AGENDA
Camden County Board of Commissioners
Teleconference Regular Meeting in accordance with O.C.G.A. § 50-14-1(g) due to COVID19 Pandemic and ensuing restrictions on gatherings
Tuesday, September 1, 2020 ~ 6:00 PM

Teleconference powered by Intellor

A participant may register for the conference at https://ems8.intellor.com/?do=register&t=1&p=832159 after which s/he will receive an email containing dial-in numbers and a personalized access code.

Or simply call the following number and enter the access code followed by the # sign:

US Toll Free: 1-877-369-5243
Enter Access Code: 0305754#

Opening Ceremonies

- Invocation delivered by Commissioner Lannie Brant

Roll Call

Agenda Amendments

Removal of Item 5 under the Regular Agenda:

5. Approval to accept permanent drainage easement 20' wide over the existing storm water pipe located on the South Easterly corner of I-95 and Harriett's Bluff Rd. at the request of Teramore Development LLC.

Adoption of Agenda

Approval of Minutes

- August 18, 2020 Public Hearing and Regular Meeting minutes, August 27, 2020 Special Called Meeting minutes

Presentations

- Census 2020 update presented by Community Engagement & Strategic Planning Manager Claire Feazel

- Transport of Patients by Camden County Fire Rescue presented by Dr. Amir Wind, EMS Medical Director

Public Comments – Comments regarding items featured on the Agenda

This meeting will be conducted via teleconference (Intellor). Public Comments may be made by registering via the following link https://ems8.intellor.com/?do=register&t=1&p=832159 after which you will receive an email containing dial-in numbers and a personalized access code. If you have not registered and simply call the number provided instructions will be given by the moderator for those wishing to address the Board.

Public Comments can also be submitted via the Speaker Request Form located at https://www.camdencountyga.gov/FormCenter/County-Administrator-8-8/Regular-Meeting-Speaker-Request-Form-43-43 and will be included in the official minutes.

Please adhere to Chapter 2, Article 2 Board of Commissioners, Sec. 2-33 Code of Conduct, (2) Members of the Audience which can be found at the following link: https://www.camdencountyga.gov/ArchiveCenter/ViewFile/Item/628

Adjourn Regular Meeting and Convene a Public Hearing

Public Hearing - Comments either in favor or in opposition of the item

- Request for Special Use approval to allow a Veterinarian's office on 1.9 acres. This property is located at 5239 GA HWY 40 and is zoned C-G. Tax Map 121-014CPZ, Sarah Dutta, applicant, Crosby Family LP, owner.

- Request to rezone 1 acre from Industrial Restricted (I-R) to Single-Family Residential (R-1). In addition, a Future Land Use Map Amendment FLU2020-01 from "Commercial" to "Residential". Property is located at 111 Price Rd Waverly Ga. Tax Map 125 001C. Charlie Smallwood, owner & applicant.

Adjourn Public Hearing and Convene a Solid Waste Authority Meeting (SWA)

SWA Roll Call

Adoption of SWA Agenda

SWA Approval of Minutes

- July 14, 2020 SWA meeting minutes

SWA Public Comments

Finance Director Janice Beckham

1. Consideration of waiving the yearly Curbside Collection fees for Churches that are Tax Exempt and can provide a 501C3.

Additional SWA Public Comments

Adjourn the SWA Meeting and Reconvene the BOCC Regular Meeting

Regular Agenda

Planning & Development Director Joey Yacobacci

1. Consideration of request for Special Use approval to allow a Veterinarian's office on 1.9 acres. This property is located at 5239 GA HWY 40 and is zoned C-G. Tax Map 121-014CPZ, Sarah Dutta, applicant, Crosby Family LP, owner.

2. Consideration of request to rezone 1 acre from Industrial Restricted (I-R) to Single-Family Residential (R-1). In addition, a Future Land Use Map Amendment FLU2020-01 from "Commercial" to "Residential". Property is located at 111 Price Rd Waverly Ga. Tax Map 125 001C. Charlie Smallwood, owner & applicant.

Chief Financial Officer Nancy Gonzalez

3. Consideration to payoff Pineland Bank capital lease for cardiac monitors/defibrillators using SPLOST VII funds.

Finance Director Janice Beckham

4. Consideration of waiving the yearly Curbside Collection fees for Churches that are Tax Exempt and can provide a 501C3.

5. ~~Approval to accept permanent drainage easement 20' wide over the existing storm water pipe located on the South Easterly corner of I-95 and Harriett's Bluff Rd. at the request of Teramore Development LLC.~~

This item was removed during Agenda Amendments.

Reports

- Calendar – September and October 2020
- County Administrator Comments

Additional Public Comments

This meeting will be conducted via teleconference (Intellor). Public Comments may be made by registering via the following link https://ems8.intellor.com/?do=register&t=1&p=832159 after which you will receive an email containing dial-in numbers and a personalized access code. If you have not registered and simply call the number provided instructions will be given by the moderator for those wishing to address the Board.

Public Comments can also be submitted via the Speaker Request Form located at https://www.camdencountyga.gov/FormCenter/County-Administrator-8-8/Regular-Meeting-Speaker-Request-Form-43-43 and will be included in the official minutes.

Please adhere to Chapter 2, Article 2 Board of Commissioners, Sec. 2-33 Code of Conduct, (2) Members of the Audience which can be found at the following link: https://www.camdencountyga.gov/ArchiveCenter/ViewFile/Item/628

Adjournment

As set forth in the Americans with Disabilities Act of 1992, Camden County does not discriminate on the basis of disability, and will assist citizens with special needs, given proper notice. Please contact the Office of the County Clerk for assistance prior to the given meeting. We can be reached at 912.576.5651.

The closed caption link:
https://www.captionedtext.com/client/event.aspx?CustomerID=2690&EventID=4570149

CAMDEN COUNTY, GEORGIA
BOARD OF COUNTY COMMISSIONERS
REGULAR MEETING
AUGUST 18, 2020, 6:00 PM

Present via Teleconference: Chairman James H. Starline; Vice-Chairman Gary Blount; Commissioner Lannie Brant; Commissioner Ben L. Casey; Commissioner Chuck Clark; County Administrator Steve Howard; Deputy County Administrator Shawn Boatright; County Attorney John S. Myers and County Clerk Kathryn A. Bishop.

Chairman Starline called the meeting to order at 6:00 p.m.

Commissioner Lannie Brant delivered the invocation.

Agenda Amendments:

No agenda amendments were offered.

Motion to Adopt the Agenda:

Vice-chairman Blount made a motion, seconded by Commissioner Brant to adopt the agenda as presented.

The motion carried unanimously.

Approval of the Minutes

- August 4, 2020 Public Hearing and Regular Meeting minutes

Vice-Chairman Blount made a motion, seconded by Commissioner Brant to approve the August 4, 2020 Public Hearing and Regular Meeting minutes.

The motion carried unanimously.

Presentations

- Proclamation recognizing the month of September as Camden County Suicide Prevention Awareness Month and September 10th as Camden County Suicide Prevention Awareness Day.

County Clerk Katie Bishop read the Proclamation recognizing the month of September as Camden County Suicide Prevention Awareness Month and September 10th as Camden County Suicide Prevention Awareness Day.

- Proclamation recognizing October 17, 2020 as Camden County Domestic Violence Awareness Day

County Clerk Katie Bishop read the Proclamation recognizing October 17, 2020 as Camden County Domestic Violence Awareness Day.

- Census 2020 update presented by Community Engagement & Strategic Planning Manager Claire Feazel

Community Engagement & Strategic Planning Manager Claire Feazel presented a Census 2020 update.

Public Comments

No comments from the Public were offered during this time.

Vice-chairman Blount made a motion, seconded by Commissioner Casey to adjourn the regular meeting and convene a public hearing at 6:12 PM.

The motion carried unanimously.

Chairman Starline convened the Public Hearing at 6:12 PM.

Public Hearing

- To receive comments from the public regarding the intent to repeal Chapter 22 Civil Emergencies and adopt, pass and enforce an ordinance to amend Chapter 22 to be known as Emergency Management of the Official Code of Camden County, Georgia.

No comments were offered either in favor or in opposition of this item.

Vice-chairman Blount made a motion, seconded by Commissioner Casey to adjourn the public hearing and reconvene the Regular Meeting at 6:16 PM.

The motion carried unanimously.

Chairman Starline reconvened the Regular Meeting at 6:16 PM.

Regular Agenda

1. Consideration of bid award for banking contract.

Vice-Chairman Blount made a motion, seconded by Commissioner Brant to approve the contract award for Camden County Banking Services to Southeastern Bank.

The motion carried unanimously.

2. Consideration of Teleworking Policy.

Commissioner Brant made a motion, seconded by Vice-chairman Blount to adopt the Camden County Teleworking Policy.

The motion carried unanimously.

3. Approval of purchase of flats boat for the Camden County Sheriff's Office Marine Patrol

Commissioner Brant made a motion, seconded by Commissioner Casey to approve the purchase of a flats boat for the Camden County Sheriff's Office Marine Patrol.

The motion carried unanimously.

4. Consideration of approval of the Equitable Sharing Agreement and Certification.

Commissioner Brant made a motion, seconded by Vice-chairman Blount to approve the Camden County Sheriff's Office Equitable Sharing Agreement and Certification.

The motion carried unanimously.

5. Approval of grant application for Georgia Public Library Service Major Repair and Renovation Program

Vice-Chairman Blount made a motion, seconded by Commissioner Brant to approve the grant application for Georgia Public Library Service Major Repair and Renovation Program.

The motion carried unanimously.

6. Second reading and Adoption of the intent to repeal Chapter 22 Civil Emergencies and adopt, pass and enforce an ordinance to amend Chapter 22 to be known as Emergency Management of the Official Code of Camden County, Georgia.

Commissioner Brant made a motion, seconded by Vice-chairman Blount to waive the second reading and adopt the repeal Chapter 22 Civil Emergencies and adopt, pass and enforce an ordinance to amend Chapter 22 to be known as Emergency Management of the Official Code of Camden County, Georgia.

The motion carried unanimously.

Reports

- **Calendar – August & September**

County Clerk Katie Bishop stated there were no changes to the calendar at this time.

- **County Administrator Comments**

County Administrator Steve Howard encouraged everyone to remind others of the importance of completing your census.

Additional Public Comments

Tom Canning, St. Marys
Mr. Canning stated that as hard as the BoER and Registrar are working, during this pandemic and the need for social distancing, there remains a need for County-wide increased support (funding, labor, communications) in preparation for and during this 2020 election cycle: October 12, 2020 Advanced In Person (Early) Voting begins for the November General Election and Special Election. O.C.G.A. § 21-2-385. With record breaking voter turnout expected, our County needs cross-department and City coordination to manage estimated Early Voting in person 9,000; in person Elect Day 4,000; and Absentee Ballots 12,000. The County needs Absentee Ballot Drop Boxes at strategic locations at or before the start of Early Voting plus protocols and preparations to adequately manage and respond to new SOS resources and requirements; such as online Absentee Ballot request app. Therefore, I am urging the County Commission to insure that the Elections staff has the resources necessary to insure and manage a safe, secure and adequate voting environment for the November election. I urge you to be pro-active rather than re-active to requests from the Elections Board. Time is of the essence with no time to ponder action.

Adjournment:

Vice-Chairman Blount made a motion, seconded by Commissioner Casey to adjourn the August 18, 2020 regular meeting. The vote was unanimous to adjourn the meeting at 6:31 PM.

The motion carried unanimously.

CAMDEN COUNTY, GEORGIA
BOARD OF COUNTY COMMISSIONERS
SPECIAL CALLED MEETING
THURSDAY, AUGUST 27, 2020, 4:00 PM

Present via Teleconference: Chairman James H. Starline; Vice-Chairman Gary Blount; Commissioner Lannie Brant; Commissioner Ben L. Casey; Commissioner Chuck Clark; County Administrator Steve Howard; Deputy County Administrator Shawn Boatright; County Attorney John S. Myers and County Clerk Kathryn A. Bishop.

Chairman Starline called the meeting to order at 4:00 p.m.

Commissioner Lannie Brant delivered the invocation.

Convene Special Called Meeting at 4:00 PM

Adoption of Special Called Agenda

Commissioner Brant made a motion, seconded by Vice-chairman Blount to adopt the Special Called Meeting agenda as presented.

The motion carried unanimously.

Public Comments

No comments were offered during this time.

Special Called Meeting

1. Approval to set the 2020 Millage Rates.

Vice-Chairman Blount made a motion, seconded by Commissioner Brant to approve the setting the 2020 millage rates.

The motion carried unanimously.

BE IT RESOLVED BY THE CAMDEN COUNTY BOARD OF COMMISSIONERS, CAMDEN COUNTY, GEORGIA, that the County hereby adopt the millage rates based on one dollar ($1.00) of the taxable property of Camden County which appears on the Tax Digest for the year 2020 and on all property in said County that is subject to taxation, but is not returned for taxes and is not on the Tax Digest as provided

by law, the same being levied and the same shall be collected by the Tax Commissioner for the following purposes;

General Fund Countywide millage rate.

1. 15.79 mills for the general operating budget for the County.

Tax Service District millage rate.

1. 1.361 mills for the Incorporated Service District.
2. 1.400 mills for the Unincorporated Service District.

THEREFORE, BE IT RESOLVED, that the Camden County Board of Commissioners does hereby adopt, resolve and enact the foregoing millage rates for Camden County, Georgia.

Additional Public Comments

No comments were offered during this time.

Adjournment

Vice-Chairman Blount made a motion, seconded by Commissioner Casey to adjourn the August 27, 2020 Special Called Meeting. The meeting adjourned at 4:06 p.m.

BY: _____
JAMES H. STARLINE, CHAIRMAN
CAMDEN COUNTY BOARD OF COMMISSIONERS

ATTEST: _____
KATHRYN BISHOP, COUNTY CLERK

Camden County Solid Waste Authority (SWA)
Via Teleconference
Tuesday, July 14, 2020

The Camden County Solid Waste Authority (SWA) held a regular meeting on Tuesday, July 14, 2020, at 6:21 p.m. via Teleconference.

Present: James H. Starline; Lannie Brant; Ben Casey; Gary Blount; Chuck Clark, County Administrator Steve Howard; County Attorney John S. Myers; and County Clerk Kathryn A. Bishop.

Chairman Starline convened the Solid Waste Authority meeting at 6:21 PM.

Adoption of SWA Agenda

Lannie Brant made a motion, seconded by Chuck Clark to adopt the SWA Agenda as presented.

The motion carried unanimously.

SWA Approval of Minutes

- June 2, 2020 SWA meeting minutes; June 11, 2020 Special Called meeting minutes

Lannie Brant made a motion, seconded by Chuck Clark to approve the June 2, 2020 SWA meeting minutes; June 11, 2020 Special Called meeting minutes

The motion carried unanimously.

SWA Public Comments

1. Approval of task order 2020-01 for the Camden County MSW, C&D and Vacuna Rd Landfills Annual Environmental Monitoring provided by Atlantic Coast Consulting, Inc.

Gary Blount made a motion, seconded by Chuck Clark to approve the task order 2020-01 for the Camden County MSW, C&D and Vacuna Rd Landfills Annual Environmental Monitoring provided by Atlantic Coast Consulting, Inc.

The motion carried unanimously.

Additional SWA Public Comments

No comments were offered during this time.

SWA Adjournment and Reconvene Regular Meeting

Vice-Chairman Blount made a motion, seconded by Commissioner Brant to adjourn the SWA Meeting and reconvene the BOCC Regular Meeting at 6:27 PM.

The motion carried unanimously.

CAMDEN COUNTY BOARD OF COMMISSIONERS
SWA AGENDA ITEM: 1

SUBJECT: Curbside Collection Waive for Churches that are Tax Exempt

( ) Recommendation
( ) Policy Discussion
( ) Status Report
(X) Action Item

DATE: August 25, 2020

BUDGET INFORMATION:

Revenues:

Expenses:

Funding Source: Curbside Collections

COMMISSION ACTION REQUESTED ON: September 1st

PURPOSE:

To request that the Board of Commissioners:

a. To consider waiving the yearly Curbside Collection fees for Churches that are Tax Exempt and can provide a 501C3.

HISTORY:

1. Camden County, Georgia, Official Code of Ordinances, Chapter 50, Article 1, 50-8, states "Exemptions from the curbside collection service may be developed from time to time within the authority of this article and adjusted by the Camden County Board of Commissioners. Any customer seeking an exemption shall submit an application, form to be determined (by the county), seeking an exemption; if the exemption is granted, it shall be effective as of the date of application.
2. Per Article 7, 1A; 2(b) of the contract between Advanced Disposal (contractor) and Camden County. "Contractor shall provide the weekly collection service for the following at no additional cost. (b) Non-profit houses of worship, once the services herein have been requested and proof of non-profit status has been provided and approved for service by the Board."

FACTS & ISSUES:

1. Satilla Church of God -1686 3R Fish Camp Rd White Oak- exempt since June 19, 2020
2. Woodbine Church of God -1275 Billyville Rd Woodbine – exempt since July 10, 2018
3. Board approval was unintentionally overlooked
4. Each house of worship listed in #1-2 have submitted applicable documentation of tax exempt status

OPTIONS:

1. Motion to approve the request as stated.
2. Motion to deny this item.
3. Motion to table this item.
4. Other action by the Board

DEPARTMENT RECOMMENDED ACTION:

1. Staff recommends approval.

DEPARTMENT:	**IF APPLICABLE:**	**IF APPLICABLE:**
Prepared by:	County Attorney Review:	Finance Review:
Janice Beckham *Director of Finance*	*Attorney John S. Myers*	*N/A*

Camden County Curbside Collection Office

P.O. Box 99 • Woodbine, GA 31569 • Phone: (912) 510.6881
Fax: (912) 576.4296 • Email: curbside@co.camden.ga.us

Service Agreement

In accordance with Chapter 50 of the Camden County ordinances, I hereby request residential curbside trash collection service from Camden County Board of Commissioners for a property located in the unincorporated section of Camden County.

