

7501 O'HARA ST

01515216

12/20/2007

duponbj

Groundwater and Wastewater Services File Imaging Project
May 2007
Barcode Font = IDAutomationHC39M

FEE: 100.00 CK 27811

DATE: 2/12/96 JC

APPLICATION FOR IMPROVEMENT PERMIT FOR RESIDENTIAL SITE INDIVIDUAL WATER AND WASTEWATER SYSTEMS PROGRAM

I JCRT

NEW SYSTEM EXPANSION/ ALTERATION OF EXISTING SYSTEM REPAIR OF EXISTING SYSTEM

FILE #: 1240B

PROPERTY INFORMATION (FROM ENGINEERING FORM) FOR JOB LOCATION:

TAX/PARCEL NUMBER: 015-152-16

STREET ADDRESS: 7501 O'HARA ST.

SUBDIVISION OR MOBILE HOME PARK NAME:

LOT NUMBER: 16+17 Lakeside Estates Amended

TOWNSHIP (CHECK ONE):

✓ 0 MECKLENBURG	4 PINEVILLE
1 CHARLOTTE	5 MATTHEWS
2 DAVIDSON	6 HUNTERSVILLE
3 CORNELIUS	7 MINT HILL

HOME (M)
FAMILY (U)

OCCUPANTS: 2

SEMENT
NG
SEMENT /NO
NG

5/3 PC w/ John Johnson - difficult client - hold application until I hear from him - probably a cancellation (Field copies)

4/25 VM from Mr. Johnson.
4/26 PC w/ Mr. Johnson - will do preliminary work, then schedule appt w/ Mr. Johnson - will move house back
5/3 PC w/ John Johnson - Stated to put application on hold until I hear from him - No further activity requested at this time

EM, DESCRIBE THE PROPOSED BUILDING ADDITION:

IDENCE: __ YES ✓ NO TYPE:

UNITY (C) __ MUNICIPAL (M) ✓ PRIVATE WELL (P)

__ SHARED WELL (S) __ OTHER 'SPRINGS' (O)

IF ANY OF THE FOLLOWING ARE LOCATED ON THE PROPERTY, PLEASE SHOW LOCATION ON PLAT:

BURIED CABLES, LANDFILLS, STUMPHOLES	__ YES ✓ NO	WELL, SPRINGS OR WATERLINES	__ YES ✓ NO
EXISTING WASTEWATER SYSTEMS	__ YES ✓ NO	DESIGNATED WETLANDS	__ YES ✓ NO
EASTMENTS OR RIGHT-OF-WAYS	✓ YES __ NO		

PROPERTY OWNER:	LEGAL AGENT FOR PROPERTY OWNER, IF APPLICABLE:
NAME: MCLEAN SR, JAMES A. (LAST) (FIRST) (MI)	NAME: JIM WALTER HOMES, INC. (LAST) (FIRST) (MI) JOHN JOHNSON
ADDRESS: 4101 CONWAY AVE. APT. E	DAYTIME PHONE: ( ) 399-8317
CITY: CHARLOTTE STATE: N. C. ZIP: 28209	
DAYTIME PHONE: ( ) 521-8955	

WHAT DATE WAS THE PROPERTY ORIGINALLY DEEDED AND RECORDED? _____

An Improvement Permit is subject to suspension or revocation if site plans or the intended use change or if information submitted in this application is falsified or changed. The undersigned, owner, or legal agent for the owner, of the property described above as the "Job Location" has read the foregoing application, acknowledges that the contents of same are true, and authorizes agents of the Mecklenburg County Health Department to enter onto the property for the purpose of processing this request.

SIGNED: JIM WALTER HOMES, INC. BY: J. Johnson DATE: 2-12-96

MECKLENBURG COUNTY HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
c/o HAL MARSHALL CTR., SUITE 211, 700 N. TRYON ST., CHARLOTTE, N.C. 28202., (704) 336-5102

