

**CITY OF PINE LAKE, GEORGIA
REGULAR MEETING AGENDA
OCTOBER 28, 2025 @ 6:00PM
COURTHOUSE & COUNCIL CHAMBERS
459 PINE DRIVE, PINE LAKE, GA 30072**

NOTE: All attendees are reminded to silence cellular phones and other devices that may cause interruption of the session proceedings.

CALL TO ORDER – REGULAR MEETING

ANNOUNCEMENTS/COMMUNICATIONS

- **Swearing-in Ceremony, Pine Lake Police Department Reserve Officer – Jordan Hayes**

ADOPTION OF THE AGENDA OF THE DAY

ADOPTION OF THE MINUTES

- **September 30, 2025 – Regular Meeting**
- **October 14, 2025 – Work Session**

PUBLIC COMMENT – 3 minutes each please

CONSENT AGENDA

1. Resolution R-2025-63, Requesting Presentation of Methodology for Multifamily Housing Tax Assessment – DeKalb County Board of Assessors
2. Resolution R-2025-64, Authorizing Official Signatures for Truist Bank Accounts

PUBLIC COMMENT – 3 minutes each please

REPORTS AND OTHER BUSINESS

- **Mayor**
- **City Council**
- **Information for the Pine Lake News Blast**

EXECUTIVE SESSION

ADJOURNMENT

MAYOR

Brandy Hall

COUNCIL MEMBERS

Jean Bordeaux, Mayor pro tem
Jeff Goldberg
Tom Ramsey
Thomas Torrent
Augusta Woods

**CITY OF PINE LAKE
425 ALLGOOD ROAD
P.O. BOX 1325
PINE LAKE, GA 30072**

404-999-4901

www.pinelakega.net

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

Call to Order: Mayor Hall called the Regular Meeting to order at 6:00PM.

Present: Mayor Brandy Hall, Mayor pro tem Bordeaux, Council Members Jeff Goldberg, Tom Ramsey, Thomas Torrent, and Augusta Woods. Also present were City Manager Stanley Hawthorne, City Attorney Chris Balch, Chief of Police Sarai Y'Hudah-Green, Public Works Director Bernard Kendrick, and Acting City Clerk Ned Dagenhard. Finance Director Danny Lamonte was not in attendance.

Announcements/Communications

Mayor Hall thanked the City Council and staff for a “productive retreat,” referencing the September 24th City Council Planning Retreat. The Mayor added special thanks to Administrative Coordinator Missye Varner for her organizing efforts.

Adoption of the Agenda of the Day

Council Member Ramsey moved to adopt the Agenda of the Day; Council Member Torrent seconded.

No discussion took place.

Mayor Hall called for a vote.

All members voted in favor, and the motion carried.

Adoption of the Minutes

Mayor pro tem Bordeaux moved to amend the Minutes from the September 24, 2025 City Council Fall Planning Retreat, correcting the line, “...2024 annexation...” to read, “...2017 preliminary study for annexation...”; Council Member Woods seconded.

No further discussion took place.

Mayor Hall called for a vote to approve the Minutes, as amended.

All members voted in favor, and the motion carried.

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

Consent Agenda

1. Resolution R-2025-59, Authorizing Engagement with *Sumter Local Government Consulting* for Finance Director Services

Council Member Torrent moved to adopt Resolution R-2025-59; Mayor pro tem Bordeaux seconded.

No discussion took place.

Mayor Hall called for a vote.

All members voted in favor, and the motion carried.

Old Business

1. Resolution R-2025-60, Rejection of Proposal for Property Tax Relief Study by Carl Vinson Institute of Government

Council Member Ramsey moved to adopt Resolution R-2025-60; Mayor pro tem Bordeaux seconded.

A discussion took place, during which Mayor pro tem Bordeaux signaled dissent over further publication of a request for proposal (RFP) for the Tax Relief Study, citing budgetary concerns. The City Council expressed consensus over separation of the resolution into two parts. Additionally, staff and the Governing Authority discussed included the order of operations as it pertains to allocating funds for study, publication of the RFP, and signing of a hypothetical agreement resulting from the rewarding of a contract to any responder.

Council Member Torrent moved to amend Resolution R-2025-60, separating into two actions (henceforth R-2025-60(a) and R-2025-60(b): 1) rejection of the proposal for property tax relief study by the Carl Vinson Institute of Government, and 2) authorization of the City Manager to publish a request for proposal (RFP) for a property tax relief fiscal impact study; Council Member Goldberg seconded.

No discussion took place.

Mayor Hall called for a vote.

All members voted in favor, and the motion carried.

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

Mayor pro tem Bordeaux moved to adopt Resolution R-2025-60(a); Council Member Goldberg seconded.

No discussion took place.

Mayor Hall called for a vote.

All members voted in favor, and the motion carried.

