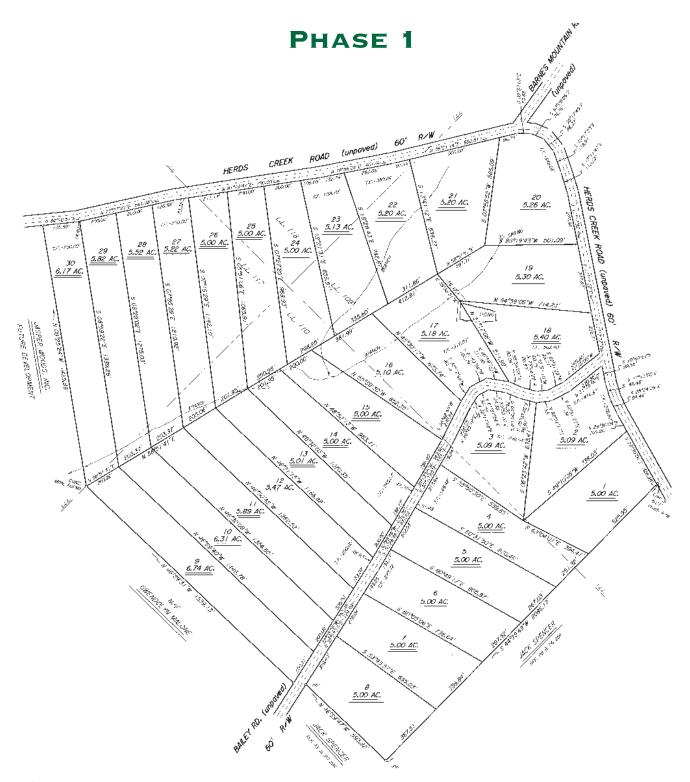


BARNES MOUNTAIN FARMS

CONVENIENT TO ATLANTA

- \$295 Down
- Owner Financing
- No Closing Costs
- Low Monthly Payments
- No Pre-Payment Penalties
- Protective Covenants
- Warranty Deed
- Immediate Possession

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Financing Example

Purchase Price: \$29,995

Down Payment: \$295

Financed Amount: \$29,700

Interest Rate: 7.9% Fixed simple interest

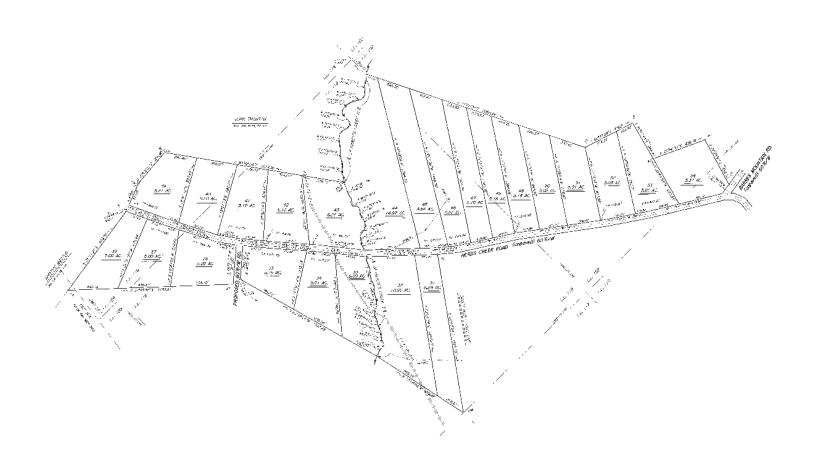
Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY



PHASE 2



Financing Example

Purchase Price: \$29,995

Down Payment: \$295

Financed Amount: \$29,700

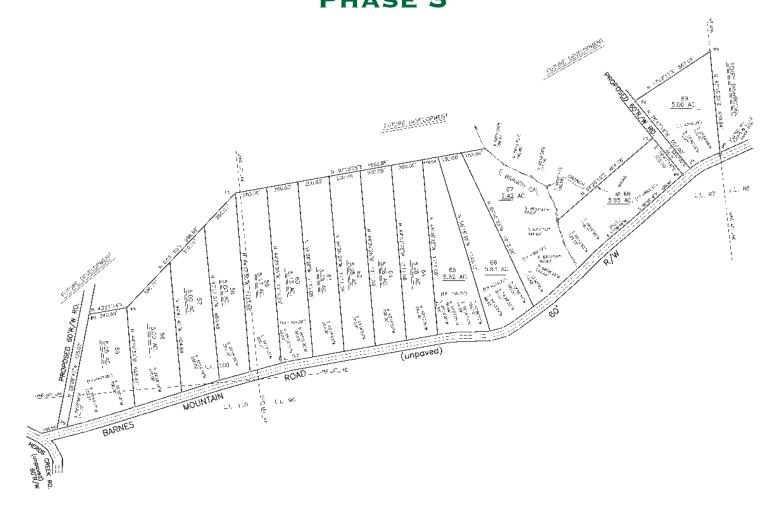
Interest Rate: 7.9% Fixed simple interest

Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY





Financing Example

Purchase Price: \$29,995

Down Payment: \$295

Financed Amount: \$29,700

Interest Rate: 7.9% Fixed simple interest

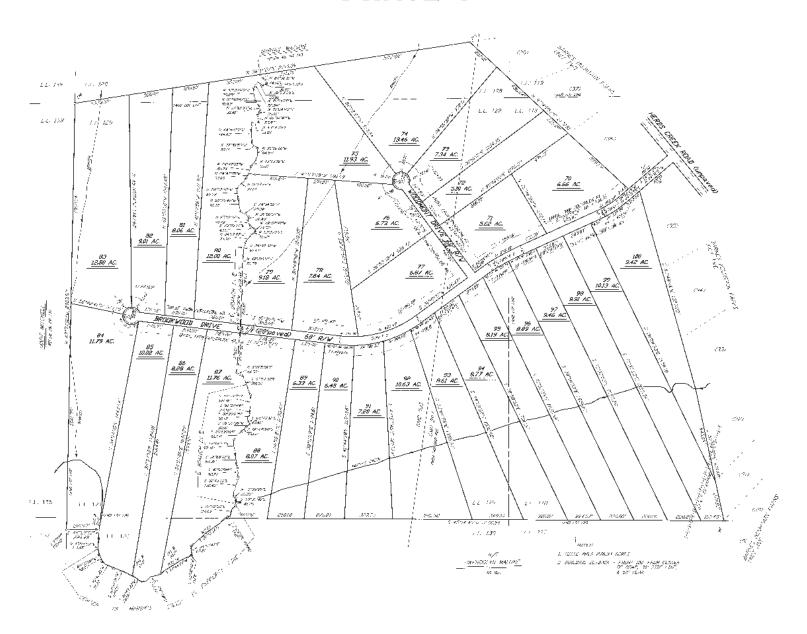
Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY



PHASE 4



Financing Example

Purchase Price: \$29,995 Down Payment: \$295

Financed Amount: \$29,700

Interest Rate: 7.9% Fixed simple interest

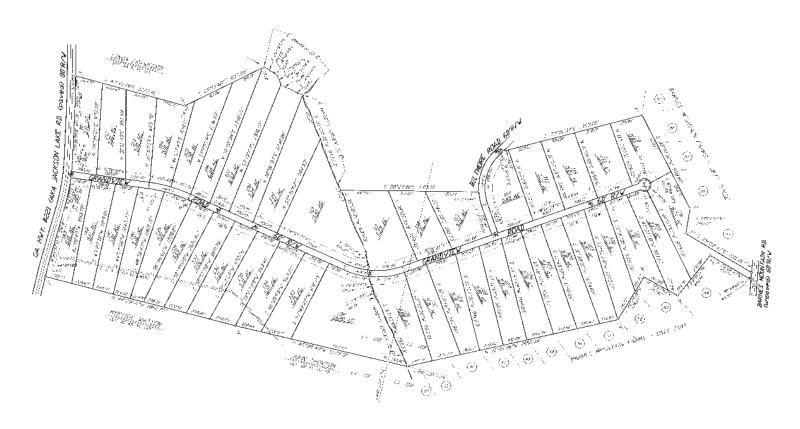
Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY



PHASE 5



Financing Example

Purchase Price: \$29,995 Down Payment: \$295 Financed Amount: \$29,700

Interest Rate: 7.9% Fixed simple interest

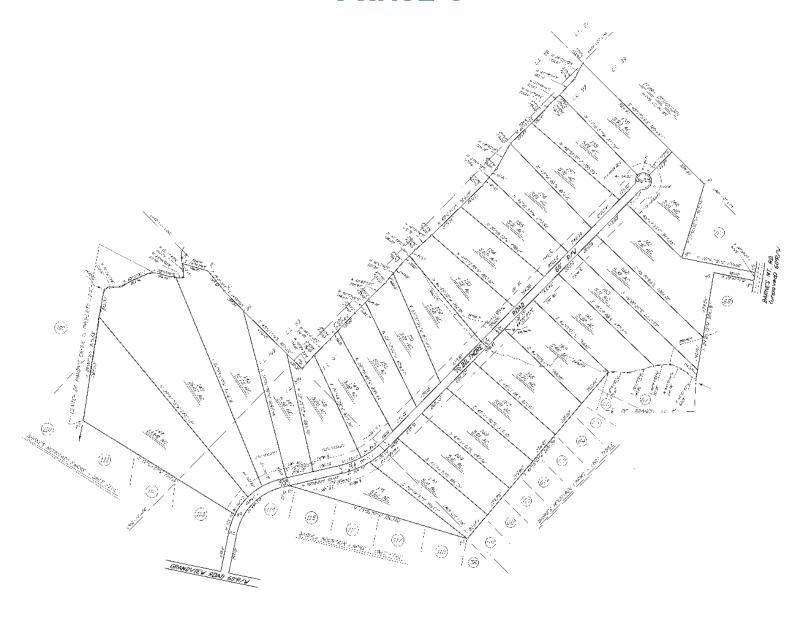
Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY



PHASE 6



Financing Example

Purchase Price: \$29,995 Down Payment: \$295 Financed Amount: \$29,700

Interest Rate: 7.9% Fixed simple interest

Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY



PROTECTIVE COVENANTS FOR BARNES MOUNTAIN FARMS

- All lots shall be for one single-family private dwelling except as outlined in the herein stated stipulation number twelve, with customary out buildings with no structure being used for any type of business or commercial enterprise other than agriculture. Notwithstanding the above, any lot containing 10 acres or more may be subdivided one time and not have more than two single-family dwellings, if proper governmental approval can be obtained. No building shall be erected on this lot to be used as a school, church, or kindergarten.
- 2) No single-wide mobile home shall be permitted.
- 3) No temporary house, shack, tent, or trailer shall be erected.
- 4) Any modular home placed on this lot must be underpinned within 6 months of placement with a material of either brick, stone, masonry or such material approved by the developer.
- 5) Any factory built home placed on any lot may not be older than five (5) years from the date of placement.
- 6) No accumulation of discarded personal effects, debris, waste, garbage or other unsightly objects or matter will be permitted on any lot.
- 7) No junk vehicles or parts of same shall be permitted on any lot. Any motor vehicle parked or placed on any lot must be registered and licensed.
- 8) No livestock or other animals may be raised or kept for commercial purposes. All swine are prohibited. No more than two large animals (horses and cattle) are permitted per acre. Notwithstanding the above, cattle and horses raised on property may be sold provided that the two animal per acre limit is observed.
- 9) No dwelling shall be nearer than 100 feet from the centerline of a road or 30 feet from a side line or 50 feet from a rear line.
- 10) All structures erected shall be completed within one year of when work begins.
- 11) No timber may be cut for sale without permission of the developer.
- 12) No lot except those larger than 10 acres as provided above shall be subdivided, except the subdivision into no more than two parcels is permitted when caused by a partial release on any Deed to Secure Debt to Developer with subsequent default and foreclosure, or deed back in lieu of foreclosure on the remainder. The developer reserves the right to adjust the location of various lot lines if necessary to insure the usability of a lot or a group of lots.

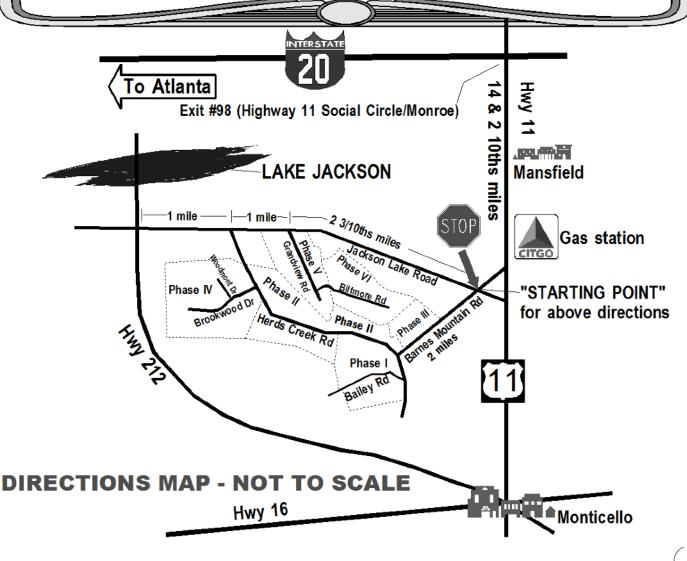
DIRECTIONS to Barnes Mountain Farms

Follow interstate 20 east to exit #98 (Highway 11 Social Circle/Monroe). Exit and turn right (south) on Hwy 11. Follow Hwy 11 for 14 & 2/10ths miles. Turn right onto Barnes Mountain Road. Follow 1/10th mile to the stop sign.



From this stop sign, follow the DIFFERENT directions below, depending on which farms you wish to view. This stop sign is the STARTING POINT for all directions listed below.

- Farms 1-19 -Continue straight on Barnes Mountain Road for 2 miles to Herds Creek Road. Turn left and then in about 1/10th mile turn right onto Bailey Road.
- Farms 20-54 -Continue straight on Barnes Mountain Road for 2 miles to Herds Creek Road. Turn right and see signs on both sides of Herds Creek Road.
- Continue straight on Barnes Mountain Road for about 1 1/2 miles. Land on right. Farms 55-69 -
- Farms 70-100 Turn right onto Jackson Lake Road and go 3 3/10ths miles to Herds Creek Road. Turn left and go 1/2 mile to Brookwood Drive. Turn right and land on both sides.
- Farms 101-143 Turn right onto Jackson Lake Road and go 2 3/10ths miles then turn left on Grandview Road. See signs on both sides of road.
- Farms 144-171 Turn right onto Jackson Lake Road and go 2 3/10ths miles then turn left on Grandview Road. Go 7/10ths mile then turn left on Biltmore Road. See signs.





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