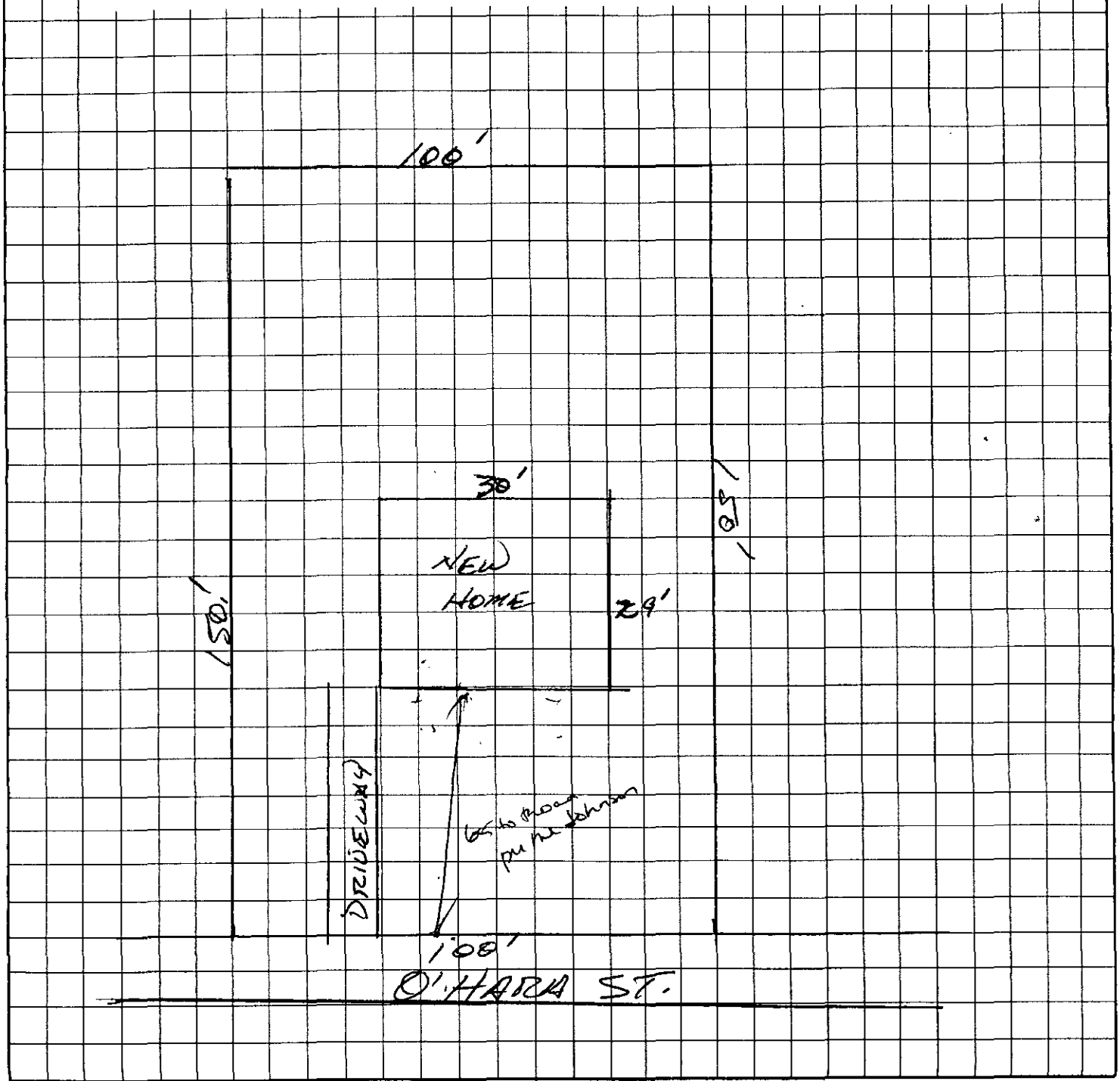
PROPOSED PLOT PLAN

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
700 NORTH TRYON STREET
CHARLOTTE, NC 28202
PHONE (704) 336-5102

FILE: 1240B

TC: 015-152-16

Draw in and name all roads adjoining the property. Draw in and accurately dimension the lot concerned. Accurately indicate property boundaries proposed and/or existing structures and driveways, underground utilities, and wells and springs within 100 feet of the proposed building or drainfield.



JIM WALTER HOMES, INC.

OWNER/AGENT SIGNATURE

DATE 2-12-96

APPROVAL DATE _____

White - Health Department's Copy Canary - E.H.S. Copy Pink - Owner's Copy

DEPARTMENT OF ENVIRONMENT, HEALTH, AND NATURAL RESOURCES
DIVISION OF ENVIRONMENTAL HEALTH
ON-SITE WASTEWATER SECTION

Sheet ___ of ___
PROPERTY ID #: _____
COUNTY: _____

SOIL/SITE EVALUATION #2 1240B
for ON-SITE WASTEWATER SYSTEM 015-152-16

OWNER: James A. McLean, Sr. APPLICANT: _____
ADDRESS: 4101 Conway Ave, APT. E. Chas APPLICATION DATE: _____ DATE EVALUATED: _____
PROPOSED FACILITY: residence PROPOSED DESIGN FLOW (.1949): 360gpd PROPERTY SIZE: .34
LOCATION OF SITE: 7501 Quander Rd PROPERTY RECORDED: _____
WATER SUPPLY: ☑ Private ☐ Public ☐ Well ☐ Spring ☐ Other _____
EVALUATION METHOD: ☑ Auger Boring ☐ Pit ☐ Cut
TYPE OF WASTEWATER: ☐ Sewage ☐ Industrial Process ☐ Mixed

