

August 19, 2015

Gordon County Board of Commissioners
101 South Piedmont St.
Calhoun, GA 30701

RE: Tracy and Melissa Cochran
Tate Bend Road, Calhoun, GA
19.70 Acres 14th District 3rd Section
LL# 85 Gordon County Georgia

North Georgia National Bank owns the above property. The bank has also signed a sales contract to sale the same property to Tracy and Melissa Cochran. The real estate is currently in the City of Calhoun. North Georgia Bank is in agreement with the request from the Cochrans that this real estate be de-annexed from the City of Calhoun and moved back to Gordon County.

Cordially,



Nancy Lockett
Sr. Vice President and Sr. Lender

Gordon County's only locally owned community bank.

Main Office: 350 West Belmont Drive • Post Office Box 965 • Calhoun, GA 30703-0965 • 706-629-6499

North
Georgia
National Bank

350 West Belmont Drive
P O Box 965
Calhoun, GA 30703
Phone 629-6499
Fax 629-7795

TO: Ursula

FROM: Nancy Luckett
706 624 5306

DATE 8/19/15

TOTAL NO. OF PAGES INCLUDING COVER
5

PHONE NUMBER 706 625 8253

RE: Tracy + Melissa Cochran

URGENT FOR REVIEW PLEASE COMMENT PLEASE REPLY PLEASE RECYCLE

NOTES/COMMENTS:

I have attached a copy of the deed and the plot on the property the Cochrans are trying to buy from the Bank. This is the property they are wanting put back in the County Jail instead of City.

Thanks
Nancy

This information is intended for the use of the individual or entity to which it is addressed. It may contain information that is privileged, confidential and exempt from disclosure under law. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering the

James Tracy and Melissa Cochran
P O Box 2426
Calhoun, GA 30703
770-548-4932

Gordon County Board of Commissioners
101 South Piedmont Street
Calhoun, GA 30701

RE: Zoning of 19.70 acres located in the 14th District
3rd Section Land Lot #85 in Gordon County, GA

Dear Board of Commissioners:

We are in the process of purchasing the above described property from North Georgia National Bank. The property is currently in the City of Calhoun. We own property/house at 1434 US 41 North and this property adjoins the property that we are trying to purchase. We also own property/houses at 1428, 1430, and 1432 US 41 North, which is across the road from the property that we are trying to purchase. Our personal residence and 45 acres are at 246 Tate Bend Road NW, which is also across the road from the property we are trying to purchase. All of the properties we already own are all in the county.

Our plans are definitely not to continue any development of the property we are trying to purchase. We have two children and at some point this property will be used for their homes. At the present time we will install a fence and pasture some horses and cows.

We are asking the Board of Commissioners to accept this property back into the County of Gordon.

Cordially,

A handwritten signature in black ink, appearing to read 'Ja / Melissa Cochran', written in a cursive style.

Tracy and Melissa Cochran

Recorded 03/19/2012 1:27
Doc# 500 Acct# 289328
TRANSFER TX# 18: 000019
Brian Bramm, C.S.O.
GORDON County, Ga
DEED BK: 1753 Pgs: 55-57

AFTER RECORDING, RETURN TO:
NORTH GEORGIA NATIONAL BANK
350 WEST BELMONT DR
P.O. BOX 965
CALHOUN, GA 30708

~~After recording, return to
Jesse A. Vaughn
Vaughn & Clements, LLC
109 W. High Street
Calhoun, GA 30701~~

Deed under Power of Sale

STATE OF GEORGIA
COUNTY OF GORDON

THIS INDENTURE, made this 16th day of March, 2012, by Wanda Browder and Russell Owen acting through North Georgia National Bank duly appointed agent and attorney in fact, for Wanda Browder, as party of the first part, and North Georgia National Bank as party of the second part;

WITNESSETH

WHEREAS, said Wanda Browder and Russell Owen on March 19, 2007 executed and delivered to North Georgia National Bank a Security Deed dated March 19, 2007 and recorded in Deed Book 1416, Pages 373-380, Gordon County Records conveying the after described property, to secure the payment of a Promissory Note of even date therewith, in the original principal amount of SIX HUNDRED NINETY SIX THOUSAND SIX HUNDRED NINETY TWO AND 50/100 and subsequently modified on October 25, 2007, recorded on November 2, 2007 and recorded in Deed Book 1485, Page 112 Gordon County, Georgia Records and increased to ONE MILLION, NINETY FIVE THOUSAND, TWENTY NINE AND 50/100 and an additional Deed to Secure Debt dated October 20, 2008 and recorded on October 27, 2009 and recorded in Deed Book 1549, Pages 420-427 Gordon County, Georgia Records; and