Council Member Torrent moved to authorize the creation and adoption of a resolution for purposes of publishing a new Request for Proposal (RFP) to obtain proposals for a study on the fiscal impact of a senior citizen tax relief, that the resolution be prepared after the vote, and that the mayor be authorized to sign that resolution after it has been circulated by the City Attorney to the rest of the Council, and all Council agree that the document aligns with the intent of their vote, as they voted yea or nay, vis-à-vis adoption of the resolution; Council Member Goldberg seconded.

A discussion took place.

Mayor Hall called for a vote.

Council Members Goldberg, Ramsey, and Torrent voted in favor; Mayor pro tem Bordeaux and Council Member Woods voted against; no members abstained.

The motion carried.

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

2. Resolution R-2025-61, Employee Group Health Insurance Renewal

Mayor pro tem Bordeaux moved to adopt Resolution R-2025-61; Council Member Woods seconded.

City Manager Hawthorne introduced the item, recommending the Governing Authority continue with Anthem (Blue Cross Blue Shield), arguing that the option would keep the City in a larger “pool” with the DeKalb Chamber of Commerce, adding “cushion” in the event of a catastrophic claim. Acting City Clerk Dagenhard referenced the conversation with the City’s insurance broker/administrator, *Landmark Insurance*, wherein the City’s representative cautioned against the proposal by Angle (Aetna), stating that the City being in a smaller “pool” would risk entering the 2026-2027 term less competitively.

Council Member Torrent expressed the desire to proceed with Angle (Aetna), citing cost savings.

Mayor pro tem Bordeaux offered a historical account of the City joining the DeKalb County Chamber of Commerce insurance pool, stating that the decision saved the City “around \$30,000.”

Council Member Ramsey voiced support for Council Member Torrent’s position, expressing skepticism regarding the potential that the City would necessarily be in a more competitive position upon 2026-2027 renewal regardless of which carrier with which the City Council chose to proceed.

Council Member Goldberg stated that should the City proceed with Angel (Aetna) and endure a catastrophic claim, it would likely “dramatically impact [the 2026-2027 renewal quote].”

Council Member Ramsey inquired whether *Landmark Insurance* is paid a consistent rate, or following a metric associated with the premium cost paid by the City.

Mayor Hall called for a vote.

Mayor pro tem Bordeaux, and Council Members Goldberg and Woods voted in favor of the motion; Council Members Ramsey and Torrent voted against; no members abstained.

The motion carried.

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

New Business

1. Resolution R-2025-62, 2025 Local Maintenance and Improvement Grant (LMIG) Resurfacing Project

Council Member Torrent moved to adopt Resolution R-2025-62; Council Member Goldberg seconded

Public Works Director Kendrick recapitulated the earlier bid process, which included a 13-street scope of work, citing the decision to reject all bids as unresponsive. Mr. Kendrick added that the project scope was reintroduced as limited to heavily trafficked sections of Lakeshore Drive, Spring Drive, and Poplar Road, and recommended the City award the contract to *Construction 57*.

Mayor Hall called for a vote.

All members voted in favor, and the motion carried.

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

Reports and Other Business

Mayor

Mayor Hall provided a summary of discussion items from the September 24th City Council Planning Retreat. Mayor Hall then asked Public Works Director Kendrick to present an update on various aspects of the lake, dam, and wetlands projects ongoing, in tandem with the City's engineering firm of record, *AECOM*.

The Public Works Director presented an update regarding the inspection of the lake dam, citing heavy vegetation as an impeding completion of said-inspection.

Council Member Ramsey challenged the effectiveness of the inspection. Mr. Kendrick signaled that the remainder of the inspection would take place following vegetation management initiatives. Mr. Ramsey and Mr. Kendrick then discussed the merits of temporary removal of sedimentation currently blocking an intake pipe between the Eastern Wetlands and the lake. Mr. Kendrick stated that previous attempts had only presented temporary clearance, citing the amount of sedimentation regularly entering the pipe.

Mayor Hall offered a description of the wetlands mechanism, hydraulic features, and weirs/dams.

City Attorney Balch fielded questions from Council Member Goldberg regarding registration requirements with the Environmental Protection Division's *Georgia Safe Dams*.

City Council

Council Member Torrent announced that Saturday, October 4th he, Council Member Goldberg, and Acting City Clerk Dagenhard would be holding a "Community Chat" to discuss the website redevelopment. Mr. Torrent also encouraged residents utilizing email as a means of sharing ideas with the Governing Authority.

Council Member Ramsey thanked the public in attendance, asking that they continue in such fashion, adding, "[the Governing Authority] hears you better when there are more of you."

Council Member Goldberg expressed empathy with residents frustrated at the lack of immediate response from the Governing Authority during *Public*

**CITY OF PINE LAKE
REGULAR MEETING MINUTES
September 30, 2025 at 6:00PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA 30072**

Comment, citing protocol that discourages active dialogue. Mr. Goldberg also reiterated Council Member Torrent’s announcement of the upcoming “Community Chat.”