PROFILE #	1940 LANDSCAPE POSITION/ SLOPE %	HORIZON DEPTH (IN.)	SOIL MORPHOLOGY (.1941) STRUCTURE/ TEXTURE	SOIL MORPHOLOGY (.1941) CONSISTENCE/ MINERALOGY	OTHER PROFILE FACTORS: 1942 SOIL WETNESS/ COLOR	1943 SOIL DEPTH	1956 SAPRO CLASS	1944 RESTR HORIZ	PROFILE CLASS & LTAR
1	LS	0-4"	gr/cl	Fr/SE/P/SS/SP	> 40" To chroma 2 mottles	40"	N/A	None	PS .39/F2 III
		4-40"	SBK/C	Fr-F.I/S E/P/S/P					
2	LS	0-5"	gr/cl	Fr/SE/P/SS/SP	> 30" To chroma 2 mottles	30"	NA	None	US
		5-30"	SBK/C	F.I/E/P/S/P					
3	LS	0-3"	gr/cl	Fr/SE/P/SS/SP	> 40" To chroma 2 mottles	41"	N/A	None	US
		3-40"	SBK/C	F.I-VF/ E/P/S/P					
4	LS	0-6"	gr/cl	Fr/SE/P/SS/SP	> 46" To chroma 2 mottles	46"	N/A	None	PS
		6-46"	SBK/C	Fr/SE/P/S/P					

DESCRIPTION	INITIAL SYSTEM	REPAIR SYSTEM
Available Space (.1945)	US	
System Type(s)		

OTHER FACTORS (.1946): _____
SITE CLASSIFICATION (.1948): Unsuitable
EVALUATED BY: William A. Merlin 4-25-96
OTHER(S) PRESENT: _____

OMMENTS:

LEGEND

use the following standard abbreviations

LANDSCAPE POSITION	GROUP	SOIL TEXTURE	CONVENTIONAL .1955 LTAR	LPP .1957 LTAR	MINERALOGY/ CONSISTENCE	STRUCTURE
C (Concave Slope) V (Convex Slope) (Drainage Way) S (Debris Slump) P (Flood Plain) S (Foot Slope) (Head Slope) (Linear Slope) (Nose Slope) (Ridge) (Shoulder Slope) (Terrace)	I	S (Sand) LS (Loamy Sand)	1.2 - 0.8	0.6 - 0.4	NEXP (Non-expansive) SEXP (Slightly Expansive) EXP (Expansive)	G (Single Grain) M (Massive) CR (Crumb) GR (Granular) SBK (Subangular Blocky) ABK (Angular Blocky) PL (Platy) PR (Prismatic)
	II	SL (Sandy Loam) L (Loam)	0.8 - 0.6	0.4 - 0.3		
	III	SI (Silt) SICL (Silty Clay Loam) CL (Clay Loam) SCL (Sandy Clay Loam) SLC (Silt Loam Clay)	0.6 - 0.3	0.3 - 0.15		
					MOIST	WET
	IV	SC (Sandy Clay) SIC (Silty Clay)	0.4 - 0.1	0.2 - 0.05	VFR (Very Friable) FR (Friable) FI (Firm) VFI (Very Firm v. Very Sticky) EFI (Extremely Firm)	NS (Non-sticky) SS (Slightly Sticky) S (Sticky) VS (Very Sticky) NP (Non-plastic) SP (Slightly Plastic) P (Plastic) VP (Very Plastic)
		O (Organic)	None			

OTES

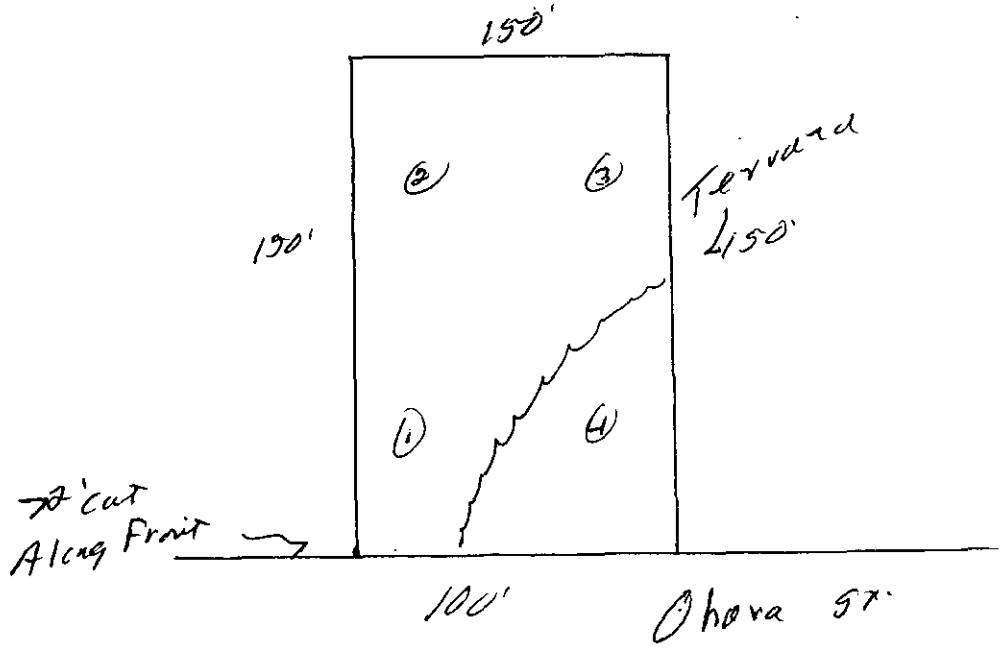
ORIZON DEPTH	In inches below natural soil surface
EPTH OF FILL	In inches from land surface
ESTRUCTIVE HORIZON	Thickness and depth from land surface
APROLITE	S(suitable) or U(unsuitable)
OIL WETNESS	Inches from land surface to free water or inches from land surface to soil colors with chroma 2 or less - record Munsell color chip designation
LASSIFICATION	S (Suitable), PS (Provisionally Suitable), or U (Unsuitable)

valuation of saprolite shall be by pits.

ong-term Acceptance Rate (LTAR): gal/day/ft²

Show profile locations and other site features (dimensions, reference or benchmark, and North).

