



**DeKalb County Department of Planning & Sustainability**

178 Sams Street,  
Decatur, GA 30030

(404) 371-2155 / [www.dekalbcountyga.gov/planning](http://www.dekalbcountyga.gov/planning)

**Planning Commission Hearing Date: May 2<sup>nd</sup>, 2024**  
**Board of Commissioners Hearing Date: May 23<sup>rd</sup>, 2024**

**STAFF ANALYSIS**

<b>Case No.:</b>	SLUP-24-1246908	<b>Agenda #:</b> 2024-0364
<b>Address:</b>	598 Mountain Harbor, Stone Mountain, GA 30087	<b>Commission District:</b> 04 <b>Super District:</b> 07
<b>Parcel ID(s):</b>	18-028-03-003	
<b>Request:</b>	Special Land Use Permit (SLUP) to allow a child day care facility for up to six (6) children in the RSM (Small Lot Residential Mix) zoning district.	
<b>Property Owner(s):</b>	Rebecca Holmes	
<b>Applicant/Agent:</b>	Proverbs Christian School, LLC.	
<b>Acreage:</b>	.30	
<b>Existing Land Use:</b>	Residential (Single Family Detached)	
<b>Surrounding Properties:</b>	<b>North:</b> RSM <b>East:</b> RSM <b>South:</b> RSM <b>West:</b> RSM	
<b>Comprehensive Plan:</b>	Suburban (SUB) Consistent X	<b>Inconsistent</b>

**Staff Recommendation: Approval with Conditions.**

The applicant, Rebecca Holmes c/o Proverbs Christian School, LLC., is seeking a Special Land Use Permit (SLUP) to establish a child day care facility of up to six (6) children within the existing single-family home. Proposing to be named Proverbs Christian School, it would be a childcare service that offers a child-centered preschool curriculum to infants through four-years-old (4) from 6:30 AM to 6:30 PM Monday through Friday. The applicant has experience working with children for eleven (11) years and intends to eventually open a child day care facility in a commercialized setting.

The subject property is consistent with the SUB (Suburban) future land use Character Area, which includes institutional use as a primary land use within the *2050 Unified Plan* (pg. 41). Since the request is to operate within the existing home, the small daycare will not influence the design or character of the existing neighborhood nor detract from the goals of the *2050 Unified Plan*. The proposal permits a small-scale childcare service that may serve the needs of its immediate residential community. The site should be adequate for a small childcare service in a residential setting, including a two-story house (approximately 2,000 square feet), driveway, and a screened in porch for play area. Anticipated adverse impacts based on the manner and time of operation are minimal. No significant regulatory issues have been raised related to

the proposed operation. According to *Section 7.4.7 Additional criteria for specified uses (C)* states that proposed outdoor play areas can be adequately screened from adjoining properties so as not to adversely impact any adjoining land use. The applicant has specified the daycare will permit children to play within the screened-in porch area. If the applicant intends to incorporate outdoor play time, a fence shall be necessary. State records indicate that the nearest day care facility to the subject property is greater than 1,000 linear feet (i.e., > 4,000 ft.); as required by Supplemental Regulation of *Section 7.4.7 (D)*. Additionally, the proposal satisfies *Section 7.4.7 Additional criteria for specified uses (C) Child Day Care Facilities*. Community Council Four (CC4) stated concern regarding the child to adult ratio (6 children to 1 adult) and if there was satisfactory staffing proposed at the site. The applicant stated the staff levels are within the requirements outlined by *Bright Star*, a Home Care Agency. Additionally, a family member of the applicant assists the applicant as needed. There were no major findings from the Interdepartmental comments, however, comments should also be reviewed (see enclosed).

Therefore, upon review of *Sections 7.4.6, 7.4.7, and 4.2.19* of the *Zoning Ordinance*, staff recommends approval of the Special Land Use Permit request, subject to the following conditions:

1. No on-street parking, loading, or unloading shall be permitted.
2. The operation shall comply with Sec. 4.2.19 (Child Day care facility (up to six children) of the *Zoning Ordinance*.
3. This Special Land Use Permit (SLUP) shall be non-transferable.

## Zoning Comments – May 2024

**N1. 15-193-09-024.** No on-street parking allowed on South Hairston Road or Lost Colony Drive as part of the SLUP comments. IF a Land Development Permits is required for this project- please see infrastructure requirements in Zoning Code 5.4.3 and Land Development Code 14-190. South Hairston Road is classified as a major arterial. Requires a right of way dedication of 50 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 10-foot landscape strip (with at least 5 feet between the back of curb and the sidewalk/path) 6 foot sidewalk with 4 foot bike lanes OR (preferred) 10 foot multiuse path in lieu of sidewalk and bike lane. Street Lighting required. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)) Lost Colony Drive is classified as a local road. Requires a right of way dedication of 27.5 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip with a 5-foot sidewalk. Requires pedestrian scale streetlights. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)). No poles may remain within the limits of the path/sidewalk on either street.

**N2. 16-102-03-014.** No comment on SLUP

**N3. 15-154-01-095.** No Comment on SLUP. Shamrock Drive and Kennard Lane are both classified as local roads. IF a Land Development Permit is required for this project- please refer to the requirements in Zoning Code 5.4.3 and Land Development Code 14-190. Requires a right of way dedication of 27.5 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip with a 5-foot sidewalk. Requires pedestrian scale streetlights. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)). No poles may remain within the limits of the path/sidewalk on either street.

**N4. 18-028-03-003** No comment on SLUP. IF a Land Development Permits is required for this project- please see infrastructure requirements in Zoning Code 5.4.3 and Land Development Code 14-190. Mountain Harbor is classified as a local road. Requires a right of way dedication of 27.5 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip with a 5-foot sidewalk. Requires pedestrian scale streetlights. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)). No poles may remain within the limits of the path/sidewalk.

**N5. 18-050-14-021.** For SLUP: add concrete island to protect the power pole in front of 558. IF a Land Development Permits is required for this project- please see infrastructure requirements in Zoning Code 5.4.3 and Land Development Code 14-190. Medlock Road is classified as a local road. Requires a right of way dedication of 27.5 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip with a 5-foot sidewalk. Requires pedestrian scale streetlights. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)). No poles may remain within the limits of the path/sidewalk.

