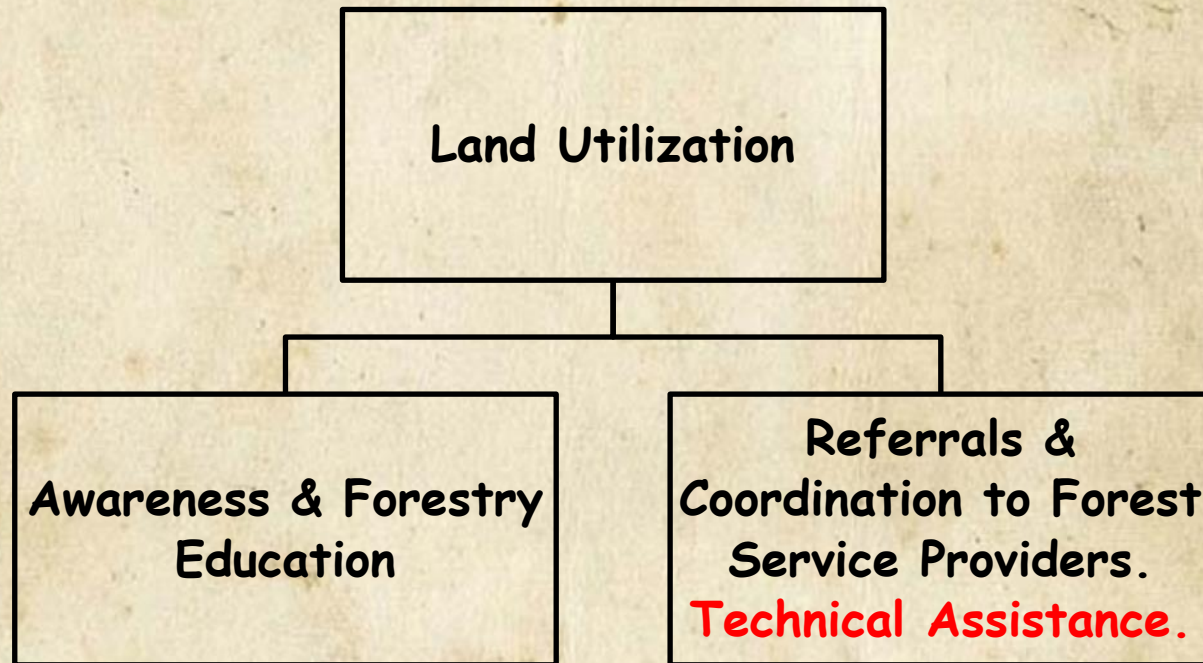
102
Primary
Wood
Processing
Mills



Source: SC Forestry Commission



Our Service Objectives



Outreach & Landowner Engagement



Educational Materials



Do You Need a Will?

If you own land and you do not have a Will, your land will pass to your heirs' property.

A Will allows YOU to make the decision about what happens to your land. If you die without a Will, the State of South Carolina will decide for you. Sections 62-2-101, -102 and -103 of the South Carolina Property Preservation Act.

The Center for Heirs' Property Preservation's Will Clinic has been helping the community since 2005. We consider this a wonderful service we provide to our clients.

If you are a South Carolina resident, and you need help with your Will, the Legal Dept. can help.

There are (3) three ways the Center's Legal Dept. can help:

1. All current clients of the Center's Will Clinic.
2. Any South Carolina resident, and you can contact Sharon Piggs, at the Will Clinic.
3. Any South Carolina resident, and you can contact the Center's Legal Dept. (Sharon Piggs) for \$50.00.

Location: The Center for Heirs' Property Preservation
1535 Sam Rittenberg Blvd.

Contact: Sharon Piggs
Legal Secretary
Phone: (843)-745-7054
spiggs@heirs.org



... a legacy, a history, a promise

SELLING TIMBER OFF OF HEIRS' PROPERTY IS NOT A GOOD IDEA AND YOU COULD BE SUED BY THE OTHER HEIRS.

