

NOW, THEREFORE, in consideration of the foregoing premises and the sums referred to above, in hand paid, the receipt whereof is hereby acknowledged, Grantor, by and through its attorney-in-fact, GWINNETT COMMUNITY BANK, does hereby grant, bargain, sell and convey unto Grantee, its successors and assigns, all of its right, title and interest in and to that certain property more particularly described as follows:

All that tract or parcel of land lying and being in Land Lot 355 of the 5th Land District of Gwinnett County, Georgia, being known and designated as Lot 71, Block "A" of Wynterberry Subdivision, Phase Two, as more particularly described on that certain plat of survey recorded at Plat Book 93, Page 93, Gwinnett County, Georgia Records, reference to said plat of survey and the record thereof being hereby made for a more complete legal description.

The street address of the property is 2412 Snowshoe Bend, Bethlehem, Gwinnett County, Georgia, 30620 (the "Property").

TO HAVE AND TO HOLD the said described property unto Grantee, its successors and assigns in fee simple.

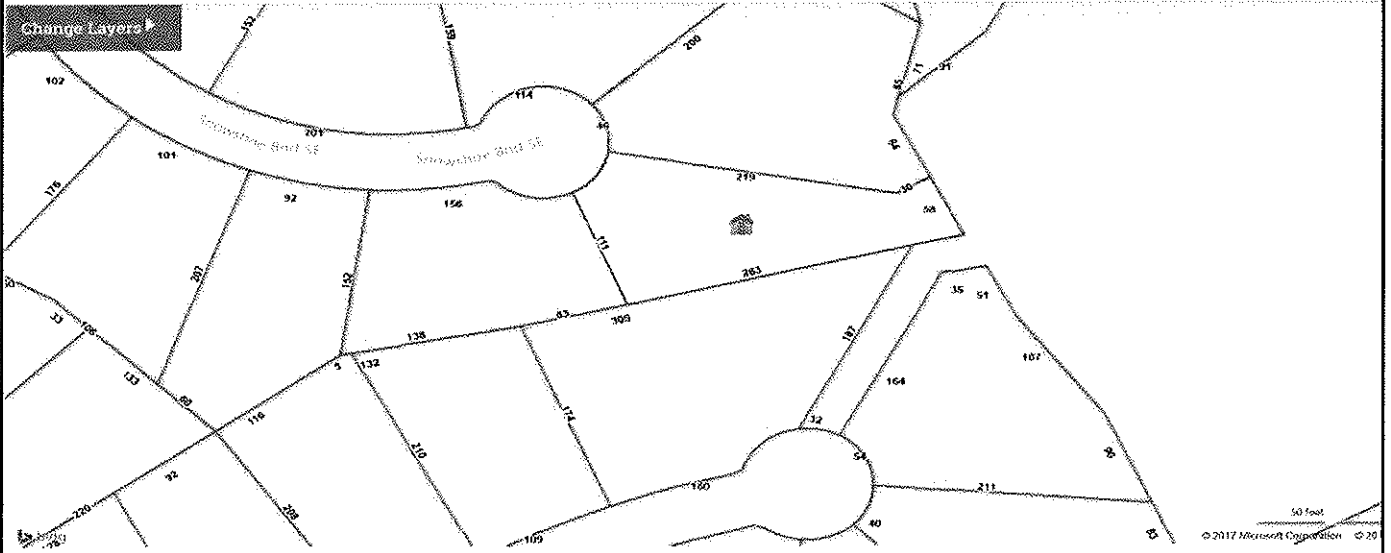
This conveyance is subject to 1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), 2) any matters which might be disclosed by an accurate survey and inspection of the Property, and 3) matters of record superior to the deed to secure debt first set out above.

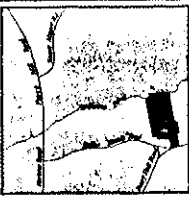
It is the purpose and intent of this instrument to grant, bargain, sell and convey all of the right, title, equity and interest of Grantor, its legal representatives, heirs, successors and assigns, and all persons whomsoever claiming under Grantor, in and to said property.