**N6. 15-021-01-015 & 15-021-01-016.** In Overlay District. Where overlay is silent- the Zoning Code and Land Development Codes are applied. All interior neighborhood streets are to be private. Existing house driveway must be discussed further. Intentions of this structure unknown at this time. Bouldercrest Rd is classified as a major arterial Requires a right of way dedication of 50 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 10-foot landscape strip (with at least 5 feet between the back of curb and the sidewalk/path) 6 foot sidewalk with 4 foot bike lanes OR (preferred) 10 foot multiuse path in lieu of sidewalk and bike lane. Street Lighting required. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)) Cedar Grove Road is classified as a minor arterial. Requires a right of way dedication of 40 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip with 6 foot sidewalk with 4 foot bike lanes OR (preferred) 10 foot multiuse path in lieu of sidewalk and bike lane. Street Lighting required. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov))

**N7. 16-094-01-074, 16-094-01-075, 16-094-01-076.** No Comment on SLUP. IF a Land Development Permits is required for this project- please see infrastructure requirements in Zoning Code 5.4.3 and Land Development Code 14-190. Paul Road is classified as a local road. Requires a right of way dedication of 27.5 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip with a 5-foot sidewalk. Requires pedestrian scale streetlights. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)).

**N8 & 9. 3901 Durham Park Road.** Applicant is required complete all items in the Atlanta Regional Commission's Attachment A in the Notice of Decision, once approved, in addition to requirements of the Zoning Code, Land Development Code and PW-Transportation Division. Durham Park Road is classified as a local road. However, a 10-foot multiuse path will be required along the frontage due to the direct multimodal connection to the MARTA station. Requires a right of way dedication of 27.5 feet from centerline OR such that all public infrastructure is within right of way, whichever greater. Requires a 5-foot landscape strip between the back of curb and the 10-foot multiuse path. Requires pedestrian scale streetlights. ([hefowler@dekalbcountyga.gov](mailto:hefowler@dekalbcountyga.gov)). Coordination with the GDOT Major Mobility Investment Program (MMIP) I-285 Managed Lane Project is required. (Tim W. Matthews, State Express Lanes Administrator, [TMatthews@dot.ga.gov](mailto:TMatthews@dot.ga.gov) or Xavier James at [xjames@dot.goa.gov](mailto:xjames@dot.goa.gov).) MARTA is required to construct a multi-use path, at least 10 feet in width, through the property to connect Durham Park Road to Redan Road.



04/03/2024

To: Mr. John Reid, Senior Planner  
From: Ryan Cira, Environmental Health Manager  
Cc: Alan Gaines, Technical Services Manager  
Re: Rezone Application Review

General Comments:

DeKalb County Health Regulations prohibit use of on-site sewage disposal systems for

- multiple dwellings
- food service establishments
- hotels and motels
- commercial laundries
- funeral homes
- schools
- nursing care facilities
- personal care homes with more than six (6) clients
- child or adult day care facilities with more than six (6) clients
- residential facilities containing food service establishments

If proposal will use on-site sewage disposal, please contact the Land Use Section (404) 508-7900.

Any proposal, which will alter wastewater flow to an on-site sewage disposal system, must be reviewed by this office prior to construction.

This office must approve any proposed food service operation or swimming pool prior to starting construction.

Public health recommends the inclusion of sidewalks to continue a preexisting sidewalk network or begin a new sidewalk network. Sidewalks can provide safe and convenient pedestrian access to a community-oriented facility and access to adjacent facilities and neighborhoods.

For a public transportation route, there shall be a 5ft. sidewalk with a buffer between the sidewalk and the road. There shall be enough space next to sidewalk for bus shelter's concrete pad installation. Recommendation: Provide trash can with liner at each bus stop with bench and monitor for proper removal of waste.

Since DeKalb County is classified as a Zone 1 radon county, this office recommends the use of radon resistant construction.

# DeKalb County Board of Health

404.508.7900 • www.dekalbhealth.net

4/1/2024

---

---

N.4

2024-0363 SLUP-24-1246908 18-028-03-003

598 Mountain Harbor, Stone Mountain, GA 30087

Amendment

- Please review general comments.
- DeKalb County Public Health prohibits use of on-site sewage disposal systems for child or adult day care facilities with more than six (6) clients.

---

---

N.5

2024-0365 Z-24-1246908 18-028-03-003

558 Medlock Road, Decatur, GA 30030

Amendment

- Please review general comments.
- Note: There are indications of septic installed on several surrounding properties.

---

---

N.6

2024-0366 SLUP-24-1246917 15-021-01-015 & 15-021 01 016

2098 & 2124 Cedar Grove Road, Conley, GA 30288

Amendment

- Please review general comments.
- Septic installed on property 2098 in 3/28/66 and 2124 on 7/11/69.

---

---

N.7

2024-0366 / CZ-24-1246919 16 094 01 074; 16 094 01 075; 16 094 01 076

6020,6038, and 6048 Paul Road, Lithonia, GA 30058

Amendment

- Please review general comments.



**DEKALB COUNTY GOVERNMENT  
PLANNING DEPARTMENT  
DISTRIBUTION FORM**

**NOTE: PLEASE RETURN ALL COMMENTS VIA EMAIL TO EXPEDITE THE PROCESS TO JOHN REID [jreid@dekalbcountyga.gov](mailto:jreid@dekalbcountyga.gov) AND/OR LASONDRA HILL [lahill@dekalbcountyga.gov](mailto:lahill@dekalbcountyga.gov)**

---

**The following areas below may warrant comments from the Development Division. Please respond accordingly as the issues relate to the proposed request and the site plan enclosed as it relates to Chapter 14. You may address applicable disciplines.**

**DEVELOPMENT ANALYSIS:**

- **Transportation/Access/Row**

---

---

---

- **Storm Water Management**

---

---

---

- **Flood Hazard Area/Wetlands**

---

---

---

- **Landscaping/Tree Preservation**

---

---

---

- **Tributary Buffer**

---

---

---

- **Fire Safety**

---

---

---



**DEKALB COUNTY  
GOVERNMENT PLANNING  
DEPARTMENT DISTRIBUTION  
FORM**

**NOTE: PLEASE RETURN ALL COMMENTS VIA EMAIL TO EXPEDITE THE PROCESS TO JOHN REID [jreid@dekalbcountyga.gov](mailto:jreid@dekalbcountyga.gov) AND/OR LASONDRA HILL [lahill@dekalbcountyga.gov](mailto:lahill@dekalbcountyga.gov)**