1240B



MAP BOOK 15 PAGE 15
TAX LINE MAP
MECKLENBURG COUNTY, NORTH CAROLINA
REVISED
SCALE 1"= 200'

PG. 18
PG. 14
PG. 16

MONTECARLO DR.
#2117 RD.
HAMBRIGHT AVE.
TITAN AVE.
PLATON AVE.
GABLE LN.
MALABAR RD.
VENUS LN.
COWAN DR.
O'HARA DR.
TITAN ST.

DEPARTMENT OF ENVIRONMENT, HEALTH, AND NATURAL RESOURCES
DIVISION OF ENVIRONMENTAL HEALTH
ON-SITE WASTEWATER SECTION

Sheet ___ of ___
PROPERTY ID #: ___
COUNTY: ___

SOIL/SITE EVALUATION for ON-SITE WASTEWATER SYSTEM

#2 12403
015-152-16

OWNER: James A. McLean, Sr. APPLICANT: ___
ADDRESS: 4101 Conway Ave, APT. E, Chas APPLICATION DATE: ___ DATE EVALUATED: ___
PROPOSED FACILITY: residence PROPOSED DESIGN FLOW (.1949): 360gpd PROPERTY SIZE: .34
LOCATION OF SITE: 7501 Ashworth PROPERTY RECORDED: ___
WATER SUPPLY: ☒ Private ☐ Public ☐ Well ☐ Spring ☐ Other ___
EVALUATION METHOD: ☒ Auger Boring ☐ Pit ☐ Cut
TYPE OF WASTEWATER: ☐ Sewage ☐ Industrial Process ☐ Mixed

PROFILE #	.1940 LANDSCAPE POSITION/ SLOPE % (Slopes 5-10%)	HORIZON DEPTH (IN.)	SOIL MORPHOLOGY (.1941) STRUCTURE/ TEXTURE	SOIL MORPHOLOGY (.1941) CONSISTENCE/ MINERALOGY	OTHER PROFILE FACTORS .1942 SOIL WETNESS/ COLOR	.1943 SOIL DEPTH	.1956 SAPRO CLASS	.1944 RESTR HORIZ	PROFILE CLASS & LTAR
1	LS	0-4"	gr/cl	Fr/SE/AP/SS/SP	> 40" To chroma 2 mottles	40"	N/A	None	PS .39/F2 III
		4-40"	SBK/c	Fr-Fi/S Ex/P/SP					
2	LS	0-5"	gr/cl	Fr/SE x P/SS/SP	> 30" To chroma 2 mottles	30"	NA	None	US
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DESCRIPTION	INITIAL SYSTEM	REPAIR SYSTEM
Available Space (.1945)	US	
System Type(s)		

OTHER FACTORS (.1946): ___
SITE CLASSIFICATION (.1948): Unsuitable
EVALUATED BY: William A. Marlin 4-25-96
OTHER(S) PRESENT: ___

OM ENTS:

LEGEND

use the following standard abbreviations

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V (Convex Slope)		LS (Loamy Sand)			SEXP (Slightly Expansive)	M (Massive)
(Drainage Way)					EXP (Expansive)	CR (Crumb)
S (Debris Slump)	II	SL (Sandy Loam)	0.8 - 0.6	0.4 - 0.3		GR (Granular)
P (Flood Plain)		L (Loam)				SBK (Subangular Blocky)
S (Foot Slope)						ABK (Angular Blocky)
(Head Slope)	III	SI (Silt)	0.6 - 0.3	0.3 - 0.15		PL (Platy)
(Linear Slope)		SICL (Silty Clay Loam)				PR (Prismatic)
(Nose Slope)		CL (Clay Loam)				
(Ridge)		SCL (Sandy Clay Loam)			MOIST	WET
(Shoulder Slope)		SUC (Silt Loam Clay)				
(Terrace)					VFR (Very Friable)	NS (Non-sticky)
	IV	SC (Sandy Clay)	0.4 - 0.1	0.2 - 0.05	FR (Friable)	SS (Slightly Sticky)
		SIC (Silty Clay)			FI (Firm)	S (Sticky)
					VFI (Very Firm v. Very Sticky)	VS (Very Sticky)
		O (Organic)	None		EFI (Extremely Firm)	NP (Non-plastic)
						SP (Slightly Plastic)
						P (Plastic)
						VP (Very Plastic)

