

1124 LITTLE ROCK RD

05516410

6/23/08

marliwr

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

Mecklenburg County
Health Department

March 26, 1999

Melinda S. Moore
7016 Cabe Lane
Charlotte, NC 28214

Re: 1124 Little Rock Road
File: 11896
Parcel: 055-164-08,09,10

Dear Mrs. Moore:

Receipt of your Application for Improvement Permit to use the existing septic system for the above referenced property is acknowledged and a site visit has been made. The results of the evaluation indicated that the site is **UNSUITABLE** under Rules: .1945 **AVAILABLE SPACE**. For these reasons your Application for Improvement Permit is denied. A possible way to develop the site exists under Rule .1948(d) which reads as follows:

> A site classified as **UNSUITABLE** may be used for a ground absorption sewage treatment and disposal system specifically identified in Rules .1955, .1956, and or .1957 of this Section or a system approved under Rule .1969 if written documentation, including engineering, hydrogeologic, geologic or soil studies, indicates to the local health department that the proposed system can be expected to function satisfactorily. Such sites shall be reclassified a **PROVISIONALLY SUITABLE** if the local health department determines that the substantiating data indicate that:
> (1) a ground absorption system can be installed so that the effluent will be non-pathogenic, non-infectious, non-toxic, and non-hazardous;
> (2) the effluent will not contaminate ground or surface water; and
> (3) the effluent will not be exposed on the ground surface or be discharged to surface waters where it could come in contact with people, animals, or vectors.

The State shall review the substantiating data if requested by the local health department.

Please be advised that you have the right to an informal review by this department. You also have the right to appeal under G.S. 130A-24, and to have the appeal held in Mecklenburg County.

If you have any questions regarding this matter, please call me at 336-5568.

Sincerely,

Larry B. Thompson, Jr., R.S., Coordinator
Managed Systems Program
Individual Water and Wastewater Systems

enclosure

40' REAR YARD

180' N85°50' E

10' SIDE YARD

PLAY AREA (510 SF)

PLAY AREA (510 SF)

PLAY AREA (1110 SF)

CHILD CARE FACILITY (1 STORY, 4050 SF)

PLAY AREA (1185 SF)

PLAY AREA (1240 SF)

PLAY AREA (875 SF)

ONE WAY

20 SPACES

ONE WAY

10' SIDE YARD

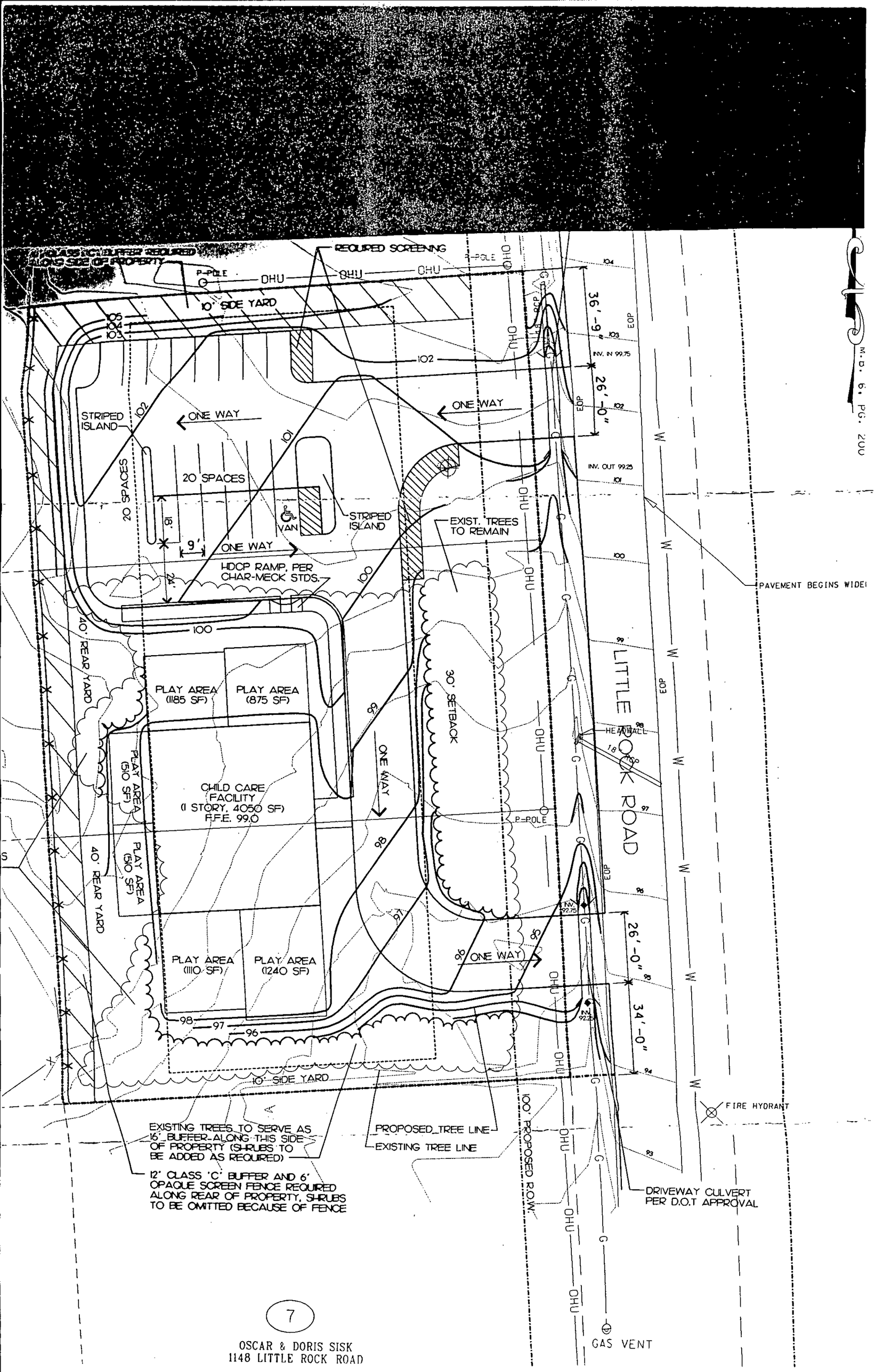
ONE WAY

30' SETBACK

ONE WAY

300' N4°10'W

LITTLE ROCK ROAD



M.B. 6, PG. 200

7

OSCAR & DORIS SISK
1148 LITTLE ROCK ROAD

PG. 06

10 5" compact sr
6-14" compact sr
14-40" cb, PG. 12
40 4" cl
2-0 8" compact sr
6-13" 4" cm
12-23" c
23-35" r

RAILROAD R/W

NORTHERN

PIEDMONT

MORGAN

WINCHESTER ST.

GARFIELD ST.

SINCLAIR ST.

PORTER ST.

WILLIAMSON ST.

SAMPSON ST.

WILDWOOD AVE.

GULF DR.