**COMMENTS FORM:  
PUBLIC WORKS WATER AND SEWER**

Case No.: \_\_\_\_\_ Parcel I.D. #: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**WATER:**

Size of existing water main: \_\_\_\_\_ (adequate/inadequate)

Distance from property to nearest main: \_\_\_\_\_ Size of line required, if inadequate: \_\_\_\_\_

\_\_\_\_\_

**SEWER:**

Outfall Servicing Project: \_\_\_\_\_

Is sewer adjacent to property: Yes \_\_\_\_ No \_\_\_\_ If no, distance to nearest line: \_\_\_\_\_

Water Treatment Facility: \_\_\_\_\_ adequate \_\_\_\_ inadequate \_\_\_\_

Sewage Capacity: \_\_\_\_\_ (MGPD) Current Flow: \_\_\_\_\_ (MGPD)

**COMMENTS:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_



DEKALB COUNTY  
GOVERNMENT PLANNING  
DEPARTMENT DISTRIBUTION  
FORM

**NOTE:** PLEASE RETURN ALL COMMENTS VIA EMAIL TO EXPEDITE THE PROCESS TO JOHN REID [jreid@dekalbcountyga.gov](mailto:jreid@dekalbcountyga.gov) AND/OR LASONDRA HILL [lahill@dekalbcountyga.gov](mailto:lahill@dekalbcountyga.gov)

COMMENTS FORM:  
**PUBLIC WORKS TRAFFIC ENGINEERING**

Case No.: SLUP-24-1246908 Parcel I.D. #: 18-028-03-003  
Address: 598 Mountain Harbor, Stone Mountain AT, 30087

Adjacent Roadway (s):

Stonebridge Bay Ct. Watson Core

(classification) (classification)

Capacity (TPD) \_\_\_\_\_  
Latest Count (TPD) \_\_\_\_\_  
Hourly Capacity (VPH) \_\_\_\_\_  
Peak Hour. Volume (VPH) \_\_\_\_\_  
Existing number of traffic lanes \_\_\_\_\_  
Existing right of way width \_\_\_\_\_  
Proposed number of traffic lanes \_\_\_\_\_  
Proposed right of way width \_\_\_\_\_

Capacity (TPD) \_\_\_\_\_  
Latest Count (TPD) \_\_\_\_\_  
Hourly Capacity (VPH) \_\_\_\_\_  
Peak Hour. Volume (VPH) \_\_\_\_\_  
Existing number of traffic lanes \_\_\_\_\_  
Existing right of way width \_\_\_\_\_  
Proposed number of traffic lanes \_\_\_\_\_  
Proposed right of way width \_\_\_\_\_

Please provide additional information relating to the following statement.

According to studies conducted by the Institute of Traffic Engineers (ITE) 6/7<sup>th</sup> Edition (whichever is applicable), churches generate an average of fifteen (15) vehicle trip end (VTE) per 1,000 square feet of floor area, with an eight (8%) percent peak hour factor. Based on the above formula, the \_\_\_\_\_ square foot place of worship building would generate \_\_\_\_\_ vehicle trip ends, with approximately \_\_\_\_\_ peak hour vehicle trip ends.

Single Family residence, on the other hand, would generate ten (10) VTE's per day per dwelling unit, with a ten (10%) percent peak hour factor. Based on the above referenced formula, the \_\_\_\_\_ (Single Family Residential) District designation which allows a maximum of \_\_\_\_\_ units per acres, and the given fact that the project site is approximately \_\_\_\_\_ acres in land area, \_\_\_\_\_ daily vehicle trip end, and \_\_\_\_\_ peak hour vehicle trip end would be generated with residential development of the parcel.

COMMENTS:

No traffic Engineering concerns at this time.

Signature: \_\_\_\_\_



**DEKALB COUNTY GOVERNMENT  
PLANNING DEPARTMENT  
DISTRIBUTION FORM**

**NOTE:** PLEASE RETURN ALL COMMENTS VIA EMAIL TO EXPEDITE THE PROCESS TO JOHN REID [jreid@dekalbcountyga.gov](mailto:jreid@dekalbcountyga.gov) AND/OR LASONDRA HILL [lahill@dekalbcountyga.gov](mailto:lahill@dekalbcountyga.gov)

**REZONE  
COMMENTS FORM:**

**PUBLIC WORKS ROAD AND DRAINAGE**

Case No.: \_\_\_\_\_ Parcel I.D. #: \_\_\_\_\_

Address: \_\_\_\_\_

Drainage Basin: \_\_\_\_\_

Upstream Drainage Area: \_\_\_\_\_

Percent of Property in 100-Year Floodplain: \_\_\_\_\_

Impact on property (flood, erosion, sedimentation) under existing zoning: \_\_\_\_\_

Required detention facility(s): \_\_\_\_\_

COMMENTS:

---

---

---

---

---

---

---

---

---

---

Signature: Akin A. Akinsola



DeKalb County  
GEORGIA

DEPARTMENT OF PLANNING & SUSTAINABILITY

SPECIAL LAND USE PERMIT APPLICATION

Amendments will not be accepted after 5 working days after the filing deadline.

Date Received: 2/22/2024 Application No: 1246908

APPLICANT NAME: Proverbs Christian School LLC

Daytime Phone: 404-428-7346 E-Mail: Proverbschildcare@gmail.com

Mailing Address: 598 Mountain Harbor, Stone Mountain Ga. 30087

Owner Name: Rebecca Holmes  
(If more than one owner, attach contact information for each owner)

Daytime Phone: 404-428-7346 E-Mail: Proverbschildcare@gmail.com

Mailing Address: 598 Mountain Harbor, Stone Mountain Ga. 30087

SUBJECT PROPERTY ADDRESS OR LOCATION: 598 Mountain Harbor, Stone Mountain  
DeKalb County, GA 30087

Parcel ID: 1802803003 Acreage or Square Feet: 0.30 Commission Districts: 4+7

Existing Zoning: \_\_\_\_\_ Proposed Special Land Use (SLUP): childcare

I hereby authorize the staff of the Planning and Sustainable Department to inspect the property that is the subject of this application.