OTES

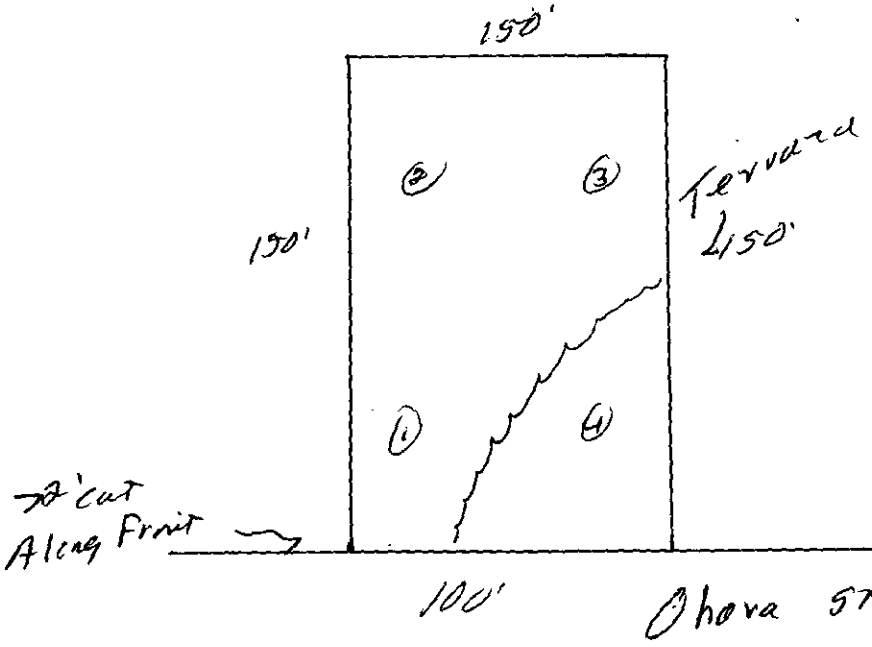
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LASSIFICATION	S (Suitable), PS (Provisionally Suitable), or U (Unsuitable)

valuation of saprolite shall be by pits.

ong-term Acceptance Rate (LTAR): gal/day/ft²

Show profile locations and other site features (dimensions, reference or benchmark, and North).

1240B



FEE: $100.00 CK #7811

DATE: 2/12/96 JC

APPLICATION FOR IMPROVEMENT PERMIT FOR RESIDENTIAL SITE INDIVIDUAL WATER AND WASTEWATER SYSTEMS PROGRAM

[ ] CRT

TYPE APPLICATION: ✓ NEW SYSTEM __ EXPANSION/ ALTERATION OF EXISTING SYSTEM __ REPAIR OF EXISTING SYSTEM

NORTH CAROLINA
DEPARTMENT OF ENVIRONMENT,
HEALTH, AND NATURAL RESOURCES
DIVISION OF ENVIRONMENTAL HEALTH
ON-SITE WASTEWATER SECTION

FILE #: 1240 B

PROPERTY INFORMATION (FROM ENGINEERING FORM) FOR JOB LOCATION:

TAX/PARCEL NUMBER: 015-152-16

STREET ADDRESS: 7501 O'HARA ST.

SUBDIVISION OR MOBILE HOME PARK NAME:

LOT NUMBER: 16+17

TYPE OF BUILDING (CHECK ONE):

__ SINGLE MOBILE HOME(S) __ MODULAR HOME (M)
__ DOUBLE WIDE (D) __ MULTIPLE FAMILY (U)
✓ HOUSE (H) __ OTHER (O)

HEATED SQUARE FOOTAGE: 1,583

NUMBER OF BEDROOMS: 3 NUMBER OF OCCUPANTS: 2

FOUNDATION FOR RESIDENCE:

__ WITHOUT BASEMENT __ WITH BASEMENT /PLUMBING
__ ON-SLAB
✓ CRAWL SPACE __ WITH BASEMENT /NO PLUMBING

TOWNSHIP (CHECK ONE):

✓ 0 MECKLENBURG __ 4 PINEVILLE
__ 1 CHARLOTTE __ 5 MATTHEWS
__ 2 DAVIDSON __ 6 HUNTERSVILLE
__ 3 CORNELIUS __ 7 MINT HILL

per 5/3/96 phone consultation with John Johnson - hold application until further notification - probably a cancellation. JCM

IF EXPANSION/ALTERATION OF EXISTING SYSTEM, DESCRIBE THE PROPOSED BUILDING ADDITION:

WILL THERE BE A HOME BUSINESS IN THE RESIDENCE: __ YES ✓ NO TYPE: _____

WATER SUPPLY (CHECK ONE): __ COMMUNITY (C) __ MUNICIPAL (M) ✓ PRIVATE WELL (P)
__ SHARED WELL (S) __ OTHER 'SPRINGS' (O)

IF ANY OF THE FOLLOWING ARE LOCATED ON THE PROPERTY, PLEASE SHOW LOCATION ON PLAT:

BURIED CABLES, LANDFILLS, STUMPHOLES __ YES ✓ NO
EXISTING WASTEWATER SYSTEMS __ YES ✓ NO
EASTMENTS OR RIGHT-OF-WAYS ✓ YES __ NO
WELL, SPRINGS OR WATERLINES __ YES ✓ NO
DESIGNATED WETLANDS __ YES ✓ NO