CATALPA LN

BEALER RD.

HOVIS RD.

60' ESMT.

30' EASEMENT

PG. 10

BK 57 30-6" gmm
6-13" 0 m 4
13-39" c
5 sr

TAX LINE MAP	BOOK 63 PAGE 11
MECKLENBURG COUNTY, NORTH CAROLINA	
REVISED 6-28-94	SCALE 1" = 200'

Mi 50
CK # 5997
VLW
2-26-99

INDIVIDUAL WATER AND WASTEWATER SYSTEMS PROGRAM
APPLICATION FOR SERVICES

[] CRT

Mecklenburg County Health Dept.
Environmental Health Division
c/o Hal Marshall Ctr., Suite 211
700 N. Tryon St.
Charlotte, NC 28202

(704)336-5102

refer to file 11895 to 5006

11896

PERSON FILING APPLICATION:
NAME: Moore (last) Melinda (first) S. (mi)
ADDRESS: 7016 Cabe Lane PHONE: (704) 393-7800
CITY: Charlotte STATE: N.C. ZIPCODE: 28214

Date: 2-26-99

PROPERTY OWNER:
NAME: Moore (last) Melinda (first) S. (mi)
ADDRESS: 7016 Cabe Lane PHONE: (704) 393-7800
CITY: Charlotte STATE: N.C. ZIPCODE: 28214

PROPERTY INFORMATION (FROM ENGINEERING FORM):
TAX/PARCEL NUMBER: 055-164-10,18,09
STREET ADDRESS: 1124 Little Rock Rd
Charlotte, N.C. 28214
ZONING: Multi family - CD for Childcare

Township (check one):
[] 0 Mecklenburg County [] 2 Davidson [] 4 Pineville [] 6 Huntersville
[] 1 Charlotte [] 3 Cornelius [] 5 Matthews [] 7 Mint Hill

SUBDIVISION OR MOBILE HOME PARK NAME:

LOT NUMBER: LOT SIZE (in acres):

TYPE APPLICATION (check one):
11X - Daycare

[] EXCHANGE MOBILE HOME - SAME # BEDROOMS (Y)
[] ADDITION - INCREASE ROOMS/OCCUPANCY/MOBILE HOME SIZE (A or M)
[] COMMERCIAL OR INDUSTRIAL (N)

ADDITION - GARAGE OR RENOVATION/NO MAJOR CHANGES (X)

RESIDENTIAL PROPERTY (Type Building, check one):
[] SINGLE MOBILE HOME (S) [] HOUSE (H) [] MULTIPLE FAMILY (U)
[] DOUBLE WIDE (D) [] MODULAR HOME (M) [] OTHER _____ (O)

NUMBER BEDROOMS: NUMBER OCCUPANTS:

SYSTEM CLASSIFICATION:

COMMERCIAL/INDUSTRIAL PROPERTY:
Type Business Child Care Center # Employees 10 Per Shift _ _ _
Industrial Wastes (Y/N) N
Underground Storage Tanks On Property (Y/N) N Type _____

WATER SUPPLY (check one):
[] Community (C) [] Shared Well (S)
[] Municipal (M) [] Other 'spring' (O)
[] Private Well (P)

FUTURE ADDITIONS - ALL PLANNED ADDITIONS MUST BE ENTERED (check all that apply):
[] Swimming Pool [] Jacuzzi [] Stable/Barn [] Workshop [] None
[] Garage [] Storage Building [] Deck/Patio [] Bedrooms [] Other

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: Melinda S Moore Date: 2-26-99

NOTICE:

The undersigned, an authorized agent of the MECKLENBURG COUNTY HEALTH DEPARTMENT, certifies that the Department has approved the Request for the Job Location contained in this document. This approval is granted in accordance with the provisions of Laws And Rules For Sanitary Sewage Collection, Treatment And Disposal in effect at the time of issuance of the permit and is subject to the following provisions:

...No work shall be conducted on the septic tank system until an installation, Construction, Alteration and/or Repair approval is granted by this Department.

...This permit is not transferable.

...

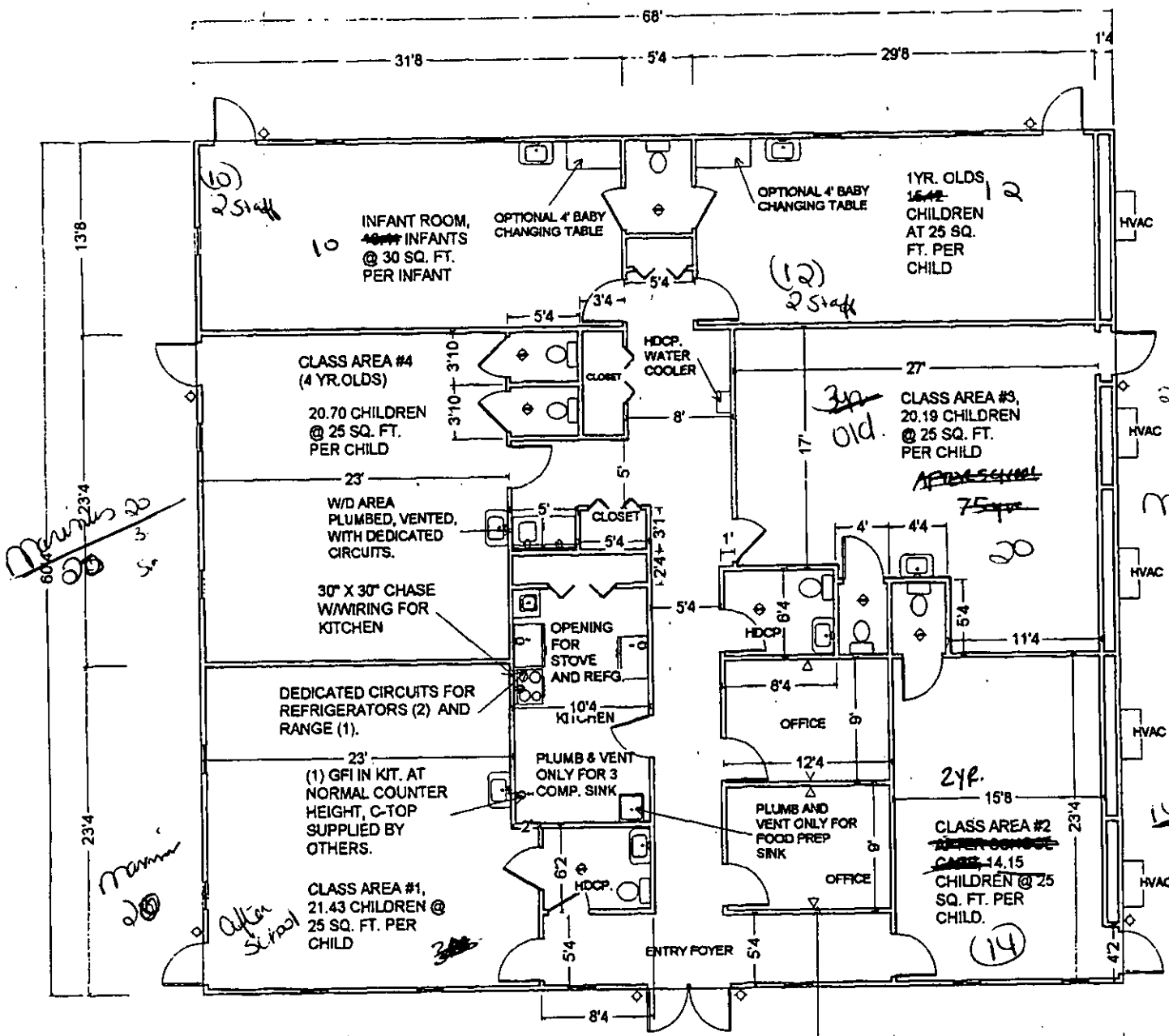
[] IMPROVEMENT PERMIT - VALID 60 MONTHS FROM ISSUANCE
[] MOBILE HOME EXCHANGE APPROVAL - VALID 6 MONTHS FROM ISSUANCE
[] ADDITION/RENOVATION APPROVAL - VALID 1 YEAR FROM ISSUANCE