Heirs often want to sell timber off of heirs' property before clearing the title to the land (or before bringing a lawsuit to determine who the heirs are and what ownership interest they have.) There are three major problems with such action:

1. Any heir (or group of heirs) can sue an heir who sells timber without their consent. No heir has the right or authority (without the written consent of ALL other heirs) to cut and remove timber from a large area. If an heir sells timber without the consent of ALL heirs, they could be sued under the legal theory of "waste."
2. Legitimate timber companies will generally not buy timber off of heirs' property until they know the title is clear. The fact that a timber company can be sued (under a legal theory of timber trespass) by other heirs, who did not consent to sell, usually scares away most companies.
3. Because most legitimate timber companies will not buy timber off of heirs' property, most families are left dealing with independent timber buyers who (because of the liability issues) will not pay them what the timber is actually worth.

IF YOU OWN HEIRS' PROPERTY AND ARE THINKING ABOUT SELLING THE TIMBER; YOU SHOULD SPEAK WITH AN ATTORNEY TO DISCUSS THE RISKS BEFORE CUTTING.

This is general information in regards to the risks associated with selling timber off of heirs' property and should not be construed or taken as legal advice regarding your own circumstances. This flyer does not create an attorney-client relationship between the recipient and any attorney with the Center for Heirs' Property Preservation nor does it create a reasonable expectation thereof.

1535 Sam Rittenberg Blvd., Suite D, Charleston, South Carolina 29407
(P) 843.745.7055 • (F) 843.745.7054 • www.heirsproperty.org

Board of Directors: Alex Singleton, Chair • W. McLeod "Mac" Rhodes, Vice Chair • W. Kenneth Swing, Jr., Treasurer
Judge Tamara Curry • Molly Edwards, Esq. • Karelle Ferguson, Sr. • Marwin Eugene "Gene" Handley
Sabrina L. W. Johnson, Esq. • Yvonne Knight-Carter • Bennett "Bernie" Mazzyk • Eward Q. Rutledge, PhD
Lucy Sanders, Esq. • Patrick R. Watts, Esq. • J. Camden West, Esq. • Mary M. Wrighten



Managing Your Land DO's and DON'Ts

Resolve the heirs' property issues on your land so that you can take advantage of any programs beneficial to you and your land.

Number without first consulting a professional forester. ASK for help.

Don't make estate plans or get your Will drafted, until you fully understand the value and potential value of your land.

Don't sign anything until you fully understand what you are signing, and the value and potential value of your land.

Don't clear your land alone. Seek the education and help of a professional forester to maximize the most from your land.

Don't let anyone knock on your door and offers to "cut your trees" until you have consulted your attorney. You may be worth a lot more than he is offering.

Don't answer any questions until you have consulted your attorney. You will make better decisions about your land if you have an attorney who are pressuring you to do something with your land.

Don't say "No" and seek advice before doing anything, and consult your family and children.



Education Events

CENTER FOR HEIRS' PROPERTY PRESERVATION SUSTAINABLE FORESTRY WORKSHOP

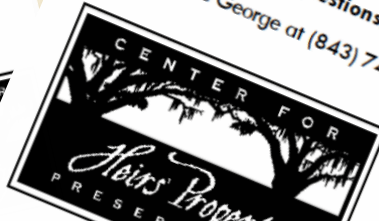
CONNECT WITH EXPERTS

HEAR FROM A FORESTER

FINANCIAL ASSISTANCE PROGRAMS

MADE POSSIBLE BY OUR FUNDERS:

- USDA/NRCS
- US FOREST SERVICE
- US ENDOVMENT FOR FORESTRY AND COMMUNITIES
- NATIONAL INSTITUTE OF FOOD & AGRICULTURE



SUSTAINABLE FORESTRY WORKSHOP

Join us to learn about Timber Tax Laws and Economic Empowerment.