PROPERTY OWNER:

NAME: MCLEAN SR, JAMES A.
(LAST) (FIRST) (MI)

ADDRESS: 4101 COLWICK AVE. APT. E

CITY: CHARLOTTE STATE: N. C. ZIP: 28209

DAYTIME PHONE: ( ) 521 - 8955

LEGAL AGENT FOR PROPERTY OWNER, IF APPLICABLE:

NAME: JIM WALTER HOMES, INC. JOHN JOHNSON
(LAST) (FIRST) (MI)

DAYTIME PHONE: ( ) 399 - 8317

WHAT DATE WAS THE PROPERTY ORIGINALLY DEEDED AND RECORDED? _____

An Improvement Permit is subject to suspension or revocation if site plans or the intended use change or if information submitted in this application is falsified or changed. The undersigned, owner, or legal agent for the owner, of the property described above as the "Job Location" has read the foregoing application, acknowledges that the contents of same are true, and authorizes agents of the Mecklenburg County Health Department to enter onto the property for the purpose of processing this request.

SIGNED: JIM WALTER HOMES, INC. BY: JEJohnson DATE: 2-12-96

MECKLENBURG COUNTY HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
c/o HAL MARSHALL CTR., SUITE 211, 700 N. TRYON ST., CHARLOTTE, N.C. 28202., (704) 336-5102

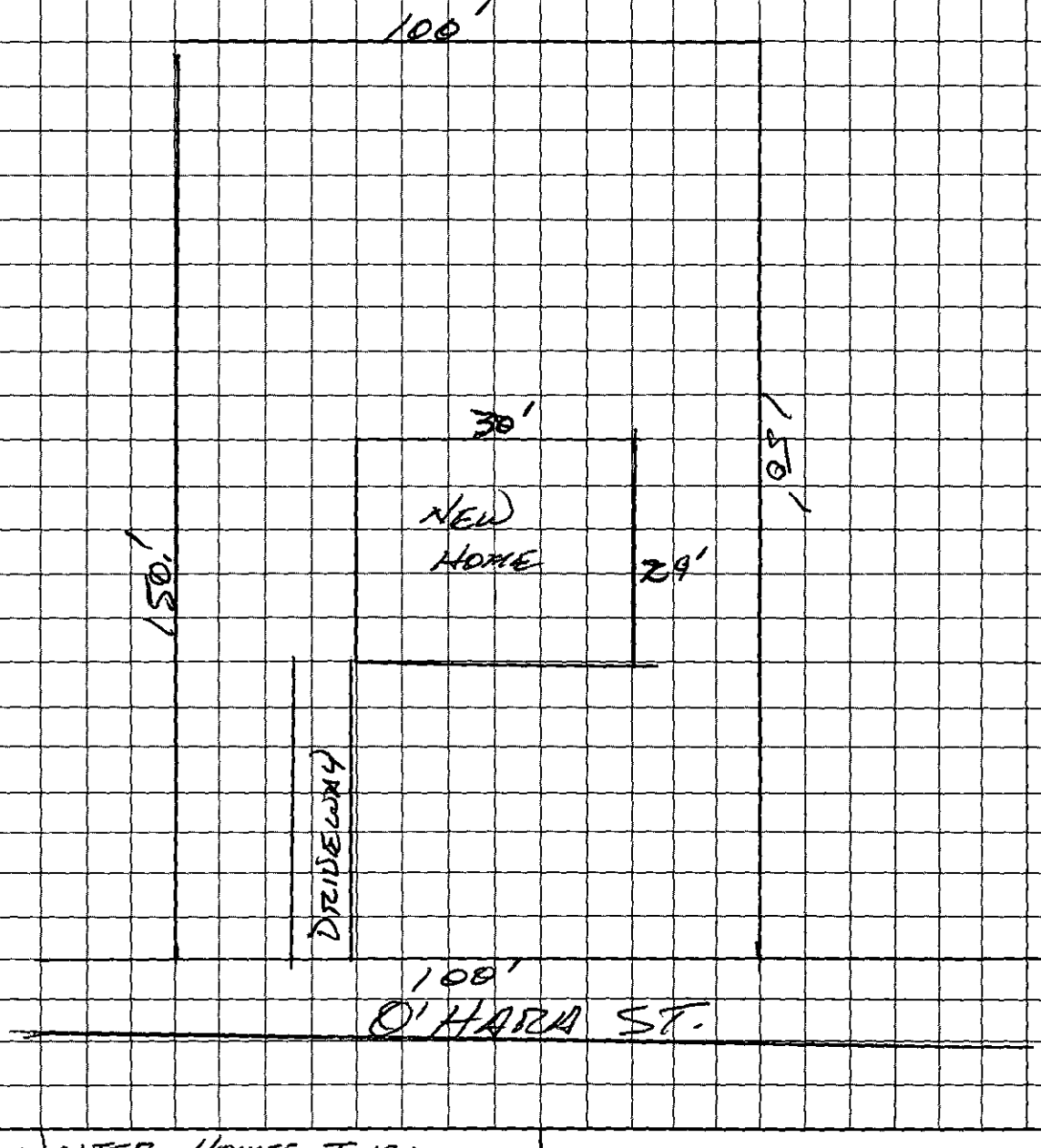
PROPOSED PLOT PLAN

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
700 NORTH TRYON STREET
CHARLOTTE, NC 28202
PHONE (704) 336-5102

FILE: 1240B

TC: 015-152-16

Draw in and name all roads adjoining the property. Draw in and accurately dimension the lot concerned. Accurately indicate property boundaries proposed and/or existing structures and driveways, underground utilities, and wells and springs within 100 feet of the proposed building or drainfield.



