

EXHIBIT "A"
LEGAL DESCRIPTION

All that tract or parcel of land lying and being in Land Lot 85, 19th District, Land District, Hall County, Georgia, shown on survey of Donald L. and Rebecca S. Stephens and Home Trust Bank of Georgia, by Henry Grady Jarrard, R.S., dated October 12, 1992, recorded in Plat Slide 181, Page 151B, records of Hall County, Georgia, which plat is hereby referred to and made a part of this description.

LESS AND EXCEPT,

That portion of the above described property conveyed in a Warranty Deed from Donald L. Stephens and Rebecca S. Stephens to Charles A. Hughes and Jo Ellen Hughes, dated May 11, 1994, recorded in Deed Book 2210, Page 303, aforesaid records; AND

LESS AND EXCEPT,

That portion of the above described property conveyed in right-of-way deed to Hall County for the widening of Brand Drive, recorded in Deed Book 2665, Page 273, Hall County records.

Tax ID#: 10085-000061

Subject to any Easements or Restrictions of Record

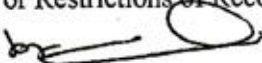

Jung Hcin  AIF

EXHIBIT "B"

1. All taxes and special assessments, including water, sanitary and other utility bills, for the year 2022 and subsequent years, which are not yet due and payable, together with any and all taxes and special assessments which may become due and payable for the current or previous years, due to, but not limited to, reassessments, rebillings, or errors by tax officials or their agents.
2. All matters and exceptions appearing at Plat Book 181 Page 151B aforesaid records.

Jung H. Kim by  AIF