Date: Saturday, November 10

Time: 10:00 AM to 12:00 PM

Location: Orangeburg Area Chamber of Commerce
1550 Henley Street
Orangeburg, SC 29115

Sponsors: Clemson Cooperative Extension
South Carolina Forestry Association

Speakers: Adam J. Kantrovich (Clemson University)
Emily Bonilla (USDA-NRCS)
Dorothea Bernique (Incentives for Forestry)

If you have any questions, please call
Shamaine George at (843) 745-7055 or
sgeorge@heirsproperty.org



Speakers:
Bryant Sansbury - CFO, ArborOne Farm Credit
Matthew Anderson - District Conservationist,
(NRCS) Natural Resources Conservation Service
Alex Macintosh - Landowner Platform Manager,
SilvaTerra

TOPICS:
ArborOne Farm Credit Services
NRCS Programs and Services
Carbon Markets
Tree Farm



1535
Rittenberg Blvd., Suite D
Orangeburg, SC 29107
(843) 745-7055
(843) 745-7054
heirsproperty.org



Connect to Partners

South Carolina Forestry Commission

STATE OF SC'S FORESTS

BY THE NUMBERS: 2015

Forest Area

- South Carolina has 13 million acres of forestland. This is 67% of the state's total land area.
- Hardwood timber types occupy over 52% of the state's forestland. Softwoods occupy 48%.

Forest Ownership

- 88% of South Carolina's forests are privately owned.
- 63% of private forests are family-owned.

Forest Inventory

- South Carolina's forests now contain 25 billion cubic feet of wood, more than at any time in the past century.
- The state's forests, both hardwood and softwood, are a valuable resource.

USDA United States Department of Agriculture

Environmental Quality Incentives Program

Natural Resources Conservation Service

USDA's Natural Resources Conservation Service offers voluntary Farm Bill programs that benefit both agricultural producers and the environment.

Overview

The Environmental Quality Incentives Program (EQIP) provides technical and financial assistance to producers to address natural resource concerns and deliver environmental benefits such as improved water and air quality, conserved ground and surface water, reduced soil erosion, and improved or created wildlife habitat.

Benefits

Through EQIP, NRCS provides agricultural producers with one-on-one help and financial assistance to plan and implement conservation practices. Together, NRCS and producers invest in solutions that conserve natural resources for the future while improving agricultural operations.

Program at a Glance

NRCS will help you develop a conservation plan that meets your goals and vision. This plan becomes your roadmap for selecting the right conservation practices for your land. NRCS offers about 200 unique practices designed for working farms, ranches, and forests.

NRCS financial assistance can cover part of the costs of implementing conservation practices.

Who is Eligible?

Farmers, ranchers, and forest landowners who own or rent agricultural land are eligible. EQIP assistance can be used on all types of agricultural operations, including:

- Conventional and organic
- Specialty crops and commodity crops
- Forestry and wildlife
- Historically underserved farmers*
- Livestock operations

*Increased and advance payments available for historically underserved producers (beginning, limited resource, socially disadvantaged, and military veterans.)

How to Apply

Apply at your local USDA Service Center, which you can find at farmers.gov/service-locator.

Applications for EQIP financial assistance are accepted throughout the year. Specific state deadlines are set for ranking and selection. If your application is ranked and selected, you will enter into a contract with NRCS to receive financial assistance for the cost of implementing conservation practices. Payment rates for conservation practices are reviewed and set each fiscal year.

More Information

For more information, visit ers.usda.gov/farmbill or farmers.gov.

Find your local USDA Service Center at farmers.gov/service-locator.

USDA is an equal opportunity provider, employer, and lender.

SC State University 1890 Research & Extension presents:

1890 Extension Sustainable Agriculture and Natural Resources

An introductory webinar to discuss programs and services offered by the SC State 1890 Extension Sustainable Agriculture and Natural Resources department.

Small woodland owners and farm-program

why you should join SOUTH CAROLINA TREE FARM

The South Carolina Tree Farm Program supports sustainable management of family owned forest lands for wood, water, wildlife, and recreation.

TREE FARMER MEMBERSHIP Membership is open to anyone interested in promoting good forestry, with or without property eligible for certification.

