

# Welcome Packet & Handbook

This handbook has been compiled to provide you with information regarding your community. It is a guideline that will be updated as necessary. The Willow Lakes Covenants and By-Laws are the legal source that this handbook is derived from. Included are answers to many questions, which you may have as a new or existing resident. If you have further questions, please feel free to contact the Board of Directors by phone or email listed on the following pages. The Willow Lakes Homeowners' Association and Board of Directors all look forward to assisting you.

#### **About Willow Lakes**

Incorporated as a non-profit organization in 2004 and located in the heart of Chatham County's Unincorporated Area, Willow Lakes offers finely crafted homes with spacious home sites. Amenities include a 92-person capacity pool, playground, and a pond for fishing.

Willow Lakes Homeowners Association was created by the Developer as a formal legal entity to maintain common areas of the Association and ensure quality and value of properties within the neighborhood. As a legal authority, the HOA is deemed to enact and enforce maintenance and design standards in addition to the standards established by Chatham County.

#### Willow Lakes Board of Directors

The operation of your homeowner's association is governed by an active volunteer Board of Directors. The Board consists of five members who are also homeowners in Willow Lakes. The Board of Directors is elected by the community to oversee the daily functions and financial responsibilities of the Association. The Board is also responsible for maintaining members' compliance with the established documents of the Association.

These documents were initially set up by the Developer at the inception of the Association and recorded with the Chatham County Clerk's office. The Boards' primary duty is to preserve the integrity of the development and maintain the appearance of the neighborhood by managing the following:

- 1. Provide financial management and neighborhood planning
- 2. Common area maintenance and repairs
- 3. Provide architectural change/improvement guidance
- 4. Oversee the enforcement of the Declaration of Covenants, Conditions & Restrictions, and subsequent Amendments

## **Governing Documents**

By accepting title to your home one automatically accepts responsibility to abide by these governing documents. These documents were provided to you with your closing papers, but if you need additional copies, you can download them from the Willow Lakes Resident Center at willowlakes.managebuilding.com

Again, welcome to your new home and your new community.

Sincerely,

Willow Lakes Homeowners Association Board of Directors

# Willow Lakes Homeowners Association At-A-Glance

Covenants Information	· Copies of the legal governing documents for
	Willow Lakes HOA: - Declaration, Covenants,
	Conditions & Restrictions
	· Willow Lakes By-Laws
	· Willow Lakes Handbook
	· Located in your closing papers and in the
	Documents Library on the Resident Center at:
	willowlakes.managebuilding.com
Architectural Control Committee	· All modifications to the exterior of your
	property, including painting, fences &
	landscaping must be submitted and approved by
	the Board prior to beginning the project.
	· Forms for submitting requests for approval can
	be found in the Documents Library on the
	Resident Center,
	willowlakes.managebuilding.com
Annual Assessments (Dues, Fees)	· As of January 1, 2024, annual assessments (also
Allitual Assessments (Dues, Fees)	called dues & fees) are \$435 per year.
	· Annual assessments are due January 1st of each
	year payable by March 1 <sup>st</sup> , after which a 10% late
	fee will be added.
	· Payments are to be made:
	the Resident Center via:
	a. willowlakes.managebuilding.com
	b. bit.ly/willowlakes-dues
	c. regular mail (address below)
Meetings	· Willow Lakes HOA holds only one annual
	meeting.
	· Notices are mailed in sufficient advance by the
	HOA Board to ensure your attendance.
	Each homeowner is encouraged to attend the
	annual meeting.
	· Annual meetings are normally held in the Spring
Property Inspections	· Neighborhood inspections are held by the Board
	of Directors at the minimum every month to
	identify covenant violations. If issues arise and
	need to be addressed, respective homeowners
	will be notified by email or standard mail.
	· Homeowners are asked to address any such
	correspondence with the management company
Contacting the HOA	· Willow Lakes HOA Board of Directors · 2 Willow
	Lakes Dr, Unit-A Savannah GA 31419 · Phone:
	zakes bij olik it savarilali oli sittis i nolic.