JIM WALTER HOMES, INC

OWNER/AGENT SIGNATURE

DATE 2-12-96

APPROVAL DATE _____

White - Health Department's Copy Canary - E.H.S. Copy Pink - Owner's Copy

DUNCAN-PARNELL, INC. CHARLOTTE, NC 704-372-7788 R25259

File 1240B

THIS IS TO CERTIFY THAT ON THE 3 DAY OF JANUARY 19 96 I SURVEYED THE PROPERTY SHOWN ON THIS PLAT, AND THAT THE TITLE LINES AND THE WALLS OF THE BUILDINGS, IF ANY, ARE AS SHOWN HEREON. THAT THE AREA OF THIS PROPERTY IS 0.227 ACRE AS CALCULATED BY COORDINATE METHOD WITH A RATIO OF PRECISION OF 1: 20,000+. Subject to easements of record

SIGNED _____ REGISTERED SURVEYOR

Charles E. Moon
1825 Galloway Road
Charlotte, N.C. 28262
547-0416

CHARLES E. MOON REGISTERED L.S. 14668 SURVEYOR NORTH CAROLINA

MB 10 P 32

5732+996
MICHAEL WERNMAN ASSOC

EXISTING IRON & FENCE POST

EXIST. IRON

REBAR SET

N. 22-15 E. 100.00

REBAR SET

EXIST. IRON

N. 22-15E 549.50

N. 22-15E 200.00

WIRE FENCE

N. 22-15E 620.35

BLOCK B

LOT 16

LOT 17

LOT 15 MB 10 P 321

JERRY FLACK 3746+781

LOT 18 MB 10 P 321 LAKESIDE ESTATES 2352+277

N. 67-20W. 150.00

S. 67-20 E. 150.00

EXIST REBAR

N 22-15 E 200.00

REBAR SET

OVERHEAD UTILITY

REBAR SET & EXIST IRON PIPES

N. 22-15 E. 100.00

Co. R/W

O'HARA STREET

STREET ADDRESS

SAND + CLAY

Co. R/W

TITAN AVE.

NOW OPEN

BOUNDARY SURVEY

VICINITY MAP

McCOY ROAD

DUNKS

TITAN

ALSTON RD.

LAKESIDE DR.

BEATTIES FORD

ADD. O'HARA ST.

OF

BLOCK B OF NORMAN PARK

COUNTY, N.C.

CONSUMER CREDIT DOCUMENT
BUILDING CONTRACT — NORTH CAROLINA

JIM WALTER HOMES, INC.
(WITH LIMITED WARRANTY)

THIS BUILDING CONTRACT made this 27 day of December, 19 85, between James A. McLean Sr. - Single hereinafter referred to as "Buyer" or "Debtor", whose address is 401 Conway Ave. Apt E, Charlotte N.C. 28209 and JIM WALTER HOMES, INC., a Florida Corporation, having its place of business at 2400 S. I-85 Service Rd Charlotte, N.C. 28208 and its principal office at 1500 North Dale Mabry Highway, Tampa, Florida 33607, hereinafter referred to as "Creditor" or "Seller",

WITNESSETH:

1. The Seller agrees to build the house identified in the plans and specifications, and Exhibits A and B (the "House") according to the standards set forth in the Limited Warranty, all of which are attached hereto, and furnished to Buyer prior to the execution of this Building Contract, and which are by reference made a part hereof. The House is to be built on the property of the Buyer, located at: Oak Charlotte N.C, Meck. Co. and more fully described as follows:

Buyers property consisting of Lots 16 and 17, in Block B of NORMAN PARK #1 SUBDIVISION, in Mecklenburg County, North Carolina. See attached Exhibit "A" for a complete legal description.

The size and style of the House are to be as follows (all dimensions herein and in the plans and specifications are approximate): Victorian 26x30x29 Bonanza One

2. Buyer acknowledges that he has been offered the opportunity to pay for the House in full immediately upon its completion, in which case Buyer would pay a cash price of $ 77350 (the "Cash Price"). Buyer has elected, however, to pay for the House on credit over time and therefore agrees to purchase the House for a credit price (or time price) of $ 214092 (the "Time Price"). The difference between the Cash Price and the Time Price is sometimes referred to in this Building Contract as the "Time-Price Differential." Buyer agrees to pay the Time Price over 360 months as follows: (1) a down payment made on the date of this Building Contract of $ 0; (2) beginning on the date (which date shall be referred to as the "Payment Commencement Date") set forth in the Completion Notice to be mailed or delivered by Seller to Buyer upon "release" (as set forth in the Limited Warranty) of the House by Seller, and one installment to become due on the same date of each succeeding month until payment in full, the Total of Payments shown in the Federal Truth-in-Lending Disclosure Statement below, in 360 equal monthly installments of $ 594.70 each. Buyer and Seller agree that, for federal income tax purposes, the Time-Price Differential (also known herein as "Finance Charge") will be recognized in equal parts over the life of this Building Contract.

