



DeKalb County  
GEORGIA

DEPARTMENT OF PLANNING & SUSTAINABILITY

**SPECIAL LAND USE PERMIT APPLICATION**

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

Date Received: 2/22/2024 Application No: 1246908  
APPLICANT NAME: Proverbs Christian School LLC  
Daytime Phone: 404-428-7346 E-Mail: Proverbschildcare@gmail.com  
Mailing Address: 598 Mountain Harbor, Stone Mountain Ga. 30087

Owner Name: Rebecca Holmes  
(If more than one owner, attach contact information for each owner)  
Daytime Phone: 404-428-7346 E-Mail: Proverbschildcare@gmail.com  
Mailing Address: 598 Mountain Harbor, Stone Mountain Ga. 30087

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

Parcel ID: 1802803003 Acreage or Square Feet: 0.30 Commission Districts: 4+7  
Existing Zoning: \_\_\_\_\_ Proposed Special Land Use (SLUP): childcare

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

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

  
Signature of Applicant:

DEPARTMENT OF PLANNING & SUSTAINABILITY

DISCLOSURE OF CAMPAIGN CONTRIBUTION

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

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

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

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

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

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

M. Lemon 2-26-2024  
Notary

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

Check one: Owner ☒ Agent ☐

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

11-29-2025

Expiration Date/ Seal

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



DEPARTMENT OF PLANNING & SUSTAINABILITY

AUTHORIZATION

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

Date: 2/22/2024

TO WHOM IT MAY CONCERN:

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

Being (owner) (owners) of the subject property described below or attached hereby delegate authority to:

598 Mountain Harbor, Stone Mountain Ga. 30087

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

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

M. Lemon 2-26-2024  
Notary Public

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

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

\_\_\_\_\_  
Owner

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

\_\_\_\_\_  
Owner

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

\_\_\_\_\_  
Owner

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

\_\_\_\_\_  
Owner

# Borrower's Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:


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

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

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

Borrower Signature



REBECCA HOLMES

SSN: 249-29-9066

Date: 8/16/23

Co-Borrower Signature

SSN:

Date:

## Uniform Residential Appraisal Report

106-5049054

File No. AL-248216

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

SUBJECT

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

CONTRACT

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

NEIGHBORHOOD

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	97 %
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	180 Low	3	Multi-Family	0 %
Neighborhood Boundaries	<b>Subject neighborhood boundaries are : S. Rockbridge Rd - North, Rockbridge Rd - East, S. Deshon Rd - West, and Rockbridge Rd - South.</b>					600 High	123	Commercial	0 %
Neighborhood Description	<b>The subject is located in Waters Edge a swim/tennis/golf community in Stone Mountain, GA. Located approximately 35 miles of the city of Atlanta with easy access to Interstate 20. Located close to shopping areas, recreational areas and Stone Mountain Park. Overall home prices in the community have stabilized in the last 6-12 months.</b>					275 Pred.	35	Other Vacant	3 %
Market Conditions (including support for the above conclusions)	<b>Listing inventories have decreased and marketing time for realistically priced properties is consistent and ranging from 0 to 150 days respectively. Typical financing includes: Conventional, FHA, and VA (when prices do not exceed FHA/VA maximum). Sale concessions are have decreased to 1% in this market.</b>								

SITE

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

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street <b>Asphalt Paved/Typ.</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley <b>None/Typical</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone **X** FEMA Map # **13089C0114K** FEMA Map Date **12/08/2016**  
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe. **There were no apparent adverse easements, encroachments or special assessments noted at the time of physical inspection. The site and improvements appear to be in compliance with zoning regulation of Dekalb County of Georgia. No nonconforming uses were noted by the Appraiser at the time of physical inspection.**

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

PLAT MAP

Borrower: Rebecca Holmes

File No.: AL-248216

Property Address: 598 Mountain Harbor

Case No.: 106-5049054

City: Stone Mountain

State: GA

Zip: 30087-6102

Lender: Home Mortgage Alliance Corp (HMAC)