	912.662.6295 · Email:
	WillowLakesSavannah@gmail.com ·
Speed Limit	<ul> <li>The speed limit throughout the neighborhood is 20mph.</li> </ul>
	· Every homeowner, guests and service personnel
	are encouraged to pay attention to the speed
	limit. With our curvy streets, people walking and
	children playing, 20 is plenty.
Parking	Parking should be only in garages and
Faiking	driveways.
	<ul> <li>Overnight street parking is not permitted.</li> </ul>
	Overnight street parking is not permitted.     Overnight guest parking on the street is allowed.
	on a temporary basis if street traffic is not
Communication of Commun	impeded
Common Areas & Grounds Maintenance	· Willow Lakes is responsible for maintaining the
	lawns, trees, shrubs, and other plantings located
	in the common areas of the HOA. This includes
	the ½ mile long entrance road, the pool, the
	playground, the fishing dock, the pond and its
	perimeter and the Bus Stop at the corners of
	Willow Lakes Dr & Willow Lakes Ct. If issues arise
	within one of these areas, please submit an
	inquiry via the Resident Center on the Contact Us
	page at willowlakes.managebuilding.com, or via
	email at WillowLakesSavannah@gmail.com
Rules and Policies	· Willow Lakes has adopted several helpful rules
	and policies over the years to assist in improving
	the quality of the community and operation of
	the association. These can be found in the
	Documents Library on our website:
	willowlakes.managebuilding.com
	· Homeowners are bound by these additional
	restrictive covenants and bylaws. Rules address
	such items as pets, noise, parking, payments,
	repairs, etc.
Trash Pickup	ABC Trash – 912.433.0127
Trasm renap	· Curbie Sanitation – 912.235.2229
	· Atlantic Waste Services – 912.964.2000
	· Chatham County Public Works – 912.652.6840
Utilities	· Ga Power – 888.660.5890
	· Consolidated Utilities – 912.233.3254 (Water)
	· Comcast xFinity – 800.391.3000
	· AT&T – 800.288.2020
	· Dish Networks – 844.693.0285
Public Schools	• These public schools are specific to residents of
	Willow Lakes

· Pre-K, K 1-5: Gould Elementary School
· Grades 6-8: West Chatham Middle School
· Grades 9-12: New Hampstead High School

## WILLOW LAKES HOMEOWNERS ASSOICATION BOARD OF DIRECTORS

2 Willow Lakes Drive, Unit A Savannah, GA 31419 912-662-6295

E-mail: willowlakessavannah@gmail.com
Website: http://willowlakes.managebuilding.com

Nextdoor: https://nextdoor.com/neighborhood/willowlakesga--savannah--ga/

**Facebook**: <a href="https://www.facebook.com/WillowLakesSavannah/">https://www.facebook.com/WillowLakesSavannah/</a>

#### SUMMARY OF DECLARATION OF COVENANTS

#### 1. Architectural Guidelines

The Declaration of Covenants sets certain rules for protecting the architectural harmony of the community. They are administered by the Board of Directors. Approval from the Board must be obtained before making any exterior changes to any property or lot, or any structure is erected. Plans and specifications for all proposed changes must be submitted in writing to the Board. The Board will review the request for approval. All variances and subdivision approvals must be submitted to the Board of Directors for final approval. Board approval request can be found on the Willow Lakes website above or obtained from the Board.

# 2: Maintenance of Property

The Declaration of Covenants impose on each owner a duty to keep all property in Willow Lakes free of debris and in good order and repair; including but not limited to seeding, watering, and mowing of all lawns, pruning and cutting of all trees and shrubbery, painting or other appropriate external care of all buildings and other improvements, all in a manner with such frequency as is consistent with good property management.

#### 3: Use of the Recreational Facilities

The recreational and other community facilities are exclusively for the benefit of Willow Lakes residents who are current with their amenity payments. Guests of these members may use the facilities only if they are accompanied by a member. Homeowners are responsible for their guests.

#### 4: Changes to Rules, Regulations, and Guidelines

The Board of Directors may change the rules, regulations, and guidelines at any valid Board meeting. It is incumbent upon the residents to ask for current rules, regulations, and guidelines. It is not the responsibility of the Board to notify Residents of any changes.

#### **HOMEOWNER'S AMENITY FEES**

## 1: Homeowners Amenity Assessments

The Homeowners shall pay a rate of \$435 per year, per house, for membership in the Homeowners' Association. These assessments shall be due regardless of if the homeowner occupies a home or uses the facilities. These fees are in accordance with the Georgia Law and The Covenants and Restrictions for Willow Lakes. Yearly fees shall be due on March 1st of each year.

