

There are two parcels that are subject to a refund to Watermark on the Lake, Inc.; this is refund #2, parcel 10007 000109. This parcel was transferred to Watermark on the Lake, Inc. from the developer, Exterior Motives Contracting, Inc on May 31, 2023. The transaction documents did not identify Watermark on the Lake, Inc. as a Homeowners Association (HOA). As a result, the properties were valued and taxed as any other fee simple owned property ownership for 2024. A member of the HOA board contacted the BTA office questioning the taxation of the HOA common property for 2024. We requested supporting documents that Watermark on the Lake, Inc. is an HOA. A subsequent review of the Watermark on the Lake, Inc. Certificate of Incorporation verifies the status of Watermark on the Lake, Inc. as the HOA for the Watermark on the Lake subdivision. Given this information, the parcels have been revalued in accordance with the Department of Revenue's APM (Appraisal Procedures Manual) and BOA policy. In instances where the HOA membership is mandatory, each property owner owns an undivided interest in the common property. The APM states that the BOA appraisal staff may recommend a nominal assessment of the common area parcel(s). Additionally, BOA policy calls for amenity and common areas to be valued at \$1 on land and \$1 for each improvement since the common area(s) are included in an undivided interest of each property owner.

A refund in the amount of \$1,347.45 is recommended for approval for parcel 10007 000108 for tax year 2024. The refund does not include the Street Light Fee.

APM: Appraisal Procedures Manual 560-11-10-.09(4)(d)1:

The appraisal staff may take into account the extent that the fair market value of individually owned units in a residential subdivision, planned commercial development, or condominium also represents the fair market value of any ownership interest in any common area that is conveyed with the individually owned units. When the appraisal staff determines that the fair market value of the common area is included in the fair market value of the individually owned units, the appraisal staff may recommend a nominal assessment of the common area parcel. When the appraisal staff makes such a determination, the fair market value of residual interests not conveyed to the owners of the individually owned units shall be appraised and an assessment recommended to the board of tax assessors.

BOA Policy:

12. Values for amenity and common areas shall be charged at \$1 on land **and** \$1 for each improvement. Golf courses and club houses where retail or commercial income is derived are excluded. Ownership must be held by a mandatory homeowners' association and made available for the use of the members of the association. Approve by BTA 9/16/2015

Parcel 10007 000108 - REFUND #1

Year	Original Value	Corrected Value	Difference	Remove Solid Waste Refund	Estimated County Refund
2024	\$ 133,600	\$ 133,596	4	\$ 133,596	\$1,347.45

TOTAL REFUND \$3,623.83

Parcel 10007 000109

Year	Original Value	Corrected Value	Difference	Remove Solid Waste Refund	Estimated County Refund
2024	\$ 239,000	\$ 238,995	5	\$ 238,995	\$2,276.38

Nicole Griffin (Tax Assessors)

From: Tommy Sandoval <thomas.c.sandoval@gmail.com>
Sent: Wednesday, February 5, 2025 2:40 PM
To: Steve Watson (Real Property)
Cc: Nicole Griffin (Tax Assessors); John Smith (Tax Assessors); Marion Meeks (Tax Assessors); Wazim Khan (Tax Assessors); Eric Jackson (Tax Assessors)
Subject: Re: 059: Property tax Invoices and copies of checks for 2023, 2024

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To whom it may concern at the Hall County Commission, Property Tax Assessors Board, Property Tax Assessor, as well as Tax Commissioner's office, or anyone else pertinent. We at Watermark on the Lake subdivision (Watermark on the Lake, Inc), mailing address 5910 Watermark Cv, Gainesville, GA 30506, respectfully request a refund of property taxes paid on subdivision common properties (parcels 10007 000108 and 10007 000109). Thank you in advance for helping rectify this issue.

Tommy Sandoval
Watermark on the Lake
HOA President

On Wed, Feb 5, 2025 at 2:30 PM Steve Watson (Real Property) <rswatson@hallcounty.org> wrote:

Marion,

The property was transferred into the name of Watermark on the Lake, Inc. There was no indication in the deed or associated documents that Watermark on the Lake, Inc. is an HOA. The HOA, knowing that they are an HOA did not appeal the assessment which included the estimated taxes and also paid the property tax bill. Now that Mr. Sandavol has brought to light this revelation with the supporting documentation (see attached to Nicoles email) I believe that Watermark on the Lake, Inc. is an HOA and should have been treated as such for 2024.