Owner:  Agent: \_\_\_\_\_

  
Signature of Applicant:



**DISCLOSURE OF CAMPAIGN CONTRIBUTION**

In accordance with the Conflict of Interest in Zoning Act, OCGA Chapter 36-67A, the following questions must be answered.

Have you, the applicant, made \$250.00 or more in campaign contribution to a local government official within two years immediately preceding the filing of this application?

Yes \_\_\_\_\_ No Y \*

If the answer is yes, you must file a disclosure report with the governing authority of DeKalb County showing:

1. The name and official position of the local government official to whom the campaign contribution was made.
2. The dollar amount and description of each campaign contribution made during the two years immediately preceding the filing of this application and the date of each such contribution.

The disclosure must be filed within 10 days after the application is first filed and must be submitted to the C.E.O. and to the Board of Commissioners of DeKalb County, 1300 Commerce Drive, Decatur, GA 30030.

M. Lemon 02-26-2024  
Notary

[Signature] 2/26/2024  
Signature of Applicant / Date

Check one: Owner  Agent

M Lemon  
NOTARY PUBLIC  
Gwinnett County, GEORGIA  
My Commission Expires 11/29/2025  
11-29-2025

Expiration Date/ Seal

\*Notary seal not needed if answer is "no".



DEPARTMENT OF PLANNING & SUSTAINABILITY

**AUTHORIZATION**

The property owner should complete this form or a similar signed and notarized form if the individual who will file the application with the County is not the property owner.

Date: 2/22/2024

TO WHOM IT MAY CONCERN:

(I), (WE) Rebecca Holmes  
Name of owners(s) (If more than one owner, attach a separate sheet)

Being (owner) (owners) of the subject property described below or attached hereby delegate authority to:  
598 Mountain Harbor, Stone Mountain Ga. 30087

\_\_\_\_\_  
Name of Agent or Representative

to file an application on (my), (our) behalf.

M. Lemon 2-26-2024  
Notary Public

M Lemon  
NOTARY PUBLIC  
Gwinnett County, GEORGIA  
My Commission Expires 11/29/2025  
\_\_\_\_\_  
Owner

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Owner

# Borrower's Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from HOME MORTGAGE ALLIANCE CORP (HMIC). In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that HOME MORTGAGE ALLIANCE CORP (HMIC) reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from HOME MORTGAGE ALLIANCE CORP (HMIC). As part of the application process, HOME MORTGAGE ALLIANCE CORP (HMIC) and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to HOME MORTGAGE ALLIANCE CORP (HMIC) and to any investor to whom HOME MORTGAGE ALLIANCE CORP (HMIC) may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. HOME MORTGAGE ALLIANCE CORP (HMIC) or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature



REBECCA HOLMES

SSN: 249-29-9066

Date: 8/16/23

Co-Borrower Signature

SSN:

Date:

Uniform Residential Appraisal Report

106-5049054  
File No. AL-248216

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **598 Mountain Harbor** City **Stone Mountain** State **GA** Zip Code **30087-6102**  
 Borrower **Rebecca Holmes** Owner of Public Record **George E Howard** County **Dekalb**  
 Legal Description **Dist. 16; LL 192; Block A; Lot 26**  
 Assessor's Parcel # **18 028 03 003** Tax Year **2021** R.E. Taxes \$ **4,329**  
 Neighborhood Name **The Hills Of Waters Edge** Map Reference **825-G-2 (Aero-Map)** Census Tract **0233.16**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  PUD HOA \$ **1,133**  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)  
 Lender/Client **Home Mortgage Alliance Corp (HMAC)** Address **4 Hutton Center, Suite 500, Santa Ana, CA 92707**  
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). **DOM 22;The subject is listed in GAMLS as per listing #20137580 as a pending listing. Listed on 07/23/2023 for \$299,900. Off market date 08/19/2023.**

I did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.  
**Arms length sale;The executed sales contract were provided to the appraiser and it appears typical for the market for homes in the community. A buyers and selling agent is involved in the transaction which constitutes market value.**  
 Contract Price \$ **299,900** Date of Contract **08/18/2023** Is the property seller the owner of public record?  Yes  No Data Source(s) **Warranty Deed**  
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid. **\$5000;;closing costs**

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %			
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	97 %
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	180 Low	3	Multi-Family	0 %
Neighborhood Boundaries	<b>Subject neighborhood boundaries are : S. Rockbridge Rd - North, Rockbridge Rd - East, S. Deshon Rd - West, and Rockbridge Rd - South.</b>						600 High	123	Commercial		0 %
							275 Pred.	35	Other	Vacant	3 %

Neighborhood Description **The subject is located in Waters Edge a swim/tennis/golf community in Stone Mountain, GA. Located approximately 35 miles of the city of Atlanta with easy access to Interstate 20. Located close to shopping areas, recreational areas and Stone Mountain Park. Overall home prices in the community have stabilized in the last 6-12 months.**  
 Market Conditions (including support for the above conclusions) **Listing inventories have decreased and marketing time for realistically priced properties is consistent and ranging from 0 to 150 days respectively. Typical financing includes: Conventional, FHA, and VA (when prices do not exceed FHA/VA maximum). Sale concessions are have decreased to 1% in this market.**

Dimensions **See Plat Map** Area **13068 sf** Shape **Irregular/Typical** View **N:Res:Res**  
 Specific Zoning Classification **Rcd/Dekalb Cnty** Zoning Description **Single Family Residential Community Development**  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe) **N/A**  
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. **N/A**

