EXHIBIT "A"

Property address: 3582 Carter Road, Buford, GA 30518

All that certain tract or parcel of land, containing 35.5 acres, more or less, situated, lying and being in Land Lot 169,8th Land District of Hall County, Georgia, on the northwest side of Frasier Road just off of and north of Shadburn Ferry-Greens Crossing blacktop public road and more particularly described as follows:

BEGINNING at an iron pin on the southeast side of the right-of-way of the Southern Railroad, where same is intersected by the original land lot line between Land Lots 158 and 169 in the 8th Land District of Hall County, Georgia, thence S30°50'E, 894 feet along the original land lot line between Land Lots 158 and 169 of the 8th Land District of Hall County, Georgia, to an iron pin on the northwest side of the right-of-way of said Frasier Road; thence in a southwesterly direction along the northwest side of the right-of-way of said Frasier Road 216.8 feet to an iron pin at the comer of the lands of Bonnie N. Pruitt; thence along the lands of Bonnie N. Pruitt as follows: N71°9'W, 570 feet to an iron pin; thence S34°57'E, 408.4 feet to an iron pin and S71 o 15'E, 315.2 feet to an iron pin on the northwest side of the right-of-way of said Frasier Road; thence S18°45'W, 200 feet along the northwest side of the right-of-way of said Frasier Road to an iron at the southeast comer of Lot No. 14 and southwest comer of Lot No. 15 of the W. C. Compton Subdivision as shown and delineated on a plat prepared by Horace L. Dunahoo, Georgia Registered Surveyor No. 277, dated March 31,1959, which plat is recorded in the Clerk's Office of the Superior Court of Hall County, Georgia, in Plat Book 22, page 36; thence N71ol5W, 200 feet along the dividing line between Lots 14 and 15 in th aforesaid W. C. Compton Subdivision to an iron pin; thence S18°45'W, 300 feet along the rear line of Lots 14, 13 and 12 of the aforesaid W. C. Compton Subdivision to an iron pin; thence along the lands of now or formerly W. C. Compton N71°15'W, 115.2 feet to an iron pin; thence S18°45'W, 300 feet to an iron pin; thence N88°W, 100 feet to an iron pin; thence S18°45'W, 300 feet to an iron pin; thence N88°W, 100 feet to an iron pin; thence S18°45'W, 300 feet to an iron pin; thence S2°W, 184.6 feet to an iron pin; thence N88°W, 100 feet to an iron pin;

N88°W, 100 feet to an iron pin; N33°33'W, 345.1 feet to an iron pin and N45°55'W, 761.5 feet to an iron pin on the southeast side of the right-of-way of said Southern Railroad; thence N37°12'E, 1689 feet along the southeast side of the right-of-way of said Southern Railroad to an iron pin on the original land lot line between Land Lots 158 and 169 of the 8th Land District of Hall County, Georgia, the beginning comer.

Said tract of land being more particularly shown and delineated on a plat prepared by Owen Patton, Georgia Registered Surveyor No. 1324 dated February 6, 1968, which plat is recorded in the Clerk's Office of the Superior Court of Hall County, Georgia, in Plat Book 39, page 54, said plat and the record thereof are by reference incorporated herein. Said property is subject to existing easements for public road and utilities now in use.

Said property is also subject to a Restrictive Covenant contained on the recorded plat prepared by Horace L. Dunahoo, Georgia Registered Surveyor No. 277, dated March 31,1959, which plat is recorded in the Clerk's Office of the Superior Court of Hall County, Georgia Plat Book 22, page 36, which embraces Lots 15 and 16 of the aforesaid Compton Subdivision.

This being the same property as described in a Warranty Deed with Survivorship from W. C. Compton to Charles D. Bell and Jimmie S. Bell as recorded in Deed Book 367, pages 259-260 of the Hall County, Georgia Deed Records.

Less and Except:

All that tract or parcel of land lying and being in Land Lot 169 of the 8th Land District and 413th Georgia Militia District of Hall County, Georgia, and being more particularly described as follows:

BEGINNING at a point 52.24 feet left of and opposite Station 63+42.53 on the construction centerline of Lake Lanier Access Road (State Route 347) on Georgia Highway project AHL-347(7); running thence N69°50'34.3"W, a distance of 315.20 feet to a point; thence S19°57'33"W, a distance of 34.51 feet to a point; thence S19°58'15"W, a distance of 15.00 feet to a point; thence N70°13'00.4", a distance of 92.43 feet to a point; thence northwesterly along a curving line having a radius of2964.79 feet for an arc distance o£206.70 feet to a point; thence N57° 15'57"W, a distance of207.58 feet to a point; thence northwesterly along a curving line having a radius of 2939.79 feet for an arc distance of 155.09 feet to a point; thence N71°23'09"W, a distance of 354.05 feet to a point; thence N38°17'30.5"E, a distance of 302.55 feet to a point; thence S45°25'0.89"E, a distance of 315.84 feet to a point; thence southeasterly along a curving line having a radius of 2,789.79 feet for an arc distance of 98.50 feet to a point; thence S73o49'27.4"E, a distance of 99.07 feet to a point; thence southeasterly along a curving line having a radius of 2,769.79 feet for an arc distance of 338.13 feet to a point; thence S70°10'25"E, a distance of 360.27 feet to a point; thence N52°27'39.9"E, for a distance of 96.22 feet to a point; thence S20°56'08 4"W, a distance of 228.31 feet back to the point of BEGINNING.