Tommy, unless I have missed it send us a request for a refund, and we will start the process. Thanks.

Respectfully,

Steve Watson,
Director/Chief Appraiser of Hall County Board of Assessors

[Hall County Government](#)

(office) 770-531-6733

(cell) 470-691-6375

rswatson@hallcounty.org



From: Nicole Griffin (Tax Assessors) <nicole.griffin@hallcounty.org>

Sent: Wednesday, February 5, 2025 2:21 PM

To: Tommy Sandoval <thomas.c.sandoval@gmail.com>

Cc: Steve Watson (Real Property) <rswatson@hallcounty.org>; John Smith (Tax Assessors) <jtsmith@hallcounty.org>; Marion Meeks (Tax Assessors) <mlmeeks@hallcounty.org>; Wazim Khan (Tax Assessors) <wkhan@hallcounty.org>

Subject: RE: 059: Property tax Invoices and copies of checks for 2023, 2024

Hi Tommy,

Just to make sure I am understanding correctly, you have paid parcels 10007 000108 and 10007 000109 for 2024 but believe they are missed valued due to be owned by the HOA?

I am including your appraiser, Wazim, and our appraisal supervisor, Marion, on this reply. They will go over the documents (attached) you have sent in to us and see what, if any, adjustments can be made.

Please let me know if you have any questions.

Thank You,

Nicole Griffin

Appraisal Systems Coordinator

Hall County Tax Assessors Office

(Office) 770-718-5712

Nicole.Griffin@Hallcounty.org



From: Tommy Sandoval <thomas.c.sandoval@gmail.com>

Sent: Wednesday, February 5, 2025 2:05 PM

To: Steve Watson (Real Property) <rswatson@hallcounty.org>; Nicole Griffin (Tax Assessors) <nicole.griffin@hallcounty.org>

Subject: Fwd: 059: Property tax Invoices and copies of checks for 2023, 2024

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

2024 Invoice attached and screen shot of payment. Is this sufficient? If you need anything else just let me know. I sent this to Nicole Griffin in your office being your last email to me had her attached.

Thank you,

Tommy

----- Forwarded message -----

From: Cecilia Mandella <CM2@associationmgt.com>

Date: Wed, Feb 5, 2025 at 12:35 PM

Subject: 059: Property tax Invoices and copies of checks for 2023, 2024

To: Tommy Sandoval <thomas.c.sandoval@gmail.com>

Tommy,

I have attached the invoices for your property taxes. Copy of check for invoices in screenshot below. Please let me know if you need anything else.

Watermark on the Lake, Inc.
678-407-1115
PO Box 491537
Lawrenceville, GA 30049

Pacific Premier Bank
12001 N. Central Express Way, Ste 500
Dallas, TX 75243
32-2545

001177

October 10, 2024

PAY TO THE ORDER OF HALL COUNTY TAX COMMISSIONER \$3,923.33

THREE THOUSAND NINE HUNDRED TWENTY THREE AND 100/100 ***** DOLLARS

HALL COUNTY TAX COMMISSIONER
P O Box 1579
Gainesville, GA 30503

MEMO: Invoice # 2024 PROPERTY TAX

COPY

Thank you,

Cecilia Mandella

Community Manager

Assn Management Advisory Group

P. O. Box 491537

Lawrenceville, GA 30049-1537

678-407-1115 Office extension 108

678-384-9389

Please structure community name in Subject Line.

e.g. Subject: community name, email subject

Thank you, AMAG

Confidential Email: The information transmitted is intended solely for the individual or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you have received this email in error please contact the sender



2024 Property Tax Statement

Darla Eden CPA TAX COMMISSIONER
Richard Steele CHIEF DEPUTY TAX COMMISSIONER

www.hallcountytax.org
propertytax@hallcounty.org
Phone: 770.531.6950
Text: 833.602.8497
PO Box 1579 • Gainesville GA 30503