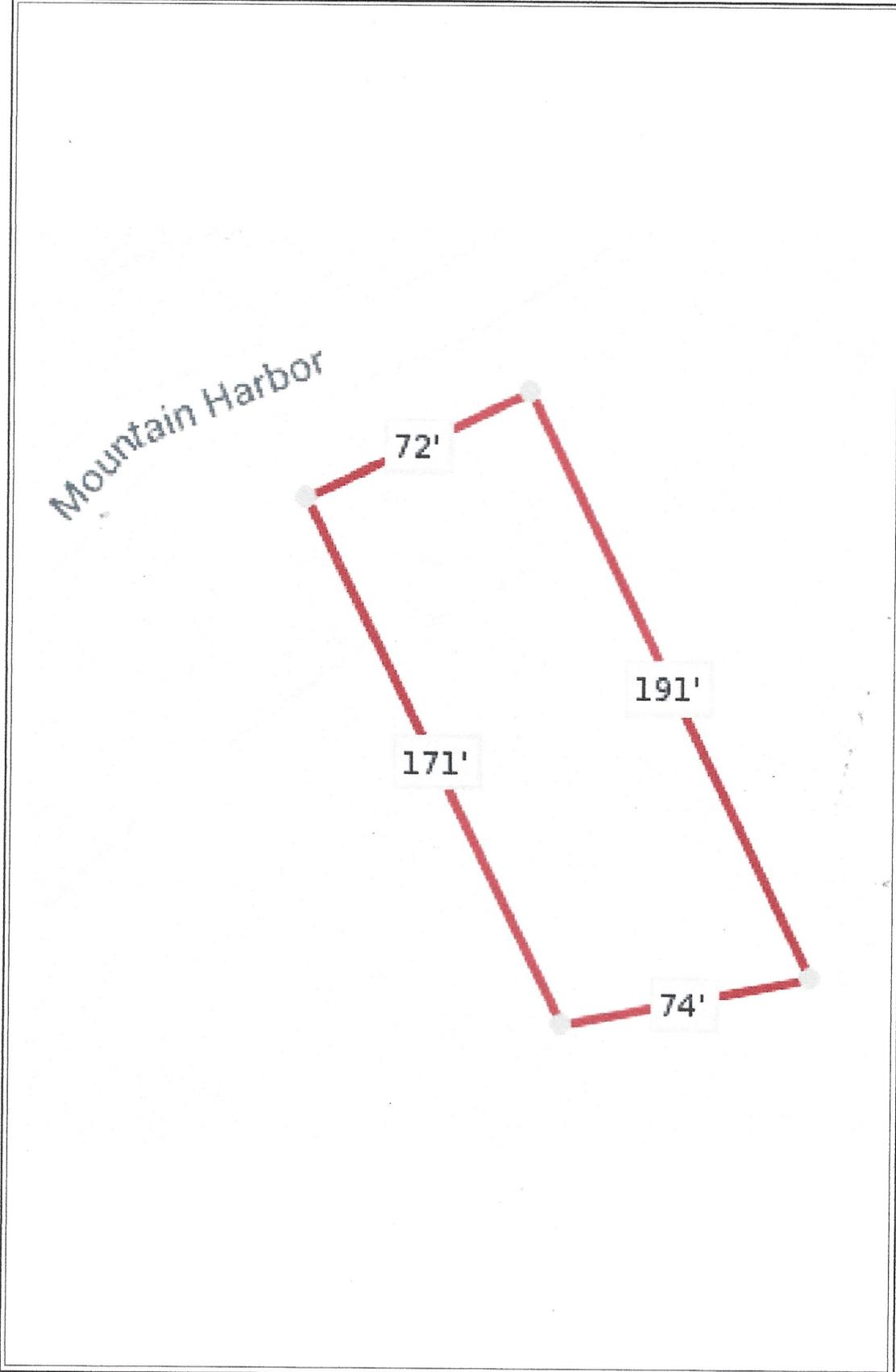
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input checked="" type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone <b>X</b>		FEMA Map #	<b>13089C0114K</b>	
			FEMA Map Date		<b>12/08/2016</b>		

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe.  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe. **There were no apparent adverse easements, encroachments or special assessments noted at the time of physical inspection. The site and improvements appear to be in compliance with zoning regulation of Dekalb County of Georgia. No nonconforming uses were noted by the Appraiser at the time of physical inspection.**

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	<b>ConcBlk/Avg</b>	Floors	<b>l hw/Cpt/Ctl/Avg</b>
# of Stories	<b>2</b>	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	<b>Brick/WdSid/Avg</b>	Walls	<b>PtdDryWl/Avg</b>
Type	<input checked="" type="checkbox"/> Det <input type="checkbox"/> Att <input type="checkbox"/> S-Det/End Unit	Basement Area	<b>0</b> sq ft	Roof Surface	<b>Comp Shingle/Avg</b>	Trim/Finish	<b>PtdWd/Avg</b>
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const	Basement Finish	<b>0 %</b>	Gutters & Downspouts	<b>Alum/Alum/Avg</b>	Bath Floor	<b>Cer Tile/Avg</b>
Design (Style)	<b>Traditional</b>	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	<b>Dbl Hung/Ins/Avg</b>	Bath Wainscot	<b>Cer Tile/Avg</b>
Year Built	<b>1988</b>	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	<b>Yes/Avg</b>	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	<b>27</b>	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	<b>Yes/Avg</b>	<input checked="" type="checkbox"/> Driveway	# of Cars <b>4</b>
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # <b>0</b>	Driveway Surface	<b>Asphalt</b>
<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	<b>Fuel Nat Gas</b>	<input checked="" type="checkbox"/> Fireplace(s) # <b>1</b>	<input type="checkbox"/> Fence	<b>None</b>	<input checked="" type="checkbox"/> Garage
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	<b>Deck</b>	<input type="checkbox"/> Porch	<b>None</b>
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input type="checkbox"/> Pool	<b>None</b>	<input checked="" type="checkbox"/> Carport	# of Cars <b>0</b>
		<input type="checkbox"/> Other	<b>CeilFns</b>	<input type="checkbox"/> Other	<b>Sunroom</b>	<input checked="" type="checkbox"/> Att	<input type="checkbox"/> Det <input type="checkbox"/> Built-in

PLAT MAP

Borrower: Rebecca Holmes	File No.: AL-248216
Property Address: 598 Mountain Harbor	Case No.: 106-5049054
City: Stone Mountain	State: GA
Lender: Home Mortgage Alliance Corp (HMAC)	Zip: 30087-6102





Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087

Water's Edge Homeowners Association  
7115-B Water's Edge Drive  
Stone Mountain, Ga. 30087

Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087

Rebecca Holmes

Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087

MELLS ANGELA  
644 WATSON CV  
STONE MOUNTAIN GA 30087

Community Zoning Meeting for Proverbs Christian School

Feb 17 {b}Feb 17, 2:19 PM{/b} - Meeting started

Messages sent during the meeting will be visible to all meeting participants

{b}Feb 17, 2:19 PM{/b} - Meeting ended: 26s

{b}Feb 17, 2:57 PM{/b} - Meeting started

Messages sent during the meeting will be visible to all meeting participants

Neeta Gurung Feb 17, 3:13 PM

Hi, this is Neeta

You Feb 17, 3:14 PM

Hi Neeta

I am sure how to unmute you

Not sure

Neeta Gurung Feb 17, 3:16 PM

Lemme check

{b}Feb 17, 3:37 PM{/b} - Meeting ended: 39m

{b}Feb 17, 3:50 PM{/b} - Meeting started

Messages sent during the meeting will be visible to all meeting participants

{b}Feb 17, 3:51 PM{/b} - Meeting ended: 20s



Proverbs Christian School LLC  
Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087  
404-428-7346  
[proverbschildcare@gmail.com](mailto:proverbschildcare@gmail.com)  
[home@proverbschristianschool.com](mailto:home@proverbschristianschool.com)  
[ProverbsChristainSchool.com](http://ProverbsChristainSchool.com)

Proverbs Christian School is a biblical, creative, & stimulating learning environment. We stress the importance of quality care & education during a child's earliest years. Proverbs Christian School is quality rated, supports your child's interests, and have a professional & qualified teacher. The program focuses on the "whole child development" with planned programs that foster a nurturing, safe, & caring environment with an emphasis on physical, intellectual, emotional & social development. The after-school care, help with homework, creative learning projects, develop social skills, promote healthy habits, tutoring services is offered at cost to the parent., enhanced learning experience, improved self-esteem and supports public classroom learning.

Children are gifts from the Lord, and we equip them with a solid educational foundation that helps the children develop a lifelong love for learning. Our children learn best when they can explore and discover new things. That's why we offer a child-centered preschool curriculum that allows them to experience hands-on learning, where they can explore, experiment, and take risks. We also offer personalized learning for each child's individual needs. Our staff are trained in the latest educational techniques and have worked with children for years. They know how to teach your child and make learning fun! At Proverbs Christian school, we believe that children should be able to explore their environment freely without worrying about safety. That's why we provide a safe environment for your child to be nurtured and thrive.

Proverbs strives to differentiate its educational and other childcare services by emphasizing the importance of quality care and education during the earliest stage of development. Having the opportunity to watch children grow and learn is what motivates me to care for them. I strive to engage young students in hands-on activities through the ABEKA curriculum and the GELDS program.

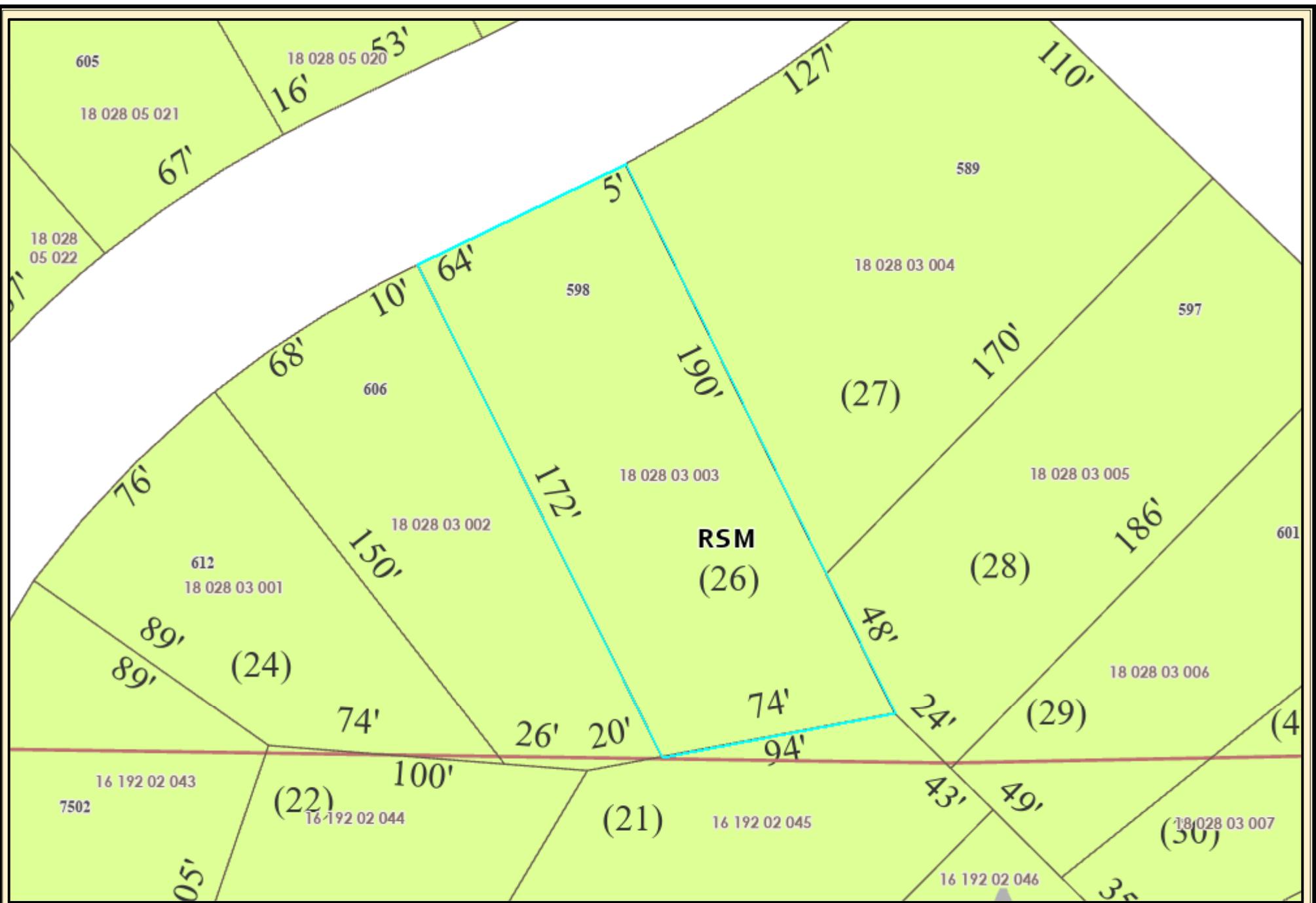
Having worked with children with a variety of disabilities, I believe every child deserves the chance to succeed and grow. I also believe education is a necessary part of my continued growth. 2022, I attended Point University and graduated with my bachelor's in child development. I hope to continue to be part of educating the children in my community as a childcare provider.