_____ Date
Environmentalist

WATER : 122791

Tax Parcel # 05516408; Tax Parcel # 05516409

COPY



ALL APPLIANCES SUPPLIED BY OTHERS, KIT. CABINETS SUPPLIED BY OTHERS EXCEPT THE 2' BASE CAB. W/SINK, & 2' OVERHEAD CAB.

DAYCARE BUILDING

PLAN 6

J-BOXES FOR PHONES ECT.(4) TYPICAL (2) EA. OFFICE

ALL INTERIOR AND EXTERIOR DOORS TO BE SUPPLIED AND INSTALLED BY OTHERS. NEED OPENINGS ONLY.

MECK TAX — Real Estate Tax Information System

Tax Parcel Identification

Parcel ID: 05516408
Card: 001 of 1
Map File: Taxmaps\Book055\05516.TI

Street Address

Street Number: 1232
Street Name: LITTLE ROCK RD
Legal Descript: L8 B7 M6-200
Building Name:

Building Information

Model:
Building Use: SINGLE FAMILY
Heated SF: 0
Year Built: 0
Bedrooms: 0
Bathrooms: 0
Half Baths: 0
Restrooms: 0

Land Information

Land Use: SINGLE FAMILY
Zoning: R4
Acreage: 0.000
Net Acres: 0.413

Building Subarea — Sq. Ft.

0
0
0
0
0
0
0
0
0
0
Effective Square Footage : 0

Cards Assessed Value

Building:	$0
X-Feature:	$0
Land:	$8,750
Spec. Land:	$0
Total:	$8,750

Parcels Total Value

Building:	$0
X-Feature:	$0
Land:	$8,750
Spec.Land:	$0
Total:	$8,750

Building Construction Information

Building Style: 0
Comm. Frame:
Exterior Wall: 00
Exterior Wall:
Roof Structure: 00
Roof Cover: 00
Heating Fuel: 00
Heat Type: 00
A/C Type: 00
Comm. Heat-A/C: 0
Fireplace: 0
Floors:
Apt. Units:
Comm. Fixtures: 0
Ceiling Height:

Ownership Information

CAPPS ALICE F

7138 TALL TREE LN

CHARLOTTE NC 28214

Replacement Cost

$0

Additional Information

Account Type : INDIVIDUAL
Municipality : CHARLOTTE
Township : CHARLOTTE
Tax District :
Historic :
Historic District :

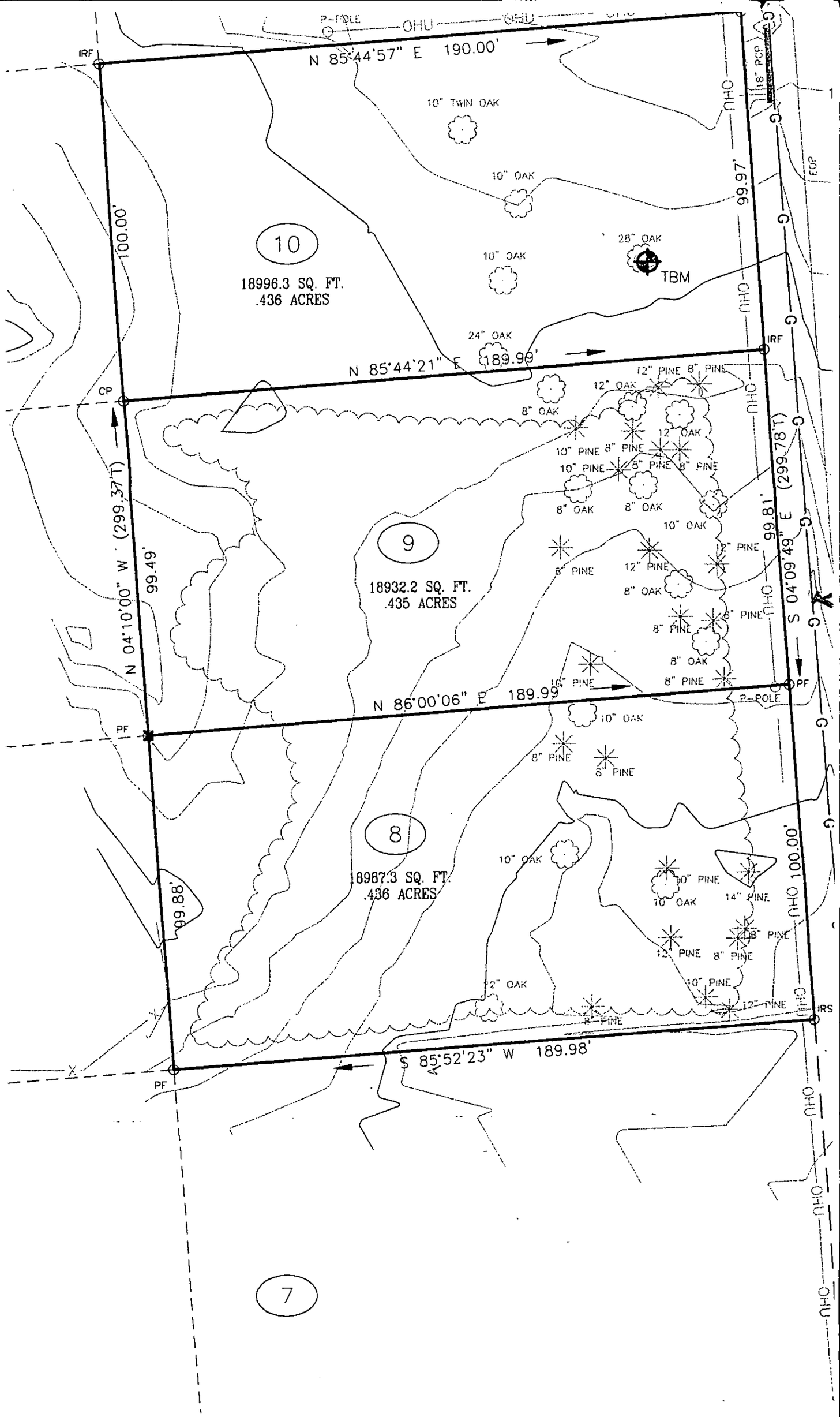
Sales Information

Sales Date	Deed Book Page	Qualified	Imp/Vac	Sale Price/Stamps
	3327 0204			$0
10 71	3327 0204	X	V	$0
				$0
				$0
				$0
				$0