City Council yielded time to Chief Green, who shared a comment from the *Georgia Association of Chiefs of Police*, which commended two Pine Lake Police Officers—Lieutenant Robert Palms and Corporal Jason Cooper—who responded to a neighboring jurisdiction with a K-9 Unit, and assisted in the seizure of 142 kilograms of illegal methamphetamine.

Adjournment

Council Member Torrent motioned to adjourn the Regular Meeting at 8:18PM.

Ned Dagenhard
Acting City Clerk

**CITY OF PINE LAKE
WORK SESSION MINUTES
October 14, 2025 at 6:00 PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA**

Call to Order: Mayor Hall called the Work Session to order at 6:00PM.

Present: Mayor Brandy Hall, Mayor pro tem Jean Bordeaux, Council Members Jeff Goldberg, Tom Ramsey, Thomas Torrent, and Augusta Woods. Also present were City Manager Stanley Hawthorne, City Attorney Chris Balch, Chief of Police Sarai Y'Hudah-Green, Public Works Director Bernard Kendrick, and Acting City Clerk Ned Dagenhard. Finance Director Danny Lamonte was not in attendance.

Announcements/Communications

Mayor Hall thanked the organizers of *LakeFest 2025*, calling it the “big event of the year.”

Mayor pro tem Bordeaux expressed appreciation for Council Member Goldberg’s handling of the weekly email newsletter (*AKA “News Blast”*). Council Member Goldberg thanked Ms. Bordeaux, adding that he was “happy” to have transferred the duties associated with email newsletter notifications to the Acting City Clerk.

Mayor Hall added a request to the staff that an update regarding the scheduled paving work be provided—specifically as it relates to potential impact on the Halloween “trick or treat” festivities—during *Reports and Other Business*.

Adoption of the Agenda of the Day

Mayor pro tem Bordeaux moved to adopt the Agenda of the Day; Council Member Ramsey seconded.

No discussion took place.

Mayor Hall called for a vote.

All members voted in favor, and the motion carried.

**CITY OF PINE LAKE
WORK SESSION MINUTES
October 14, 2025 at 6:00 PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA**

New Business

1. Development and Downtown Development Authorities Review

City Manager Hawthorne introduced the subject, referencing a discussion that took place during the Governing Authority's September 24th Planning Retreat. The City Manager briefly outlined the two classes of development authorities being considered: development authorities, and *downtown* development authorities (DDAs). The City Manager then introduced Frank Jenkins, a bond attorney specializing in DDAs, who joined the Work Session via Microsoft Teams.

A lengthy discussion took place, with Mr. Jenkins fielding questions from the Governing Authority. Subjects discussed included the statutes that govern DDAs, which types of commercial uses may classify as "businesses" under those statutes, and DDA membership requirements.

Following the discussion, the Governing Authority directed staff to identify a presenter on general *development authorities*, and schedule such presentation for the November Work Session.

No action was taken by Council.

2. Dam and Wetlands Reports by AECOM

Mayor Hall invited Public Works Director Kendrick and AECOM Project Manager Shahid Jamil to discuss the ongoing survey of the wetlands mechanism, and status of the dam inspection. The subjects were discussed at length, with the majority of attention given to measuring the capacity of the lake as it relates to maintaining integrity of the dam and berm.

Regarding the inclusion of a bathymetric and topographic survey of the lake into the previously approved Task Order 001—which would result in no additional appropriations—Public Works Director Kendrick requested consensus from the City Council. The City Clerk observed unanimous consensus.

No other action was taken by Council.

**CITY OF PINE LAKE
WORK SESSION MINUTES
October 14, 2025 at 6:00 PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA**

Reports and Other Business

Strategic Performance Report, October 2025

City Manager Hawthorne introduced the October 2025 Strategic Performance Report to the public, and offered fellow staff the opportunity to speak on their respective contributions.

Acting City Clerk Dagenhard thanked Council Members Goldberg and Torrent for their invitation to the monthly “Community Chat” at the beach house, adding that he enjoyed the conversation and successfully solicited resident input regarding prioritization of certain information for the website redevelopment.

Public Works Director Kendrick discussed the Georgia Power installation of new support poles for powerlines, stating that the installation efforts had temporarily impacted access to the City’s server. In response to a question from Mayor Hall, Mr. Kendrick also commented on the paving preparation work—and alleged damages to certain retaining walls and curbs—adding that the contractor had been notified and would be repairing those cited damages. Mr. Kendrick also stated that the Greenspace Masterplan was nearing an important benchmark, and he anticipated providing an update at the November Work Session.