PROPERTY OWNER(S)	MAP CODE	DISTRICT	ACREAGE	EXEMPTIONS	TAX BILL #
WATERMARK ON THE LAKE, INC.	10007 000109	1 UNINCORPORATED	0.84		2024-79069
	LEGAL DESCRIPTION: WATERMARK S/D PHASE 1 AMENITY AREA				
	LOCATION	BUILDING +	LAND VALUE =	FAIR MARKET VALUE x 40% =	ASSESSED VALUE
	6020 WATERMARK CV	129,700	109,300	239,000	95,600

TAXING ENTITY	ASSESSED - VALUE	LESS = EXEMPTIONS	TAXABLE x VALUE	MILLAGE = RATE	GROSS - TAX	CREDITS =	NET TAX
GROSS COUNTY M&O	95600	0	95600	5.573	532.78	0.00	309.17
SALES TAX CREDIT	0	0	95600	-2.339	0.00	-223.61	0.00
SCHOOL M&O	95600	0	95600	14.99	1,433.04	0.00	1,433.04
SCHOOL BOND	95600	0	95600	1	95.60	0.00	95.60
GROSS UNINC FIRE	95600	0	95600	3.637	347.70	0.00	229.44
INSURANCE PREMIUM CREDIT	0	0	95600	-1.237	0.00	-118.26	0.00
EMERGENCY SERVICES	95600	0	95600	0.571	54.59	0.00	54.59
DEVELOPMENT SERVICES	95600	0	95600	1.18	112.81	0.00	112.81
PARKS & LEISURE SERVICES	95600	0	95600	0.437	41.78	0.00	41.78
SOLID WASTE FEE	0	0	0	0	0.00	0.00	0.00
STREET LIGHT FEE	0	0	0	0	149.70	0.00	149.70
TOTAL				23.8120	\$2,768.00	-\$341.87	\$2,426.13

PAYMENT OPTIONS

Online: www.hallcountytax.org
(American Express, Discover, MasterCard, Visa, PayPal, E-Check)
By Mail: Check, American Express, Discover, MasterCard, Visa accepted.
In Person: (Appointments preferred, limited walk-in availability):
Hall County Government Center | 2875 Browns Bridge Rd | Gainesville GA 30504 M-F 8am-5pm
Drive-Up Drop Box: (Available 24/7) Located across from front doors at the Hall County Government Center under the breezeway.



2024 Current Due	\$2,426.13
Penalty	\$0.00
Interest	\$0.00
Other Fees	\$0.00
Previous Payments	\$2,426.13
Delinquent Tax as of Billing Date	\$0.00
TOTAL DUE	\$0.00

2024 Property Tax Statement

Darla Eden CPA TAX COMMISSIONER
Richard Steele CHIEF DEPUTY TAX COMMISSIONER
PO Box 1579 • Gainesville GA 30503

WATERMARK ON THE LAKE, INC.
c/o AMAG
P. O. BOX 491537

LAWRENCEVILLE, GA 30049

BILL #	DUE DATE	TOTAL DUE	LOCATION
2024-79069	11/15/2024	\$0.00	6020 WATERMARK CV
MAP CODE		DESCRIPTION	
10007 000109		WATERMARK S/D PHASE 1 AMENITY AREA	

Make check payable to **Hall County Tax Commissioner** and include bill number on check. Payments by American Express, Discover, MasterCard, Visa accepted. Please fill out information below and return by mail, place in drop box or email:

AMOUNT \$ _____ EXPIRATION DATE _____
CARD # _____
CARD BILLING ZIP CODE _____ CVV _____
CARDHOLDER PRINTED NAME _____
CARDHOLDER SIGNATURE _____
PHONE NUMBER _____

Credit and Debit Card Fees Apply

Check here if making address change (see back)

2024 Property Tax Statement

Darla Eden CPA TAX COMMISSIONER
Richard Steele CHIEF DEPUTY TAX COMMISSIONER

www.hallcountytax.org
propertytax@hallcounty.org
Phone: 770.531.6950
Text: 833.602.8497
PO Box 1579 • Gainesville GA 30503