Lender Information

Fax:

© 1997 Carolinas Real Data


P-POLE
OHU
N 85°44'57" E 190.00'
IRF
10" TWIN OAK
10" OAK
28" OAK
TBM
10" OAK
24" OAK
IRF
18" RCP
EOP
99.97'
100.00'
10
18996.3 SQ. FT.
.436 ACRES
N 85°44'21" E 189.99'
CP
12" PINE 8" PINE
12" OAK
8" OAK
12" OAK
10" PINE 8" PINE
10" PINE 8" PINE 8" PINE
8" OAK 8" OAK
10" OAK
99.81'
S 04°09'49" E (299.78'T)
N 04°10'00" W (299.37'T)
99.49'
9
18932.2 SQ. FT.
.435 ACRES
8" PINE
12" PINE
8" OAK
8" PINE
8" PINE
8" OAK
8" PINE
16" PINE
P-POLE
PF
N 86°00'06" E 189.99'
PF
10" OAK
8" PINE
8" PINE
8
18987.3 SQ. FT.
.436 ACRES
99.88'
10" OAK
10" PINE
10" OAK
14" PINE
18" PINE
12" PINE 8" PINE
12" OAK
10" PINE
12" PINE
8" PINE
IRS
100.00'
S 85°52'23" W 189.98'
PF
7

```
08/17/1998   CHAR-MECK TAX DEPARTMENT PUBLIC ACCESS SYSTEM          TDPA030   C
01:40  PM          CURRENT  REAL ESTATE DETAIL SUMMARY               TPD3
055-164-10                                    FIRE:    TWP:  1 SITUS: CHAR SD:
OWNER/MAILING ADDRESS                         MORT:          ANNEXED:
AYCOCK RENEE MCDONALD

                              TYPE : INDIVIDUAL
1897 LAUREL LN                DEED : 08351 903
                              DATE : 11/02/1995
GASTONIA        NC 28054

TOT ACRE: .000 AC             LEGAL: L10 B7 M6-200
SITUS: 1124 LITTLE ROCK RD CHAR
--------------------------------------------------------------------------------
CARD   1 OF   1          1998 APPRAISAL DATA                      TOTAL VALUE
                                                      LAND              14,000
BUILT 0000       NET COND %  : 1.00                   BLDG
SQFT:            AUX SQ. FT  :                        OBXF
ZONE: R4         NEIGHBORHOOD: 05510                  TAXABLE           14,000
ACRE: .413 <--CALCULATED
USE/MODEL: SINGLE FAM/VACANT


__ <-TYPE CHOICE,                                F5:MORE INFO F7:UP CLEAR:RESET
     PRESS ENTER. F1:HELP F2:OPTIONS F3:RETURN   F6:PREV INFO F8:DOWN  F12:EXIT

MI                              »⇧                    0   23,2
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MECK TAX — Real Estate Tax Information System

Tax Parcel Identification	Street Address
Parcel ID: 05516409	Street Number: 1224
Card: 001 of 1	Street Name: LITTLE ROCK RD
	Legal Descript: L9 B7 M6-200
Map File: Taxmaps\Book055\05516.TI	Building Name:

Building Information

Model:		Bedrooms:	0
Building Use:	SINGLE FAMILY	Bathrooms:	0
Heated SF:	0	Half Baths:	0
Year Built:	0	Restrooms:	0

Land Information

Land Use:	SINGLE FAMILY
Zoning:	R4
Acreage:	0.000
Net Acres:	0.413

Building Subarea	Sq. Ft.
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
Effective Square Footage :	0

Cards Assessed Value

Building:	$0
X-Feature:	$0
Land:	$8,750
Spec. Land:	$0
Total:	$8,750

Parcels Total Value

Building:	$0
X-Feature:	$0
Land:	$8,750
Spec.Land:	$0
Total:	$8,750

Building Construction Information

Building Style:	0
Comm. Frame:	
Exterior Wall:	00
Exterior Wall:	
Roof Structure:	00
Roof Cover:	00
Heating Fuel:	00
Heat Type:	00
A/C Type:	00
Comm. Heat-A/C:	0
Fireplace:	0
Floors:	
Apt. Units:	
Comm. Fixtures:	0
Ceiling Height:	

Ownership Information

CAPPS ALICE F

7138 TALL TREE LN

CHARLOTTE NC 28214

Replacement Cost

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Additional Information

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Township :	CHARLOTTE
Tax District :	
Historic :	
Historic District :	

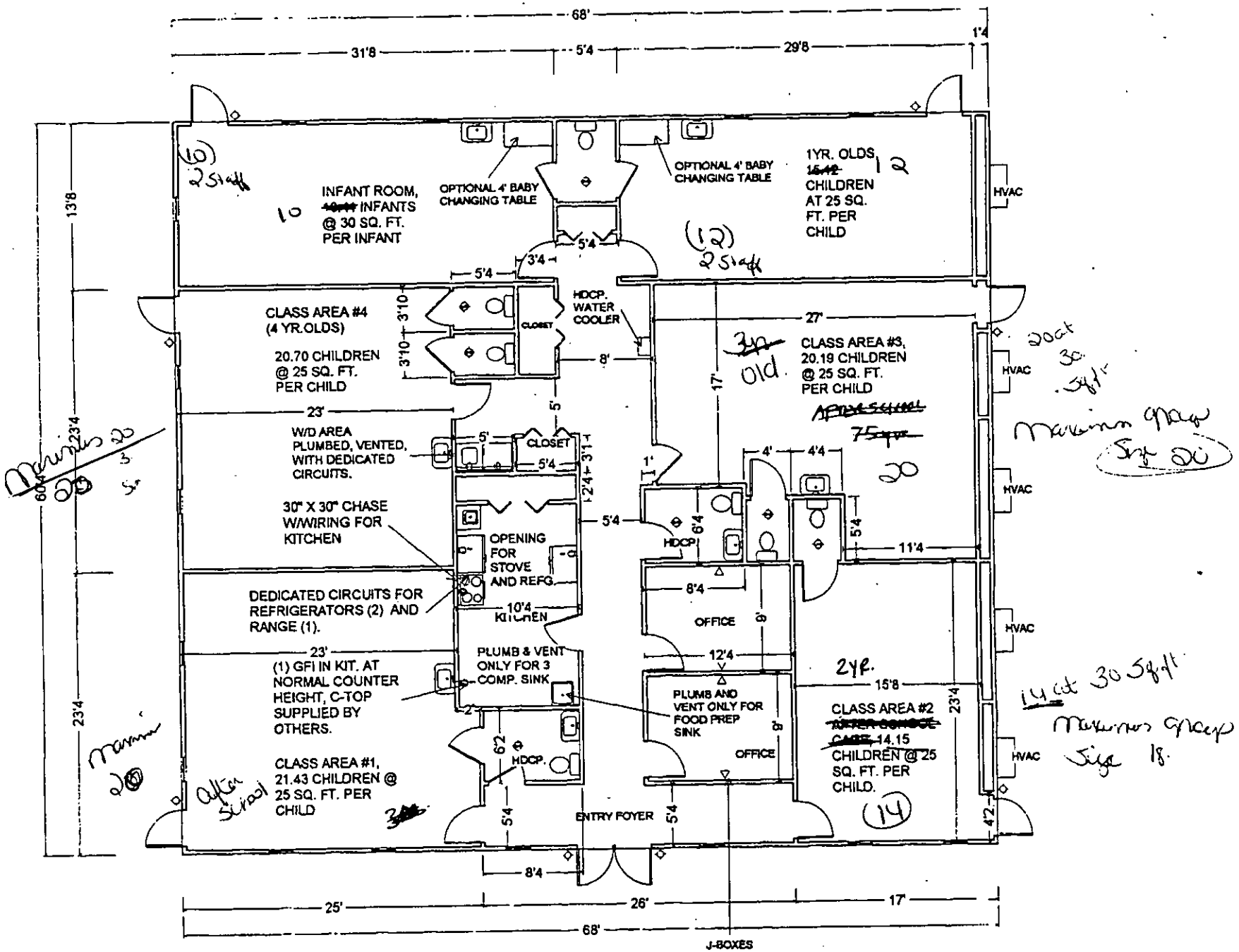
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Sales Date	Deed Book	Page	Qualified	Imp/Vac	Sale Price/Stamps