I hope the vision for Proverbs Christian School LLC as a family learning environment is temporary. The hope is for Proverbs Christian School LLC to obtain more students and teach the children from infancy through kindergarten. The goal is to foster a loving learning environment that will help the children gain a love for learning and seek a relationship with Jesus Christ as a source for living. The vision is to help make my community better by educating our young people, hoping they will significantly benefit our society and God.

A handwritten signature in black ink, appearing to read "Rebecca Holmes", is written over the printed name and title.

Rebecca Holmes  
Owner/Director



# DeKalb County Parcel Map

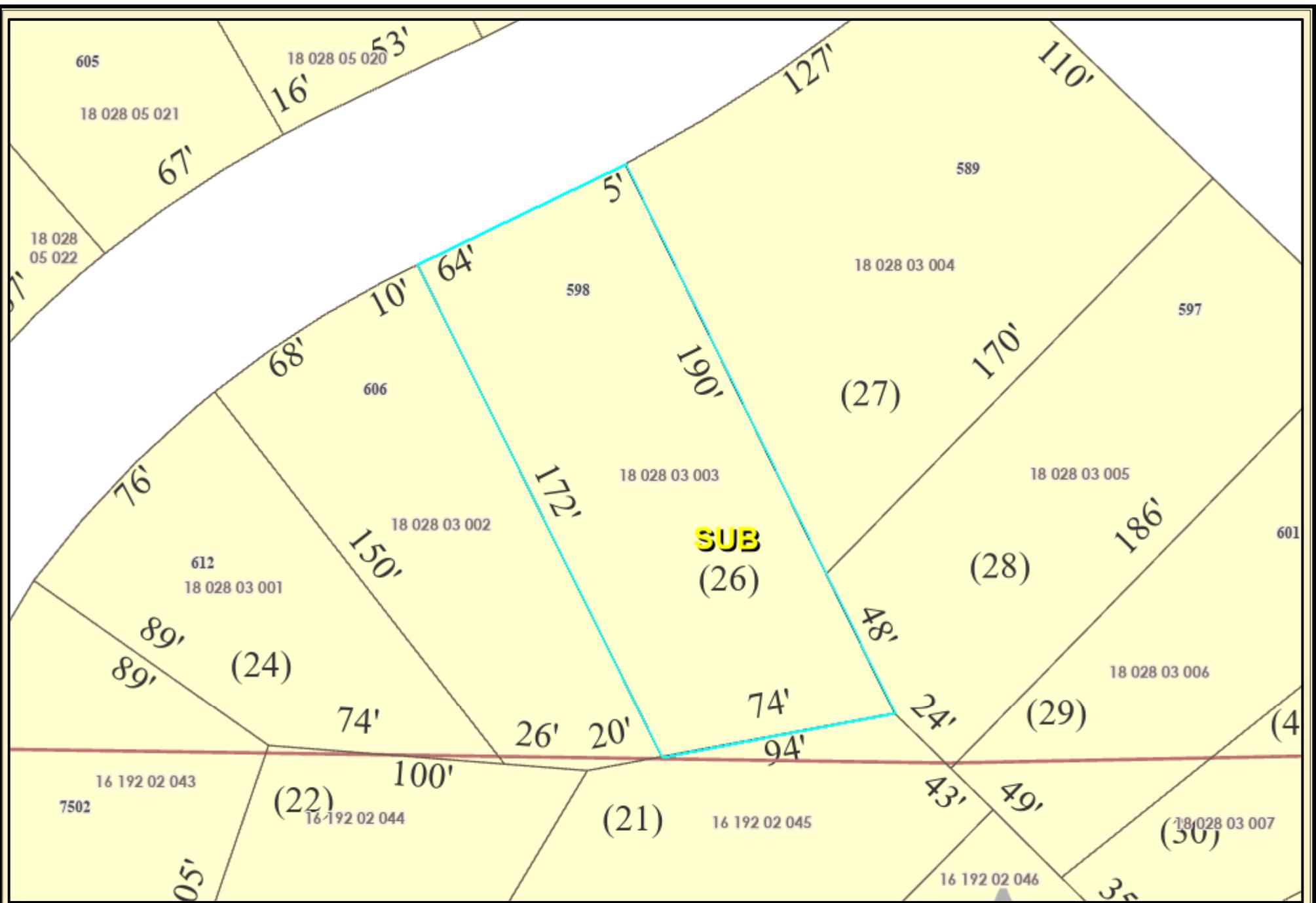


Date Printed: 4/23/2024



### DeKalb County GIS Disclaimer

The maps and data, contained on DeKalb County's Geographic Information System (GIS) are subject to constant change. While DeKalb County strives to provide accurate and up-to-date information, the information is provided "as is" without warranty, representation or guarantee of any kind as to the content, sequence, accuracy, timeliness or completeness of any of the database information provided herein. DeKalb County explicitly disclaims all representations and warranties, including, without limitation, the implied warranties of merchantability and fitness for a particular purpose. In no event shall DeKalb County be liable for any special, indirect, or consequential damages whatsoever resulting from loss of use, data, or profits, whether in an action of contract, negligence, or other actions, arising out of or in connection with the use of the maps and/or data herein provided. The maps and data are for illustration purposes only and should not be relied upon for any reason. The maps and data are not suitable for site-specific decision-making nor should it be construed or used as a legal description. The areas depicted by maps and data are approximate, and are not necessarily accurate to surveying or engineering standards.



# DeKalb County Parcel Map



Date Printed: 4/23/2024



### DeKalb County GIS Disclaimer

The maps and data, contained on DeKalb County's Geographic Information System (GIS) are subject to constant change. While DeKalb County strives to provide accurate and up-to-date information, the information is provided "as is" without warranty, representation or guarantee of any kind as to the content, sequence, accuracy, timeliness or completeness of any of the database information provided herein. DeKalb County explicitly disclaims all representations and warranties, including, without limitation, the implied warranties of merchantability and fitness for a particular purpose. In no event shall DeKalb County be liable for any special, indirect, or consequential damages whatsoever resulting from loss of use, data, or profits, whether in an action of contract, negligence, or other actions, arising out of or in connection with the use of the maps and/or data herein provided. The maps and data are for illustration purposes only and should not be relied upon for any reason. The maps and data are not suitable for site-specific decision-making nor should it be construed or used as a legal description. The areas depicted by maps and data are approximate, and are not necessarily accurate to surveying or engineering standards.