REQUIREMENTS FOR CERTIFICATION. Minimum of ten acres forestland with a written Tree Farm Stewardship management plan and Tree Farm Inspection.

www.MidLandPlan.com is available on the web to help you manage your property.

WHAT YOU'LL RECEIVE

- Quarterly Woodland Magazine
- Farm News
- Invitations to SC Tree Farmer of the Year Annual Tour & Forestry Education opportunities
- Emails on forestry educational meetings and advocacy issues

For more information, contact Walt McPhail, National Tree Farmer of the Year 2012 and SC Tree Farm Membership Chair, 803-208-7018 or treefarm@scsa.org

BENEFITS OF BEING A TREE FARMER

- MEMBERSHIP:** Provides you with membership in a national organization that is a leader in representing private landowners, keeps you abreast of new developments and political trends, gives you a voice in decisions affecting land management, and provides you with an opportunity to shape the future.
- NETWORKING:** Making connections with other landowners, sharing ideas, learning from each other, connecting with professional foresters, avoiding problems others have had, becoming part of a community that works together for better land management.
- RECOGNITION:** The green and white diamond shaped Tree Farm sign recognizes Tree Farmers for meeting the standards of the Tree Farm System with a written, approved management plan. We're proud to be Tree Farmers.
- CERTIFICATION:** Tree Farm Certification that meets international, third party standards of sustainable forest management may provide greater access to markets with more bids on your timber, potentially higher timber prices and preference when awarded for forest landowners. Tree Farm foresters provide on the ground assistance during initial and reinspections.
- EDUCATION:** Landowner education programs, tours, and field trips are provided to grow timber in South Carolina. Federal advocacy by National Tree Farm staff and local SC grassroots efforts have been instrumental in keeping the current capital gains tax and raising the estate tax exemption levels to help keep your farm in the family.
- ADVOCACY:** Tree Farm advocacy protects your property rights and the right to grow timber in South Carolina. Federal advocacy by National Tree Farm staff and local SC Tree Farm works closely with the Forestry Association of SC on state and local issues to ensure we will continue to have healthy, working forests for future generations.

The National Tree Farm staff works on issues related to Tree Farming, soil and water conservation, and much more.

SC Tree Farm works closely with the Forestry Association of SC on state and local issues to ensure we will continue to have healthy, working forests for future generations.

If you're not a landowner or interested in certification you can still receive benefits of membership via the Friends And Supporters category for \$50/year.

South Carolina Tree Farm, ATTN: Guy Sabin/State Administrator, 4301 Broad River Road, Columbia, SC 29212

803/734-4170, treefarm@scsa.org

SC State University 1890 RESEARCH & EXTENSION
Innovate. Educate. Elevate.



5 Steps to Assistance
How to Get Assistance from NRCS for Farms, Ranches and Forests

- 1 PLANNING**
Visit your local NRCS field office to discuss your goals and work with staff on a conservation plan.
- 2 APPLICATION**
With the help of NRCS, complete an application for financial assistance programs.
- 3 ELIGIBILITY**
Find out if you're eligible for NRCS' variety of financial assistance programs.
- 4 RANKING**
NRCS ranks applications according to local resource concerns.
- 5 IMPLEMENTING**
Put conservation to work by signing a contract and implementing conservation practices.

Get Started with NRCS

Do you farm or ranch and want to make improvements to the land that you own or lease?

Natural Resources Conservation Service offers technical and financial assistance to help farmers, ranchers and forest landowners.

1 Planning
To get started with NRCS, we recommend you stop by your local NRCS field office. We'll discuss your vision for your land.

NRCS provides landowners with free technical assistance, or advice, for their land. Common technical assistance includes: resource assessment, practice design and resource monitoring. Your conservation planner will help you determine if financial assistance is right for you. Please keep in mind that financial assistance is paid when work is complete.