Chief Green discussed an arrest made following a recent vandalism event. Additionally, the Chief of Police discussed the maintenance impediments associated with speed bumps, adding that alternative traffic calming features were being considered. Regarding the upcoming Halloween/”trick or treat” holiday—and potential overlap with the street paving project—Chief Green added that the subject had been discussed with the paving contractor and that any work scheduled for October 31st would be limited, or cancelled outright.

Mayor

Mayor Hall thanked the City Council and staff for their continued work on various projects and initiatives, referring to accomplishments made in a “short time frame” by a “small staff” as “amazing.”

The Mayor added a message to the public regarding the request that a Public Works maintenance schedule be published, stating that the many variables that contribute to day-to-day augmentation of such a schedule (such as weather delays) would render such a schedule ineffective.

**CITY OF PINE LAKE
WORK SESSION MINUTES
October 14, 2025 at 6:00 PM
Courthouse & Council Chambers
459 Pine Drive, Pine Lake, GA**

City Council

Council Member Ramsey thanked the Departments of Public Works and Police for their respective contributions to preparation and facilitation of the *LakeFest* event.

Council Member Goldberg thanked Acting City Clerk Dagenhard for attending a recent “Community Chat,” adding that residents appreciated spending time with staff. Mr. Goldberg added concern over the fragility of the City’s access to its server, in light of issues presented by Georgia Power support pole repair/installation work. Mr. Goldberg also added kudos to the Public Works Director regarding the renovation of City Hall.

Mayor pro tem Bordeaux thanked the Acting City Clerk for preparing the remote-access to the meeting for guest speaker Frank Jenkins. Ms. Bordeaux added gratitude for all involved in the facilitation of the *LakeFest* event, as well as the renovations at City Hall.

Council Member Woods seconded Mayor pro tem Bordeaux’s comments, adding, “nobody knows how much work goes into [*LakeFest*],” thanking staff and volunteers.

Council Member Torrent stated that as *Pine LakeFest, Inc.* President Kathie deNobriga has announced her intention to step down, there is not currently a person or persons to “take the reigns,” lauding the value of festivals like *LakeFest* for their impact on the City’s culture and outreach. Mr. Torrent also harkened back to the subject of downtown development, adding that organizing festivals can be an aspect of DDAs.

Adjournment

Council Member Woods moved to adjourn the Regular Meeting at 8:11PM.

Ned Dagenhard
Acting City Clerk



COUNCIL AGENDA MEMORANDUM (CAM)

TO: Honorable Mayor and Council Members

FROM: Stanley D Hawthorne, City Manager *Stanley Hawthorne*

DATE: October 28, 2025

TITLE: Methodology for Multifamily Housing Tax Assessment Presentation Request

RECOMMENDATION

Approve resolution requesting the DeKalb County Board of Tax Assessors to present their methodology for assessing the value of residential properties including elaboration on why five-year historical data on average show a significant deviation of high assessment value growth of single family residential properties compared to low assessment value growth of multifamily residential properties within the City of Pine Lake.

BACKGROUND

In Georgia, the fair market value of real and personal property is established by the county Board of Tax Assessors. Fair market value is defined as the amount a knowledgeable buyer would pay and a willing seller would accept in an arm's length, bona fide sale. Counties are legally required to establish a fair market value for all properties as of January 1st each year.

The Board of Tax Assessors utilizes three primary appraisal approaches to determine fair market value:

- Sales Comparison/Market Approach: This involves analyzing recent sales of comparable properties in the area and making adjustments based on factors like size, age, condition, and location.
- Cost Approach: This method estimates the cost to replace or reproduce the property's improvements, less any depreciation, and then adds the land value.
- Income Approach: Used primarily for income-producing properties, this method estimates the property's value by capitalizing its estimated net income.

In addition to the appraisal methods, assessors consider various factors influencing value, including zoning, existing use, deed restrictions, and other relevant information.

Rather than operating on a fixed reassessment schedule, counties review property values annually based on sales data and market conditions, adjusting values upwards or downwards as needed. The frequency of these updates can vary depending on market activity in a given county.

In essence, the Board of Tax Assessors in each Georgia county determines the fair market value of properties by applying standard appraisal methods and considering various relevant factors to arrive at a value that reflects the current market.

Operating under the Georgia Revenue Codes, the Board of Assessors is responsible for the appraisal and assessment of all residential, commercial and personal property in DeKalb County. Property is appraised at 100 percent of its fair market value and assessed at 40 percent of that value.

The Board of Assessors is a five-member body of appointed citizens of DeKalb County, serving on a part time basis, who meet every other Thursday at 9:30 a.m. unless otherwise posted. They are appointed for staggered terms of four, five, or six years by the DeKalb County Board of Commissioners and operate autonomously. A chairman, vice chairman and secretary are elected on an annual basis. The Board of Assessors hires a chief appraiser to administer the functions of the Property Appraisal Department.