Also granted is the right to an easement for the construction and maintenance of slopes as shown on a plat of the property. Also granted is the right to two temporary easements for the construction of a fence, which said easements are five feet wide. Also granted is the right to two easements for the construction of driveways as shown on the plat of property

This being the same property as described on a Georgia Department of Transportation Right of Way Deed dated January 3, 1995

Also Less and Except:

An 11% undivided interest in all that tract or parcel of land lying and being in Land Lot 169, 8th District of Hall County, Georgia, and consisting of 8.72 acres as more particularly described on a plat of survey for Charles D. Bell dated October 22, 2002, and prepared by J. A. Page and Associates, Registered Surveyors, as recorded in Plat Slide 821, pages 192A of the Hall County, Georgia, Plat Records. Said plat and the description therein are incorporated herein by reference and made a part hereof.

This being the same property as described on a Deed of Gift dated October 29, 2002 from Charles Douglas Bell and Jimmie Sue Bell to Bell Family Charitable Remainder Unitrust as recorded in Deed Book 4358, pages 147-148 of the Hall County, Georgia Deed Records.

Also Less and Except:

All that tract or parcel of land lying and being situated in Land Lot 169 of the 8th Land District of Hall County, Georgia, being 1.00 acres as shown on a plat prepared by Precision Planning, Inc. dated October 12,1994, and being recorded on Plat Slide 396, page 57B of the Hall County, Georgia Plat Records. Said plat and the description therein is incorporated herein by reference.

This being the same property as described in a Warranty Deed dated November 21,1994 from Charles D. Bell to Pam B. Jones as recorded in Deed Book 2348, page 23 of the Hall County, Georgia, Deed Records.

Also Less and Except:

All that tract or parcel of land lying and being in Land Lot 169 of the 8th Land District of Hall County, Georgia, and being 1.17 acres as shown on a plat entitled "Survey for Keith D. Bell & Decatur Federal Savings and Loan" dated January 19,1989, prepared by Owen Patton, Georgia Registered Land Surveyor, and being more particularly describe as follows:

BEGINNING at an iron pin comer on the eastern right-of-way of Carter Road, which iron pin is located 107.94 feet from the intersection of the eastern right-of-way of Carter Road with the land lot line common to Land Lots 158 and 169 of the 8th Land District, as measured along the right-of-way of Carter Road and running thence along the eastern right-of-way of Carter Road S09o52·17"E, 108.86 feet to a point; running thence N71 009'00"W, 412.92 feet to an iron pin comer; running thence N24o36'01 "E, 179.89 feet to an iron pin comer; running thence S57°26'54"E, 352.61 feet to the beginning iron pin comer.

This being the same property as described in a Warranty Deed dated February 9,1989 from Charles D. Bell and Jimmie S. Bell to Keith D. Bell as recorded in Deed Book 1312, page 6 of the Hall County, Georgia, Deed Records.

Also Less and Except:

A one-half undivided interest in all that tract or parcel of land lying and being in Land Lot 169 of the 8th Land District, Hall County, Georgia, City of Buford as shown and delineated as Tract 2, being 1.339 acres, more or less, on plat of survey for Charles Bell by Patton-Boyer, Inc. dated October 24, 2001, which plat is recorded in Hall County Records at Plat Slide 809, page 59A and is incorporated herein by reference for a more complete description.

This being the same property as described on a Warranty Deed dated December 28,2001 from Charles D. Bell and Jimmie S. Bell to Chad J. Bell, Leanne W. Bell, Richard T. Buice and Chanda D. Buice as recorded in Deed Book 4078, page 443 of the Hall County, Georgia Deed Records.

Also Less and Except:

A one-half undivided interest in all that tract or parcel of land lying and being in Land Lot 169 of the 8th Land District, Hall County, Georgia, City of Buford as shown and delineated as Tract 2, being 1.339 acres, more or less, on plat of survey for Charles Bell by Patton-Boyer, Inc. dated October 24, 2001, which plat is recorded in Hall County Records at Plat Slide 809, page 59A and is incorporated herein by reference for a more complete description.

This being the same property as described on a Warranty Deed dated January 2,2002 from Charles D. Bell and Jimmie S. Bell to Chad J. Bell, Leanne W. Bell, Richard T. Buice and Chanda D. Buice as recorded in Deed Book 4143, page 427 of the Hall County, Georgia Deed Records.