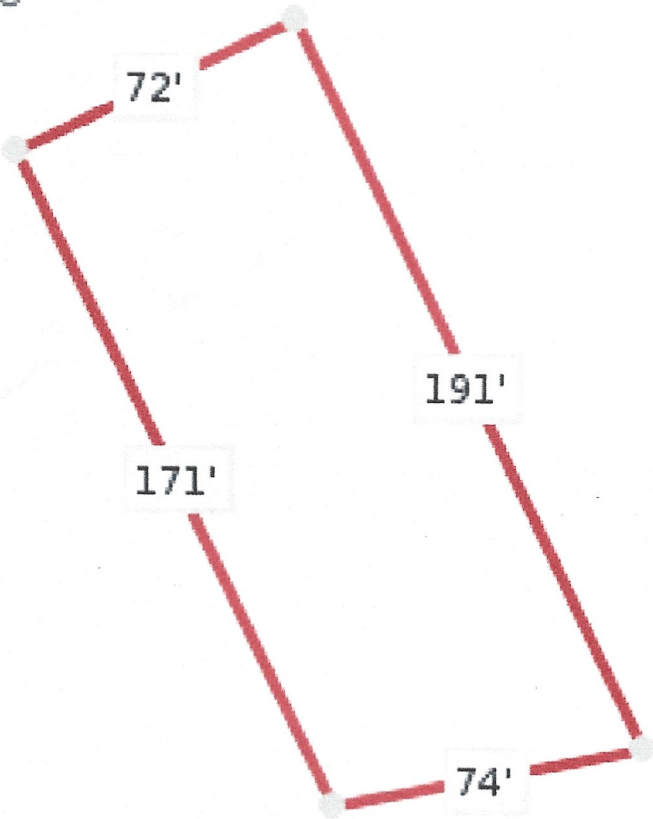
Mountain Harbor

72'

191'

171'

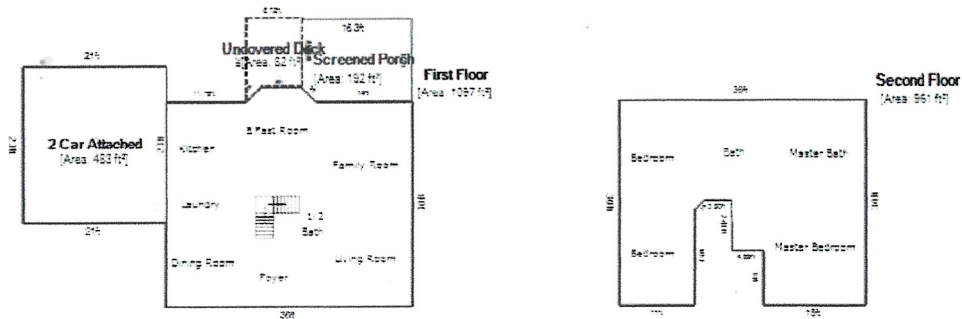
74'



# FLOORPLAN SKETCH

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

## Sketch



18 ft

Living Area		Area Calculation			
First Floor	1097.23 ft²	First Floor			
Second Floor	961.23 ft²	36ft x	30ft x	1.00 =	1080 ft²
Nonliving Area		3ft x	2.12ft x	0.35 =	2.25 ft²
2 Car Attached	483.00 ft²	6ft x	2.12ft x	1.00 =	12.73 ft²
Screened Porch	192.09 ft²	2.12ft x	3ft x	0.35 =	2.25 ft²
Undeveloped Deck	32.48 ft²	Second Floor			
		11ft x	30ft x	1.00 =	330 ft²
		3ft x	15ft x	1.00 =	120.00 ft²
		25ft x	14.59ft x	1.00 =	364.64 ft²
		1.41ft x	2ft x	0.35 =	1.00 ft²
		0.10ft x	7.41ft x	0.50 =	0.37 ft²
Total Living Area (rounded):	2058 ft²	12.59ft x	7.41ft x	1.00 =	145.21 ft²

Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087

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

Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087

Rebecca Holmes

Rebecca Holmes  
598 Mountain Harbor  
Stone Mountain Ga. 30087

MELLS ANGELA  
644 WATSON CV  
STONE MOUNTAIN GA 30087

Community Zoning Meeting for Proverbs Christian School

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

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

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

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

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

Neeta Gurung Feb 17, 3:13 PM

Hi, this is Neeta

You Feb 17, 3:14 PM

Hi Neeta

I am sure how to unmute you

Not sure

Neeta Gurung Feb 17, 3:16 PM

Lemme check

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

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

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

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



Proverbs Christian School LLC

Rebecca Holmes

598 Mountain Harbor

Stone Mountain Ga. 30087

404-428-7346

[proverbschildcare@gmail.com](mailto:proverbschildcare@gmail.com)

[home@proverbschristianschool.com](mailto:home@proverbschristianschool.com)

[ProverbsChristainSchool.com](http://ProverbsChristainSchool.com)

Proverbs Christian School is a biblical, creative, & stimulating learning environment. We stress the importance of quality care & education during a child's earliest years. Proverbs Christian School is quality rated, supports your child's interests, and have a professional & qualified teacher. The program focuses on the "whole child development" with planned programs that foster a nurturing, safe, & caring environment with an emphasis on physical, intellectual, emotional & social development.

The after-school care, help with homework, creative learning projects, develop social skills, promote healthy habits, tutoring services is offered at cost to the parent., enhanced learning experience, improved self-esteem and supports public classroom learning.

Children are gifts from the Lord, and we equip them with a solid educational foundation that helps the children develop a lifelong love for learning. Our children learn best when they can explore and discover new things. That's why we offer a child-centered preschool curriculum that allows them to experience hands-on learning, where they can explore, experiment, and take risks. We also offer personalized learning for each child's individual needs. Our staff are trained in the latest educational techniques and have worked with children for years. They know how to teach your child and make learning fun!

At Proverbs Christian school, we believe that children should be able to explore their environment freely without worrying about safety. That's why we provide a safe environment for your child to be nurtured and thrive.

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

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



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

Rebecca Holmes  
Owner/Director