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10 71	3327	0205	X	V	$0
					$0
					$0
					$0
					$0

Lender Information

Fax:

© 1997 Carolinas Real Data



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DAYCARE BUILDING

PLAN 6

J-BOXES FOR PHONES ECT.(4) TYPICAL (2) EA. OFFICE

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Mecklenburg County
Health Department

March 26, 1999

Melinda S. Moore
7016 Cabe Lane
Charlotte, NC 28214

Re: 1124 Little Rock Road
File: 11896
Parcel: 055-164-08,09,10

Dear Mrs. Moore:

Receipt of your Application for Improvement Permit for the above referenced property is acknowledged. A soil evaluation and a site visit have been conducted. The results of the evaluation indicated that the site is **UNSUITABLE** under Rules: .1945 **AVAILABLE SPACE**. For these reasons your Application for Improvement Permit is denied. A possible way to develop the site exists under Rule .1948(d) which reads as follows:

> A site classified as **UNSUITABLE** may be used for a ground absorption sewage treatment and disposal system specifically identified in Rules .1955, .1956, and or .1957 of this Section or a system approved under Rule .1969 if written documentation, including engineering, hydrogeologic, geologic or soil studies, indicates to the local health department that the proposed system can be expected to function satisfactorily. Such sites shall be reclassified a **PROVISIONALLY SUITABLE** if the local health department determines that the substantiating data indicate that:
>
> (1) a ground absorption system can be installed so that the effluent will be non-pathogenic, non-infectious, non-toxic, and non-hazardous;
> (2) the effluent will not contaminate ground or surface water; and
> (3) the effluent will not be exposed on the ground surface or be discharged to surface waters where it could come in contact with people, animals, or vectors.

The State shall review the substantiating data if requested by the local health department.

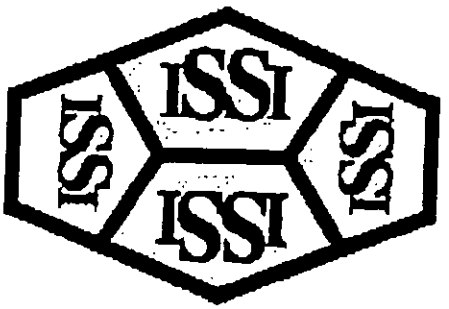
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If you have any questions regarding this matter, please call me at 336-5568.

Sincerely,

Larry B. Thompson, Jr., R.S., Coordinator
Managed Systems Program
Individual Water and Wastewater Systems

enclosure



Imaging Solutions and Services, Inc

The following is a

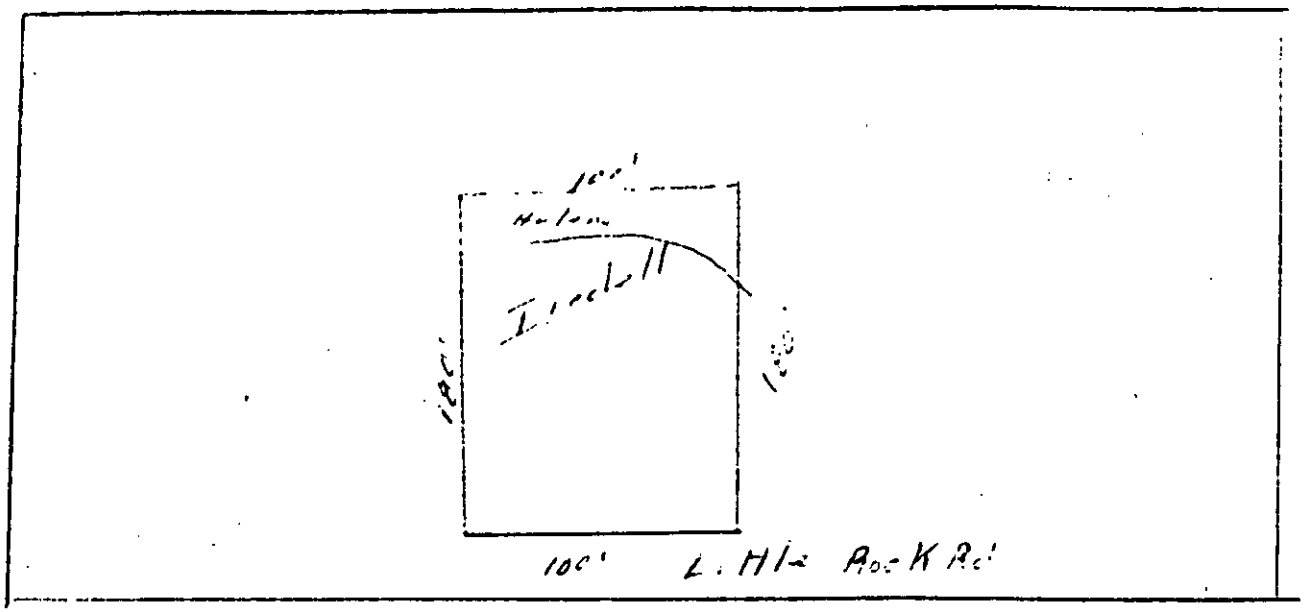
Poor Original

The following document has been identified as a poor quality original (insufficient contrast, inadequate definition, obscured information, etc.) Prior to final document capture, every manual, hardware and software effort has been applied (extra document preparation, modification of document capture device set-up paramenters and/or copying of the original) to obtain the highest possible image quality from this original.

ISSI Operations Center Staff

11895

DIAGRAM OF PROPERTY



3/12/75

535

SOIL INVESTIGATION REPORT

Date of Investigation Feb 12, 1975 APT NO. 11896

Owner Alice F. Epps T.C. 055-164-00

Location of Property [illegible] Blk. [illegible] Lot [illegible]

Soil Suitability Ratings

Soil Properties	Soil 1	Soil 2	Soil 3	Soil 4
1. Soil Series	Leaf silt loam		Helena	
2. Soil Slope	Suitable 0-2%		Suitable 2-6%	
3. Soil Depth	Unsuitable 48"		Unsuitable 24"	
4. Soil Texture	Unsuitable 2:1 Expanding clay		Unsuitable 2:1 Expanding clay	
5. Soil Structure	Unsuitable massive		Unsuitable massive	
6. Restrictive Horizons	—		—	