An account may only be opened by the property owner.

Name Satilla Church of God

Service Address [redacted] 1686 3R Fish Camp Rd City Whitecak Zip 31568

Mailing Address Same as Above City _____ State _____ Zip _____

Home Phone [redacted] Other Phone (optional) _____

Email (optional) [redacted]

Directions/Description 2nd church of right side / 3R Fish Camp Rd
Tax Exempt Form Enclosed

CUSTOMER ACKNOWLEDGMENT

I agree to comply with the curbside collection guidelines and to pay for the service in accordance with law. I will provide a forwarding address upon closure or the deposit funds may be subject to forfeiture. I understand that service is mandatory for all occupied dwellings, it is my responsibility to close this account if the property is sold, and that deposit funds may be applied to account expenses.

Stacey Mullo
Customer Signature

6/15/20
Date

Please include a copy of your Driver's License. Payment of the $94 deposit must be made before this application is fully processed. Cash, check, or credit card payments are accepted. Regular service fees are $15.65 per month billed quarterly for $46.95. You may choose to utilize a Web Bill Pay service through your bank to schedule quarterly payments.

FOR OFFICE USE ONLY

Amount of Deposit Paid 0 Date Received 6/19/20

Account # Activated 01-53060-01

Service Order for Delivery: ✓ Service Order for New Decal: ✓

501 C 3
ordered one can to replace 2 broken ones

Department of the Treasury
OCT 26 1972

Internal Revenue Service
Washington, DC 20224

Date: OCT 20 1972 | In reply refer to: T:MS:EO:R:1

Church of God
Keith at 25th Street
Cleveland, Tennessee 37311

GEN#2358

Gentlemen:

Based on the information supplied, and assuming that your operations will continue to be as stated, we rule that you and your subordinates, as listed on your group exemption roster, are recognized as being exempt under section 501(c)(3) of the Internal Revenue Code.

This ruling does not extend to any subordinate which has previously received a ruling or determination letter holding that it is not exempt. Its qualifications to be included in this group ruling must be separately established.

Additionally, we have classified you and the subordinates you operate, supervise, or control, and which are covered by your notification to us, as organizations that are not private foundations as defined in sections 509(a)(1) and 170(b)(1)(A)(i) of the Code.

You are not required to file the Return for Organizations Exempt From Income Tax, Form 990, as you come within the exception contained in section 6033(a)(2)(A)(i) of the Code. Your subordinates are also not required to file the Form 990 if they qualify as churches or integrated auxiliaries of churches or otherwise come within the exceptions provided in section 1.6033-2(g) of the Income Tax Regulations.

You and your subordinates are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you or your subordinates are subject to this tax, an income tax return on Form 990-T must be filed. In this letter we are not determining whether any of your activities or those of your subordinates are unrelated trade or business as defined in section 513 of the Code.

You and your subordinates are not liable for social security (FICA) taxes unless you and they file a waiver of exemption certificate as provided in the Federal Insurance Contributions Act. You and your subordinates are not liable for the taxes imposed under the Federal Unemployment Tax Act (FUTA).

Church of God

Contributions made to you and your subordinates by individuals are deductible by such donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes as provided in section 2055, 2106, and 2522 of the Code.

You should advise each of your subordinates of the provisions of this ruling, including the requirements for filing information or other returns.

Each year within 45 days after the close of your annual accounting period, please send the following to the Philadelphia Service Center, 11601 Roosevelt Boulevard, Philadelphia, Pennsylvania 19155, Attention: EOR Branch:

1. A statement describing any changes during the year in the purposes, character, or method of operation of your subordinates.

2. Lists of the names, mailing addresses, including Postal ZIP Codes, and employer identification numbers of subordinates that during the year

   a. changed names or addresses;

   b. were deleted from your roster; or

   c. were added to the roster.

3. For subordinates to be added attach

   a. a statement that the information upon which your present group exemption letter is based applies;

   b. a statement that each has given you written authorization to add its name to the roster;

   c. a list of those to which the Service previously issued exemption rulings or determination letters; and

Church of God

d. A statement that none of the subordinates are private foundations as defined in section 509(a) of the Code.

4. If applicable, a statement that your group exemption roster did not change during the year.

This ruling does not apply to any of your subordinates organized and operated in a foreign country.

Please be sure to enter your employer identification number on all tax returns and in your correspondence with the Internal Revenue Service.

Your key District Director in Atlanta is being advised of this action.

Sincerely yours,

Acting Chief, Rulings Section
Exempt Organizations Branch

Camden County Curbside Collection Office

P.O. Box 99 • Woodbine, GA 31569 • Phone: (912) 510.6881
Fax: (912) 576.4296 • Email: curbside@co.camden.ga.us

Service Agreement

In accordance with Chapter 50 of the Camden County ordinances, I hereby request residential curbside trash collection service from Camden County Board of Commissioners for a property located in the unincorporated section of Camden County.

An account may only be opened by the property owner.

Name Woodbine Church of God

Service Address 1275 Billyville Rd City Woodbine Zip 31569

Mailing Address 1275 Billyville Rd City Woodbine State GA Zip 31569

Home Phone [redacted] Other Phone (optional [redacted]

Email (optional) [redacted]

Directions/Description Hwy 17 South from Woodbine, left onto Billyville Rd, Church on left about ½ mile before Gap Swamp Rd.

CUSTOMER ACKNOWLEDGMENT

I agree to comply with the curbside collection guidelines and to pay for the service in accordance with law. I will provide a forwarding address upon closure or the deposit funds may be subject to forfeiture. I understand that service is mandatory for all occupied dwellings, it is my responsibility to close this account if the property is sold, and that deposit funds may be applied to account expenses.

Misty Boggs - treasurer
Customer Signature

7-9-18
Date

Please include a copy of your Driver's License. Payment of the $94 deposit must be made before this application is fully processed. Cash, check, or credit card payments are accepted. Regular service fees are $15.65 per month billed quarterly for $46.95. You may choose to utilize a Web Bill Pay service through your bank to schedule quarterly payments.

FOR OFFICE USE ONLY

Amount of Deposit Paid D Date Received 7-10-18

Account # Activated 01-52860-01

Service Order for Delivery: _____ Service Order for New Decal: _____

Real Key # 18078

"Award-Winning Government"

scanned

Department of the Treasury
OCT 26 1972

Internal Revenue Service
Washington, DC 20224

Date: OCT 20 1972 | In reply refer to: T:MS:EO:R:1

Church of God
Keith at 25th Street
Cleveland, Tennessee 37311

GEN#2358

Gentlemen:

Based on the information supplied, and assuming that your operations will continue to be as stated, we rule that you and your subordinates, as listed on your group exemption roster, are recognized as being exempt under section 501(c)(3) of the Internal Revenue Code.

This ruling does not extend to any subordinate which has previously received a ruling or determination letter holding that it is not exempt. Its qualifications to be included in this group ruling must be separately established.

Additionally, we have classified you and the subordinates you operate, supervise, or control, and which are covered by your notification to us, as organizations that are not private foundations as defined in sections 509(a)(1) and 170(b)(1)(A)(i) of the Code.

You are not required to file the Return for Organizations Exempt From Income Tax, Form 990, as you come within the exception contained in section 6033(a)(2)(A)(i) of the Code. Your subordinates are also not required to file the Form 990 if they qualify as churches or integrated auxiliaries of churches or otherwise come within the exceptions provided in section 1.6033-2(g) of the Income Tax Regulations.

You and your subordinates are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you or your subordinates are subject to this tax, an income tax return on Form 990-T must be filed. In this letter we are not determining whether any of your activities or those of your subordinates are unrelated trade or business as defined in section 513 of the Code.

You and your subordinates are not liable for social security (FICA) taxes unless you and they file a waiver of exemption certificate as provided in the Federal Insurance Contributions Act. You and your subordinates are not liable for the taxes imposed under the Federal Unemployment Tax Act (FUTA).

Church of God

Contributions made to you and your subordinates by individuals are deductible by such donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes as provided in section 2055, 2106, and 2522 of the Code.

You should advise each of your subordinates of the provisions of this ruling, including the requirements for filing information or other returns.

Each year within 45 days after the close of your annual accounting period, please send the following to the Philadelphia Service Center, 11601 Roosevelt Boulevard, Philadelphia, Pennsylvania 19155, Attention: EOR Branch:

1. A statement describing any changes during the year in the purposes, character, or method of operation of your subordinates.

2. Lists of the names, mailing addresses, including Postal ZIP Codes, and employer identification numbers of subordinates that during the year

   a. changed names or addresses;

   b. were deleted from your roster; or

   c. were added to the roster.

3. For subordinates to be added attach

   a. a statement that the information upon which your present group exemption letter is based applies;

   b. a statement that each has given you written authorization to add its name to the roster;

   c. a list of those to which the Service previously issued exemption rulings or determination letters; and

d. a statement that none of the subordinates are private foundations as defined in section 509(a) of the Code.

4. If applicable, a statement that your group exemption roster did not change during the year.

This ruling does not apply to any of your subordinates organized and operated in a foreign country.

Please be sure to enter your employer identification number on all tax returns and in your correspondence with the Internal Revenue Service.

Your key District Director in Atlanta is being advised of this action.

Sincerely yours,

Acting Chief, Rulings Section
Exempt Organizations Branch

CHURCH OF GOD
INTERNATIONAL OFFICES
DEPARTMENT OF BUSINESS AND RECORDS
2490 KEITH ST., P.O. BOX 2430, CLEVELAND, TENNESSEE 37320-2430
TELEPHONE: 423/472-3361 FAX:423/478-7245

July 5, 2018

To Whom It May Concern:

This is to verify that the Church of God, headquartered in Cleveland, Tennessee, is recognized and approved by the Internal Revenue Service as a tax-exempt non-profit organization under Section 501 (c) (3) of the Code. This exemption applies to the Church of God and all of its subordinates, which includes the Woodbine Church of God (file number 5784). This church is located at 1275 Billyville Road, Woodbine GA 31569. Their Employer Identification Number is 58-2193769.

Enclosed for your information is a copy of the most recent group exemption letter from the Internal Revenue Service. Please understand that the Employer Identification Number listed on the letter is not to be used for any local church purposes. To do so is a violation of the IRS regulations.

If I can be of further assistance, please feel free to contact me.

Sincerely,

Raymond D. Hodge, D.Min.
Director, Business and Records

RDH/br

Enclosures

CAMDEN COUNTY BOARD OF COMMISSIONERS
AGENDA ITEM: 1

SUBJECT: Special Use SU2020-06- Request for Special Use approval to allow a Veterinarian's office on 1.9 acres. This property is located at 5239 GA HWY 40 and is zoned C-G. Tax Map 121-014CPZ, Sarah Dutta, applicant, Crosby Family LP, owner.

( ) Recommendation
( ) Policy Discussion
( ) Status Report
(x) Action Item
( ) Other

DATE: August 18, 2020

COMMISSION ACTION REQUESTED ON: September 1, 2020

PURPOSE:

To request that the Board of Commissioners:

a. To take action on the request for a Special Use.

HISTORY:

1. Requesting a Special Use approval to allow a Veterinarian's office.
2. The previous business at this location was a used car lot.

FACTS & ISSUES:

1. The UDC requires a Special Use when opening a Veterinarian's office.
2. The facility will not have any outside kennels nor will there be any overnight boarding.
3. This facility will only be for small animals.
4. There are no plans to change the footprint of the existing building.

OPTIONS:

1. Motion to Request for Special Use approval to allow a Veterinarian's office on 1.9 acres. This property is located at 5239 GA HWY 40 and is zoned C-G. Tax Map 121-014CPZ, Sarah Dutta, applicant, Crosby Family LP, owner.
2. Motion to approve with modifications.
3. Motion to deny the request.
4. Table this item.
5. Other action by the board.

DEPARTMENT RECOMMENDED ACTION:

1. Staff & Planning Commission recommend approval for the request of a Special Use.

DEPARTMENT:
Prepared by:

Joey Yacobacci

Director, Planning & Development

IF APPLICABLE:
County Attorney Review:

John S. Myers

Attorney

Blue Frog, LLC
Dream, Design, Build

3011 Sutton Gate Dr. Suite 120
Suwanee, Ga 30024
Office: 770-831-4150
Fax: 678-298-7094
info@bfrog.net
www.bfrog.net

July 31,2020

Planning and Development
Camden County
104 Gross Rd Suite 3
Kingsland, Ga 31548

Re: Letter of Intent
Application for Special Use Permit
5239 Ga Hwy 40 St. Mary's Ga 31558

To Whom it May Concern:

On behalf of the property owner we are requesting the approval of a special use permit to allow the operation of a veterinary facility on the subject 1.9-acre property. Subject property is currently zoned C-G with an existing 2728Sf building on the parcel. Properties directly adjacent and across the street include C-G, and A-R zoning.

The proposed new veterinary facility will consist of reconfiguring the interior of the existing building and enclosing a small portion of the existing portico (see proposed new floor plan). All daily activities will be conducted within a totally enclosed main building except for a small fenced in area to keep animals secure while on a lease under the care of the animal hospital's staff. Due to the previous use of the property, which was a Used Car lot, ample parking is available. The topography of the land is relatively flat. Since the scope of work is within the walls of the existing structure no increase in runoff is expected.

Section 1213 (b): Comments.

1. We believe the proposed special use with be consistent with the stated purpose of the zoning district in which it will be located.
2. We believe the proposed special use is compatible with the goals, objectives, purpose and intent of the Comprehensive Plan. Our intent is to construct a quality veterinary facility that will offer great quality of care to the residents of Camden county's companion animals.
3. We do not foresee the establishment of the special use will impede the normal and orderly development of the surrounding property for uses predominate in the area. The property will not have any outside kennels or runs to house animals nor will there be any overnight boarding. Noises and nuisances will be minimal due to the fact daily activities will be within the building.

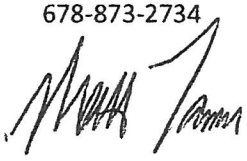
4. The location and character of the proposed special use is consistent with a desirable pattern of development for the locality in general.
5. The existing street providing access to the use will be adequate to serve the proposed special use. The existing parking is more than we need.
6. The access into and out of the property is adequate to provide for traffic and pedestrian safety, the anticipated volume of traffic flow and access by emergency vehicles.
7. We believe the existing water, police or fire protection will be adequate to serve the special use. Currently the property is served by a well and is on a septic tank. An increase in the size of the septic tank may be needed to meet the demands of the veterinary facility.
8. We intend to have a dedicated screened in dumpster area to protect adjacent properties from odor.
9. Proposed business hours for the new facility are as follows: 8:00am-5:30pm on Monday, Wednesday, Friday. 8:00am-7pm on Tuesday and Thursday. Additionally, the facility will open one Saturday a month from 8am-12pm.
10. We propose no change to the existing height, size or location of the building or other structures on the property.

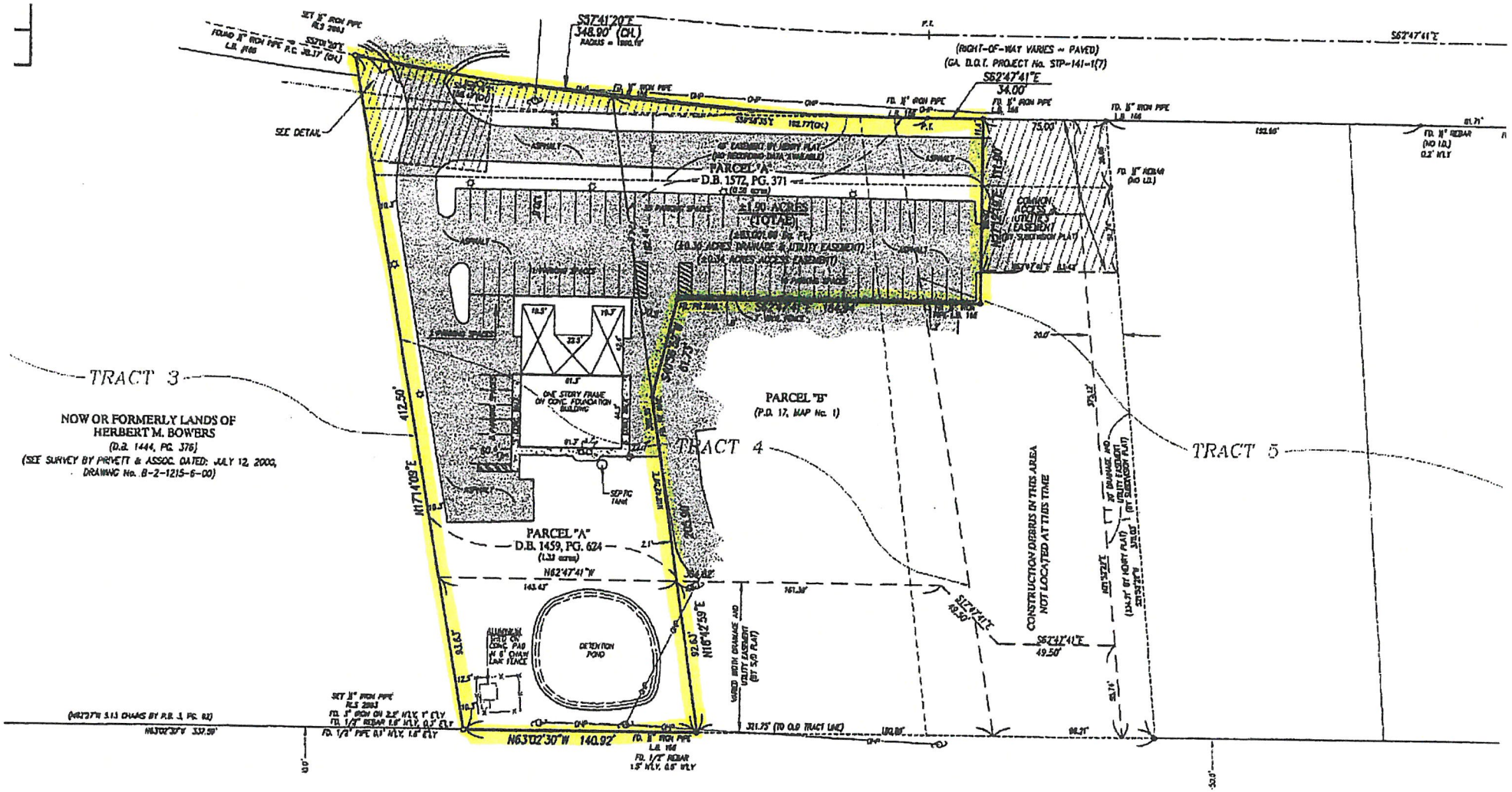
Please feel free to give me a call with any questions you may have.