At their August 12, 2025 City of Pine Lake Work Session, the City Council discussed data comparisons of residential properties within Pine Lake with single family residential properties value on average having significantly outpaced almost static values of most multifamily residential properties over the last five or more years.

The City Manager was asked to work in collaboration with the City Attorney and Members of the Governing Authority in the draft of a resolution requesting the DeKalb County Board of Tax Assessors to present their methodology for assessing the value of residential properties including elaboration on why five-year historical data on average show a significant deviation of high assessment value growth of single family residential properties compared to low assessment value growth of multifamily residential properties within the City of Pine Lake.

After the referenced work session, Council Member Jeffrey Goldberg drafted a letter to be addressed to the DeKalb County Board of Tax Assessors to request "... clarification regarding the current status of commercial property appraisal (specifically apartment buildings) within the City of Pine Lake."

RESOURCE IMPACT

There is minimal fiscal impact for processing and consideration of the requested resolution.

ATTACHMENTS

Resolution
Draft letter by Council Member Goldberg

A RESOLUTION REQUESTING THE DEKALB COUNTY BOARD OF TAX ASSESSORS PROVIDE A PRESENTATION OR OTHER COMMUNICATION TO THE CITY OF PINE LAKE REGARDING THE ASSESSMENT PROCESS UTILIZED BY THE BOARD OF TAX ASSESSORS FOR DETERMINING THE FAIR MARKET VALUE OF SINGLE FAMILY RESIDENCES AND MULTI FAMILY RESIDENCES WITHIN THE CITY OF PINE LAKE

- WHEREAS, With the release of the County Digest in June, 2025, members of the City Council for the City of Pine Lake undertook independent research into the appraised and assessed values of multi-family residential property compared to single family residential property within the limits of the City of Pine Lake; and
- WHEREAS, At first blush, it appears that there has been zero growth in the fair market value or the assessed value of multi-family residential properties in the last five years; and
- WHEREAS, The Council directed the City Attorney to communicate with the County Law Department to see if the apparent freeze on valuation of multi-family residential property was related in any way to the putative class-action lawsuit pending by commercial properties against DeKalb County and its constituent cities; and
- WHEREAS, The Governing Authority of the City of Pine Lake seeks to understand the process and methodology used by the Board of Tax Assessors for evaluating multi-family residential properties within its city limits; and
- WHEREAS, The Governing Authority seeks information and dialogue to better understand how its tax base is established and what, if anything, the City can do to assist or facilitate the work of the Board of Tax Assessors,

NOW THEREFORE, BE IT RESOLVED by the Governing Authority of the City of Pine Lake, Georgia, that the DeKalb County Board of Tax Assessors is respectfully requested to provide an authorized representative to appear at a City Council Work Session (held the 2d Tuesday of each month) to present information and guidance on the Board's processes and methods of evaluating residential properties of all types and kinds, and

ADOPTED by the Mayor and Council of the City of Pine Lake, this 28th day of October, 2025.

BRANDY HALL
Mayor

ATTEST:

APPROVED AS TO FORM:

NED DAGENHARD
Assistant City Clerk

CHRISTOPHER D. BALCH
City Attorney

Dear Commissioner Johnson,

I am writing to request clarification regarding the current status of commercial property appraisal (specifically apartment buildings) within the City of Pine Lake.

As I understand it, statutory guidelines recommend periodic reappraisal to ensure that assessments are both fair and reflective of present market conditions. However, most commercial properties (apartments) in Pine Lake have not been reappraised within the last three years; some have not been reappraised in over five years.

This raises concerns about equity and accuracy in the distribution of tax burdens across different property classes. Residential property owners have seen their valuations updated annually in line with market conditions, while these commercial properties continue to benefit from outdated and unchanged assessments.

I would appreciate it if your office could review this matter and provide insight in the reasons for this.

Thank you for your attention to this issue. I look forward to your response and any information you can provide about the next steps.

Sincerely,

Jeffrey H. Goldberg



COUNCIL AGENDA MEMORANDUM (CAM)

TO: Honorable Mayor and Council Members

FROM: Stanley D Hawthorne, City Manager *Stanley Hawthorne*

DATE: October 28, 2025

TITLE: Update Banking Resolutions

RECOMMENDATION

Approve the attached banking resolutions for updating signatories for Truist banking transactions and authorize all necessary signatures.

BACKGROUND

Due to a change in personnel for the City's Finance Director position, it is required that resolutions be adopted by City Council to revise and update the information on file for authorized signers on Pine Lake's bank accounts with Truist Bank. The current signers include the Mayor Brandy Hall, Mayor Pro Tem Jean Bordeaux, City Manager Stanley Hawthorne, and former Finance Director Danny Lamonte. The revised/updated resolutions will remove Mr. Lamonte and add the new Finance Director, Paul Salvatore.