7. Soil Drainage	Unsuitable Seasonal perched high water table		Unsuitable Deep to high water table	
8. Soil Permeability (Percolation Rate)	Unsuitable slow 72 min/in		Unsuitable slow 72 min/in	
9. Other	—			
10. Overall Rating	Unsuitable		Unsuitable	

Recommendations: Based on the investigation, this lot is not recommended for residential construction of septic tank system

See diagram on back

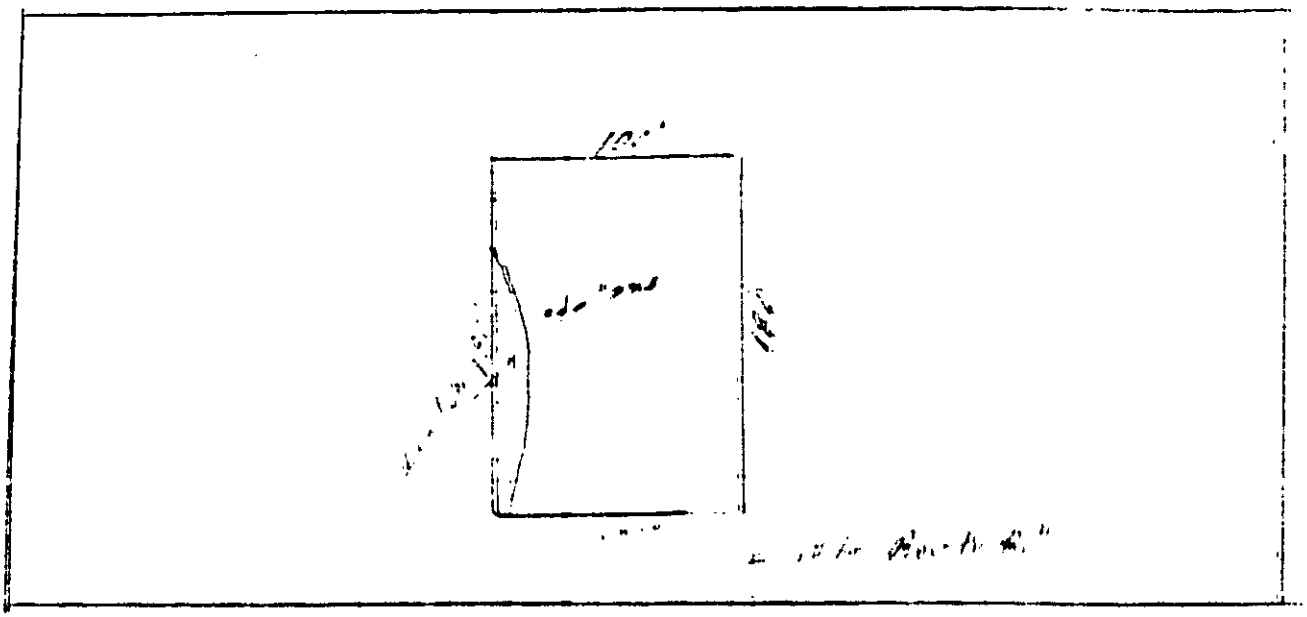
[illegible]
Soil Scientist

WEC

3/10/75
EHD 539

11896

DIAGRAM OF PROPERTY



SOIL INVESTIGATION REPORT

Site of Investigation [illegible] APT No. 11895

Owner [illegible]

Location of Property [illegible]

Soil Suitability Ratings

Soil Properties	Soil 1	Soil 2	Soil 3	Soil 4
1. Soil Series	[illegible]		[illegible]	
2. Soil Slope	Suitable 2-6%		Suitable 2-6%	
3. Soil Depth	Suitable 40"		Unsuitable <40"	
4. Soil Texture	Unsuitable 2:1 Expanding clay		Unsuitable 2:1 expanding clay	
5. Soil Structure	Unsuitable Massive		Unsuitable Massive	
6. Restrictive Horizons	[illegible]		[illegible]	
7. Soil Drainage	Unsuitable Seasonal Perched high water table		Unsuitable Perched high water Table	
8. Soil Permeability (Percolation Rate)	Unsuitable slow <200 min/in		Unsuitable very slow >120 min/in	
9. Other	—		—	
10. Overall Rating	Unsuitable		Unsuitable	

Recommendations Based on the investigation, this lot is not recommended for approval for septic tank system installation

See diagram on back

[illegible]
Soil Scientist

WEC

3/10/75
EHD 539

Date Received 6-10-95 11895 ICAR(S) Application No. _____

T. C. No. 55-1609

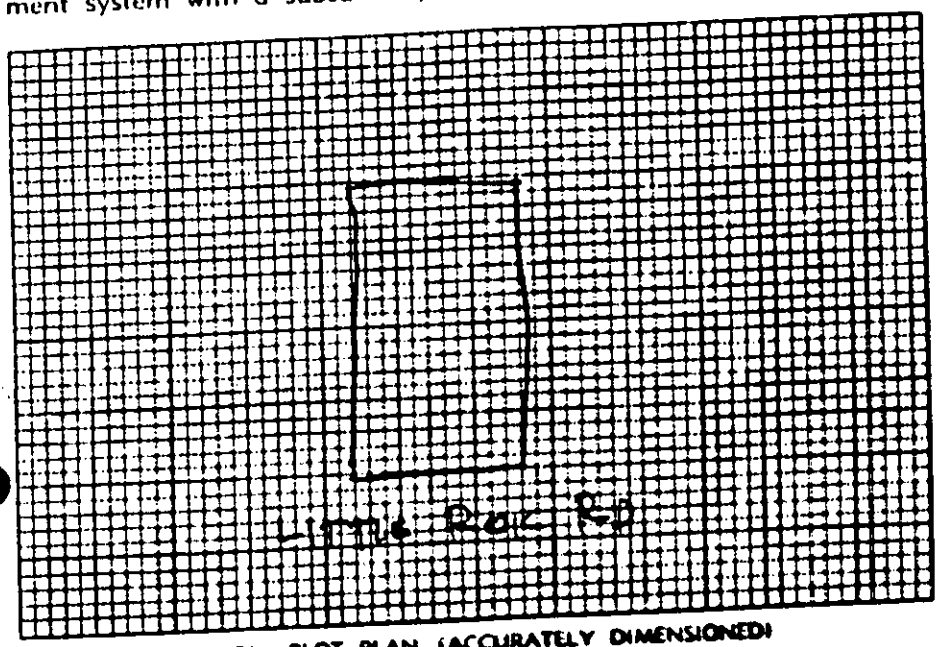
Map Date 1

MECKLENBURG COUNTY
DEPARTMENT OF ENVIRONMENTAL HEALTH

Application for an
Installation, Construction, Alteration, and/or Repair Permit
(Individual Septic Tank System with Subsurface, Soil Absorption, Effluent Discharge)

The owner of that property described hereinafter hereby applies to the Mecklenburg County Department of Environmental Health for a permit to:

1) ✓ Install or Construct 2) _____ Alter or Repair an individual septic tank wastewater treatment system with a subsurface, soil absorption, effluent discharge.



3) PLOT PLAN (ACCURATELY DIMENSIONED)

Mobile Home ____ Yes ____ No
Residence ✓ Yes ____ No

4) No. of Bedrooms 3
5) Business Use — Max No Employees _____
6) Washing Machine ✓ Yes ____ No
7) Garbage Disposal ✓ Yes ____ No
8) Dishwasher ____ Yes ____ No
9) Water Supply:
A) Individual Well ✓
B) Governmental System _____
C) Community System:
1. Well source _____
2. Governmental source _____
10) Sewage System.
House located within 200 feet of public sewer ____ Yes ✓ No
House located within 200 feet of community sewer ____ Yes ✓ No
11) FHA Case No _____
12) VA Case No. _____

13) NAME OF OWNER ALICE CAPPS (LAST, FIRST, MIDDLE)
14) ADDRESS OF OWNER 1216 LITTLE Rock Rd
15) PHONE NO. Home _____ Office _____
16) LOCATION OF SYSTEM SAME (STREET OR COUNTY ROAD)
17) SUBDIVISION HOOVER ESTATES Lot No. 09 Block No. 164
Map Book No. 055 Page No. 15
18) DEED REFERENCE — DEED BOOK _____ AT PAGE _____
19) HAS A SOIL INVESTIGATION BEEN RUN? ____ YES ✓ NO DATE RUN _____
20) PTR NUMBER (See Instructions) _____

The undersigned person hereby agrees that he has read the foregoing application and that the contents of same are true. It is understood that any permit applied for herein shall be void and of no effect if any of the above facts are not true.

May 15 1995
DATE OF APPLICATION

Alice Capps
OWNER

EHD-5-76

Environmental Health Department's Copy

Date Received 10 10 72 5066 ICAR(S) Application No