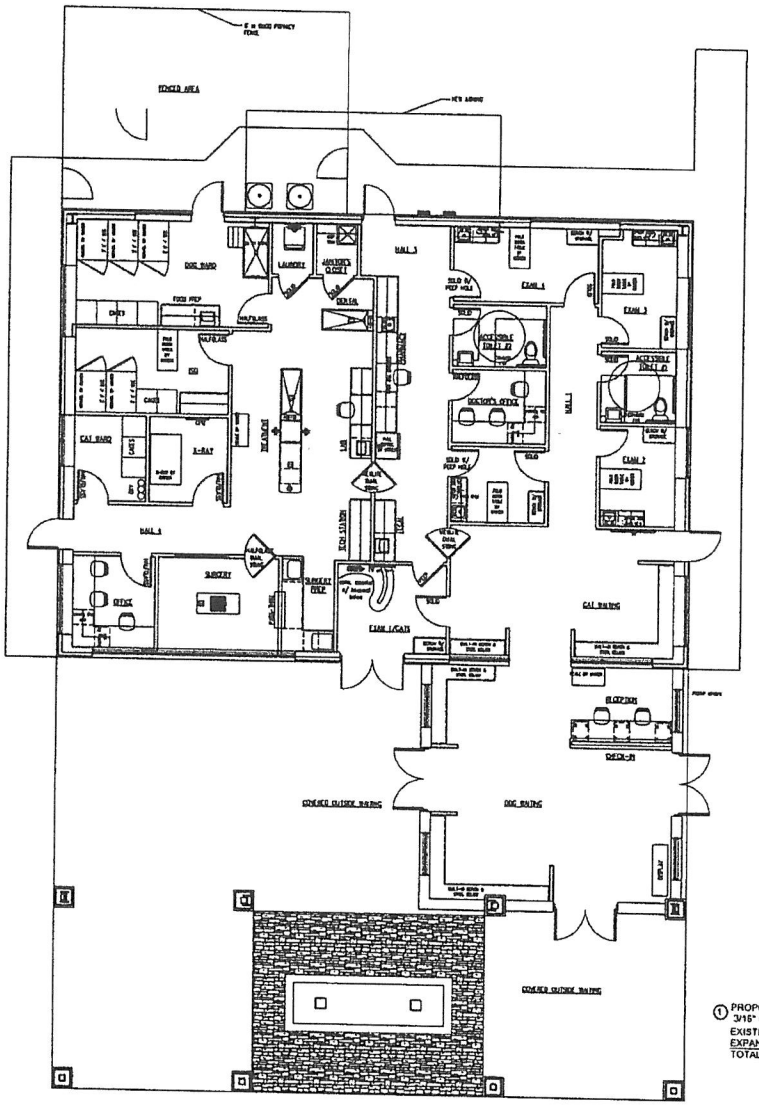
Documents prepared by Matt Tanner of Blue Frog, LLC, on behalf of Dr. Sarah Dutta "applicant."

Applicant:
Dr. Sarah Dutta DVM
sarah@animalac.com
904-583-3743

Design-Build Firm
Matt Tanner
Blue Frog, LLC
mtanner@bfrog.net
www.bfrog.net
678-873-2734




TRACT 3
NOW OR FORMERLY LANDS OF
HERBERT M. BOWERS
(D.B. 1444, PG. 376)
(SEE SURVEY BY PRIVETT & ASSOC. DATED: JULY 12, 2000,
DRAWING No. B-2-1215-6-00)
TRACT 4
TRACT 5
PARCEL "A"
D.B. 1572, PG. 371
(0.58 acres)
±1.90 ACRES
(TOTAL)
(40.30 ACRES DRAINAGE & UTILITY EASEMENT)
(49.06 ACRES ACCESS EASEMENT)
PARCEL "B"
(P.B. 17, MAP No. 1)
PARCEL "A"
D.B. 1459, PG. 624
(1.33 acres)
ONE STORY FRAME ON CONC. FOUNDATION BUILDING
SEPTIC TANK
DETENTION POND
ALUMINUM PICKET ON CONC. PAD W/ 6' CHAIN LINK FENCE
SEE DETAIL
(RIGHT-OF-WAY VARIES ~ PAVED)
(GA. D.O.T. PROJECT No. STP-141-1(7)
S62°47'41"E
34.00'
S37°41'20"E
348.90' (CH.)
RADIUS = 1860.18'
S62°47'41"E
S39°58'35"E
152.77'(TK.)
N62°47'41"W
143.43'
N17°41'09"E
412.50'
N16°42'59"E
92.63'
N63°02'30"W 140.92'
S62°47'41"E
49.50'
S37°41'20"E
49.50'
331.75' (TO OLD TRACT LINE)
COMMON ACCESS & UTILITY EASEMENT (50' SUBDIVISION PLAT)
CONSTRUCTION DEBRIS IN THIS AREA NOT LOCATED AT THIS TIME
SET 1/2" IRON PIPE RLS 2993
FD. 1" IRON ON 2.2' W'LY, 1' S'LY
FD. 1/2" REBAR 0.8' W'LY, 0.2' S'LY
FD. 1/2" PIPE 0.1' W'LY, 1.8' S'LY
FD. 1" IRON PIPE L.B. 166
FD. 1/2" REBAR 1.5' W'LY, 0.5' N'LY
FD. 1" REBAR (NO I.D.) 0.2' W'LY
FD. 1" IRON PIPE L.B. 166
FD. 1" IRON PIPE L.B. 166
FD. 1" REBAR (NO I.D.)
FD. 1" IRON PIPE L.B. 166
FD. 1" IRON PIPE L.B. 166
FD. 1" IRON PIPE L.B. 166
SET 1/2" IRON PIPE L.B. 166
FOUND 1" IRON PIPE L.B. 166
S37°41'20"E 38.37' (CH.)
S62°47'41"E
S39°58'35"E 332.59'
(N62°37'W 5.13 CHAINS BY P.B. 3, PG. 82)
N63°02'30"W 332.59'
S62°47'41"E
S37°41'20"E
S39°58'35"E
N62°47'41"W
N17°41'09"E
N16°42'59"E
N63°02'30"W
S62°47'41"E
S37°41'20"E
S39°58'35"E
N62°47'41"W
N17°41'09"E
N16°42'59"E
N63°02'30"W
S62°47'41"E
S37°41'20"E
S39°58'35"E
N62°47'41"W
N17°41'09"E
N16°42'59"E
N63°02'30"W



① PROPOSED FLOOR PLAN
3/16" = 1'-0"

EXISTING	2,736 SF
EXPANSION	620 SF
TOTAL	3,356 SF

Blue Frog, LLC
3011 Sutton Gate Dr,
Suite 120
Suwanee, GA 30024
PHONE: 770-831-4150

VERIFY ALL DIMENSIONS AND EXISTING CONDITIONS AT THE SITE BEFORE PROCEEDING WITH EACH PHASE OF THIS WORK.

REVIEW PLANS ONLY! NOT FOR CONSTRUCTION

SARAH DUTTA, DVM

5253 GA HIGHWAY 40
SAINT MARY'S, GA. 31558

No.	Description	Date

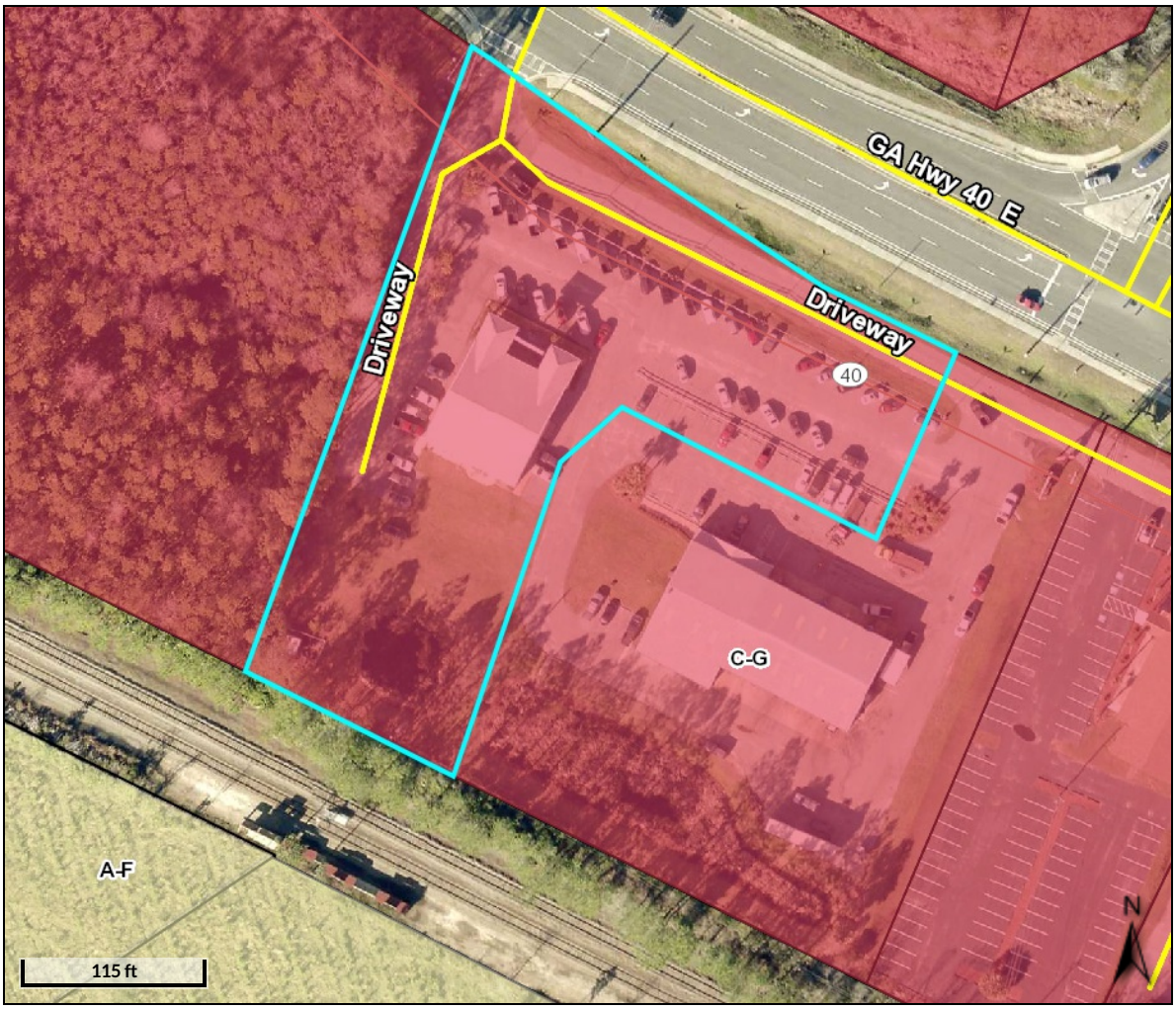
PROPOSED FLOOR PLAN

Project number	DUT20G
Date issued	7/30/2020
Drawn by	TG
Checked by	SAH

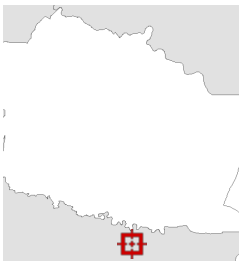
A-1.0

Scale

qPublic.net™ Camden County, GA



Overview



Legend

- Parcels
- Roads
- **USA Major Highways**
- Limited Access
- Highway
- Major Road
- Local Road
- Minor Road
- Other Road
- Ramp
- Ferry
- Pedestrian Way
- **City Labels**
- **Zoning**
- A-F
- A-R
- C-G
- C-I
- C-N
- C-P
- City
- I-G
- I-R
- LCI
- MHP
- PD
- R-1
- R-2
- R-3
- RVD
- Unknown

Parcel ID	121 014CPZ	**Owner**	CROSBY FAMILY LP	**Last 2 Sales**			
Class Code	Commercial		2715 MEMORIAL DRIVE	**Date**	**Price**	**Reason**	**Qual**
Taxing District	41 UNINCORPORATED SERVICE DIST		WAYCROSS GA 31501	3/6/2012	$50000	FC	U
	41 UNINCORPORATED SERVICE DIST	**Physical Address**	5239 GA HWY 40	3/6/2012	$320000	MN	U
Acres	1.9	**Assessed Value**	Value $339610				

(Note: Not to be used on legal documents)

CAMDEN COUNTY BOARD OF COMMISSIONERS
AGENDA ITEM: 2

SUBJECT: Zoning Map Amendment -- RZ2020-06– Request to rezone 1 acre from Industrial Restricted (I-R) to Single-Family Residential (R-1). In addition, a Future Land Use Map Amendment FLU2020-01 from "Commercial" to "Residential". Property is located at 111 Price Rd Waverly Ga. Tax Map 125 001C. Charlie Smallwood, owner & applicant.

( ) Recommendation
( ) Policy Discussion
( ) Status Report
(x) Action Item
( ) Other

DATE: July 23, 2020

COMMISSION ACTION REQUESTED ON: September 1, 2020

PURPOSE:

To request that the Board of Commissioners:

a. To consider request to change zoning from I-R to R-1.

HISTORY:

1. The owner will be re-zoning 1 acre.
2. The owner is requesting a rezoning to allow this property to be used as Single Family dwelling.

FACTS & ISSUES:

1. The property meets requirements to be zoned R-1.

OPTIONS:

1. Motion to approve to rezone 1 acre from Industrial Restricted (I-R) to Single-Family Residential (R-1). In addition, a Future Land Use Map Amendment FLU2020-01 from "Commercial" to "Residential". Property is located at 111 Price Rd Waverly Ga. Tax Map 125 001C. Charlie Smallwood, owner & applicant.
2. Motion to approve with modifications.
3. Motion to deny the request.
4. Table this item.
5. Other action by the Board.

DEPARTMENT RECOMMENDED ACTION:

1. Planning staff and Planning Commission recommends approval of RZ2020-06.

DEPARTMENT:
Prepared by:

Joey Yacobacci

Director of Planning & Development

IF APPLICABLE:
County Attorney Review:

John S. Myers

County Attorney

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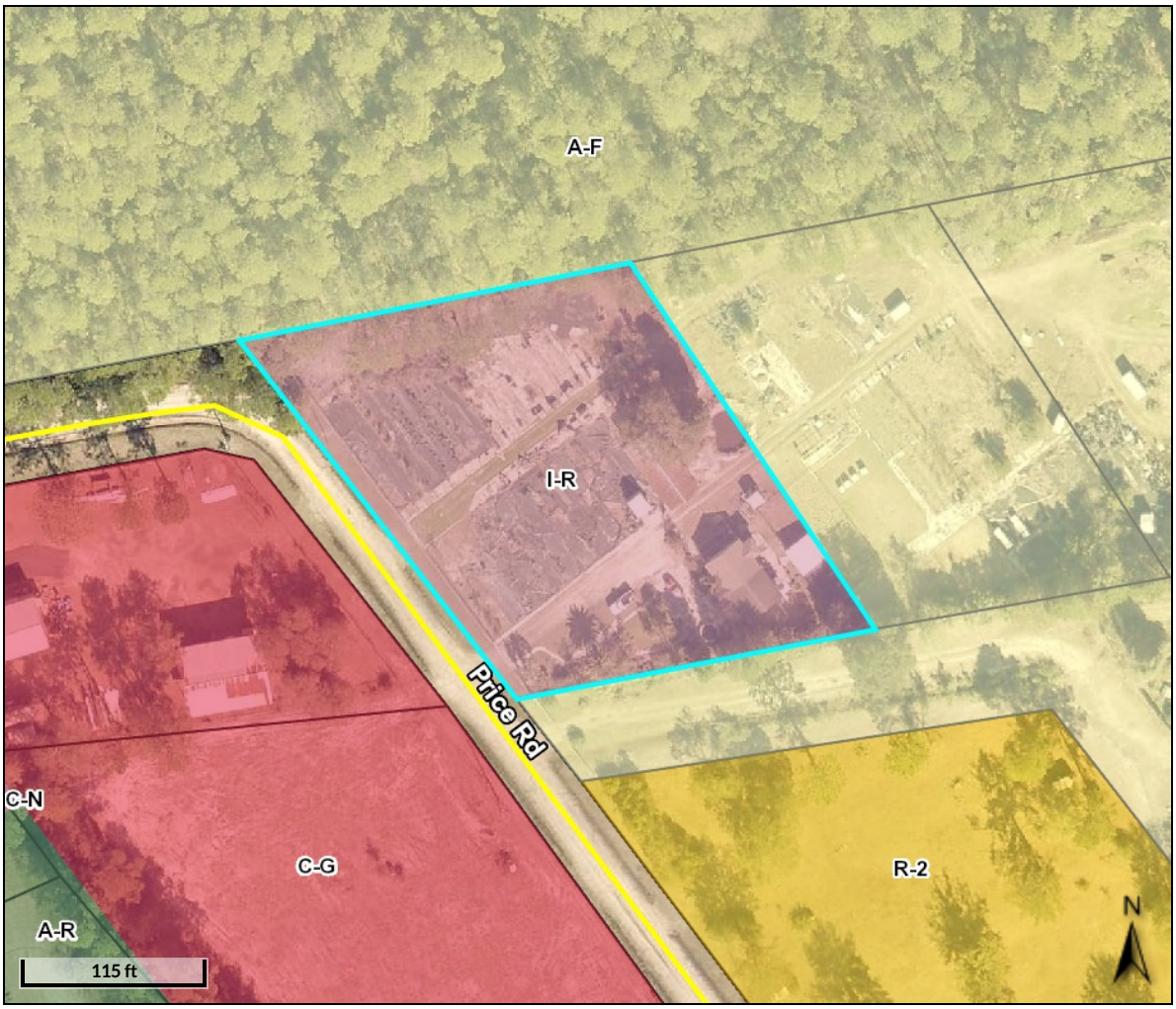
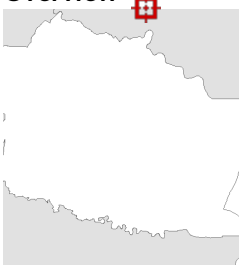