PROPERTY OWNER(S)	MAP CODE	DISTRICT	ACREAGE	EXEMPTIONS	TAX BILL #
WATERMARK ON THE LAKE, INC.	10007 000108	1 UNINCORPORATED	2.9		2024-79068
	LEGAL DESCRIPTION: WATERMARK S/D PHASE 1 AMENITY AREA				
	LOCATION		BUILDING +	LAND VALUE =	FAIR MARKET VALUE x 40% =
	5910 WATERMARK CV	119,500	14,100	133,600	53,440

TAXING ENTITY	ASSESSED - VALUE	LESS = EXEMPTIONS	TAXABLE x VALUE	MILLAGE = RATE	GROSS - TAX	CREDITS =	NET TAX
GROSS COUNTY M&O	53440	0	53440	5.573	297.82	0.00	172.82
SALES TAX CREDIT	0	0	53440	-2.339	0.00	-125.00	0.00
SCHOOL M&O	53440	0	53440	14.99	801.07	0.00	801.07
SCHOOL BOND	53440	0	53440	1	53.44	0.00	53.44
GROSS UNINC FIRE	53440	0	53440	3.637	194.36	0.00	128.25
INSURANCE PREMIUM CREDIT	0	0	53440	-1.237	0.00	-66.11	0.00
EMERGENCY SERVICES	53440	0	53440	0.571	30.51	0.00	30.51
DEVELOPMENT SERVICES	53440	0	53440	1.18	63.06	0.00	63.06
PARKS & LEISURE SERVICES	53440	0	53440	0.437	23.35	0.00	23.35
SOLID WASTE FEE	0	0	0	0	75.00	0.00	75.00
STREET LIGHT FEE	0	0	0	0	149.70	0.00	149.70
TOTAL				23.8120	\$1,688.31	-\$191.11	\$1,497.20

PAYMENT OPTIONS

Online: www.hallcountytax.org
(American Express, Discover, MasterCard, Visa, PayPal, E-Check)
By Mail: Check, American Express, Discover, MasterCard, Visa accepted.
In Person: (Appointments preferred, limited walk-in availability):
Hall County Government Center | 2875 Browns Bridge Rd | Gainesville GA 30504 M-F 8am-5pm
Drive-Up Drop Box: (Available 24/7) Located across from front doors at the Hall County Government Center under the breezeway.



2024 Current Due	\$1,497.20
Penalty	\$0.00
Interest	\$0.00
Other Fees	\$0.00
Previous Payments	\$1,497.20
Delinquent Tax as of Billing Date	\$0.00
TOTAL DUE	\$0.00

2024 Property Tax Statement

Darla Eden CPA TAX COMMISSIONER
Richard Steele CHIEF DEPUTY TAX COMMISSIONER
PO Box 1579 • Gainesville GA 30503

WATERMARK ON THE LAKE, INC.
c/o AMAG
P. O. BOX 491537

LAWRENCEVILLE, GA 30049

BILL #	DUE DATE	TOTAL DUE	LOCATION
2024-79068	11/15/2024	\$0.00	5910 WATERMARK CV
MAP CODE		DESCRIPTION	
10007 000108		WATERMARK S/D PHASE 1 AMENITY AREA	

Make check payable to **Hall County Tax Commissioner** and include bill number on check. Payments by American Express, Discover, MasterCard, Visa accepted. Please fill out information below and return by mail, place in drop box or email:

AMOUNT \$ _____ EXPIRATION DATE _____
CARD # _____
CARD BILLING ZIP CODE _____ CVV _____
CARDHOLDER PRINTED NAME _____
CARDHOLDER SIGNATURE _____
PHONE NUMBER _____

Credit and Debit Card Fees Apply

Check here if making address change (see back)

Secretary of State
Corporations Division
315 West Tower
#2 Martin Luther King, Jr. Dr.
Atlanta, Georgia 30334-1530

CONTROL NUMBER : 0453622
EFFECTIVE DATE : 08/27/2004
JURISDICTION : GEORGIA
REFERENCE : 0044
PRINT DATE : 09/09/2004
FORM NUMBER : 311

ELIZABETH S. COOK
4840 ROSWELL ROAD, N.E.
BUILDING B, SUITE 220
ATLANTA, GA 30342

CERTIFICATE OF INCORPORATION

I, Cathy Cox, the Secretary of State and the Corporations Commissioner of the State of Georgia, do hereby certify under the seal of my office that

WATERMARK ON THE LAKE, INC.
A DOMESTIC NONPROFIT CORPORATION

has been duly incorporated under the laws of the State of Georgia on the effective date stated above by the filing of articles of incorporation in the Office of the Secretary of State and by the paying of fees as provided by Title 14 of the Official Code of Georgia Annotated.