[SIGNATURES APPEAR ON THE FOLLOWING PAGE]

SITE PLAN

| | | | |
|------------------|-------------------------|--------|----------|
| Intended User | Gwinnett Community Bank | | |
| Property Address | 2412 Snowshoe Bend | | |
| City | Bethlehem | County | Gwinnett |
| | | State | Georgia |
| Client | Gwinnett Community Bank | | |





GENERAL NOTES: 1. ALL LOTS TO BE DEVELOPED IN ACCORDANCE WITH THE ZONING ORDINANCES...

Table with columns: LOT NO., TOTAL AREA (S.F.), AREA (S.F.), and other lot-specific data.

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OWNER'S ACKNOWLEDGMENT AND DECLARATION (COUNTY OF GWINNETT) dated 03/11/04.

STATEMENT OF WORK AND DECLARATION (COUNTY OF GWINNETT) dated 03/11/04.

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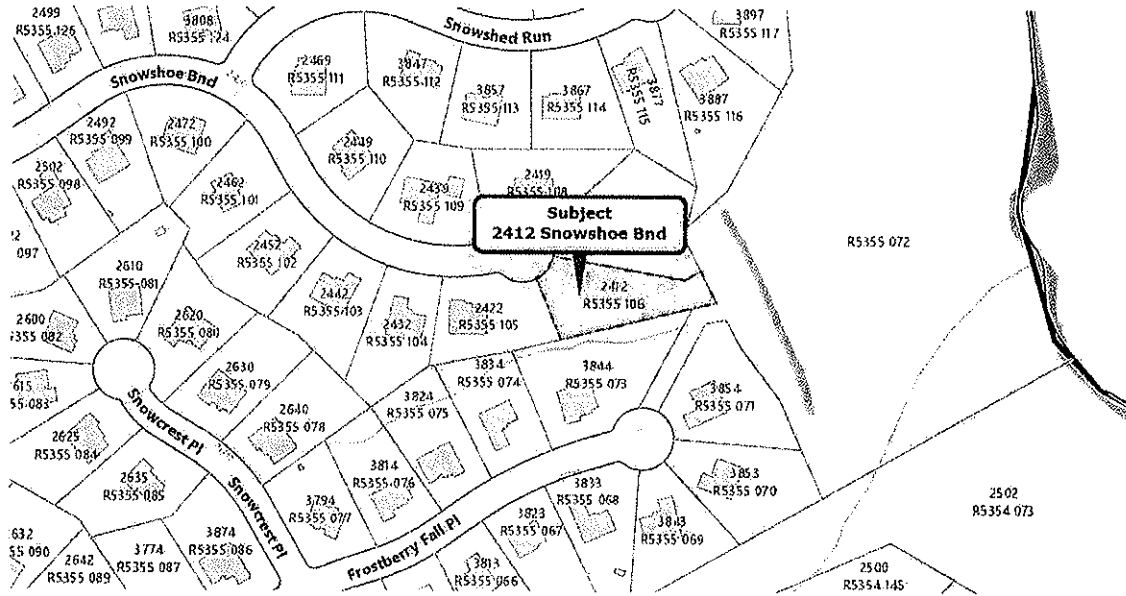
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Plat Map

| | | | | |
|------------------|-------------------------|--------|----------|-------------------------|
| Borrower | N/A | | | |
| Property Address | 2412 Snowshoe Bnd | | | |
| City | Bethlehem | County | Gwinnett | State GA Zip Code 30620 |
| Lender/Client | Gwinnett Community Bank | | | |



Zoning Map

| | | | | | |
|------------------|-------------------------|--------|----------|----------|-------|
| Borrower | N/A | | | | |
| Property Address | 2412 Snowshoe Bnd | | | | |
| City | Bethlehem | County | Gwinnett | State | GA |
| Lender/Client | Gwinnett Community Bank | | | | |
| | | | | Zip Code | 30620 |