Overview



Legend

- Parcels
- Roads

USA Major Highways

- Limited Access
- Highway
- Major Road
- Local Road
- Minor Road
- Other Road
- Ramp
- Ferry
- Pedestrian Way

City Labels

Zoning

- A-F
- A-R
- C-G
- C-I
- C-N
- C-P
- City
- I-G
- I-R
- LCI
- MHP
- PD
- R-1
- R-2
- R-3
- RVD
- Unknown

Parcel ID	125 001C	**Owner**	SMALLWOOD CHARLIE E	**Last 2 Sales**			
Class Code	Residential		111 PRICE ROAD	**Date**	**Price**	**Reason**	**Qual**
Taxing District	43 UNINCORPORATED SERVICE DIST		WAVERLY GA 31565	1/1/1994	$16000	NM	U
	43 UNINCORPORATED SERVICE DIST	**Physical Address**	111 PRICE RD	4/1/1986	$2000	NM	U
Acres	1	**Assessed Value**	Value $8874				

(Note: Not to be used on legal documents)

CAMDEN COUNTY BOARD OF COMMISSIONERS
AGENDA ITEM: 3

SUBJECT: Consideration to payoff Pineland Bank capital lease for cardiac monitors/defibrillators using SPLOST VII funds.

( ) Recommendation
( ) Policy Discussion
( ) Contract
(X) Action Item

DATE: August 25, 2020

BUDGET INFORMATION:

Revenues: $0
Expenses: $255,626.55 (+ / -)
FUNDING SOURCE: SPLOST 7

COMMISSION ACTION REQUESTED ON: September 1st

PURPOSE:

a. To approve payoff of capital lease for the purchase of 8 cardiac monitors/defibrillators for ambulances.

HISTORY:

1. The County entered into a capital lease with Pineland Bank in June 2018 for the purchase of eight (8) Lifepak heart monitors.
2. Term of capital lease was 6/21/2018-3/21/2022.
3. The funding source as presented in June 2018 was SPLOST VIII - as requested by former CFO, "These cardiac monitors/defibrillators are intended to be funded from SPLOST #8 rather than current funds."
4. A project can be financed and repaid by a SPLOST only after the referendum has been passed. SPLOST VIII passed in March 2019, therefore, SPLOST VIII funds are ineligible to use as repayment on this capital lease.

FACTS & ISSUES:

1. SPLST VII is an eligible funding source for this payoff and has available funds.
2. The County will save approximately $13,800 in interest by paying the loan off early.
3. There are no penalties for early payoff.
4. Payoff statement attached.

OPTIONS:

1. Motion to approve payoff of Pineland Bank capital lease using Splost 7 funds.
2. Motion to deny this item.
3. Motion to table this item.
4. Other action by the Board.

DEPARTMENT RECOMMENDED ACTION:

1. Approve payoff of capital lease as presented.

DEPARTMENT:	**IF APPLICABLE:**	**IF APPLICABLE:**
Prepared by:	County Attorney Review:	Finance Review:
Nancy Gonzalez, CFO	*Atty. John S. Myers*	*N/A*

COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED

Amount Requested	Term of Credit Requested	Loan Type	Credit Request
256,332.62	4 Annual Princ. Pmts. Interest Semi-Annual	52 - Commercial - UCC	☒ Applicant Only ☐ Joint With Co-Applicant(s)
Market Survey	**Purpose of Credit Request**	**App #**	We intend to apply for joint credit:
	GOVERNMENT PURCHASE HEART MONITORS	1	Applicant_____ Co-Applicant_____

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit.

APPLICANT INFORMATION:

Applicant is a: ☒ Borrower ☐ Guarantor ☐ Cosigner ☐ Grantor ☐ Other_____

Name of Applicant (Business Name or Last Name if Individual)	Applicant First Name (If individual)	SSN/TIN#
CAMDEN COUNTY BOARD OF COMMISSIONERS		58-6000792

Assumed Business Names (If Any)	Filing Dates	Filing Locations	DBA Name

Check Appropriate Box

- ☐ If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status.
- ☐ If you are applying for individual credit, but are relying on income from alimony, child support maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets you are relying.
- ☐ If you are applying for joint credit with another applicant, complete all sections and attach joint application.

Marital Status (If Individual Borrower)

- ☐ Married
- ☐ Unmarried
- ☐ Separated

Street Address	City	ST	Zip Code	Phone Number
210 E FOURTH ST	WOODBINE	GA	31569	(912) 510-0464
Mailing Address	**City**	**ST**	**Zip Code**	
P. O. BOX 99	WOODBINE	GA	31569	
Principal Office Address (if not listed above)	**City**	**ST**	**Zip Code**	

State of Organization	Applicant is:					
GA	☐ An Individual	☐ A Proprietorship	☐ A Partnership	☐ A Corporation	☐ Non-Profit	
	☐ An Association	☐ A Trust	☒ A Gov't Entity	☐ A LLC		

SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT

Description	Value	Total Liens	Ownership Status for This Applicant	Creditor Name
Described UCC Collateral	$256,332.62	$	☒ Purchase Money ☐ Presently Owned	
		$	☐ Purchase Money ☐ Presently Owned	
		$	☐ Purchase Money ☐ Presently Owned	
		$	☐ Purchase Money ☐ Presently Owned	
		$	☐ Purchase Money ☐ Presently Owned	

Use Additional Sheet if Necessary

[redacted]

FINANCIAL AND INCOME STATEMENT SUMMARY

Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Total Assets: $_____ **Total Annual Income:** $_____

Total Liabilities: $_____ **Total Annual Expenses:** $_____

Net Worth: $_____ **Net Annual Cash Flow:** $_____

☐ See Attached Financial statements.

RELATIONSHIP INFORMATION - APPLICANT'S HISTORY WITH LENDER

☐ New Customer
☒ Existing Customer

Customer Since(MM-YYYY): _____
Last Tax Return Date on File(YYYY): _____

Last Financial Statement Date(MM-DD-YYYY): _____
Last Credit Report Date(MM-DD-YYYY): _____
Last Credit Bureau: _____

Liabilities with Lender
Direct: $_____
Contingent: $_____
Total: $_____

Deposits with Lender
DDA Avg: $_____
Other Avg: $_____
Total Avg: $_____

Total Credit With Lender
New Credit: $ 256,332.62
Proposed Total: $ 256,332.62

SIGNERS FOR THIS APPLICANT

Name	Title		Authorized	SSN #
Street Address	**City**	**ST**	**Zip Code**	**Phone Number**
Name	**Title**		**Authorized**	**SSN #**
Street Address	**City**	**ST**	**Zip Code**	**Phone Number**
Name	**Title**		**Authorized**	**SSN #**
Street Address	**City**	**ST**	**Zip Code**	**Phone Number**
Name	**Title**		**Authorized**	**SSN #**
Street Address	**City**	**ST**	**Zip Code**	**Phone Number**

Use Additional Sheet If Necessary

APPLICANT SIGNATURES

I hereby apply for the loan or credit described in this application on behalf of the applicant business. I certify that I made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I did not omit any important information. I agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my account. I understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my application, credit or loan.

APPLICANT:

By: _____ **(Seal)** By: _____ **(Seal)**

By: _____ **(Seal)** By: _____ **(Seal)**

Use Additional Sheet If Necessary

FOR LENDER'S USE ONLY

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
[redacted] / KEENE JR, WILLIS R				
Branch	**Application Date**	**Application No.**	**Commitment No.**	**Loan No.**
06	[redacted]	[redacted]		[redacted]

Decision and Comments: ☐ Approved ☐ Denied ☐ Incomplete ☐ Counteroffer ☐ Conditional Approval ☐ Withdrawal ☐ Other: _____

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GOVERNMENTAL CERTIFICATE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]	[redacted]	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Entity: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

WE, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

THE ENTITY'S EXISTENCE. The complete and correct name of the governmental entity is CAMDEN COUNTY BOARD OF COMMISSIONERS ("Entity"). The Entity is a governmental entity which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws and regulations of the State of Georgia. The Entity has the full power and authority to own its properties and to transact the business and activities in which it is presently engaged or presently proposes to engage. The Entity maintains an office at 210 E FOURTH ST, WOODBINE, GA 31569. The Entity shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of the Entity and any other governmental or quasi-governmental authority or court applicable to the Entity and the Entity's business activities.

CERTIFICATES ADOPTED. At a meeting of the appropriate governing body of the Entity, duly called and held on **June 1, 2018**, at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Certificate were adopted.

OFFICIALS. The following named persons is an Officials of CAMDEN COUNTY BOARD OF COMMISSIONERS:

NAMES	TITLES	AUTHORIZED		ACTUAL SIGNATURES
MICHAEL J FENDER	CHIEF FINANCE OFFICER	Y	X	_____ (Seal)
NANCY A CLARK GONZALEZ	FINANCE DIRECTOR	Y	X	_____ (Seal)

ACTIONS AUTHORIZED. Any two (2) of the authorized persons listed above may enter into any agreements of any nature with Lender, and those agreements will bind the Entity. Specifically, but without limitation, any two (2) of such authorized persons is authorized, empowered, and directed to do the following for and on behalf of the Entity:

Borrow Money. To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between the Entity and Lender, such sum or sums of money as in their judgment should be borrowed, without limitation.

Execute Notes. To execute and deliver to Lender the promissory note or notes, or other evidence of the Entity's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of the Entity's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

Grant Security. To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to the Entity or in which the Entity now or hereafter may have an interest, including without limitation all of the Entity's real property and all of the Entity's personal property (tangible or intangible), as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of the Entity to Lender at any time owing, however the same may be evidenced. Such property may be mortgaged, pledged, transferred, endorsed, hypothecated or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, transferred, endorsed, hypothecated or encumbered.

Execute Security Documents. To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances. Notwithstanding the foregoing, any one of the above authorized persons may execute, deliver, or record financing statements.

Negotiate Items. To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Entity or in which the Entity may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the Entity's account with Lender, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

Further Acts. In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements as the Officials may in their discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Certificate.

ASSUMED BUSINESS NAMES. The Entity has filed or recorded all documents or filings required by law relating to all assumed business names used by the Entity. Excluding the name of the Entity, the following is a complete list of all assumed business names under which the Entity does business: **None.**

NOTICES TO LENDER. The Entity will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in the Entity's name; (B) change in the Entity's assumed business name(s); (C) change in the structure of the Entity; (D) change in the authorized signer(s); (E) change in the Entity's principal office address; (F) change in the Entity's principal residence; or (G) change in any other aspect of the Entity that directly or indirectly relates to any agreements between the Entity and Lender.

CERTIFICATION CONCERNING OFFICIALS AND CERTIFICATES. The Officials named above is duly elected, appointed, or employed by or for the Entity, as the case may be, and occupy the positions set opposite their respective names. This Certificate now stands of record on the books of

the Entity, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

CONTINUING VALIDITY. Any and all acts authorized pursuant to this Certificate and performed prior to the passage of this Certificate are hereby ratified and approved. This Certificate shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Entity's agreements or commitments in effect at the time notice is given.

IN TESTIMONY WHEREOF, we have hereunto set our hand and attest that the signatures set opposite the names listed above is their genuine signatures.

We each have read all the provisions of this Certificate, and we each personally and on behalf of the Entity certify that all statements and representations made in this Certificate are true and correct. This Governmental Certificate is dated June 21, 2018.

THIS CERTIFICATE IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS CERTIFICATE IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

CERTIFIED TO AND ATTESTED BY:

X _____ **(Seal)**
MICHAEL J FENDER, CHIEF FINANCE OFFICER of CAMDEN COUNTY BOARD OF COMMISSIONERS

X _____ **(Seal)**
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR of CAMDEN COUNTY BOARD OF COMMISSIONERS

NOTE: If the Officials signing this Certificate is designated by the foregoing document as one of the officials authorized to act on the Entity's behalf, it is advisable to have this Certificate signed by at least one non-authorized official of the Entity.

LaserPro, Ver. 18.2.0.027 Copr. Finastra USA Corporation 1997, 2018. All Rights Reserved. - GA F:\CFI\LPL\C22.FC TR-16386 PR-96

BUSINESS LOAN AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]	[redacted]	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

THIS BUSINESS LOAN AGREEMENT dated June 21, 2018, is made and executed between CAMDEN COUNTY BOARD OF COMMISSIONERS ("Borrower") and Pineland Bank ("Lender") on the following terms and conditions. Borrower has received prior commercial loans from Lender or has applied to Lender for a commercial loan or loans or other financial accommodations, including those which may be described on any exhibit or schedule attached to this Agreement. Borrower understands and agrees that: (A) in granting, renewing, or extending any Loan, Lender is relying upon Borrower's representations, warranties, and agreements as set forth in this Agreement; (B) the granting, renewing, or extending of any Loan by Lender at all times shall be subject to Lender's sole judgment and discretion; and (C) all such Loans shall be and remain subject to the terms and conditions of this Agreement.

TERM. This Agreement shall be effective as of June 21, 2018, and shall continue in full force and effect until such time as all of Borrower's Loans in favor of Lender have been paid in full, including principal, interest, costs, expenses, attorneys' fees, and other fees and charges, or until such time as the parties may agree in writing to terminate this Agreement.

CONDITIONS PRECEDENT TO EACH ADVANCE. Lender's obligation to make the initial Advance and each subsequent Advance under this Agreement shall be subject to the fulfillment to Lender's satisfaction of all of the conditions set forth in this Agreement and in the Related Documents.

Loan Documents. Borrower shall provide to Lender the following documents for the Loan: (1) the Note; (2) Security Agreements granting to Lender security interests in the Collateral; (3) financing statements and all other documents perfecting Lender's Security Interests; (4) evidence of insurance as required below; (5) together with all such Related Documents as Lender may require for the Loan; all in form and substance satisfactory to Lender and Lender's counsel.

Borrower's Authorization. Borrower shall have provided in form and substance satisfactory to Lender properly certified resolutions, duly authorizing the execution and delivery of this Agreement, the Note and the Related Documents. In addition, Borrower shall have provided such other resolutions, authorizations, documents and instruments as Lender or its counsel, may require.

Payment of Fees and Expenses. Borrower shall have paid to Lender all fees, charges, and other expenses which are then due and payable as specified in this Agreement or any Related Document.

Representations and Warranties. The representations and warranties set forth in this Agreement, in the Related Documents, and in any document or certificate delivered to Lender under this Agreement are true and correct.

No Event of Default. There shall not exist at the time of any Advance a condition which would constitute an Event of Default under this Agreement or under any Related Document.

REPRESENTATIONS AND WARRANTIES. Borrower represents and warrants to Lender, as of the date of this Agreement, as of the date of each disbursement of loan proceeds, as of the date of any renewal, extension or modification of any Loan, and at all times any Indebtedness exists:

Organization. Borrower is a governmental entity which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of Georgia. Borrower is duly authorized to transact business in all other states in which Borrower is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which Borrower is doing business. Specifically, Borrower is, and at all times shall be, duly qualified as a foreign in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. Borrower has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. Borrower maintains an office at 210 E FOURTH ST, WOODBINE, GA 31569. Unless Borrower has designated otherwise in writing, the principal office is the office at which Borrower keeps its books and records including its records concerning the Collateral. Borrower will notify Lender prior to any change in the location of Borrower's state of organization or any change in Borrower's name. Borrower shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to Borrower and Borrower's business activities.

Assumed Business Names. Borrower has filed or recorded all documents or filings required by law relating to all assumed business names used by Borrower. Excluding the name of Borrower, the following is a complete list of all assumed business names under which Borrower does business: **None.**

Authorization. Borrower's execution, delivery, and performance of this Agreement and all the Related Documents have been duly authorized by all necessary action by Borrower and do not conflict with, result in a violation of, or constitute a default under (1) any provision of any agreement or other instrument binding upon Borrower or (2) any law, governmental regulation, court decree, or order applicable to Borrower or to Borrower's properties.

Financial Information. Each of Borrower's financial statements supplied to Lender truly and completely disclosed Borrower's financial condition as of the date of the statement, and there has been no material adverse change in Borrower's financial condition subsequent to the date of the most recent financial statement supplied to Lender. Borrower has no material contingent obligations except as disclosed in such financial statements.