WITNESS my hand and official seal in the City of Atlanta and the State of Georgia on the date set forth above.



Cathy Cox

Cathy Cox
Secretary of State





CATHY COX
Secretary of State

OFFICE OF SECRETARY OF STATE
CORPORATIONS DIVISION

315 West Tower, #2 Martin Luther King, Jr. Drive
Atlanta, Georgia 30334-1530
(404) 656-2817

Registered agent, officer, entity status information via the Internet
<http://www.georgiacorporations.org>

WARREN RARY
Director

ENRICO M. ROBINSON
Assistant Director

TRANSMITTAL INFORMATION
GEORGIA PROFIT OR NONPROFIT CORPORATIONS

DO NOT WRITE IN SHADED AREA - SOS USE ONLY

DOCKET #	PENDING #	CONTROL #
DOCKET CODE	DATE FILED	CHECK/ RECEIPT #
TYPE CODE	EXAMINER	JURISDICTION (COUNTY) CODE

Handwritten entries: PENDING # 12611829, CONTROL # 6153622, DATE FILED 9/27/2004, CHECK/ RECEIPT # 2093, TYPE CODE DN, JURISDICTION (COUNTY) CODE 33

NOTICE TO APPLICANT: PRINT PLAINLY OR TYPE REMAINDER OF THIS FORM

1. 465663 042120117
Corporate Name Reservation Number (if one has been obtained; if articles are being filed without prior reservation, leave this line blank)

WATERMARK ON THE LAKE, INC.
Corporate Name (List exactly as it appears in articles)

2. ELIZABETH S. COOK (404) 257-1720
Name of person filing articles (certificate will be mailed to this person, at address below) Telephone Number

4840 ROSWELL ROAD, NE, BUILDING B, SUITE 220
Address

ATLANTA, GEORGIA 30342
City State Zip Code

3. Mail or deliver the following items to the Secretary of State, at the above address:

- 1) This transmittal form
- 2) Original and one copy of the Articles of Incorporation
- 3) Filing fee of \$100.00 payable to Secretary of State. Filing fees are NON-refundable.

I certify that a Notice of Incorporation or Notice of Intent to Incorporate with a publication fee of \$40.00 has been or will be mailed or delivered to the official organ of the county where the initial registered office of the corporation is to be located. (List of legal organs is posted at web site; or, the Clerk of Superior Court can advise you of the official organ in a particular county.)

Authorized signature of person filing documents

Date

AUGUST 26, 2004

Request certificates and obtain entity information via the Internet: <http://www.georgiacorporations.org>

**ARTICLES OF INCORPORATION
OF
WATERMARK ON THE LAKE, INC.**

I.

The name of the Corporation shall be: WATERMARK ON THE LAKE, INC., a Georgia non-profit Corporation.

II.

The Corporation is formed pursuant to the Georgia Nonprofit Corporation Code and shall have perpetual duration.

III.

This Corporation shall have no stock or stockholders; it is not organized and shall not operate for profit or pecuniary gain; and no part of the net earnings of this corporation shall inure to the benefit of any member, director, officer or any private individual except that reasonable compensation may be paid for services rendered to or for this corporation affecting one or more of its purposes. No part of the activities of this corporation shall be for carrying on of propaganda, or otherwise attempting to influence legislation, and this corporation shall not participate in or intervene in (including publishing or distributing statements) for any political campaign on behalf of any candidate for public office.

IV.