When you bought your home in the Willow Lakes Community you became part of a common interest development. As a result, you are required to share the costs of maintaining and operating your community's common areas, systems equipment, and shared amenities in order to perpetuate an inviting appearance towards enhancing property values.

#### 2: Homeowners Late Fees

If dues are not paid by March 1st, a \$43.50 late fee will be assessed. In accordance with the covenants, legal action shall be taken in small claims court against the homeowner, and the homeowner will be charged for collection costs, court fees, and legal fees. (See Covenants, Article IV "Assessments").

#### **COLLECTIONS**

#### 1: Where to Pay:

Payment should be mailed to the following address:

2 Willow Lakes Drive, Unit A, Savannah, GA 31419

E-mail: willowlakessavannah@gmail.com

Payable to: WILLOW LAKES HOA

#### 2: Late Fees

The date payment is received will determine whether the payment is late. If the payment is mailed, the postmarked date of the envelope will determine the date received. If there are any questions or disputes it is the responsibility of the homeowner to produce a receipt with the date payment was received.

#### 3: Last Resort

Willow Lakes requires everyone to pay their fair share. All monies go towards keeping the subdivision grounds and facilities in a professional appearance, which increases the value of everyone's home. Please help the community by paying your dues on time. We only want to go through a collection procedure as a last resort. Having a judgment against a homeowner does a great deal of damage to one's credit rating as well as creates animosity from homeowners who pay their dues on time.

#### **RECREATIONAL FACILITIES**

## 1: Playground Equipment

- A. 70 lb. weight limit.
- B. An adult must supervise infants and toddlers.
- C. Causing undue disturbance in or about the facility will not be permitted.

## 2: Pool Rules for General Use

- A. All residents and guests swim at their own risk. There are no lifeguards on duty.
- B. ID is required that establishes residence in Willow Lakes.
- C. Pool activity is being always recorded.
- D. Children under the age of 16 must be always accompanied by a parent or guardian over the age

- of 18. If persons under the age of 16 are certified lifeguards, they will be permitted to swim without a guardian upon proof of certification.
- E. Children unable to swim the width of the pool or tread water for one minute will not be allowed in the pool without a responsible adult at the poolside in close proximity.
- F. Bentley belts, life jackets, may be used only when the adult is in the water with the child.
- G. Infants and toddlers who are not completely potty trained must wear water resistant swim diapers in the pool. No regular diapers are allowed.
- H. If any child or adult does not obey the rules of the pool or endangers themselves or others because of disobeying the pool rules they will be asked to leave the pool area. Pool privileges may be suspended for the entire household. Parents of children suspended for more than one day must contact the Homeowners Association before the child will be readmitted to the pool.
- I. No spitting, horseplay, running, foul language, or inappropriate behavior is allowed in the pool area. No excessive yelling, screaming, or splashing is allowed.
- J. Clean family friendly music is authorized to play using Radios, Bluetooth speakers, or any other audio devices. Electronic devices must stay out of and away from the water. Any devices damaged are the owner's responsibility.
- K. No diving is allowed.
- L. No glass containers are permitted in the pool area. No food or drink will be allowed in the water. Clean up after yourselves; this is subject to change if abused.
- M. No littering. Please place all trash in the receptacles provided. If the receptacles are full, please take your trash with you. Violators can be fined and/or access restricted.
- N. No pets are allowed in the pool area.
- O. No one with open sores or band-aids will be allowed in the pool.
- P. Homeowners are responsible for their guests.
- Q. Anyone suspected to be under the influence of drugs will be asked to leave and suspended from the pool until approved by the Board.
- R. In the case of a possible storm, the pool will close for 30 minutes after thunder, and for one hour after lightning.
- S. Any individual asked to leave by a member of the Board shall be required to do so immediately.
- T. Pool Hours: Two weeks before Memorial Day weekend until Labor Day weekend; this is subject to be changed depending on weather.
- U. Residents must be in good standing with yearly assessments to use the pool facilities.

#### ALL Swim 8am - 9pm.

## Adult Swim 21+ 9pm until 2am. (Subject to change)

Noise ordinances will be enforced by the Board and authorities if necessary. Please be respectful to others and nearby homes.