# DeKalb County Parcel Map

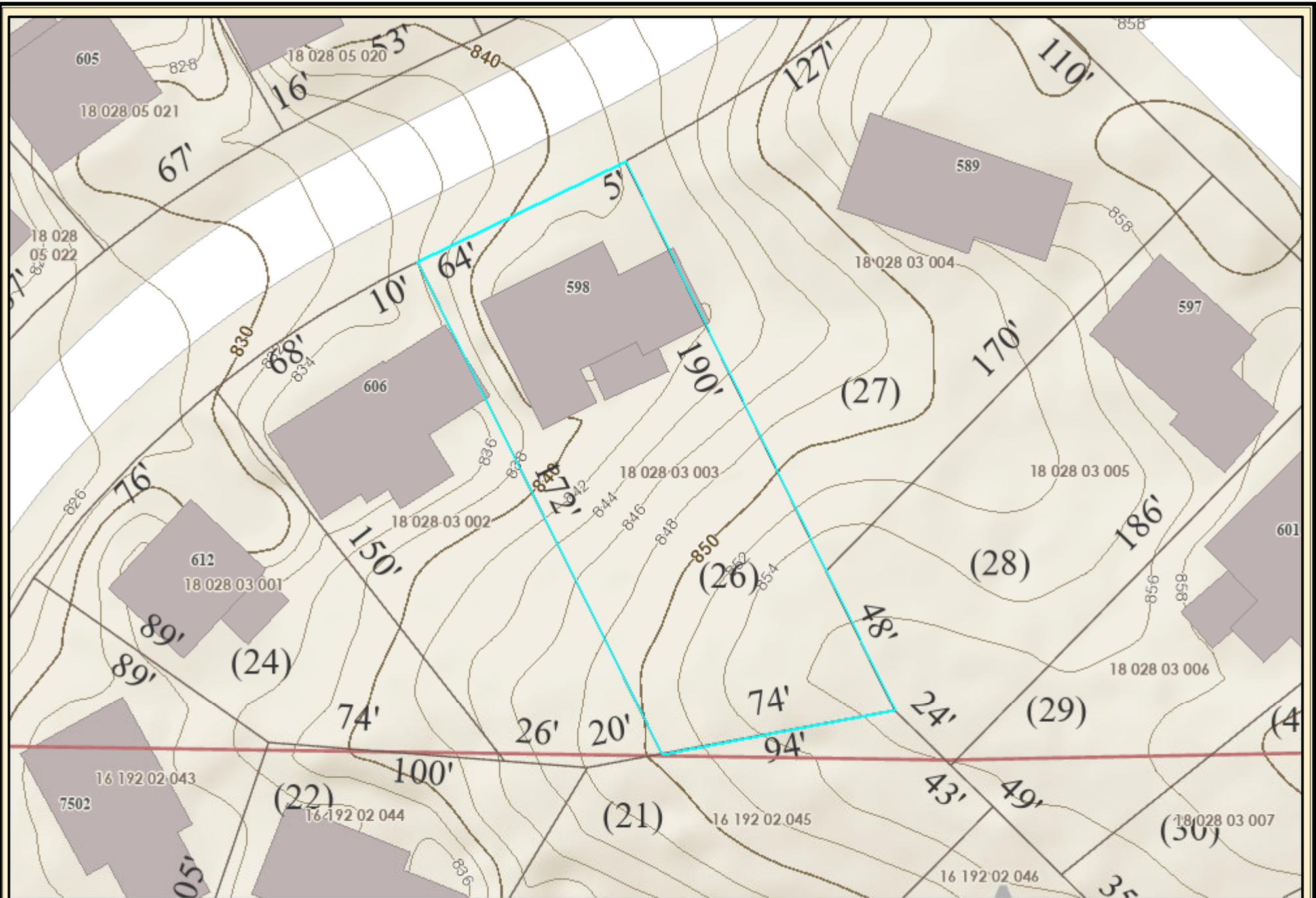


Date Printed: 4/23/2024



### DeKalb County GIS Disclaimer

The maps and data, contained on DeKalb County's Geographic Information System (GIS) are subject to constant change. While DeKalb County strives to provide accurate and up-to-date information, the information is provided "as is" without warranty, representation or guarantee of any kind as to the content, sequence, accuracy, timeliness or completeness of any of the database information provided herein. DeKalb County explicitly disclaims all representations and warranties, including, without limitation, the implied warranties of merchantability and fitness for a particular purpose. In no event shall DeKalb County be liable for any special, indirect, or consequential damages whatsoever resulting from loss of use, data, or profits, whether in an action of contract, negligence, or other actions, arising out of or in connection with the use of the maps and/or data herein provided. The maps and data are for illustration purposes only and should not be relied upon for any reason. The maps and data are not suitable for site-specific decision-making nor should it be construed or used as a legal description. The areas depicted by maps and data are approximate, and are not necessarily accurate to surveying or engineering standards.



# DeKalb County Parcel Map



Date Printed: 4/23/2024



### DeKalb County GIS Disclaimer

The maps and data, contained on DeKalb County's Geographic Information System (GIS) are subject to constant change. While DeKalb County strives to provide accurate and up-to-date information, the information is provided "as is" without warranty, representation or guarantee of any kind as to the content, sequence, accuracy, timeliness or completeness of any of the database information provided herein. DeKalb County explicitly disclaims all representations and warranties, including, without limitation, the implied warranties of merchantability and fitness for a particular purpose. In no event shall DeKalb County be liable for any special, indirect, or consequential damages whatsoever resulting from loss of use, data, or profits, whether in an action of contract, negligence, or other actions, arising out of or in connection with the use of the maps and/or data herein provided. The maps and data are for illustration purposes only and should not be relied upon for any reason. The maps and data are not suitable for site-specific decision-making nor should it be construed or used as a legal description. The areas depicted by maps and data are approximate, and are not necessarily accurate to surveying or engineering standards.