The purpose for which this corporation is organized is to perform certain functions for the common good and general welfare of the inhabitants of the Subdivision which is to promote the recreation, health, safety, welfare, common benefit and enjoyment of the Owners of Lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23 and 24 of Watermark on the Lake Subdivision (the "Subdivision") being located in Land Lots 7, 8 and 15 of the 10th District of Hall County, Georgia, as more fully set forth in that certain Declaration of Covenants and Restrictions for Watermark on the Lake Subdivision and for WATERMARK ON THE LAKE, INC., a Homeowner's Association, and any amendments thereto (the "Declaration of Covenants"). Contemporaneously with the incorporation of this Corporation, said Declaration of Covenants will be filed in the office of the Clerk of the Superior Court of Hall County, Georgia.

When used in these Articles of Incorporation, words such as, for example, "Declarant", "Residential Lot" and "Owner" shall have the meaning as set forth in said Declaration of Covenants, unless the context shall otherwise require.

Insofar as permitted by law, this corporation shall have the power to do anything that, in the opinion of the Board of Directors of this Corporation, will promote, directly or indirectly, the recreation, health, safety, welfare, common benefit and enjoyment of the Owners and occupants of Lots in the Subdivision, including, but not limited to, the power (i) to purchase, accept by gift, lease, hold, sell, mortgage, convey or otherwise acquire or dispose of any real and personal property necessary or proper for the carrying out of the purposes of this corporation; (ii) to own, acquire, construct, equip, operate and maintain amenities, services and facilities incident to the purposes of this corporation; (iii) to fix, levy and collect assessments as provided in said Declaration of Covenants; and (iv) in general, to exercise all the rights, powers privileges and immunities as are provided and allowed for similar corporations under the laws of Georgia, including, but not

limited to, the Georgia Nonprofit Corporation Code, subject, however, to any limitations set forth in said Declaration of Covenants.

V.

The Corporation Lots will have members. The membership of this corporation shall be comprised of the Owners of Residential Lots in the Subdivision as set forth in said Declaration of Covenants. Voting by the members of this corporation shall be as set forth in and subject to the provisions of said Declaration of Covenants.

VI.

Directors shall be elected and serve as provided in the by-laws of this corporation. Declarant shall have the power and authority as defined throughout the Declaration of Covenants, Restrictions and Easement for WATERMARK ON THE LAKE, INC., a Homeowner's Association to control the Directors of this corporation during the period set forth in the Bylaws.

VII.

The address of the initial registered office of this Corporation shall be in Cobb County, Georgia at 2136 Kingston Court, Marietta, Georgia 30067, and the name of its original registered agent at such address is Alan Killebrew.

VIII.

The principal mailing Address for the Corporation is: 2136 Kingston Court, Marietta, Georgia 30067.

IX.

These Articles of Incorporation may be amended from time to time in the same manner as is provided in said Declaration of Covenants with respect to amendments to said Declaration of Covenants.

X.

The name of the Incorporator is Elizabeth S. Cook, Attorney and her address is 4840 Roswell Road, N.W., Building B, Suite 220, Atlanta, Georgia 30342.

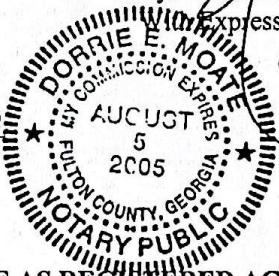
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on August 26, 2004.

WATERMARK ON THE LAKE, INC.

Renee Barr
Witness

[Signature]
By: Alan Killibrew, President
By: Elizabeth S. Cook, Attorney At Law
With Express Permission

Dorrie E. Moate
Notary Public



CONSENT TO SERVE AS REGISTERED AGENT FOR THE CORPORATION

I, the undersigned hereby consent to serve as Registered Agent for WATERMARK ON THE LAKE, INC., until further notice shall be given to the Secretary of State of the State of Georgia. I acknowledge the reservation and certify the name of WATERMARK ON THE LAKE, INC.

Dated: September 7, 2004

WATERMARK ON THE LAKE, INC.

Renee Barr
Witness

[Signature]
By: Alan Killibrew, President
By: Elizabeth S. Cook, Attorney At Law
With Express Permission

Dorrie E. Moate
Notary Public

SECRETARY OF STATE
2004 SEP - 8 A 9:43
CORPORATIONS DIVISION