## 3: Pool Locks

A. Any member who leaves the pool gate open or unlocked shall be fined \$25.00 per incident by the HOA, which will be due immediately when invoice is received. That member is also

- responsible if their child or guest leaves the gate open or unlocked. In addition, pool privileges shall be revoked.
- B. Any member that opens the gate or allows family members or guests to open the gate for anyone with suspended pool privileges shall be fined \$25.00 per incident by the HOA, due upon receipt of invoice.
- C. Any person entering the pool facility with suspended pool privileges is trespassing and shall be fined \$25.00 per incident, due immediately upon receipt of invoice from HOA.
- D. Each Household in "good standing" will be assigned secured access at the beginning of pool season. Pool season typically begins in April and ends October.
- E. Sharing of access is not permitted.
- F. If you need further assistance, please contact:

## Willow Lakes Homeowners Association

Phone: 912-662-6295

E-mail: willowlakessavannah@gmail.com

#### **ARCHITECTURAL GUIDELINES**

#### 1: Purpose

- A. In order to protect property values, ensure aesthetic quality, and preserve natural amenities, the Willow Lakes Board of Directors has established certain guidelines, which complement the Declaration of Covenants and any Supplementary Declarations. While the Guidelines establish minimum standards, their scope is limited to criteria that will allow housing to be produced at a reasonable cost and to reflect the varying taste of a heterogeneous community.
- B. These guidelines may be supplemented by amendments, or by additional restrictions for specific parcels. If there is a conflict of requirements among these Guidelines, the Declaration of Covenants, or the Supplementary Parcel Guidelines, then the most restrictive requirement shall govern. Each case shall be reviewed on its own merits, and precedent shall not bind the Board. Variances and amendments to these standards and restrictions may be obtained through procedures outlined at the end of this document.
- C. Structures constructed prior to the date of these Guidelines are not required to change to conform to these standards set forth herein. However, any modification or addition to these structures or lots may not be started until these standards are met and Board approval is obtained for any desired change to existing structures and lots.

#### THE REGULATIONS AND REVIEW PROCEDURES ARE AS FOLLOWS:

#### 1: Construction Guidelines

#### Approval

a. All building, elevation, drainage plans, materials, color samples, landscaping plans, exterior dimensions, and other items pertaining to construction shall be submitted to the Board thirty (30) days prior to commencement of construction. The Board shall meet to approve, modify, or

- reject any application, and respond in writing within (30) days from the date of receipt. Plot plans shall be submitted with the site of construction designated there on. No construction or clearing of lots shall begin prior to approval of the Board.
- b. Trees at least six (6) inches in diameter at breast height that are five feet or more from the building foundation (and are not in the driveway location) shall not be removed unless dead, damaged severely, or dying unless permission is granted by the Board.
- c. Trees at least four (4) inches in diameter at breast height shall not be removed without prior permission from the Board. Anyone violating provisions of numerals two or three shall pay a fine of \$100.00 for each tree removed without permission.
- d. Walks and patios shall be made of wood, stone, brick, or concrete only.
- e. Driveways and parking pad extensions shall be paved with concrete only. The parking pad extension must not encroach upon another lot.
- f. Landscaping plans for approval by the Board shall meet or exceed the U.S. Department of Housing and Urban Development Standards. Sodding of the front yard extending from the front elevation of the house to the street is required. Houses built on corner lots must also have sod on the side yard that faces the street or roadway. The sod will extend from the side elevation of the house to the street. The backyard is not required to be sodded.

**NOTE:** The Board will review plans and specifications and may make some recommendations on how to meet minimum standards, but the Board's functions do not include the designing or redesigning of structures and lot improvements.

#### 2: General Guidelines

- a. Accessory Structures
- b. The term accessory structure, as used herein, is defined as any structure built to provide protection from the elements of weather and is not permanently attached to the principal residential structure in the lot. Accessory structures are structures that are customarily incidental and subordinate to the principal residential use. Accessory structures include but are not limited to primary and incidental storage, dog houses, tool sheds, boathouses, greenhouses, etc.
- c. All accessory structures must conform to the following general guidelines:
- d. The design and appearance must maintain a harmonious relationship with the principal residential structure on the lot.
- e. Accessory structures shall not exceed the height of the principal residential structure.
- f. The cumulative square footage of the primary and any accessory structures located on any residential lot shall not exceed maximum lot coverage allowed by the Chatham County Code.
- g. Accessory structures shall be in the rear yard only and shall comply with the rear and side yard setback requirements established in the appropriate subdivision's Covenants and Restrictions.
- h. No carports are allowed.
- i. An accessory structure should be constructed in the same style and of the same material and color as the principal residential structure on the lot. All portable accessories shall be fully enclosed by a privacy fence of not less than six feet in height.
- j. Accessory structures shall comply with all appropriate municipal codes and shall be maintained to the same standard as the principal residential structure on the lot.