WHEREAS, default in payment of the monthly installments under said note occurred, and whereas by reason of said default, North Georgia National Bank elected, pursuant to the terms of said deed and note, and declared the entire principal and interest immediately due and payable; and

WHEREAS, said entire indebtedness still being in default, the said North Georgia National Bank in behalf of the said Wanda Browder and Russell Owen and according to the terms of said Security Deed, did advertise said property for sale once a week for four weeks in a newspaper in Gordon County, Georgia, wherein the Sheriff carried his advertisement, namely The Calhoun Times, said dates of publication being February 8, 2012, February 15, 2012, February 22, 2012, February 29,

1.29

2012; and

WHEREAS, the said North Georgia National Bank did expose said land for sale to the highest bidder for cash on the first Tuesday in March 2012, within the legal hours of sale at the usual place for conducting Sheriff's sales in Gordon County before the Courthouse door at Calhoun, Georgia, in said county, and offered said property for sale at public outcry to the highest bidder for cash when and where North Georgia National Bank bid TWO HUNDRED SIXTEEN THOUSAND, TWO HUNDRED AND 00/100 (\$216,200.00); and

WHEREAS, the said land was knocked off to the said North Georgia National Bank for the sum of TWO HUNDRED SIXTEEN THOUSAND, TWO HUNDRED AND 00/100 (\$216,200.00).

NOW, THEREFORE, in consideration of the premises and said sum of money and by virtue of money and by virtue of and in the exercise of the power of sale contained in the aforesaid Security Deed, the party of the first part has bargained, sold, granted and conveyed, and by these presents does hereby bargain, sell, grant and convey to the party of the second part, North Georgia National Bank and assigns, all that tract or parcel of land lying and being in:

ALL that tract or parcel of land lying and being in Land Lot No. 85 of the 14th District and 3rd Section of Gordon County, Georgia, being 19.70 acres and being more particularly described according to a plat of survey thereof entitled "Surveyed for William J. Gordon, Jr.," prepared by Carl F. Freeman, Jr., G.R.L.S. No. 1619, of Freeman Lambert Surveyors, P.C., dated 4/30/98, a copy of said plat of survey being recorded in the Office of the Clerk of the Superior Court of Gordon County, Georgia in plat book 35, page 153, to which said plat and the record thereof reference is hereby made for a full and complete description of the land herein conveyed.

Together with all and singular the rights, members and appurtenances thereto appertaining; also, all the estate, right, title, interest, claim or demand of the said Wanda Browder and Russell Owen and assigns, legal, equitable or otherwise whatsoever, in and to the same.

TO HAVE AND TO HOLD the said premises and every part thereof unto the said North Georgia National Bank and assigns, to North Georgia National Bank for its own property use, benefit and behoof in FEE SIMPLE, in as full and ample a manner as the said Wanda Browder and Russell Owen and its successors and assigns, did hold and enjoy the same.

IN WITNESS WHEREOF, the said North Georgia National Bank as Agent and Attorney in Fact for Wanda Browder has hereunto fixed its hand and seal, the day and year first above written.

(Signatures continued on the next page)

(CORPORATE SEAL)

As Attorney in Fact for Wanda Browder and Russell Owen

signed, sealed and delivered
in the presence of:

By: [Signature] (seal)

[Signature]
Witness

By: [Signature] (seal)

[Signature]
Notary Public

Commission Expiration Date: 1-20-14

[Notary Seal]



150 300
GRAPHIC SCALE - FEET

DATE: APRIL 30-1998

STANLEY B. HENSON & DALE W. BARKER
SURVEYORS

IN MY OPINION THIS PLAN IS A CORRECT REPRESENTATION OF THE LAND PLATTED AND HAS BEEN PREPARED IN CONFORMITY WITH THE MINIMUM STANDARDS AND REQUIREMENTS OF L.M.S.

THE FIELD DATA UPON WHICH THIS PLAN IS BASED AND A CORRECT REPRESENTATION OF THE LAND PLATTED AND HAS BEEN PREPARED IN CONFORMITY WITH THE MINIMUM STANDARDS AND REQUIREMENTS OF L.M.S.

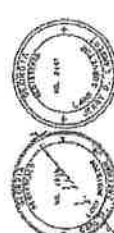
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WILLIAM J. GORDON JR.

LOCATED IN LAND LOT NO. 85,
14TH, DISTRICT, 3RD, SECTION,
GORDON COUNTY, GEORGIA.



STANLEY B. HENSON & DALE W. BARKER
SURVEYORS
300-2715
2001 W. HENSON BLVD
GORDON, GEORGIA 31027

NOT CURRENT BASED ON FIELD EVIDENCE FOUND AND RECORDS AND PLATS OF RECORD.