Legal Effect. This Agreement constitutes, and any instrument or agreement Borrower is required to give under this Agreement when delivered will constitute legal, valid, and binding obligations of Borrower enforceable against Borrower in accordance with their respective terms.

Properties. Except as contemplated by this Agreement or as previously disclosed in Borrower's financial statements or in writing to Lender and as accepted by Lender, and except for property tax liens for taxes not presently due and payable, Borrower owns and has good title to all of Borrower's properties free and clear of all Security Interests, and has not executed any security documents or financing statements relating to such properties. All of Borrower's properties are titled in Borrower's legal name, and Borrower has not used or filed a financing statement under any other name for at least the last five (5) years.

Hazardous Substances. Except as disclosed to and acknowledged by Lender in writing, Borrower represents and warrants that: (1) During the period of Borrower's ownership of the Collateral, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from any of the Collateral. (2) Borrower has no knowledge of, or reason to believe that there has been (a) any breach or violation of any Environmental Laws; (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Collateral by any prior owners or occupants of any of the Collateral; or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters. (3) Neither Borrower nor any tenant, contractor, agent or other authorized user of any of the Collateral shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from any of the Collateral; and any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations, and ordinances, including without limitation all Environmental Laws. Borrower authorizes Lender and its agents to enter upon the Collateral to make such inspections and tests as Lender may deem appropriate to determine compliance of the Collateral with this section of the Agreement. Any inspections or tests made by Lender shall be at Borrower's expense and for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Borrower or to any other person. The representations and warranties contained herein are based on Borrower's due diligence in investigating the Collateral for hazardous waste and Hazardous Substances. Borrower hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Borrower becomes liable for cleanup or other costs under any such laws, and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Agreement or as a consequence of any use, generation, manufacture, storage, disposal,

release or threatened release of a hazardous waste or substance on the Collateral. The provisions of this section of the Agreement, including the obligation to indemnify and defend, shall survive the payment of the Indebtedness and the termination, expiration or satisfaction of this Agreement and shall not be affected by Lender's acquisition of any interest in any of the Collateral, whether by foreclosure or otherwise.

Litigation and Claims. No litigation, claim, investigation, administrative proceeding or similar action (including those for unpaid taxes) against Borrower is pending or threatened, and no other event has occurred which may materially adversely affect Borrower's financial condition or properties, other than litigation, claims, or other events, if any, that have been disclosed to and acknowledged by Lender in writing.

Taxes. To the best of Borrower's knowledge, all of Borrower's tax returns and reports that are or were required to be filed, have been filed, and all taxes, assessments and other governmental charges have been paid in full, except those presently being or to be contested by Borrower in good faith in the ordinary course of business and for which adequate reserves have been provided.

Lien Priority. Unless otherwise previously disclosed to Lender in writing, Borrower has not entered into or granted any Security Agreements, or permitted the filing or attachment of any Security Interests on or affecting any of the Collateral directly or indirectly securing repayment of Borrower's Loan and Note, that would be prior or that may in any way be superior to Lender's Security Interests and rights in and to such Collateral.

Binding Effect. This Agreement, the Note, all Security Agreements (if any), and all Related Documents are binding upon the signers thereof, as well as upon their successors, representatives and assigns, and are legally enforceable in accordance with their respective terms.

AFFIRMATIVE COVENANTS. Borrower covenants and agrees with Lender that, so long as this Agreement remains in effect, Borrower will:

Notices of Claims and Litigation. Promptly inform Lender in writing of (1) all material adverse changes in Borrower's financial condition, and (2) all existing and all threatened litigation, claims, investigations, administrative proceedings or similar actions affecting Borrower or any Guarantor which could materially affect the financial condition of Borrower or the financial condition of any Guarantor.

Financial Records. Maintain its books and records in accordance with GAAP, applied on a consistent basis, and permit Lender to examine and audit Borrower's books and records at all reasonable times.

Financial Statements. Furnish Lender with such financial statements and other related information at such frequencies and in such detail as Lender may reasonably request.

Additional Information. Furnish such additional information and statements, as Lender may request from time to time.

Insurance. Maintain fire and other risk insurance, public liability insurance, and such other insurance as Lender may require with respect to Borrower's properties and operations, in form, amounts, coverages and with insurance companies acceptable to Lender. Borrower, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least ten (10) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Borrower or any other person. In connection with all policies covering assets in which Lender holds or is offered a security interest for the Loans, Borrower will provide Lender with such lender's loss payable or other endorsements as Lender may require.

Insurance Reports. Furnish to Lender, upon request of Lender, reports on each existing insurance policy showing such information as Lender may reasonably request, including without limitation the following: (1) the name of the insurer; (2) the risks insured; (3) the amount of the policy; (4) the properties insured; (5) the then current property values on the basis of which insurance has been obtained, and the manner of determining those values; and (6) the expiration date of the policy. In addition, upon request of Lender (however not more often than annually), Borrower will have an independent appraiser satisfactory to Lender determine, as applicable, the actual cash value or replacement cost of any Collateral. The cost of such appraisal shall be paid by Borrower.

Other Agreements. Comply with all terms and conditions of all other agreements, whether now or hereafter existing, between Borrower and any other party and notify Lender immediately in writing of any default in connection with any other such agreements.

Loan Proceeds. Use all Loan proceeds solely for Borrower's business operations, unless specifically consented to the contrary by Lender in writing.

Taxes, Charges and Liens. Pay and discharge when due all of its indebtedness and obligations, including without limitation all assessments, taxes, governmental charges, levies and liens, of every kind and nature, imposed upon Borrower or its properties, income, or profits, prior to the date on which penalties would attach, and all lawful claims that, if unpaid, might become a lien or charge upon any of Borrower's properties, income, or profits. Provided however, Borrower will not be required to pay and discharge any such assessment, tax, charge, levy, lien or claim so long as (1) the legality of the same shall be contested in good faith by appropriate proceedings, and (2) Borrower shall have established on Borrower's books adequate reserves with respect to such contested assessment, tax, charge, levy, lien, or claim in accordance with GAAP.

Performance. Perform and comply, in a timely manner, with all terms, conditions, and provisions set forth in this Agreement, in the Related Documents, and in all other instruments and agreements between Borrower and Lender. Borrower shall notify Lender immediately in writing of any default in connection with any agreement.

Operations. Maintain executive and management personnel with substantially the same qualifications and experience as the present executive and management personnel; provide written notice to Lender of any change in executive and management personnel; conduct its business affairs in a reasonable and prudent manner.

Environmental Studies. Promptly conduct and complete, at Borrower's expense, all such investigations, studies, samplings and testings as may be requested by Lender or any governmental authority relative to any substance, or any waste or by-product of any substance defined as toxic or a hazardous substance under applicable federal, state, or local law, rule, regulation, order or directive, at or affecting any property or any facility owned, leased or used by Borrower.

Compliance with Governmental Requirements. Comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the conduct of Borrower's properties, businesses and operations, and to the use or occupancy of the Collateral, including without limitation, the Americans With Disabilities Act. Borrower may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Borrower has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Collateral are not jeopardized. Lender may require Borrower to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Inspection. Permit employees or agents of Lender at any reasonable time to inspect any and all Collateral for the Loan or Loans and Borrower's other properties and to examine or audit Borrower's books, accounts, and records and to make copies and memoranda of Borrower's books, accounts, and records. If Borrower now or at any time hereafter maintains any records (including without limitation computer generated records and computer software programs for the generation of such records) in the possession of a third party, Borrower, upon request of Lender, shall notify such party to permit Lender free access to such records at all reasonable times and to provide Lender with copies of any records it may request, all at Borrower's expense.

Environmental Compliance and Reports. Borrower shall comply in all respects with any and all Environmental Laws; not cause or permit to exist, as a result of an intentional or unintentional action or omission on Borrower's part or on the part of any third party, on property owned and/or occupied by Borrower, any environmental activity where damage may result to the environment, unless such environmental activity is pursuant to and in compliance with the conditions of a permit issued by the appropriate federal, state or local governmental authorities; shall furnish to Lender promptly and in any event within thirty (30) days after receipt thereof a copy of any notice, summons, lien, citation, directive, letter or other communication from any governmental agency or instrumentality concerning any intentional or unintentional action or omission on Borrower's part in connection with any environmental activity whether or not there is damage to the environment and/or other natural resources.

Additional Assurances. Make, execute and deliver to Lender such promissory notes, mortgages, deeds of trust, security agreements, assignments, financing statements, instruments, documents and other agreements as Lender or its attorneys may reasonably request to evidence and secure the Loans and to perfect all Security Interests.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Collateral or if Borrower fails to comply with any provision of this Agreement or any Related Documents, including but not limited to Borrower's failure to discharge or pay when due any amounts Borrower is required to discharge or pay under this Agreement or any Related Documents, Lender on Borrower's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on any Collateral and paying all costs for insuring, maintaining and preserving any Collateral. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Borrower. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity.

NEGATIVE COVENANTS. Borrower covenants and agrees with Lender that while this Agreement is in effect, Borrower shall not, without the prior written consent of Lender:

Capital Expenditures. Make or contract to make capital expenditures, including leasehold improvements, in any fiscal year in excess of $_____ or incur liability for rentals of property (including both real and personal property) in an amount which, together with capital expenditures, shall in any fiscal year exceed such sum.

Continuity of Operations. (1) Engage in any business activities substantially different than those in which Borrower is presently engaged, (2) cease operations, liquidate, merge, transfer, acquire or consolidate with any other entity, change its name, dissolve or transfer or sell Collateral out of the ordinary course of business, or (3) make any distribution with respect to any capital account, whether by reduction of capital or otherwise.

Agreements. Enter into any agreement containing any provisions which would be violated or breached by the performance of Borrower's obligations under this Agreement or in connection herewith.

CESSATION OF ADVANCES. If Lender has made any commitment to make any Loan to Borrower, whether under this Agreement or under any other agreement, Lender shall have no obligation to make Loan Advances or to disburse Loan proceeds if: (A) Borrower or any Guarantor is in default under the terms of this Agreement or any of the Related Documents or any other agreement that Borrower or any Guarantor has with Lender; (B) Borrower or any Guarantor dies, becomes incompetent or becomes insolvent, files a petition in bankruptcy or similar proceedings, or is adjudged a bankrupt; (C) there occurs a material adverse change in Borrower's financial condition, in the financial condition of any Guarantor, or in the value of any Collateral securing any Loan; or (D) any Guarantor seeks, claims or otherwise attempts to limit, modify or revoke such Guarantor's guaranty of the Loan or any other loan with Lender; or (E) Lender in good faith deems itself insecure, even though no Event of Default shall have occurred.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the Indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

DEFAULT. Each of the following shall constitute an Event of Default under this Agreement:

Payment Default. Borrower fails to make any payment when due under the Loan.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Agreement or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the Loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of the Loan is impaired.

Insecurity. Lender in good faith believes itself insecure.

EFFECT OF AN EVENT OF DEFAULT. If any Event of Default shall occur, except where otherwise provided in this Agreement or the Related Documents, all commitments and obligations of Lender under this Agreement or the Related Documents or any other agreement immediately will terminate (including any obligation to make further Loan Advances or disbursements), and, at Lender's option, all Indebtedness immediately will become due and payable, all without notice of any kind to Borrower, except that in the case of an Event of Default of the type described in the "Insolvency" subsection above, such acceleration shall be automatic and not optional. In addition, Lender shall have all the rights and remedies provided in the Related Documents or available at law, in equity, or otherwise. Except as may be prohibited by applicable law, all of Lender's rights and remedies shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Borrower or of any Grantor shall not affect Lender's right to declare a default and to exercise its rights and remedies.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:

Amendments. This Agreement, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Agreement. No alteration of or amendment to this Agreement shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Attorneys' Fees; Expenses. Borrower agrees to pay upon demand all of Lender's costs and expenses, including Lender's attorneys' fees and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement, and Borrower shall pay the costs and expenses of such enforcement. Subject to any limits under applicable law, costs and expenses include fifteen percent (15%) of the principal plus accrued interest collected as Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Borrower also shall pay all court costs and such additional fees as may be directed by the court.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Consent to Loan Participation. Borrower agrees and consents to Lender's sale or transfer, whether now or later, of one or more

participation interests in the Loan to one or more purchasers, whether related or unrelated to Lender. Lender may provide, without any limitation whatsoever, to any one or more purchasers, or potential purchasers, any information or knowledge Lender may have about Borrower or about any other matter relating to the Loan, and Borrower hereby waives any rights to privacy Borrower may have with respect to such matters. Borrower additionally waives any and all notices of sale of participation interests, as well as all notices of any repurchase of such participation interests. Borrower also agrees that the purchasers of any such participation interests will be considered as the absolute owners of such interests in the Loan and will have all the rights granted under the participation agreement or agreements governing the sale of such participation interests. Borrower further waives all rights of offset or counterclaim that it may have now or later against Lender or against any purchaser of such a participation interest and unconditionally agrees that either Lender or such purchaser may enforce Borrower's obligation under the Loan irrespective of the failure or insolvency of any holder of any interest in the Loan. Borrower further agrees that the purchaser of any such participation interests may enforce its interests irrespective of any personal claims or defenses that Borrower may have against Lender.

Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Georgia without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Georgia.

Choice of Venue. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Camden County, State of Georgia.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Agreement unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Agreement shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Agreement. No prior waiver by Lender, nor any course of dealing between Lender and Borrower, or between Lender and any Grantor, shall constitute a waiver of any of Lender's rights or of any of Borrower's or any Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Agreement, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any party may change its address for notices under this Agreement by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Borrower agrees to keep Lender informed at all times of Borrower's current address. Unless otherwise provided or required by law, if there is more than one Borrower, any notice given by Lender to any Borrower is deemed to be notice given to all Borrowers.

Severability. If a court of competent jurisdiction finds any provision of this Agreement to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Agreement. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Agreement shall not affect the legality, validity or enforceability of any other provision of this Agreement.

Subsidiaries and Affiliates of Borrower. To the extent the context of any provisions of this Agreement makes it appropriate, including without limitation any representation, warranty or covenant, the word "Borrower" as used in this Agreement shall include all of Borrower's subsidiaries and affiliates. Notwithstanding the foregoing however, under no circumstances shall this Agreement be construed to require Lender to make any Loan or other financial accommodation to any of Borrower's subsidiaries or affiliates.

Successors and Assigns. All covenants and agreements by or on behalf of Borrower contained in this Agreement or any Related Documents shall bind Borrower's successors and assigns and shall inure to the benefit of Lender and its successors and assigns. Borrower shall not, however, have the right to assign Borrower's rights under this Agreement or any interest therein, without the prior written consent of Lender.

Survival of Representations and Warranties. Borrower understands and agrees that in making the Loan, Lender is relying on all representations, warranties, and covenants made by Borrower in this Agreement or in any certificate or other instrument delivered by Borrower to Lender under this Agreement or the Related Documents. Borrower further agrees that regardless of any investigation made by Lender, all such representations, warranties and covenants will survive the making of the Loan and delivery to Lender of the Related Documents, shall be continuing in nature, and shall remain in full force and effect until such time as Borrower's Indebtedness shall be paid in full, or until this Agreement shall be terminated in the manner provided above, whichever is the last to occur.

Time is of the Essence. Time is of the essence in the performance of this Agreement.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Agreement. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Agreement shall have the meanings attributed to such terms in the Uniform Commercial Code. Accounting words and terms not otherwise defined in this Agreement shall have the meanings assigned to them in accordance with generally accepted accounting principles as in effect on the date of this Agreement:

Advance. The word "Advance" means a disbursement of Loan funds made, or to be made, to Borrower or on Borrower's behalf on a line of credit or multiple advance basis under the terms and conditions of this Agreement.

Agreement. The word "Agreement" means this Business Loan Agreement, as this Business Loan Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Business Loan Agreement from time to time.

Borrower. The word "Borrower" means CAMDEN COUNTY BOARD OF COMMISSIONERS and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Collateral. The word "Collateral" means all property and assets granted as collateral security for a Loan, whether real or personal property, whether granted directly or indirectly, whether granted now or in the future, and whether granted in the form of a security interest, mortgage, collateral mortgage, deed of trust, assignment, pledge, crop pledge, chattel mortgage, collateral chattel mortgage, chattel trust, factor's lien, equipment trust, conditional sale, trust receipt, lien, charge, lien or title retention contract, lease or consignment intended as a security device, or any other security or lien interest whatsoever, whether created by law, contract, or otherwise.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

GAAP. The word "GAAP" means generally accepted accounting principles.

Grantor. The word "Grantor" means each and all of the persons or entities granting a Security Interest in any Collateral for the Loan, including without limitation all Borrowers granting such a Security Interest.

Guarantor. The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the Loan.

Guaranty. The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when

improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Indebtedness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which Borrower is responsible under this Agreement or under any of the Related Documents.

Lender. The word "Lender" means Pineland Bank, its successors and assigns.

Loan. The word "Loan" means any and all loans and financial accommodations from Lender to Borrower whether now or hereafter existing, and however evidenced, including without limitation those loans and financial accommodations described herein or described on any exhibit or schedule attached to this Agreement from time to time.

Note. The word "Note" means the Note dated June 21, 2018 and executed by CAMDEN COUNTY BOARD OF COMMISSIONERS in the principal amount of $256,332.62, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Loan.

Security Agreement. The words "Security Agreement" mean and include without limitation any agreements, promises, covenants, arrangements, understandings or other agreements, whether created by law, contract, or otherwise, evidencing, governing, representing, or creating a Security Interest.