## A. Restrictions on Further Subdivisions

a. No lot upon which a dwelling has been constructed shall be further subdivided or separated into smaller lots by an owner, if this shall not prohibit deeds of correction, deeds to resolve boundary line disputes, and similar corrective instruments.

#### B. Exterior Equipment

- a. Fences must be between 3 feet and 6 feet high, measuring from the ground to the ii. Top of the fence. However, fences must maintain a minimum height of six (6) feet and be shadow box or stockade in construction if constructed to conceal certain property conditions, which adversely affect neighboring properties. Such conditions include but are not limited to accessory buildings, boats, trailers, recreational vehicles, large satellite dishes, and antennas, messiness.
- b. Fences shall not extend to the front of a lot from the front elevation of the principal residential structure on the lot. Exceptions to this guideline may be granted by the Board for fence segments designed for decorative or ornamental use.
- c. Lots along the Lake shall not have privacy fences any closer than 20 feet from the water's edge however, 3-foot picket fences shall be allowed but no closer than 10 feet to the water's edge. Residents are responsible for vegetation growth between the fence and lake and must maintain it.
- d. The finished side of the fence shall be facing to the exterior of the yard.
- e. Mailboxes shall conform to the standard for the subdivision and appearance maintained when in disrepair. Paint, functionality, etc....
- f. Play equipment shall be permitted in the rear yard of the house only.
- g. No commercial vehicle over ¾ ton shall be parked overnight within Willow Lakes.
- h. No vehicle or motor vehicle shall be parked in back yards unless concealed by a fence.
- i. No motor vehicle may be parked in the front yard or side yard of any residence.
- j. No parking will be allowed upon an unimproved surface, including but not limited to grass and dirt surfaces.
- k. Window air conditioning units shall not be permitted.
- I. Visible antennas shall not be permitted.
- m. Satellite dishes shall not be permitted unless approved in writing by the Board. In considering a property owner's request to install a satellite dish, the Board shall consider such factors as the size of the dish, its proposed location, the presence of a privacy fence or natural buffer concealing its presence, its propensity to block a neighbor's views, and any other factor which, in the opinion of the Board, relates to the aesthetic acceptableness of the dish. Any satellite dish installed on property prior to the establishment of this guideline must be removed upon a change of ownership of such property unless the property owner complies with this guideline beforehand.
- n. All residential trash containers shall be stored reasonably out of sight on the side or back of the residence. Under no circumstances shall residential trash containers be stored in the front of a residence except on regular scheduled trash pickup days.

## \*NOTE: Per the Chatham County Public Works:

- **Bulk trash** pick-up is the 1<sup>st</sup> Friday of the month
- Due to holidays and weather the pick-up is often delayed. Please call 912-652-6840 to ensure a pick-up

date. If a homeowner leaves curbside trash for several days, you may incur a fine.

- a. Yard waste pickup is every Monday. Place yard waste at curbside only on scheduled pickup day.
- b. All garden hoses not in use shall be stored on a hose reel or out of sight.
- c. No plastic animals, bushes or flowers shall be permitted in the front or side yard.