RESOURCE IMPACT

No impact.

ATTACHMENTS

Truist Bank Resolutions for approval and signatures.

Stanley D Hawthorne
City Manager
stanleyhawthorne@pinelakega.net
425 Allgood Road Stone Mountain GA 30083
PO Box 1325 • Pine Lake, GA 30072 • 404-999-4932
www.pinelakega.net



MASTER BUSINESS ACCOUNT SIGNATURE CARD

Account Number See Exhibit A for list of account numbers	
Entity Name and Address See Exhibit A for list of all Account Titles THE CITY OF PINE LAKE 425 ALLGOOD RD STONE MOUNTAIN, GA 30083-6145	
Organization Type GOVERNMENT ENTITY - CITY	Tax ID Number of Entity 586000640

Authorized Signer(s) for All Accounts Listed on Exhibit A	
Name/Title	Signature
1. JEAN BORDEAUX / MAYOR PRO TEM	
2. BRANDY HALL / MAYOR	
3. PAUL SALVATORE / FINANCE DIRECTOR	
4. STANLEY HAWTHORNE / CITY MANAGER	
5.	
6.	
7.	
8.	

Date Opened 03/24/2009	Date Revised 10/23/2025	Reason Revised FINANCE DIRECTOR CHANGE
Housing Cost Center Number 01598, 17070, 61853	Type of Entity ID EXEM - 586000640	Approved By Click or tap here to enter text.
Open/Updated By Printed Name: SARAH YOON Officer Number: 12552	Branch Location NW ATL COMMERCIAL LOANS	Maintenance Type ☐ New ☒ Replacement ☐ Change

The entity listed under Entity Name ("Entity") and each entity listed on Exhibit A is required to provide a validly signed Form W-9.

BUSINESS ACCOUNTS

The undersigned hereby certify that I/We have received the 'Commercial Bank Services Agreement' and the 'Business Deposit Accounts Fee Schedule' and on behalf of Entity as well as each entity listed on Exhibit A (collectively, the "Depositors") agree to be bound by the terms of each document. The Designated Representative signing at the bottom of this Master Business Account Signature Card appoints the above individual(s) as Authorized Signer(s) of the Depositors for all accounts listed on Exhibit A.

Please sign beside the Printed Name only.

Name

JEAN BORDEAUX

Signature

Date

Title

MAYOR PRO TEM

Forward to: Centralized Document Scanning Operations M/C 100-99-15-11



MASTER BUSINESS ACCOUNT SIGNATURE CARD

Forward to: Centralized Document Scanning Operations M/C 100-99-15-11

Exhibit A**To Master Resolution for Deposit Account and/or Master Business Account Signature Card**

Date: 10/23/2025	Name of Entity: THE CITY OF PINE LAKE
----------------------------	---

This Exhibit A applies to the following document(s): (select one)	
☒ Both Master Resolution for Deposit Account And the Master Business Account Signature Card dated 10/23/25	
☐ Master Resolution for Deposit Account dated	
☐ Master Business Account Signature Card dated	

Authorized Signature (Designated Representative named in Section II of Master Resolution For Deposit Account)	
Printed Name and Title:	JEAN BORDEAUX / MAYOR PRO TEM
Authorized Signature:	

By signing this Exhibit A, the Designated Representative listed above certifies that the below list of Entity or Other Entity Names, Account Numbers, Tax Identification Numbers ("TIN") and Date(s) Opened are accurate as of the date this Exhibit A is executed, and that all Entity or Other Entities listed on this Exhibit A are subject to the document(s) selected above, which is/are specifically incorporated herein by reference. This Exhibit A completely replaces any prior Exhibit A for the document(s) selected above.

	Entity or Other Entity Name	Account Number	TIN #	Date Opened
1.	THE CITY OF PINE LAKE AGT BB&T GOVERNMENTAL FINANCE PINE LAKE RESERVE FUND	0005240563047	586000640	03/24/09
2.	THE CITY OF PINE LAKE	0005247158334	586000640	02/17/17
3.	THE CITY OF PINE LAKE STORMWATER UTILITY ACCT	0005247769082	586000640	06/27/17
4.	THE CITY OF PINE LAKE	0005248019796	586000640	10/07/20
5.	THE CITY OF PINE LAKE SPLOST ACCT	0005248151635	586000640	04/27/18
6.	THE CITY OF PINE LAKE CONFISCATED ASSETS ACCT	0005246690024	586000640	05/02/16
7.	THE CITY OF PINE LAKE MCALLISTER FUND ACCT	0005247769074	586000640	06/27/17
8.	THE CITY OF PINE LAKE	0005248609003	586000640	09/18/19
9.	THE CITY OF PINE LAKE SPLOST II FUND 910	1110028284911	586000640	03/12/24
10.	THE CITY OF PINE LAKE INTERGOVERN'TAL AGREEMENT CAPITAL OUTLAY INFRASTRUCTURE IMPROVEMENT FUND	1110034906703	586000640	05/28/25
11.				
12.				
13.				
14.				
15.				
16.				
17.				