Security Interest. The words "Security Interest" mean, without limitation, any and all types of collateral security, present and future, whether in the form of a lien, charge, encumbrance, mortgage, deed of trust, security deed, assignment, pledge, crop pledge, chattel mortgage, collateral chattel mortgage, chattel trust, factor's lien, equipment trust, conditional sale, trust receipt, lien or title retention contract, lease or consignment intended as a security device, or any other security or lien interest whatsoever whether created by law, contract, or otherwise.

BORROWER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS BUSINESS LOAN AGREEMENT AND BORROWER AGREES TO ITS TERMS. THIS BUSINESS LOAN AGREEMENT IS DATED JUNE 21, 2018.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
MICHAEL J FENDER, CHIEF FINANCE OFFICER of CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR of CAMDEN COUNTY BOARD OF COMMISSIONERS

LENDER:

PINELAND BANK

By: _____ (Seal)
WILLIS R KEENE JR, SENIOR VP

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PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]	[redacted]	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

Principal Amount: $256,332.62 **Date of Note: June 21, 2018**

PROMISE TO PAY. **CAMDEN COUNTY BOARD OF COMMISSIONERS ("Borrower") promises to pay to Pineland Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Two Hundred Fifty-six Thousand Three Hundred Thirty-two & 62/100 Dollars ($256,332.62), together with interest on the unpaid principal balance from June 21, 2018, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 4.000% per annum based on a year of 360 days, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.**

PAYMENT. **Borrower will pay this loan in full immediately upon Lender's demand. If no demand is made, Borrower will pay this loan in 3 principal payments of $2,500.00 each and one final principal and interest payment of $253,836.92. Borrower's first principal payment is due March 21, 2019, and all subsequent principal payments are due on the same day of each year after that. In addition, Borrower will pay regular semi-annual payments of all accrued unpaid interest due as of each payment date, beginning September 21, 2018, with all subsequent interest payments to be due on the same day of each half-year after that. Borrower's final payment due March 21, 2022, will be for all principal and all accrued interest not yet paid. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; and then to any late charges. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.**

INTEREST CALCULATION METHOD. **Interest on this Note is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.**

PREPAYMENT. Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Pineland Bank, 501 W. 12th Street P.O. Box 1988 Alma, GA 31510.**

LATE CHARGE. If a payment is 10 days or more late, Borrower will be charged **5.000% of the unpaid portion of the regularly scheduled payment or $10.00, whichever is greater, regardless of any partial payments Lender has received.**

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's costs of collection, including court costs and fifteen percent (15%) of the principal plus accrued interest as attorneys' fees, if any sums owing under this Note are collected by or through an attorney at law, whether or not there is a lawsuit, and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law.

GOVERNING LAW. **This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Georgia without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Georgia.**

CHOICE OF VENUE. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Camden County, State of Georgia.

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of $35.00 or five percent (5%) of the face amount of the check, whichever is greater, if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

[redacted]

PROMISSORY NOTE
(Continued)

Loan No: [redacted]

COLLATERAL. Borrower acknowledges this Note is secured by 8 LIFEPAK 15 V4 HEART MONITORS AND ACCESSORIES. SEE ATTACHED EXHIBIT "A" FOR A COMPLETE DESCRIPTION WHICH IS INCORPORATED HEREIN AND MADE A PART HEREOF FOR ALL PURPOSES. FIRST LIEN ON THE TAX DIGEST AND TREASURY OF THE CAMDEN COUNTY BOARD OF COMMISSIONERS, CAMDEN COUNTY, GEORGIA.

ERRORS AND OMISSIONS AGREEMENT. THE UNDERSIGNED BORROWER(S), IN CONSIDERATION OF THE CLOSING OF A CERTAIN LOAN BY PINELAND BANK THE "LENDER" TO THE UNDERSIGNED CUSTOMER "BORROWER(S)" IN THE ABOVE STATED AMOUNT, AS EVIDENCED BY A PROMISSORY NOTE AND SECURED BY THE COLLATERAL STATED ABOVE AND DATED THE DATE OF THIS ERRORS AND OMISSIONS AGREEMENT, AGREE(S), IF REQUESTED BY THE "LENDER" OR ITS AGENT, TO FULLY COOPERATE IN THE CORRECTION, IF NECESSARY IN THE REASONABLE DISCRETION OF THE "LENDER" OF ANY AND ALL LOAN CLOSING DOCUMENTS SO THAT ALL DOCUMENTS ACCURATELY DESCRIBE THE LOAN BETWEEN THE UNDERSIGNED BORROWER(S), AND THE "LENDER" AND THUS ALLOW THE "LENDER" TO SELL, CONVEY, SEEK A GUARANTY OR OBTAIN INSURANCE FOR, OR MARKET SAID LOAN TO ANY PURCHASER, INCLUDING BUT NOT LIMITED TO ANY INVESTOR OR INSTITUTION, THE FEDERAL NATIONAL MORTGAGE ASSOCIATION, THE GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, THE FEDERAL HOME LOAN MORTGAGE CORPORATION, THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THE DEPARTMENT OF VETERANS AFFAIRS, OR MUNICIPAL BONDING AUTHORITY. THE UNDERSIGNED BORROWER(S) FURTHER AGREE(S) TO COMPLY WITH ALL ABOVE NOTED REASONABLE REQUESTS BY THE "LENDER" WITHIN THIRTY (30) DAYS FROM THE DATE OF THE MAILING OF THE CORRECTION REQUESTS BY THE "LENDER". THE UNDERSIGNED BORROWER(S) AGREE(S) TO ASSUME ALL COSTS INCLUDING BY WAY OF ILLUSTRATION AND NOT LIMITATION, ACTUAL EXPENSES, LEGAL FEES AND MARKETING LOSSES FOR FAILING TO REASONABLY COMPLY WITH THE "LENDER" REQUESTS WITHIN THE SPECIFIED THIRTY (30) DAYS.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Borrower may notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. Borrower's written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: PINELAND BANK 501 W. 12TH STREET ALMA, GA 31510.

GENERAL PROVISIONS. This Note is payable on demand. The inclusion of specific default provisions or rights of Lender shall not preclude Lender's right to declare payment of this Note on its demand. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties waive any right to require Lender to take action against any other party who signs this Note as provided in O.C.G.A. Section 10-7-24 and agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

THIS NOTE IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS NOTE IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
MICHAEL J FENDER, CHIEF FINANCE OFFICER of CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR of CAMDEN COUNTY BOARD OF COMMISSIONERS

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AMORTIZATION SCHEDULE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]		

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

Disbursement Date: June 21, 2018
Interest Rate: 4.000

Repayment Schedule: Principal+Interest
Calculation Method: 365/360 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	09-21-2018	2,620.29	2,620.29	0.00	256,332.62
2018 TOTALS:		**2,620.29**	**2,620.29**	**0.00**	
2	03-21-2019	5,155.13	5,155.13	0.00	256,332.62
3	03-21-2019	2,500.00	0.00	2,500.00	253,832.62
4	09-21-2019	5,189.47	5,189.47	0.00	253,832.62
2019 TOTALS:		**12,844.60**	**10,344.60**	**2,500.00**	
5	03-21-2020	5,133.06	5,133.06	0.00	253,832.62
6	03-21-2020	2,500.00	0.00	2,500.00	251,332.62
7	09-21-2020	5,138.36	5,138.36	0.00	251,332.62
2020 TOTALS:		**12,771.42**	**10,271.42**	**2,500.00**	
8	03-21-2021	5,054.58	5,054.58	0.00	251,332.62
9	03-21-2021	2,500.00	0.00	2,500.00	248,832.62
10	09-21-2021	5,087.24	5,087.24	0.00	248,832.62
2021 TOTALS:		**12,641.82**	**10,141.82**	**2,500.00**	
11	03-21-2022	253,836.92	5,004.30	248,832.62	0.00
TOTALS:		**294,715.05**	**38,382.43**	**256,332.62**	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

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COMMERCIAL SECURITY AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]		

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Grantor: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

THIS COMMERCIAL SECURITY AGREEMENT dated June 21, 2018, is made and executed between CAMDEN COUNTY BOARD OF COMMISSIONERS ("Grantor") and Pineland Bank ("Lender").

GRANT OF SECURITY INTEREST. For valuable consideration, Grantor grants to Lender a security interest in the Collateral to secure the Indebtedness and agrees that Lender shall have the rights stated in this Agreement with respect to the Collateral, in addition to all other rights which Lender may have by law.

COLLATERAL DESCRIPTION. The word "Collateral" as used in this Agreement means the following described property, whether now owned or hereafter acquired, whether now existing or hereafter arising, and wherever located, in which Grantor is giving to Lender a security interest for the payment of the Indebtedness and performance of all other obligations under the Note and this Agreement:

8 LIFEPAK 15 V4 HEART MONITORS AND ACCESSORIES. SEE ATTACHED EXHIBIT "A" FOR A COMPLETE DESCRIPTION WHICH IS INCORPORATED HEREIN AND MADE A PART HEREOF FOR ALL PURPOSES. FIRST LIEN ON THE TAX DIGEST AND TREASURY OF THE CAMDEN COUNTY BOARD OF COMMISSIONERS, CAMDEN COUNTY, GEORGIA

In addition, the word "Collateral" also includes all the following, whether now owned or hereafter acquired, whether now existing or hereafter arising, and wherever located:

(A) All accessions, attachments, accessories, tools, parts, supplies, replacements of and additions to any of the collateral described herein, whether added now or later.

(B) All products and produce of any of the property described in this Collateral section.

(C) All accounts, general intangibles, instruments, rents, monies, payments, and all other rights, arising out of a sale, lease, consignment or other disposition of any of the property described in this Collateral section.

(D) All proceeds (including insurance proceeds) from the sale, destruction, loss, or other disposition of any of the property described in this Collateral section, and sums due from a third party who has damaged or destroyed the Collateral or from that party's insurer, whether due to judgment, settlement or other process.

(E) All records and data relating to any of the property described in this Collateral section, whether in the form of a writing, photograph, microfilm, microfiche, or electronic media, together with all of Grantor's right, title, and interest in and to all computer software required to utilize, create, maintain, and process any such records or data on electronic media.

FUTURE ADVANCES. In addition to the Note, this Agreement secures all future advances made by Lender to Grantor regardless of whether the advances are made a) pursuant to a commitment or b) for the same purposes.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Grantor's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Grantor holds jointly with someone else and all accounts Grantor may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Grantor authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the Indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

GRANTOR'S REPRESENTATIONS AND WARRANTIES WITH RESPECT TO THE COLLATERAL. With respect to the Collateral, Grantor represents and promises to Lender that:

Perfection of Security Interest. Grantor agrees to take whatever actions are requested by Lender to perfect and continue Lender's security interest in the Collateral. Upon request of Lender, Grantor will deliver to Lender any and all of the documents evidencing or constituting the Collateral, and Grantor will note Lender's interest upon any and all chattel paper and instruments if not delivered to Lender for possession by Lender. **This is a continuing Security Agreement and will continue in effect even though all or any part of the Indebtedness is paid in full and even though for a period of time Grantor may not be indebted to Lender.**

Notices to Lender. Grantor will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (1) change in Grantor's name; (2) change in Grantor's assumed business name(s); (3) change in the structure of the entity Grantor; (4) change in the authorized signer(s); (5) change in Grantor's principal office address; (6) change in Grantor's principal residence; (7) conversion of Grantor to a new or different type of business entity; or (8) change in any other aspect of Grantor that directly or indirectly relates to any agreements between Grantor and Lender. No change in Grantor's name will take effect until after Lender has received notice.

No Violation. The execution and delivery of this Agreement will not violate any law or agreement governing Grantor or to which Grantor is a party.

Enforceability of Collateral. To the extent the Collateral consists of accounts, chattel paper, or general intangibles, as defined by the Uniform Commercial Code, the Collateral is enforceable in accordance with its terms, is genuine, and fully complies with all applicable laws and regulations concerning form, content and manner of preparation and execution, and all persons appearing to be obligated on the Collateral have authority and capacity to contract and are in fact obligated as they appear to be on the Collateral. There shall be no setoffs or counterclaims against any of the Collateral, and no agreement shall have been made under which any deductions or discounts may be claimed concerning the Collateral except those disclosed to Lender in writing.

Location of the Collateral. Except in the ordinary course of Grantor's business, Grantor agrees to keep the Collateral at Grantor's address shown above or at such other locations as are acceptable to Lender. Upon Lender's request, Grantor will deliver to Lender in form satisfactory to Lender a schedule of real properties and Collateral locations relating to Grantor's operations, including without limitation the following: (1) all real property Grantor owns or is purchasing; (2) all real property Grantor is renting or leasing; (3) all storage facilities Grantor owns, rents, leases, or uses; and (4) all other properties where Collateral is or may be located.

Removal of the Collateral. Except in the ordinary course of Grantor's business, Grantor shall not remove the Collateral from its existing location without Lender's prior written consent. To the extent that the Collateral consists of vehicles, or other titled property, Grantor shall not take or permit any action which would require application for certificates of title for the vehicles outside the State of Georgia, without Lender's prior written consent. Grantor shall, whenever requested, advise Lender of the exact location of the Collateral.

Transactions Involving Collateral. Except for inventory sold or accounts collected in the ordinary course of Grantor's business, or as otherwise provided for in this Agreement, Grantor shall not sell, offer to sell, or otherwise transfer or dispose of the Collateral. Grantor shall not pledge, mortgage, encumber or otherwise permit the Collateral to be subject to any lien, security interest, encumbrance, or charge, other than the security interest provided for in this Agreement, without the prior written consent of Lender. This includes security interests even if junior in right to the security interests granted under this Agreement. Unless waived by Lender, all proceeds from any disposition of the Collateral (for whatever reason) shall be held in trust for Lender and shall not be commingled with any other funds; provided however, this requirement shall not constitute consent by Lender to any sale or other disposition. Upon receipt, Grantor shall immediately deliver any such proceeds to Lender.

Title. Grantor represents and warrants to Lender that Grantor holds good and marketable title to the Collateral, free and clear of all liens

and encumbrances except for the lien of this Agreement. No financing statement covering any of the Collateral is on file in any public office other than those which reflect the security interest created by this Agreement or to which Lender has specifically consented. Grantor shall defend Lender's rights in the Collateral against the claims and demands of all other persons.

Repairs and Maintenance. Grantor agrees to keep and maintain, and to cause others to keep and maintain, the Collateral in good order, repair and condition at all times while this Agreement remains in effect. Grantor further agrees to pay when due all claims for work done on, or services rendered or material furnished in connection with the Collateral so that no lien or encumbrance may ever attach to or be filed against the Collateral.

Inspection of Collateral. Lender and Lender's designated representatives and agents shall have the right at all reasonable times to examine and inspect the Collateral wherever located.

Taxes, Assessments and Liens. Grantor will pay when due all taxes, assessments and liens upon the Collateral, its use or operation, upon this Agreement, upon any promissory note or notes evidencing the Indebtedness, or upon any of the other Related Documents. Grantor may withhold any such payment or may elect to contest any lien if Grantor is in good faith conducting an appropriate proceeding to contest the obligation to pay and so long as Lender's interest in the Collateral is not jeopardized in Lender's sole opinion. If the Collateral is subjected to a lien which is not discharged within fifteen (15) days, Grantor shall deposit with Lender cash, a sufficient corporate surety bond or other security satisfactory to Lender in an amount adequate to provide for the discharge of the lien plus any interest, costs, attorneys' fees or other charges that could accrue as a result of foreclosure or sale of the Collateral. In any contest Grantor shall defend itself and Lender and shall satisfy any final adverse judgment before enforcement against the Collateral. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings. Grantor further agrees to furnish Lender with evidence that such taxes, assessments, and governmental and other charges have been paid in full and in a timely manner. Grantor may withhold any such payment or may elect to contest any lien if Grantor is in good faith conducting an appropriate proceeding to contest the obligation to pay and so long as Lender's interest in the Collateral is not jeopardized.

Compliance with Governmental Requirements. Grantor shall comply promptly with all laws, ordinances, rules and regulations of all governmental authorities, now or hereafter in effect, applicable to the ownership, production, disposition, or use of the Collateral, including all laws or regulations relating to the undue erosion of highly-erodible land or relating to the conversion of wetlands for the production of an agricultural product or commodity. Grantor may contest in good faith any such law, ordinance or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Lender's interest in the Collateral, in Lender's opinion, is not jeopardized.

Hazardous Substances. Grantor represents and warrants that the Collateral never has been, and never will be so long as this Agreement remains a lien on the Collateral, used in violation of any Environmental Laws or for the generation, manufacture, storage, transportation, treatment, disposal, release or threatened release of any Hazardous Substance. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Collateral for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any Environmental Laws, and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims and losses resulting from a breach of this provision of this Agreement. This obligation to indemnify and defend shall survive the payment of the Indebtedness and the satisfaction of this Agreement.

Maintenance of Casualty Insurance. Grantor shall procure and maintain all risks insurance, including without limitation fire, theft and liability coverage together with such other insurance as Lender may require with respect to the Collateral, in form, amounts, coverages and basis reasonably acceptable to Lender and issued by a company or companies reasonably acceptable to Lender. Grantor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least ten (10) days' prior written notice to Lender and not including any disclaimer of the insurer's liability for failure to give such a notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. In connection with all policies covering assets in which Lender holds or is offered a security interest, Grantor will provide Lender with such loss payable or other endorsements as Lender may require. If Grantor at any time fails to obtain or maintain any insurance as required under this Agreement, Lender may (but shall not be obligated to) obtain such insurance as Lender deems appropriate, including if Lender so chooses "single interest insurance," which will cover only Lender's interest in the Collateral.