T C. No

Map Date

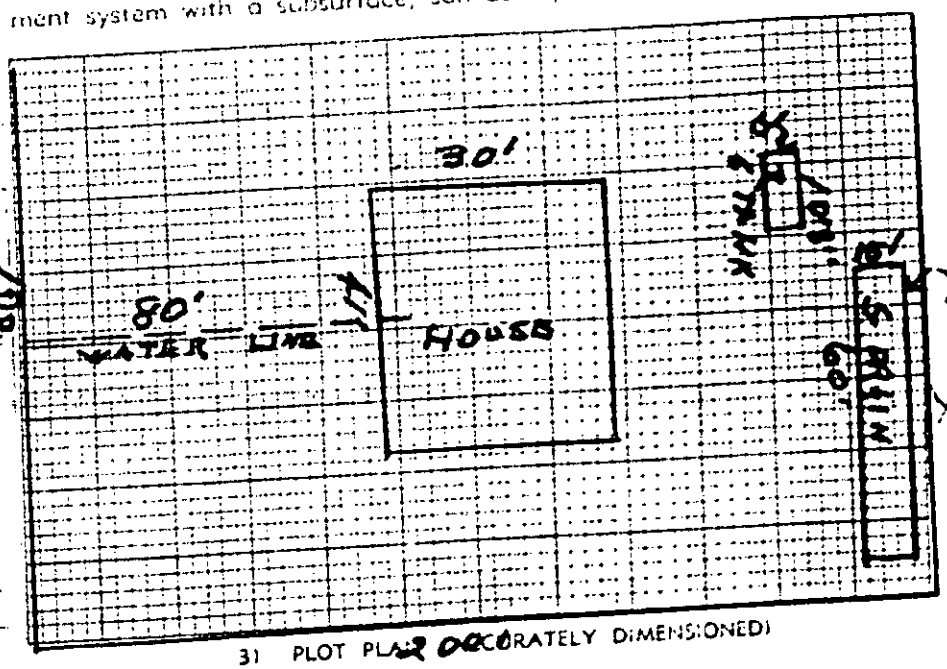
MECKLENBURG COUNTY HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION

Application for an
Installation, Construction, Alteration, and/or Repair Permit
(Individual Septic Tank System with Subsurface, Soil Absorption, Effluent Discharge)

The owner of that property described hereinafter hereby applies to the Mecklenburg County Health Depar
ment for a permit to:

1) _____ Install or Construct 2) X Alter or Repair an individual septic tank wastewater trea
ment system with a subsurface, soil absorption, effluent discharge.

1124 Little Rock Rd



3) PLOT PLAN (ACCURATELY DIMENSIONED)

4) No. of Bedrooms 2
5) Business Use — Max No Employees
6) Washing Machine X Yes
7) Garbage Disposal Yes
8) Dishwasher Yes
9) Water Supply:
A) Individual Well
B) Governmental System City
C) Community System:
1. Well source
2. Governmental source
10) Sewage System
House located within 200 feet of public sewer Yes X
House located within 200 feet of community sewer Yes X
11) FHA Case No.
12) VA Case No.

13) NAME OF OWNER Estes (LAST) Luther (FIRST) W. (MIDDLE)

14) ADDRESS OF OWNER Route # 3, Box 253, Charlotte, N. C. 28210

15) PHONE NO. Home 588-1668 Office 333 - 2022

16) LOCATION OF SYSTEM 1124 Little Rock Road (STREET OR COUNTY ROAD)

17) SUBDIVISION Hargrett Acres Lot No. 10 Block No. 7

Map Book No. 6 - 200 Page No. 200

18) DEED REFERENCE — DEED BOOK 1714-501 AT PAGE

19) HAS A PERCOLATION TEST BEEN RUN? ____ YES x NO DATE RUN

20) PTR NUMBER (See Instructions)

The undersigned person hereby agrees that he has read the foregoing application and that the ab
of same are true. It is understood that any permit applied for herein shall be void and of no effect if
the above facts are not true

10-6-72
DATE OF APPLICATION

OWNER

HEALTH DEPARTMENT'S COPY

LAND APPRAISAL REPORT

IDENTIFICATION

Borrower Renee McDonald | Census Tract 60.01 | Map Reference Meck. Co.

Property Address 1216 Little Rock Road (Address is per Tax Card)

City Charlotte | County Mecklenburg | State North Carolina | Zip Code 28214

Legal Description Lot 10, Block 7, Hoover Acres, Map 6-200, Tax Parcel #055-164-10

Sale Price $ NA | Date of Sale NA | Loan Term ____ yrs. | Property Rights Appraised [X] Fee [ ] Leasehold [ ] De Minimis PUD

Actual Real Estate Taxes $ 154.13 (yr) | Loan charges to be paid by seller $ NA | Other sales concessions NA

Lender/Client First Union, Akers Center | Address P.O. Box 2047, Gastonia, NC, 28053

Occupant Vacant land | Appraiser Roger M. Webb, SRA | Instructions to Appraiser Estimate Market Value

NEIGHBORHOOD

Location	[ ] Urban	[X] Suburban	[ ] Rural
Built Up	[X] Over 75%	[ ] 25% to 75%	[ ] Under 25%
Growth Rate [ ] Fully Dev	[ ] Rapid	[X] Steady	[ ] Slow
Property Values	[ ] Increasing	[X] Stable	[ ] Declining
Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Oversupply
Marketing Time	[ ] Under 3 Mos.	[X] 4-6 Mos.	[ ] Over 6 Mos.

Present Land Use 65% 1 Family 0 % 2-4 Family 5 % Apts 0 % Condo 10 % Commercial 10% Industrial 10 % Vacant ____ %

Change in Present Land Use [ ] Not Likely [X] Likely (*) [ ] Taking Place (*) (*) From Vacant To Mostly residen.

Predominant Occupancy [X] Owner [ ] Tenant <5 % Vacant

Single Family Price Range $ 15,000 to $ 100000+ | Predominant Value $ 75000+-

Single Family Age New yrs. to 50+ yrs. | Predominant Age 25+- yrs.

	Good	Avg	Fair	Poor
Employment Stability	[ ]	[X]	[ ]	[ ]
Convience to Employment	[ ]	[X]	[ ]	[ ]
Convience to Shopping	[ ]	[X]	[ ]	[ ]
Convience to Schools	[ ]	[X]	[ ]	[ ]