Note — Weather conditions existing at the time of construction may cause Seller to delay the painting of the exterior of the house for a period of time; furthermore, a Buyer who purchases an electrical package and/or a plumbing package, and/or a mechanical package, but not a gypsum wallboard package-installed, from Seller will or may prevent Seller from completing the electrical and/or plumbing and/or mechanical trim-out work for an indefinite period of time until Buyer installs his own gypsum wallboard. The failure of Seller to have completed these items shall have no bearing on Seller's ability to release the substantially completed house to Buyer prior to such completion nor shall it relieve Buyer from Buyer's obligation set forth in this Building Contract to commence his regular monthly payments hereunder.

3. The Seller requires the Buyer to keep the house to be built under this Building Contract insured against damage or loss from fire, lightning, windstorm, and extended coverage and such other coverage as Seller may reasonably require. Buyer must maintain the required insurance coverage from the date of commencement of construction until Buyer's obligations under this Building Contract are fully discharged.

Buyer may choose the agency or company through which any required insurance is to be obtained, so long as the agency or company is authorized to do business in North Carolina. Buyer has the option of providing the required insurance through an existing policy or a policy independently obtained and paid for by the Buyer, or applying for insurance coverage through Best Insurors, Inc.

THE REQUIRED INSURANCE COVERAGE MUST INSURE THE HOUSE TO THE EXTENT OF THE LESSER OF THE ACTUAL CASH VALUE OF THE HOUSE OR THE AMOUNT FINANCED.

IF FIRE, LIGHTNING AND EXTENDED COVERAGE IN THE AMOUNT OF THE CASH PRICE OF THE HOUSE IS OBTAINED THROUGH BEST INSURORS, INC., THE INITIAL ANNUAL PREMIUM IS ESTIMATED AT $ 216-612 FOR THE ONE-YEAR TERM OF THE POLICY. Seller is unable to advise Buyer of the premium if the required insurance is not obtained through Best Insurors, Inc.

The required policies of insurance must contain a clause making the proceeds payable to the Creditor, or its assigns, to the extent of its interest in the insured property. Creditor reserves the right to refuse to accept an insurer offered by Buyer if the policy is not in the form or amount acceptable to Creditor.

In the event Buyer fails to furnish an acceptable policy of insurance, premiums prepaid, or in the event Buyer fails to keep in effect the required insurance coverage, Creditor shall have the right, but not the obligation, to purchase such coverage for Buyer, and either add the premiums to the outstanding indebtedness or demand reimbursement, immediately or at any time thereafter, from Buyer for those costs. All such advancements shall bear interest from the making thereof at the rate and under the terms and conditions set forth in the deed of trust executed herewith. Creditor's right to purchase such insurance coverage shall continue until Buyer delivers or causes to be delivered to Creditor or its assigns at P.O. Box 31601, Tampa, Florida 33631-3601 an insurance policy or policies providing the required insurance coverage together with satisfactory evidence of payment therefor, or until Buyer's indebtedness is fully discharged, whichever occurs first.

Buyer must make all insurance premium payments, whether for insurance purchased through Best Insurors, Inc., or from another company, directly to the agency or company from which the insurance is obtained. NO PREMIUMS FOR INSURANCE ARE INCLUDED IN THIS CONTRACT NOR ARE ANY PREMIUMS PAID FOR THROUGH BUYER'S DOWN PAYMENT OR MONTHLY PAYMENT.

INITIAL THE APPLICABLE BOX:

The undersigned Buyer elects to obtain the insurance through Best Insurors, Inc. _____.

_____ The undersigned Buyer elects to furnish the required insurance through an insurance company other than Best Insurors, Inc.

***NOTE: PLEASE SEE THE BACK SIDE OF THIS BUILDING CONTRACT FOR ADDITIONAL TERMS AND CONDITIONS**

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALES PRICE
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled (not including any down payment).	The total cost of your purchase on credit, including your down payment of $
~~10%~~ 10%	$ 136742	$ 77350	$ 214092	$ 214092

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF EACH PAYMENT	WHEN PAYMENTS ARE DUE
360	594.70	monthly, beginning the 15th day of the month following the sixtieth day after release of the House to the Buyer.

You may obtain property insurance from anyone you want that is acceptable to Seller. If you get the insurance through [illegible] Inc. your annual premium is estimated to be $ 216-612 for the one year term of the policy.

[illegible] security interest in real property together with all improvements now or hereafter placed on the [illegible] Mecklenburg County City Occ State N.C.

[illegible] unpaid portion of the installment in default, whichever is less.

[illegible] Charge.