Forward to: Centralized Document Scanning Operations M/C 100-99-15-11

Exhibit A



To Master Resolution for Deposit Account and/or Master Business Account Signature Card

18.				
19.				
20.				
21.				



MASTER RESOLUTION FOR DEPOSIT ACCOUNT

Name of Entity: THE CITY OF PINE LAKE	Tax ID Number of Entity 586000640
---	---

- | | | |
|---|---|---|
| ☐ Corporation | ☒ Government Entity | ☐ Sole Proprietorship |
| ☐ Unincorporated Association | ☐ General Partnership | ☐ Non-Profit Corporation |
| ☐ Limited Liability Company | ☐ Limited Partnership | ☐ Other |

The undersigned, acting in the capacity as corporate secretary or custodian of records for the above-named Entity, organized and existing under the laws of GEORGIA, represents to Truist Bank ("Bank") that I have reviewed the governing documents and relevant records of the Entity and certifies that resolutions or requirements similar to those below are adopted by and, are not inconsistent with the governing documents or records of the Entity, and that such resolutions or requirements are current and have not been amended or rescinded.

This Master Resolution for Deposit Account (hereinafter referred to as the "Resolution") applies to the deposit accounts in the name of Entity on Exhibit A to this Resolution. This Resolution also applies to deposit accounts opened in the ordinary course of Entity's business in the name or for the benefit of other business entities that Entity acquires, associates with or causes to be formed (each, an "Other Entity," and collectively, "Other Entities"), as such Other Entities are identified from time to time in Exhibit A attached hereto. Together, all such accounts opened by Entity shall be referred to here as "Accounts". The undersigned certifies that each Other Entity is properly organized and registered in the manner prescribed by and is in compliance with the requirements for the laws governing its organization. The undersigned represents and warrants to Bank that the Other Entities have expressly authorized Entity to act as agent through duly executed agreements, or that Entity otherwise has express authority to establish deposit accounts for the Other Entities (the duly executed agreements or other express authority being referred to herein as the "Agreements"). The undersigned further represents and warrants that pursuant to the Agreements, Entity is authorized to establish deposit accounts for Other Entities in order to accept, deposit, endorse or otherwise negotiate checks or other payment devices, pay bills and to conduct all banking transactions without further authority or signature of Other Entities. Entity acknowledges that copies of such Agreements shall be provided to Bank upon Bank's request, and that Bank shall have the right to retain such Agreements on file. Regardless of whether Bank requests and/or retains copies of any Agreements, Bank shall not be bound by any terms of the Agreements or required to comply with any requirements therein, and shall instead rely on Entity's authority as set forth in this Resolution. Entity agrees that it will indemnify and hold Bank harmless from and against any and all loss, damage, claim expense, including without limitation, attorneys' fees and costs in any way relating to any accounts in the name of Other Entities, and any claim against Bank by Other Entities relating to the accounts opened by Entity for Other Entities and the services relating to such accounts. Entity further agrees to grant a security interest and right of set-off in any of Entity's corporate accounts to satisfy any loss Bank may incur should Entity fail to indemnify Bank after notice to Entity of such loss.

- I. That the Bank is designated as a depository institution for the Entity and all Other Entities and that by execution and delivery of this Resolution the Entity and each Other Entity will be bound by the Bank's deposit account agreement now existing or as may be amended. Any officer, agent or employee of the Entity is authorized to endorse for deposit any check, drafts, or other instruments payable to the Entity or any Other Entities, which endorsement may be in writing, by stamp or otherwise, with or without signature of the person so endorsing.
- II. That any one individual named below (a "Designated Representative") is authorized to open Accounts on behalf of the Entity and each Other Entity, and to close or obtain information on any such Accounts. Any one Designated Representative may appoint others (an "Authorized Signer") to conduct transactions on any Account(s) by authorizing them to sign their name to the signature card(s) for the Account(s).

Designated Representatives		
Print Name	Title	Signature
1. JEAN BORDEAUX	MAYOR PRO TEM	
2. BRANDY HALL	MAYOR	
3. PAUL SALVATORE	FINANCE DIRECTOR	
4. STANLEY HAWTHORNE	CITY MANAGER	
5.		
6.		
7.		