## C. Parking & Maintenance of Vehicles

- a. Vehicles owned or used by Owners or Occupants of a Residence shall be parked in a garage or on the driveway or parking area serving the Residence, and only in front of the vehicle owner's residence. Cars parked on the street must not block any homeowner's driveway or impede passage of emergency vehicles. Overflow parking is available at the pool. Cars parked at the pool must show the identification tag provided by the Association. All vehicles parked outside of the garage must be properly licensed and in working order, and no vehicle maintenance may be conducted outside of the garage for consecutive days leaving the vehicle in some form of disassembly; however, minor maintenance may be done outside of the garage to include changing oil, cleaning, tire rotation, etc.
- b. Maintenance of Vehicles: Extended maintenance of vehicles, abandoned vehicles or trailers, trash, or any other practice, which constitutes a disruption of the intent and harmony of the community shall be prohibited.
- c. Any motor vehicle which has been left unattended on any common property of the Association for a period of not less than thirty days without anyone having made claim thereof shall be removed to a garage or other place of safety.
- d. Any motor vehicle parked on private property, which does not have affixed a valid, current state motor vehicle tag, must obtain from the Chatham County Department of Motor Vehicles a permit and decal for the possession of said motor vehicle. No property owner shall allow more than one such vehicle on his/her property at any given time. This restriction does not apply to vehicles, which are in an enclosed building on private property.
- e. Do not park on private property without permission, this includes vacant lots for sale/rent. Realty agents and owners may be contacted to verify.
- f. Do not park in front of driveways on the street, street parking is not allowed. Resident guests are allowed to park during visits, but no vehicle shall be parked on the street overnight.

#### D. Nuisances

- a. No nuisance shall be permitted to exist or operate upon any property, which may be detrimental to any other property on the vicinity thereof or to its occupants.
- b. Regarding animals, the prevailing Chatham County Leash Laws will apply, and Chatham County Enforcement Resources shall be utilized for enforcement thereof.
- c. All dogs shall be on leashes and under the physical control of the dog owner always unless they are confined to the interior of a residence or a fenced in backyard.
- d. All dog owners shall be responsible for preventing their pet from entering neighboring properties, even while on a leash.
- e. No dog shall be permitted to relieve itself on any property other than the dog owner's property. If the dog manages to relieve itself on property not owned by the dog's owner, the dog's owner shall immediately remove and dispose of the dog's excrement.
- f. Dog owners shall ensure that their dogs refrain from continual barking.

- g. No dog shall be tethered to any stationary or non-stationary object located on any common area property within Willow Lakes.
- h. Once the HOA receives three complaints regarding any combination of dog related violations, the HOA shall fine a dog owner \$25.00 per incident. Payment is immediately due upon issuance of an HOA invoice. Dog tethering may result in a fine for the first offense.
- i. Nothing in this Section shall prevent Chatham County Enforcement Resources from enforcing prevailing Chatham County Animal Ordinances.
- j. Business Activity Prohibited: The prevailing County Zoning Ordinance shall apply to the restriction of any business activity in a Planned Unit Development District.

#### E. Noise

#### a. The legal time frame allowed by law for fireworks is:

i) New Year's: Until 1:00 AM

ii) Fourth of July: Until Midnight

iii) Any other day: No later than 9:00 PM

Users are responsible for the clean-up of all debris from the street, yard, and neighboring properties.

## F. Maintenance of Property

- a. All property in Willow Lakes shall be kept in good order and repair and free of debris including, but not limited to, the painting, yard care, pressure washing or other appropriate external care of all buildings, lots, and other improvements in a manner with such frequency as is consistent with good property management.
- b. All homeowners must ensure that yards are well maintained (to include weeding and edging). ii. No property owner shall allow any weeds and/or rank vegetation to exist on his/her property, which endangers the public health or welfare of the other property owners of the Association.
- c. The words "weeds and/or rank vegetation" as used herein shall specifically include, but not limited to, weeds and grasses causing hay fever; those plants which serve as breeding places for mosquitoes or as a refuge for snakes, rats, or other vermin, or as a hiding place for filth; and any growth that creates a fire or traffic hazard or an annoyance due to unsightliness. Whenever there exists on any lot, tract, or parcel of land any weeds and rank vegetation which measures six (6) inches in height and within 150 feet of any building, structure, or dwelling or recreational area, the Association shall notify the property owner or occupant of such property to cut or remove such weeds and/or rank vegetation. If the property owner or occupant receiving notice fails to have the weeds and/or rank vegetation cut or removed from his/her property within fifteen (15) days after such notice, the Association shall affect the cutting and removal of such weeds and/or rank vegetation and charge the expense thereof, including labor and equipment costs, to the owner or occupant. Charges and expenses entailed in the cutting and removal of such vegetation shall be assessed against the owner, occupant, or other person as may be liable, therefore. Such assessments are due immediately after such work is completed and the Association shall file and have recorded a lien in the office of the Clerk of the Superior Court of Chatham County, Georgia, against the property in question which may be foreclosed upon for the collection thereof.