

RE: Parcel # 0070143A

To Whom It May Concern:

In approximately 2005, my mother, Annie Jane Giddens Folsom, agreed to have a 2005 Cavalier HMS Englewood, 28 x 56 double wide mobile home placed on her land at 4845 Parker Place Road, Hahira, Georgia 31632. A gentleman had purchased the mobile home to reside in and he and my mother agreed on a monthly amount that he would pay her for lot rent. I am unsure of the gentleman's name. After the mobile home was placed on my mother's land, the gentleman was unable to move into the mobile home.

My step father, Raymond James Folsom, purchased the mobile home and had it financed thru Farmers and Merchants Bank. This was done to provide a home for Mr. Folsom's granddaughter, Christi Mitchell and her family. In order to purchase the mobile home for her step granddaughter's use, my mother placed the surrounding land of approximately 10 acres up as collateral. This land is located on the corner of Val Del Road and Parker Place Road. This acreage is in the Georgia Department of Forestry's Conservation Reserve Program. Christi and her family moved into the mobile home and lived there a little while, I am unsure of how long she and her family lived there. After that period of time Christi moved out and purchased a home on Folsom Circle, Hahira, Georgia, 31632.

Eventually, my mother found tenants to rent the mobile home. My mother and step father kept up with the payments to Farmers and Merchants Bank. In time, my mom hired Lincoln Realty of Valdosta, Georgia as property managers for the double wide.

Also in approximately 2005, my mother established a revocable living trust. On April 04, 2016, my mother passed away. In her trust she named her husband as the beneficiary of her trust. In November 2016 my step father renounced and disclaimed any claim or rights to my mother's trust. Per the trust, I was named as sucessor on September 29, 2016 for the "Annie Jane Folsom Revocable Living Trust." My portion of the approximately 10 acres is also owned by my son, Robert (Bobby) Joseph Adkins per my mother's trust.

My son and I began making payments to Farmers and Merchants Bank in October or November of 2016. On February 28, 2017 my son and I took out a new loan on the double wide at Farmers and Merchants Bank with Brett Whiddon as loan officier. The same approximately 10 acres was again placed as collateral for this loan. The double wide mobile home sits on 1.05 acres of land. Our attorney, Michael Bennett, Jr. of Valdosta, Georgia, handled the closing of this loan. Rodney Tenery of Prime Consulting Solutions of Valdosta, Georgia is managing this issue and other issues for my family as he has for several years.

To summarize, my son and I felt we had no choice but to take on a new loan and take on many other expenses in order to protect and safeguard our ancestor's land. We had no idea that my mother had placed the approximately 10 acres up as collateral until August or