Application of Insurance Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Collateral, whether or not such casualty or loss is covered by insurance. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. All proceeds of any insurance on the Collateral, including accrued proceeds thereon, shall be held by Lender as part of the Collateral. If Lender consents to repair or replacement of the damaged or destroyed Collateral, Lender shall, upon satisfactory proof of expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration. If Lender does not consent to repair or replacement of the Collateral, Lender shall retain a sufficient amount of the proceeds to pay all of the Indebtedness, and shall pay the balance to Grantor. Any proceeds which have not been disbursed within six (6) months after their receipt and which Grantor has not committed to the repair or restoration of the Collateral shall be used to prepay the Indebtedness.

Insurance Reserves. Lender may require Grantor to maintain with Lender reserves for payment of insurance premiums, which reserves shall be created by monthly payments from Grantor of a sum estimated by Lender to be sufficient to produce, at least fifteen (15) days before the premium due date, amounts at least equal to the insurance premiums to be paid. If fifteen (15) days before payment is due, the reserve funds are insufficient, Grantor shall upon demand pay any deficiency to Lender. The reserve funds shall be held by Lender as a general deposit and shall constitute a non-interest-bearing account which Lender may satisfy by payment of the insurance premiums required to be paid by Grantor as they become due. Lender does not hold the reserve funds in trust for Grantor, and Lender is not the agent of Grantor for payment of the insurance premiums required to be paid by Grantor. The responsibility for the payment of premiums shall remain Grantor's sole responsibility.

Insurance Reports. Grantor, upon request of Lender, shall furnish to Lender reports on each existing policy of insurance showing such information as Lender may reasonably request including the following: (1) the name of the insurer; (2) the risks insured; (3) the amount of the policy; (4) the property insured; (5) the then current value on the basis of which insurance has been obtained and the manner of determining that value; and (6) the expiration date of the policy. In addition, Grantor shall upon request by Lender (however not more often than annually) have an independent appraiser satisfactory to Lender determine, as applicable, the cash value or replacement cost of the Collateral.

Financing Statements. Grantor authorizes Lender to file a UCC financing statement, or alternatively, a copy of this Agreement to perfect Lender's security interest. At Lender's request, Grantor additionally agrees to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. Grantor will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. Grantor irrevocably appoints Lender to execute documents necessary to transfer title if there is a default. Lender may file a copy of this Agreement as a financing statement.

GRANTOR'S RIGHT TO POSSESSION. Until default, Grantor may have possession of the tangible personal property and beneficial use of all the Collateral and may use it in any lawful manner not inconsistent with this Agreement or the Related Documents, provided that Grantor's right to possession and beneficial use shall not apply to any Collateral where possession of the Collateral by Lender is required by law to perfect Lender's security interest in such Collateral. If Lender at any time has possession of any Collateral, whether before or after an Event of Default, Lender shall be deemed to have exercised reasonable care in the custody and preservation of the Collateral if Lender takes such action for that purpose as Grantor shall request or as Lender, in Lender's sole discretion, shall deem appropriate under the circumstances, but failure to honor any request by Grantor shall not of itself be deemed to be a failure to exercise reasonable care. Lender shall not be required to take any steps necessary to preserve any rights in the Collateral against prior parties, nor to protect, preserve or maintain any security interest given to secure the Indebtedness.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Collateral or if Grantor fails to comply with any provision of this Agreement or any Related Documents, including but not limited to Grantor's failure to discharge or pay when due any amounts Grantor is required to discharge or pay under this Agreement or any Related Documents, Lender on Grantor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on the Collateral and paying all costs for insuring, maintaining and preserving the Collateral. All such expenditures incurred or paid by Lender for such purposes will then bear interest at

the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Agreement also will secure payment of these amounts. Such right shall be in addition to all other rights and remedies to which Lender may be entitled upon Default.

DEFAULT. Each of the following shall constitute an Event of Default under this Agreement:

Payment Default. Grantor fails to make any payment when due under the Indebtedness.

Other Defaults. Grantor fails to comply with or to perform any other term, obligation, covenant or condition contained in this Agreement or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Grantor.

False Statements. Any warranty, representation or statement made or furnished to Lender by Grantor or on Grantor's behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Insolvency. The insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any collateral securing the Indebtedness. This includes a garnishment of any of Grantor's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Grantor gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or guarantor, endorser, surety, or accommodation party dies or becomes incompetent or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

Adverse Change. A material adverse change occurs in Grantor's financial condition, or Lender believes the prospect of payment or performance of the Indebtedness is impaired.

Insecurity. Lender in good faith believes itself insecure.

RIGHTS AND REMEDIES ON DEFAULT. If an Event of Default occurs under this Agreement, at any time thereafter, Lender shall have all the rights of a secured party under the Georgia Uniform Commercial Code. In addition and without limitation, Lender may exercise any one or more of the following rights and remedies:

Accelerate Indebtedness. Lender may declare the entire Indebtedness, including any prepayment penalty which Grantor would be required to pay, immediately due and payable, without notice of any kind to Grantor.

Assemble Collateral. Lender may require Grantor to deliver to Lender all or any portion of the Collateral and any and all certificates of title and other documents relating to the Collateral. Lender may require Grantor to assemble the Collateral and make it available to Lender at a place to be designated by Lender. Lender also shall have full power to enter upon the property of Grantor to take possession of and remove the Collateral. If the Collateral contains other goods not covered by this Agreement at the time of repossession, Grantor agrees Lender may take such other goods, provided that Lender makes reasonable efforts to return them to Grantor after repossession.

Sell the Collateral. Lender shall have full power to sell, lease, transfer, or otherwise deal with the Collateral or proceeds thereof in Lender's own name or that of Grantor. Lender may sell the Collateral at public auction or private sale. Unless the Collateral threatens to decline speedily in value or is of a type customarily sold on a recognized market, Lender will give Grantor, and other persons as required by law, reasonable notice of the time and place of any public sale, or the time after which any private sale or any other disposition of the Collateral is to be made. However, no notice need be provided to any person who, after Event of Default occurs, enters into and authenticates an agreement waiving that person's right to notification of sale. The requirements of reasonable notice shall be met if such notice is given at least ten (10) days before the time of the sale or disposition. All expenses relating to the disposition of the Collateral, including without limitation the expenses of retaking, holding, insuring, preparing for sale and selling the Collateral, shall become a part of the Indebtedness secured by this Agreement and shall be payable on demand, with interest at the Note rate from date of expenditure until repaid.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Collateral, with the power to protect and preserve the Collateral, to operate the Collateral preceding foreclosure or sale, and to collect the rents from the Collateral and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Collateral exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Collect Revenues, Apply Accounts. Lender, either itself or through a receiver, may collect the payments, rents, income, and revenues from the Collateral. Lender may at any time in Lender's discretion transfer any Collateral into Lender's own name or that of Lender's nominee and receive the payments, rents, income, and revenues therefrom and hold the same as security for the Indebtedness or apply it to payment of the Indebtedness in such order of preference as Lender may determine. Insofar as the Collateral consists of accounts, general intangibles, insurance policies, instruments, chattel paper, choses in action, or similar property, Lender may demand, collect, receipt for, settle, compromise, adjust, sue for, foreclose, or realize on the Collateral as Lender may determine, whether or not Indebtedness or Collateral is then due. For these purposes, Lender may, on behalf of and in the name of Grantor, receive, open and dispose of mail addressed to Grantor; change any address to which mail and payments are to be sent; and endorse notes, checks, drafts, money orders, documents of title, instruments and items pertaining to payment, shipment, or storage of any Collateral. To facilitate collection, Lender may notify account debtors and obligors on any Collateral to make payments directly to Lender.

Obtain Deficiency. If Lender chooses to sell any or all of the Collateral, Lender may obtain a judgment against Grantor for any deficiency remaining on the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this Agreement. Grantor shall be liable for a deficiency even if the transaction described in this subsection is a sale of accounts or chattel paper.

Other Rights and Remedies. Lender shall have all the rights and remedies of a secured creditor under the provisions of the Uniform Commercial Code, as may be amended from time to time. In addition, Lender shall have and may exercise any or all other rights and remedies it may have available at law, in equity, or otherwise.

Election of Remedies. Except as may be prohibited by applicable law, all of Lender's rights and remedies, whether evidenced by this Agreement, the Related Documents, or by any other writing, shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Agreement, after Grantor's failure to perform, shall not affect Lender's right to declare a default and exercise its remedies.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:

Amendments. This Agreement, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Agreement. No alteration of or amendment to this Agreement shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Attorneys' Fees; Expenses. Grantor agrees to pay upon demand all of Lender's costs and expenses, including Lender's attorneys' fees and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement, and Grantor shall pay the costs and expenses of such enforcement. Subject to any limits under applicable law, costs and expenses include fifteen percent (15%) of the principal plus accrued interest collected as Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Grantor also shall pay all court costs and such additional fees as may be directed by the court.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Georgia without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Georgia.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Camden County, State of Georgia.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Agreement unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Agreement shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Agreement. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or of any of Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Agreement, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any party may change its address for notices under this Agreement by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors.

Power of Attorney. Grantor hereby appoints Lender as Grantor's irrevocable attorney-in-fact for the purpose of executing any documents necessary to perfect, amend, or to continue the security interest granted in this Agreement or to demand termination of filings of other secured parties. Lender may at any time, and without further authorization from Grantor, file a carbon, photographic or other reproduction of any financing statement or of this Agreement for use as a financing statement. Grantor will reimburse Lender for all expenses for the perfection and the continuation of the perfection of Lender's security interest in the Collateral.

Severability. If a court of competent jurisdiction finds any provision of this Agreement to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Agreement. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Agreement shall not affect the legality, validity or enforceability of any other provision of this Agreement.

Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of Grantor's interest, this Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Collateral becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Agreement and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Agreement or liability under the Indebtedness.

Survival of Representations and Warranties. All representations, warranties, and agreements made by Grantor in this Agreement shall survive the execution and delivery of this Agreement, shall be continuing in nature, and shall remain in full force and effect until such time as Grantor's Indebtedness shall be paid in full.

Time is of the Essence. Time is of the essence in the performance of this Agreement.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Agreement. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Agreement shall have the meanings attributed to such terms in the Uniform Commercial Code:

Agreement. The word "Agreement" means this Commercial Security Agreement, as this Commercial Security Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Commercial Security Agreement from time to time.

Borrower. The word "Borrower" means CAMDEN COUNTY BOARD OF COMMISSIONERS and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Collateral. The word "Collateral" means all of Grantor's right, title and interest in and to all the Collateral as described in the Collateral Description section of this Agreement.

Default. The word "Default" means the Default set forth in this Agreement in the section titled "Default".

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

Grantor. The word "Grantor" means CAMDEN COUNTY BOARD OF COMMISSIONERS.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Indebtedness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which Grantor is responsible under this Agreement or under any of the Related Documents. Specifically, without limitation, Indebtedness includes the future advances set forth in the Future Advances provision of this Agreement together with all interest thereon.

Lender. The word "Lender" means Pineland Bank, its successors and assigns.

Note. The word "Note" means the Note dated June 21, 2018 and executed by CAMDEN COUNTY BOARD OF COMMISSIONERS in the

principal amount of $256,332.62, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

Property. The word "Property" means all of Grantor's right, title and interest in and to all the Property as described in the "Collateral Description" section of this Agreement.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

GRANTOR HAS READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS COMMERCIAL SECURITY AGREEMENT AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED JUNE 21, 2018.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
MICHAEL J FENDER, CHIEF FINANCE OFFICER of CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR of CAMDEN COUNTY BOARD OF COMMISSIONERS

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Exhibit A

Product	Product Description	Quantity	List Price	Unit Discount	Unit Sales Price	Total Price
99577-001955	LIFEPAK 15 V4 Monitor/Defib, Adaptive Biphasic, Manual & AED, Color LCD, 100mm Printer, Noninvasive Pacing, Metronome, Trending, SpO2, NIBP, 12-Lead ECG, EtCO2, Bluetooth INCLUDED AT NO CHARGE: 2 PAIR QUIK-COMBO ELECTRODES PER UNIT - 11996-000091, TEST LOAD - 21330-001365, IN-SERVICE DVD - 21330-001486, SERVICE MANUAL CD- 26500-003612 (one per order) and ShipKit- (RC Cable) 41577-000284. HARD PADDLES, BATTERIES AND CARRYING CASE NOT INCLUDED.	8.00	32,125.00	-6,299.10	25,825.90	206,607.20
21330-001176	LP 15 Lithium-ion Battery 5.7 amp hrs	24.00	479.00	-107.05	371.95	8,926.85
11141-000115	REDI-CHARGE Base (power cord not included)	8.00	1,555.00	-349.60	1,205.40	9,643.20
11140-000052	LP15 REDI-CHARGE Adapter Tray	8.00	211.00	-48.23	162.77	1,302.16
11140-000072	LP15 AC Power Adapter (power cord not included)	8.00	1,720.00	-382.83	1,337.17	10,697.39
11140-000080	Extension Cable (5ft 3 in)	8.00	310.00	-69.74	240.26	1,922.08
11140-000015	AC power cord	16.00	83.00	-19.29	63.71	1,019.42
11160-000013	NIBP Cuff-Reusable, Child	8.00	25.00	-5.32	19.68	157.44
11160-000017	NIBP Cuff -Reusable, Large Adult, Bayonet	8.00	34.00	-6.94	27.06	216.48
11171-000046	M-LNCS DCI, Adult Reusable Sensor, 1/box	8.00	301.00	-54.18	246.82	1,974.56
11220-000028	Carry case top pouch for use w/LIFEPAK 12 or LIFEPAK 15	8.00	59.00	-14.23	44.77	358.18
11260-000039	LIFEPAK 15 Carry case back pouch	8.00	84.00	-19.06	64.94	519.55
11577-000002	LIFEPAK 15 Basic carry case w/right & left pouches; shoulder strap (11577-000001) included at no additional charge when case ordered with a LIFEPAK 15 device	8.00	327.00	-73.46	253.54	2,028.35
11996-000164	FilterLine Set Long Adult/Pediatric (box of 25)	8.00	321.00	-58.35	262.65	2,101.17
11996-000165	SmartCapnoLine Plus Long w/O2 - Adult/Intermediate patients>44lbs (box of 25)	8.00	454.00	-81.80	372.20	2,977.58
LP15-OSCOMP-4-POS	LIFEPAK 15 Service - 4 YEAR. On-site Comprehensive Coverage. Annual Payments. Includes: -Services performed at customer's location by a Physio-Control Technical Specialist -Parts and labor necessary to restore device to original specifications -Annual Preventive Maintenance and inspections including quality assurance documentation. -Discounts on accessories, disposables, and upgrades -Updates to the latest software version -Preconfigured loaner device provided if needed. -Battery Replacement Service	8.00	7,056.00	-1,344.00	5,712.00	45,696.00
Trade-in product	Trade in of LIFEPAK 12 Biphasic - 3 Feature towards the purchase of Lifepak 15	8.00	0.00	0.00	-5,000.00	-40,000.00

AGREEMENT TO PROVIDE INSURANCE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]		

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Grantor: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

INSURANCE REQUIREMENTS. Grantor, CAMDEN COUNTY BOARD OF COMMISSIONERS ("Grantor"), understands that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to Grantor by Lender. These requirements are set forth in the security documents for the loan. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

Collateral: **8 LIFEPAK 15 V4 HEART MONITORS AND ACCESSORIES. SEE ATTACHED EXHIBIT "A" FOR A COMPLETE DESCRIPTION WHICH IS INCORPORATED HEREIN AND MADE A PART HEREOF FOR ALL PURPOSES. FIRST LIEN ON THE TAX DIGEST AND TREASURY OF THE CAMDEN COUNTY BOARD OF COMMISSIONERS, CAMDEN COUNTY, GEORGIA.**
Type: All risks, including fire, theft and liability.
Amount: Full Insurable Value.
Basis: Replacement value.
Endorsements: Lender loss payable clause with stipulation that coverage will not be cancelled or diminished without a minimum of 10 days prior written notice to Lender.
Latest Delivery Date: By the loan closing date.

INSURANCE COMPANY. Grantor may obtain insurance from any insurance company Grantor may choose that is reasonably acceptable to Lender. Grantor understands that credit may not be denied solely because insurance was not purchased through Lender.

FAILURE TO PROVIDE INSURANCE. Grantor agrees to deliver to Lender, on the latest delivery date stated above, proof of the required insurance as provided above, with an effective date of June 21, 2018, or earlier. Grantor acknowledges and agrees that if Grantor fails to provide any required insurance or fails to continue such insurance in force, Lender may do so at Grantor's expense as provided in the applicable security document. The cost of any such insurance, at the option of Lender, shall be added to the indebtedness as provided in the security document. GRANTOR ACKNOWLEDGES THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL, UP TO AN AMOUNT EQUAL TO THE LESSER OF (1) THE UNPAID BALANCE OF THE DEBT, EXCLUDING ANY UNEARNED FINANCE CHARGES, OR (2) THE VALUE OF THE COLLATERAL; HOWEVER, GRANTOR'S EQUITY IN THE COLLATERAL MAY NOT BE INSURED. IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.