2 Application
We'll walk you through the application process. To get started on applying for financial assistance, we'll work with you:

- To fill out an AD 1026, which ensures a conservation plan is in place before lands with highly erodible soils are farmed. It also ensures no wetland areas are farmed.
- To meet other eligibility certifications.

Once complete, we'll work with you on the application, or CPA 1200.

Applications for most programs are accepted on a continuous basis, but they're considered for funding in different ranking periods. Be sure to ask your local NRCS district conservationist about the deadline for the ranking period to ensure you turn in your application in time.

USDA is an equal opportunity provider and employer.

To find out more, go to: www.nrcs.usda.gov/GetStarted

3 Eligibility
As part of the application process, we'll make sure you are eligible.

To do this, you'll need to bring:

- An official tax ID (Social Security number or an employer ID)
- A property deed or lease agreement to show you have control of the property; and
- A farm tract number.

If you don't have a farm tract number, you can get one from USDA's Farm Service Agency. Typically, the local FSA office is located in the same building as the local NRCS office. You only need a farm tract number if you're interested in financial assistance.

4 Ranking
NRCS will take a look at the applications and rank them according to local resource concerns, the amount of conservation benefits the work will provide and the needs of applicants.

5 Implementing
If you're selected, you can choose whether to sign the contract for the work to be done.

Once you sign the contract, you'll be provided standards and specifications for completing the practice or practices, and then you will have a specified amount of time to implement. Once the work is implemented and inspected, you'll be paid the rate of compensation for the work if it meets NRCS standards and specifications.

Connecting Landowners to Partner Agencies

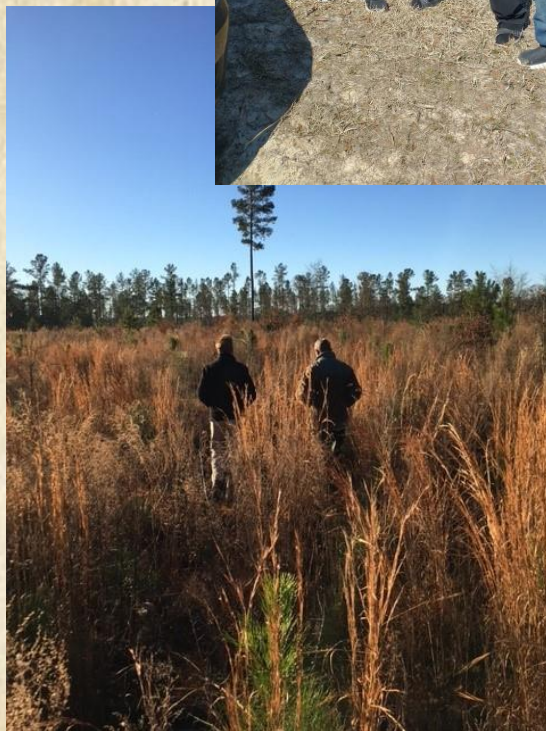
Seeking Assistance from the Natural Resource Conservation Service (NRCS)

Five Steps to Assistance

1. Planning
2. Application
3. Eligibility
4. Ranking
5. Implementation

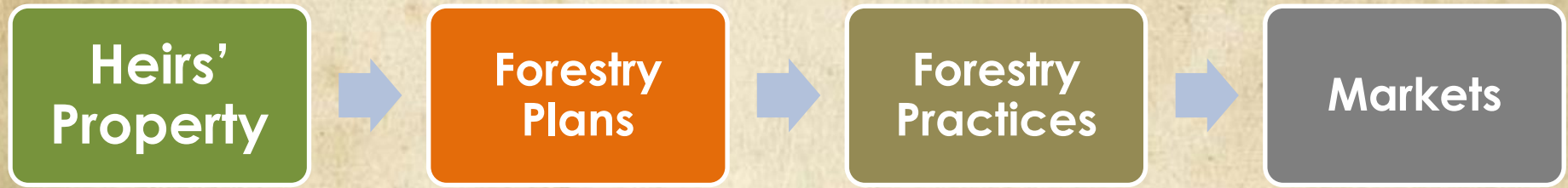


Technical Assistance



Success Measures

Forward Movement for Forest Landowners





District 7 Tree Farmer of the Year

Joseph Hamilton
Green Pond, SC

Nominated By:
R. Joseph Murphy, III, Charleston, SC

Occupation: Retired Military

Joe Hamilton owns 26 woodland acres which he manages for timber production, aesthetics, and recreation. Here's what he has to say:

Management objectives for the Tree Farm:

Since my enrollment into the Sustainable Forestry Program (SFP) (2013), and subsequent participation in the Farm Service Agency/Natural Resources Conservation Service cost share, I have adopted the Sustainable Agriculture Research and Education three pillars of sustainability because it "fits" (with slight modifications) the tenets of why I decided to establish SS Hamilton Farms, LLC.

My management objectives for SS Hamilton Farms, LLC are firstly PROFIT over the long term. We planted a version of loblolly pine seedlings because while I hope to enjoy the profits during the first thinning, the timber harvest and related earnings are for my children and their children's benefit over the coming years.

Then there is the STEWARDSHIP component. My father rotated his crop planting and he allowed the land to "rest" although he did not have access to services offered by FSANRCS expertise. Dad always commented on the fresh clean air one breathed down on the farm whenever he took the life of a wild game, he/us would consume it.

Lastly, QUALITY OF LIFE, summery, can best be described by inviting urbanites to witness the call or whistling of wood ducks overhead on a frosty morning, watching a white tail deer snort and stand alert, hear the cascading sound of wild turkeys, or see squirrels playing in the canopy of trees on my morning walks. Since I am a believer in heaven, I wonder only if Creator God has set aside a portion of heaven to look like a farm or a ranch.

What he most enjoys about his Tree Farm:

"What I enjoy most about SS Hamilton Farms,

See Hamilton, page 11

Hamilton's photo by: Michelle Johnson, SCFC



Hamilton's dog, Buddy, assists with Tree Farm activities.

**Landowner Joe Hamilton
Green Pond, SC**

2016 District Tree Farmer of the Year.





Congratulations!