Forward to: Centralized Document Scanning Operations M/C 100-99-15-11



MASTER RESOLUTION FOR DEPOSIT ACCOUNT

- III. That the Bank is authorized upon the signature of any one signer on a signature card to honor, pay and charge the Accounts of the Entity and each Other Entity, all checks, drafts, or other orders for the payment, withdrawal or transfer of money for whatever purpose and to whomever payable. Entity and each Other Entity releases and shall indemnify and hold Bank harmless from and against any and all claims, expenses, losses, damages and costs, including attorneys' fees, resulting from or growing out of Bank's honoring of signatures of Designated Representatives and Authorized Signers, as identified in and pursuant to this Resolution or any signature cards for the Accounts.
- IV. That any one Designated Representative, on behalf of Entity and each Other Entity, may appoint, remove or replace an Authorized Signer, enter into a night depository agreement, enter into an agreement for cash management services, lease a safe deposit box, enter into an agreement for deposit access devices, enter into an agreement for credit cards, enter into an agreement relating to foreign exchange and obtain online foreign exchange services related thereto, or enter into any other agreements regarding any Accounts of the Entity and each Other Entity.
- V. That any prior resolutions or requirements have been revoked or are no longer binding, and that this Resolution applies to all Accounts at the Bank and will remain in full force and effect until rescinded, replaced or modified in writing in a form acceptable to the Bank and after the Bank has had a reasonable time to act on such change. Receipt of such written notice shall not affect any action taken by Bank prior thereto, and Bank shall be held harmless from any claims, demands, expenses, loss, or damage resulting from or growing out of, honoring the acts or instructions of any individual so certified or authorized in this Resolution or refusing to honor any signature not so certified or authorized.
- VI. The undersigned certifies that there are no limits to the undersigned's powers to adopt this Resolution and to attest that the resolutions stated herein are accurate and that this Resolution is in conformity with the provisions of the organizational instruments, which include the charters, bylaws, and the operating, partnership, shareholder, management or similar agreements by which Entity, the Other Entities, or the undersigned party may be bound and does not violate provisions thereof.
- VII. That any transaction by an officer, employee or agent of the Entity and each Other Entity prior to the delivery of this Resolution is hereby ratified and approved.

Signature

Print Name

JEAN BORDEAUX

Title

MAYOR PRO TEM

Date

2025

FOR BANK USE ONLY

Prepared By: D38071

Date: 10/23/2025

Center: 8750370

Bank: 404

State: GA

Forward to: Centralized Document Scanning Operations M/C 100-99-15-11

Exhibit A**To Master Resolution for Deposit Account and/or Master Business Account Signature Card**

Date: 10/23/2025	Name of Entity: THE CITY OF PINE LAKE
----------------------------	---

This Exhibit A applies to the following document(s): (select one)	
☒ Both Master Resolution for Deposit Account and Master Business Account Signature Card dated 10/23/25	
☐ Master Resolution for Deposit Account dated	
☐ Master Business Account Signature Card dated	

Authorized Signature (Designated Representative named in Section II of Master Resolution For Deposit Account)	
Printed Name and Title:	JEAN BORDEAUX / MAYOR PRO TEM
Authorized Signature:	

By signing this Exhibit A, the Designated Representative listed above certifies that the below list of Entity or Other Entity Names, Account Numbers, Tax Identification Numbers ("TIN") and Date(s) Opened are accurate as of the date this Exhibit A is executed, and that all Entity or Other Entities listed on this Exhibit A are subject to the document(s) selected above, which is/are specifically incorporated herein by reference. This Exhibit A completely replaces any prior Exhibit A for the document(s) selected above.

	Entity or Other Entity Name	Account Number	TIN #	Date Opened
1.	THE CITY OF PINE LAKE AGT BB&T GOVERNMENTAL FINANCE PINE LAKE RESERVE FUND	0005240563047	586000640	03/24/09
2.	THE CITY OF PINE LAKE	0005247158334	586000640	02/17/17
3.	THE CITY OF PINE LAKE STORMWATER UTILITY ACCT	0005247769082	586000640	06/27/17
4.	THE CITY OF PINE LAKE	0005248019796	586000640	10/07/20
5.	THE CITY OF PINE LAKE SPLOST ACCT	0005248151635	586000640	04/27/18
6.	THE CITY OF PINE LAKE CONFISCATED ASSETS ACCT	0005246690024	586000640	05/02/16
7.	THE CITY OF PINE LAKE MCALLISTER FUND ACCT	0005247769074	586000640	06/27/17
8.	THE CITY OF PINE LAKE	0005248609003	586000640	09/18/19
9.	THE CITY OF PINE LAKE SPLOST II FUND 910	1110028284911	586000640	03/12/24
10.	THE CITY OF PINE LAKE INTERGOVERN'TAL AGREEMENT CAPITAL OUTLAY INFRASTRUCTURE IMPROVEMENT FUND	1110034906703	586000640	05/28/25
11.				
12.				
13.				
14.				
15.				
16.				
17.				

Forward to: Centralized Document Scanning Operations M/C 100-99-15-11

Exhibit A



To Master Resolution for Deposit Account and/or Master Business Account Signature Card

18.				
19.				
20.				
21.				