AUTHORIZATION. For purposes of insurance coverage on the Collateral, Grantor authorizes Lender to provide to any person (including any insurance agent or company) all information Lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED JUNE 21, 2018.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
MICHAEL J FENDER, CHIEF FINANCE OFFICER of CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR of CAMDEN COUNTY BOARD OF COMMISSIONERS

FOR LENDER USE ONLY
INSURANCE VERIFICATION

DATE: _____ PHONE _____

AGENT'S NAME: _____
AGENCY: _____
ADDRESS: _____
INSURANCE COMPANY: _____
POLICY NUMBER: _____
EFFECTIVE DATES: _____
COMMENTS: _____

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[redacted]

DISBURSEMENT REQUEST AND AUTHORIZATION

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$256,332.62	06-21-2018	03-21-2022	[redacted]	48	[redacted]		

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

LOAN TYPE. This is a Fixed Rate (4.000%) Nondisclosable Loan to a Government Entity for $256,332.62 due on March 21, 2022.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

☐ **Personal, Family, or Household Purposes or Personal Investment.**

☒ **Business (Including Real Estate Investment).**

SPECIFIC PURPOSE. The specific purpose of this loan is: GOVERNMENT PURCHASE HEART MONITORS.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of $256,332.62 as follows:

Amount paid to Borrower directly: $256,332.62 Lender's Check #	$256,332.62
Note Principal:	$256,332.62

CHARGES PAID IN CASH. Borrower has paid or will pay in cash as agreed the following charges:

Prepaid Finance Charges Paid in Cash:	$0.00
Other Charges Paid in Cash: $12.00 Recording	$12.00
Total Charges Paid in Cash:	$12.00

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED JUNE 21, 2018.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
MICHAEL J FENDER, CHIEF FINANCE OFFICER of
CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ (Seal)
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR
of CAMDEN COUNTY BOARD OF COMMISSIONERS

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CERTIFICATION AND AUTHORIZATION

Applicant: CAMDEN COUNTY BOARD OF COMMISSIONERS
P. O. BOX 99
WOODBINE, GA 31569

Lender: Pineland Bank
Kingsland
201 E. King St.
Kingsland, GA 31548
(912) 729-5615

CERTIFICATION

To Pineland Bank ("Lender"):

1. Applicant (and co-applicant if applicable), CAMDEN COUNTY BOARD OF COMMISSIONERS, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.

2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.

3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Pineland Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.

2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.

4. A copy of this authorization may be accepted as an original.

5. Your prompt reply to Pineland Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: 8 LIFEPAK 15 V4 HEART MONITORS AND ACCESSORIES. SEE ATTACHED EXHIBIT "A" FOR A COMPLETE DESCRIPTION WHICH IS INCORPORATED HEREIN AND MADE A PART HEREOF FOR ALL PURPOSES. FIRST LIEN ON THE TAX DIGEST AND TREASURY OF THE CAMDEN COUNTY BOARD OF COMMISSIONERS, CAMDEN COUNTY, GEORGIA.

APPLICANT:

CAMDEN COUNTY BOARD OF COMMISSIONERS

By: _____ 6/21/2018
MICHAEL J FENDER, CHIEF FINANCE OFFICER of CAMDEN COUNTY BOARD OF COMMISSIONERS — Date

By: _____ 6/21/18
NANCY A CLARK GONZALEZ, FINANCE DIRECTOR of CAMDEN COUNTY BOARD OF COMMISSIONERS — Date

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Payoff Calculation
A/L Account [redacted]
CAMDEN COUNTY BOA

Date Open: 06/21/2018 Current Date: 08/25/2020 Dt Accr Thru: 08/24/2020
Maturity Date: 03/21/2022 Payoff Date: 08/28/2020 Dt Last Act: 03/20/2020

Interest Rate	4.0000
Daily Accrual Factor	27.9069

Payoff Summary:

Payoff Date	08/25/2020	08/28/2020
Current Balance	251,161.73+	251,161.73+
Less Rebates	0.00+	0.00+
Plus Accrued Interest	4,381.10+	4,464.82+
Plus Late Charges	0.00+	0.00+
Plus Payoff Fees	0.00+	0.00+
Net Payoff	255,542.83+	255,626.55+

Payoff Detail:

Payoff Date	08/25/2020	08/28/2020
Current Balance	251,161.73+	251,161.73+
Rebates:		
Less DECREASING LIFE	0.00+	0.00+
Less LEVEL LIFE	0.00+	0.00+
Less DISABILITY INSURANCE	0.00+	0.00+
Less DLF - BALLOON LOAN	0.00+	0.00+
Less HOEPA	0.00+	0.00+
Less LLF	0.00+	0.00+
Plus Accrued Interest	4,381.10+	4,464.82+
Plus Late Charges	0.00+	0.00+
Plus Payoff Fees	0.00+	0.00+
Net Payoff	255,542.83+	255,626.55+

This payoff is only valid if no other transactions are posted prior to the payoff date and if no rate changes (on interest bearing accounts) occur between now and the payoff date.

CAMDEN COUNTY BOARD OF COMMISSIONERS
AGENDA ITEM: 4

SUBJECT: Curbside Collection Waive for Churches that are Tax Exempt

( ) Recommendation
( ) Policy Discussion
( ) Status Report
(X) Action Item

DATE: August 25, 2020

BUDGET INFORMATION:

Revenues:

Expenses:

Funding Source: Curbside Collections

COMMISSION ACTION REQUESTED ON: September 1st

PURPOSE:

To request that the Board of Commissioners:

a. To consider waiving the yearly Curbside Collection fees for Churches that are Tax Exempt and can provide a 501C3.

HISTORY:

1. Camden County, Georgia, Official Code of Ordinances, Chapter 50, Article 1, 50-8, states "Exemptions from the curbside collection service may be developed from time to time within the authority of this article and adjusted by the Camden County Board of Commissioners. Any customer seeking an exemption shall submit an application, form to be determined (by the county), seeking an exemption; if the exemption is granted, it shall be effective as of the date of application.
2. Per Article 7, 1A; 2(b) of the contract between Advanced Disposal (contractor) and Camden County. "Contractor shall provide the weekly collection service for the following at no additional cost. (b) Non-profit houses of worship, once the services herein have been requested and proof of non-profit status has been provided and approved for service by the Board."

FACTS & ISSUES:

1. Satilla Church of God -1686 3R Fish Camp Rd White Oak- exempt since June 19, 2020
2. Woodbine Church of God -1275 Billyville Rd Woodbine – exempt since July 10, 2018
3. Board approval was unintentionally overlooked
4. Each house of worship listed in #1-2 have submitted applicable documentation of tax exempt status

OPTIONS:

1. Motion to approve the request as stated.
2. Motion to deny this item.
3. Motion to table this item.
4. Other action by the Board

DEPARTMENT RECOMMENDED ACTION:

1. Staff recommends approval.

DEPARTMENT:	**IF APPLICABLE:**	**IF APPLICABLE:**
Prepared by:	County Attorney Review:	Finance Review:
Janice Beckham *Director of Finance*	*Attorney John S. Myers*	*N/A*

Camden County Curbside Collection Office

P.O. Box 99 • Woodbine, GA 31569 • Phone: (912) 510.6881
Fax: (912) 576.4296 • Email: curbside@co.camden.ga.us

Service Agreement

In accordance with Chapter 50 of the Camden County ordinances, I hereby request residential curbside trash collection service from Camden County Board of Commissioners for a property located in the unincorporated section of Camden County.

An account may only be opened by the property owner.

Name Satilla Church of God

Service Address [redacted] 1686 3R Fish Camp Rd City Whitecak Zip 31568

Mailing Address Same as Above City _____ State _____ Zip _____

Home Phone [redacted] Other Phone (optional) _____

Email (optional) [redacted]

Directions/Description 2nd church of right side / 3R Fish Camp Rd
Tax Exempt Form Enclosed

CUSTOMER ACKNOWLEDGMENT

I agree to comply with the curbside collection guidelines and to pay for the service in accordance with law. I will provide a forwarding address upon closure or the deposit funds may be subject to forfeiture. I understand that service is mandatory for all occupied dwellings, it is my responsibility to close this account if the property is sold, and that deposit funds may be applied to account expenses.

Stacey Mullo
Customer Signature

6/15/20
Date

Please include a copy of your Driver's License. Payment of the $94 deposit must be made before this application is fully processed. Cash, check, or credit card payments are accepted. Regular service fees are $15.65 per month billed quarterly for $46.95. You may choose to utilize a Web Bill Pay service through your bank to schedule quarterly payments.

FOR OFFICE USE ONLY

Amount of Deposit Paid 0 Date Received 6/19/20

Account # Activated 01-53060-01

Service Order for Delivery: ✓ Service Order for New Decal: ✓

501 C 3
ordered one can to replace 2 broken ones

Department of the Treasury
OCT 26 1972

Internal Revenue Service
Washington, DC 20224

Date: OCT 20 1972 | In reply refer to: T:MS:EO:R:1

Church of God
Keith at 25th Street
Cleveland, Tennessee 37311

GEN#2358

Gentlemen:

Based on the information supplied, and assuming that your operations will continue to be as stated, we rule that you and your subordinates, as listed on your group exemption roster, are recognized as being exempt under section 501(c)(3) of the Internal Revenue Code.

This ruling does not extend to any subordinate which has previously received a ruling or determination letter holding that it is not exempt. Its qualifications to be included in this group ruling must be separately established.

Additionally, we have classified you and the subordinates you operate, supervise, or control, and which are covered by your notification to us, as organizations that are not private foundations as defined in sections 509(a)(1) and 170(b)(1)(A)(i) of the Code.

You are not required to file the Return for Organizations Exempt From Income Tax, Form 990, as you come within the exception contained in section 6033(a)(2)(A)(i) of the Code. Your subordinates are also not required to file the Form 990 if they qualify as churches or integrated auxiliaries of churches or otherwise come within the exceptions provided in section 1.6033-2(g) of the Income Tax Regulations.

You and your subordinates are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you or your subordinates are subject to this tax, an income tax return on Form 990-T must be filed. In this letter we are not determining whether any of your activities or those of your subordinates are unrelated trade or business as defined in section 513 of the Code.

You and your subordinates are not liable for social security (FICA) taxes unless you and they file a waiver of exemption certificate as provided in the Federal Insurance Contributions Act. You and your subordinates are not liable for the taxes imposed under the Federal Unemployment Tax Act (FUTA).

Church of God

Contributions made to you and your subordinates by individuals are deductible by such donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes as provided in section 2055, 2106, and 2522 of the Code.

You should advise each of your subordinates of the provisions of this ruling, including the requirements for filing information or other returns.

Each year within 45 days after the close of your annual accounting period, please send the following to the Philadelphia Service Center, 11601 Roosevelt Boulevard, Philadelphia, Pennsylvania 19155, Attention: EOR Branch:

1. A statement describing any changes during the year in the purposes, character, or method of operation of your subordinates.

2. Lists of the names, mailing addresses, including Postal ZIP Codes, and employer identification numbers of subordinates that during the year

   a. changed names or addresses;

   b. were deleted from your roster; or

   c. were added to the roster.

3. For subordinates to be added attach

   a. a statement that the information upon which your present group exemption letter is based applies;

   b. a statement that each has given you written authorization to add its name to the roster;

   c. a list of those to which the Service previously issued exemption rulings or determination letters; and

Church of God

d. A statement that none of the subordinates are private foundations as defined in section 509(a) of the Code.

4. If applicable, a statement that your group exemption roster did not change during the year.

This ruling does not apply to any of your subordinates organized and operated in a foreign country.

Please be sure to enter your employer identification number on all tax returns and in your correspondence with the Internal Revenue Service.

Your key District Director in Atlanta is being advised of this action.

Sincerely yours,

Acting Chief, Rulings Section
Exempt Organizations Branch

Camden County Curbside Collection Office

P.O. Box 99 • Woodbine, GA 31569 • Phone: (912) 510.6881
Fax: (912) 576.4296 • Email: curbside@co.camden.ga.us

Service Agreement

In accordance with Chapter 50 of the Camden County ordinances, I hereby request residential curbside trash collection service from Camden County Board of Commissioners for a property located in the unincorporated section of Camden County.

An account may only be opened by the property owner.

Name Woodbine Church of God

Service Address 1275 Billyville Rd City Woodbine Zip 31569

Mailing Address 1275 Billyville Rd City Woodbine State GA Zip 31569

Home Phone [redacted] Other Phone (optional [redacted]

Email (optional) [redacted]

Directions/Description Hwy 17 South from Woodbine, left onto Billyville Rd, Church on left about ½ mile before Gap Swamp Rd.

CUSTOMER ACKNOWLEDGMENT

I agree to comply with the curbside collection guidelines and to pay for the service in accordance with law. I will provide a forwarding address upon closure or the deposit funds may be subject to forfeiture. I understand that service is mandatory for all occupied dwellings, it is my responsibility to close this account if the property is sold, and that deposit funds may be applied to account expenses.

Misty Boggs - treasurer
Customer Signature

7-9-18
Date

Please include a copy of your Driver's License. Payment of the $94 deposit must be made before this application is fully processed. Cash, check, or credit card payments are accepted. Regular service fees are $15.65 per month billed quarterly for $46.95. You may choose to utilize a Web Bill Pay service through your bank to schedule quarterly payments.

FOR OFFICE USE ONLY

Amount of Deposit Paid D Date Received 7-10-18

Account # Activated 01-52860-01

Service Order for Delivery: _____ Service Order for New Decal: _____

Real Key # 18078

"Award-Winning Government"

scanned

Department of the Treasury
OCT 26 1972

Internal Revenue Service
Washington, DC 20224

Date: OCT 20 1972 | In reply refer to: T:MS:EO:R:1

Church of God
Keith at 25th Street
Cleveland, Tennessee 37311

GEN#2358

Gentlemen:

Based on the information supplied, and assuming that your operations will continue to be as stated, we rule that you and your subordinates, as listed on your group exemption roster, are recognized as being exempt under section 501(c)(3) of the Internal Revenue Code.

This ruling does not extend to any subordinate which has previously received a ruling or determination letter holding that it is not exempt. Its qualifications to be included in this group ruling must be separately established.

Additionally, we have classified you and the subordinates you operate, supervise, or control, and which are covered by your notification to us, as organizations that are not private foundations as defined in sections 509(a)(1) and 170(b)(1)(A)(i) of the Code.

You are not required to file the Return for Organizations Exempt From Income Tax, Form 990, as you come within the exception contained in section 6033(a)(2)(A)(i) of the Code. Your subordinates are also not required to file the Form 990 if they qualify as churches or integrated auxiliaries of churches or otherwise come within the exceptions provided in section 1.6033-2(g) of the Income Tax Regulations.

You and your subordinates are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you or your subordinates are subject to this tax, an income tax return on Form 990-T must be filed. In this letter we are not determining whether any of your activities or those of your subordinates are unrelated trade or business as defined in section 513 of the Code.

You and your subordinates are not liable for social security (FICA) taxes unless you and they file a waiver of exemption certificate as provided in the Federal Insurance Contributions Act. You and your subordinates are not liable for the taxes imposed under the Federal Unemployment Tax Act (FUTA).

Church of God

Contributions made to you and your subordinates by individuals are deductible by such donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes as provided in section 2055, 2106, and 2522 of the Code.

You should advise each of your subordinates of the provisions of this ruling, including the requirements for filing information or other returns.

Each year within 45 days after the close of your annual accounting period, please send the following to the Philadelphia Service Center, 11601 Roosevelt Boulevard, Philadelphia, Pennsylvania 19155, Attention: EOR Branch:

1. A statement describing any changes during the year in the purposes, character, or method of operation of your subordinates.

2. Lists of the names, mailing addresses, including Postal ZIP Codes, and employer identification numbers of subordinates that during the year

   a. changed names or addresses;

   b. were deleted from your roster; or

   c. were added to the roster.

3. For subordinates to be added attach

   a. a statement that the information upon which your present group exemption letter is based applies;

   b. a statement that each has given you written authorization to add its name to the roster;

   c. a list of those to which the Service previously issued exemption rulings or determination letters; and

d. a statement that none of the subordinates are private foundations as defined in section 509(a) of the Code.

4. If applicable, a statement that your group exemption roster did not change during the year.

This ruling does not apply to any of your subordinates organized and operated in a foreign country.

Please be sure to enter your employer identification number on all tax returns and in your correspondence with the Internal Revenue Service.

Your key District Director in Atlanta is being advised of this action.

Sincerely yours,

Acting Chief, Rulings Section
Exempt Organizations Branch

CHURCH OF GOD
INTERNATIONAL OFFICES
DEPARTMENT OF BUSINESS AND RECORDS
2490 KEITH ST., P.O. BOX 2430, CLEVELAND, TENNESSEE 37320-2430
TELEPHONE: 423/472-3361 FAX:423/478-7245

July 5, 2018

To Whom It May Concern:

This is to verify that the Church of God, headquartered in Cleveland, Tennessee, is recognized and approved by the Internal Revenue Service as a tax-exempt non-profit organization under Section 501 (c) (3) of the Code. This exemption applies to the Church of God and all of its subordinates, which includes the Woodbine Church of God (file number 5784). This church is located at 1275 Billyville Road, Woodbine GA 31569. Their Employer Identification Number is 58-2193769.

Enclosed for your information is a copy of the most recent group exemption letter from the Internal Revenue Service. Please understand that the Employer Identification Number listed on the letter is not to be used for any local church purposes. To do so is a violation of the IRS regulations.

If I can be of further assistance, please feel free to contact me.

Sincerely,

Raymond D. Hodge, D.Min.
Director, Business and Records

RDH/br

Enclosures

Board of County Commissioner's Calendar
September 2020

	September 1 BoER Regular Meeting 3:00 PM, **via teleconference** Board of County Commissioners Regular Meeting 6:00 PM, **via teleconference**	**September 2**	**September 3** Board of Assessor Regular Meeting 6:00 PM, **via teleconference**	**September 4**
September 7 County offices will be closed in observance of Labor Day.	**September 8**	**September 9**	**September 10**	**September 11**
September 14	**September 15** Board of County Commissioners Regular Meeting 6:00 PM, **TBA**	**September 16**	**September 17**	**September 18**
September 21	**September 22**	**September 23**	**September 24**	**September 25**
September 28	**September 29**	**September 30** Planning Commission Meeting 6:00 PM, **TBA**		