DISTRICT 11

**TREE FARMERS OF THE YEAR:
Yvonne Cooper Knight-Carter
Eleanor Cooper Brown**

2021



Building Forest Assets for Future Generations

Benefits of Sustainable Forest Management

4X the growth
6X the value



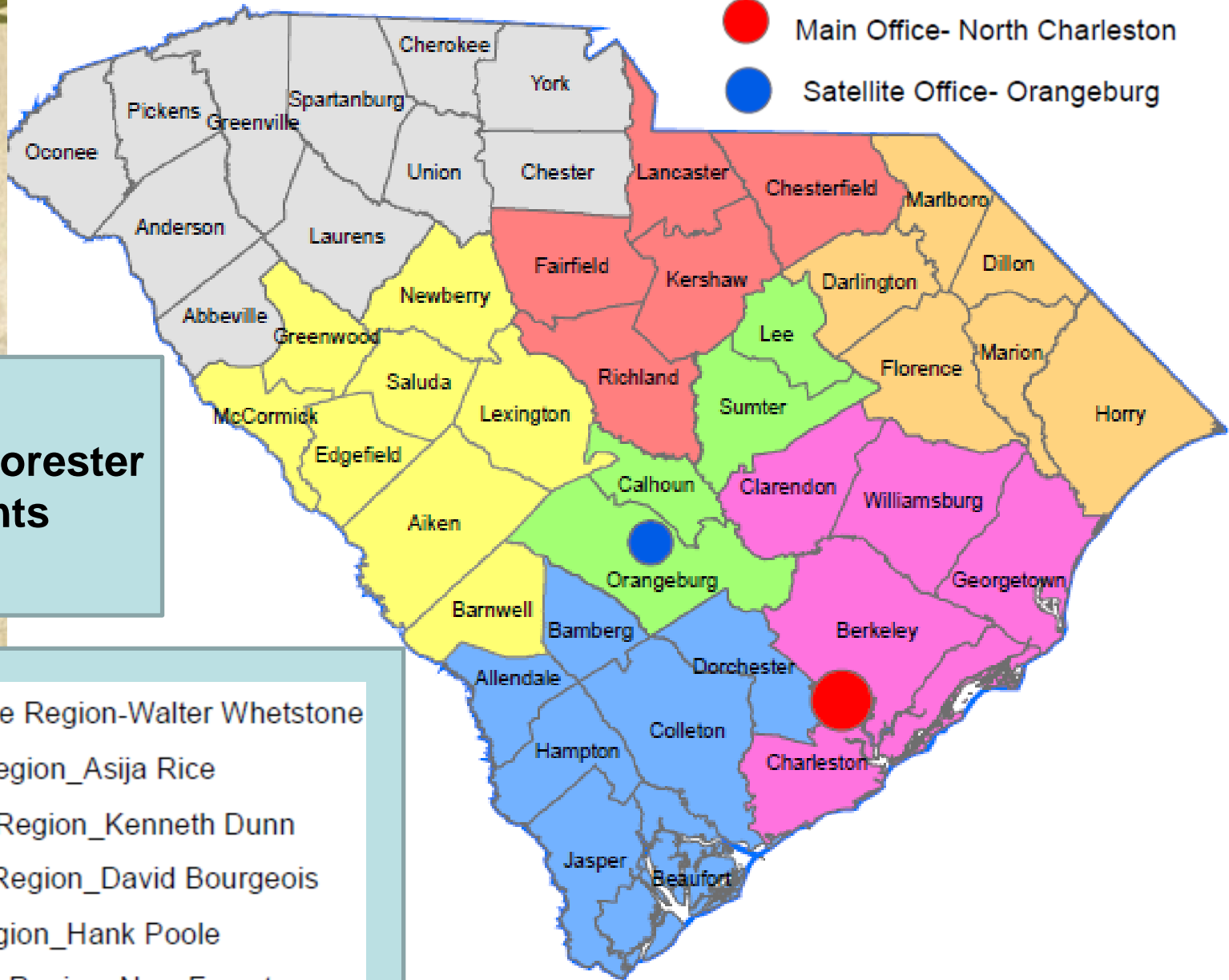
Considerations related to CHPP Forestry Services

- 1) **Free forestry services available to both heirs' property landowners and landowners with clear title to property.**
- 2) **Landowners owning 10 or more acres of forested land (recognized by SC Forestry Commission as minimum size for working forest). Landowners with less acres encouraged to participate in educational events and to seek ways to "cluster" their land with neighbors to be more attractive to timber buyers and forestry contractors.**
- 3) **No income criteria.** Services available to all historically underserved landowners.
- 4) **Landowner's objective is to preserve land for future generations, not prepare land for sale or development.**
- 5) **Ability to get or already have agreement among all landowners regarding the use of the land.**



Regional Forester Assignments

- Main Office- North Charleston
- Satellite Office- Orangeburg



- Combahee Region-Walter Whetstone
- Santee Region_Asija Rice
- Pee Dee Region_Kenneth Dunn
- Wateree Region_David Bourgeois
- Ridge Region_Hank Poole
- Congaree Region_New Forester
- Future Counties

Unlock the potential of your land!



Forestry Introduction

CHPP Forestry Program

- Why Forestry at CHPP?
- How does this work?
- Next Steps
- Meet CHPP Foresters
- TESTIMONIALS

1535 Sam Rittenberg Blvd, Suite D
Charleston, SC
843.745.7055

CENTER FOR
Heirs Property
PRESERVATION

<https://prezi.com/view/BZhb5wcof3qSFy0DnFXv/>



Contact Us/For More Information



Charleston
(843) 745-7055
Orangeburg
(803) 987-4481



www.heirsproperty.org



Charleston Office
8570 Rivers Ave.
Suite 170
North Charleston, SC
29406



Orangeburg Office
396 St. Paul St., Suite 105
Orangeburg, SC 29115