Adequacy of Public Transportation	[ ]	[X]	[ ]	[ ]
Recreational Facilities	[ ]	[X]	[ ]	[ ]
Adequacy of Utilities	[ ]	[X]	[ ]	[ ]
Property Compatibility	[ ]	[X]	[ ]	[ ]
Protection from Detrimental Conditions	[ ]	[X]	[ ]	[ ]
Police and Fire Protection	[ ]	[X]	[ ]	[ ]
General Appearance of Properties	[ ]	[*]	[ ]	[ ]
Appeal to Market	[ ]	[X]	[ ]	[ ]

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): *House next to subject has loose dogs and yard not well maintained which is considered unfavorable. The subject is located approximately 6 miles northwest of the Charlotte Central Business District & about 2.5 miles north of the Charlotte Douglas Airport. Please see "Additional Comments Page".

SITE

Dimensions 100 x 180 per Tax Map | Area 0.413+- Acres | [ ] Corner Lot

Zoning Classification R-4, Residential | Present Improvements [X] do [ ] do not conform to zoning regulations

Highest and best use: [X] Present Use [ ] Other (specify)

Public		Other (Describe)
Elec.	[X]	
Gas	[X]	
Water	[X]	
San. Sewer	[ ]	**SepticTk
	[ ]	Underground Elect. & Tel.

OFF-SITE IMPROVEMENTS

Street Access: [X] Public [ ] Private

Surface Asphalt

Maintenance: [X] Public [ ] Private

[ ] Storm Sewer [ ] Curb/Gutter

[ ] Sidewalk [X] Street Lights

Topo Relatively level

Size Typical for neighborhood

Shape Rectangular, more or less

View Single family, Wooded, Church

Drainage Average

Is the property located in a HUD Identified Special Flood Hazard Area? [X] No [ ] Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): **The owner reports the subject has septic tank and utility hookups. Owner reports a dwelling was on the site, but burned and has been demolished. No adverse easements, encroachments of other unfavorable factors are apparent.

MARKET DATA ANALYSIS

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered those in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	1216 Little Rock Road	6610 Manderly Drive	5804 Silver Eagle Drive	265 Pine Forest Drive
Proximity to Subj.		0.8 mile +- SE	0.7 mile +- NE	3 miles +- NW
Sales Price	$ NA	$ 10,000	$ 17,000	$ 19,500
Price NA	$	$	$	$
Data Source	Inspection	MLS & Tax Records	MLS & Tax Records	MLS & Tax Records
Date of Sale and Time Adjustment	DESCRIPTION 12-95	DESCRIPTION 3-95 cl. Adjustment 0	DESCRIPTION 8-95 cl. Adjustment 0	DESCRIPTION 12-94 cl. Adjustment 0
Location	Ext. Obs.	Sl.Superior -1,000	Much Super. -5,000	Much Super. -5,000
Site/View	0.413 ac.+-	0.54 ac.+- 0	0.226 ac.+- 0	0.695 ac.+- 0
Features	Driveway	+500	+500	+500
	Septic tank	Utilities	Utilities	Utilities
	Utilities		Flood zone +1,000	
			at back	
Sales or Financing Concessions	No special concessions	Cash 0	No special concessions	Conv. Seller CC -500
Net Adj. (total)		[ ] Plus [X] Minus $ 500	[ ] Plus [X] Minus $ 3,500	[ ] Plus [X] Minus $ 5,000
Indicated value of Subject		$ 9,500	$ 13,500	$ 14,500

RECONCILIATION

Comments on Market Data: MLS and Tax records were searched and these sales are considered the best available. Regarding the Market Data Analysis, please see "Additional Comments/Disclaimer" on the next page. Weight is given to Sale 1. The other data indicate a higher value.

Comments and Conditions of Appraisal: This appraisal is contingent upon the site being able to support new residential construction. This report is considered a "complete appraisal-summary report" as defined by the Uniform Standards of Professional Appraisal Practice.

Final Reconciliation: Weight is given to the Direct Sales Comparison Approach as it is considered the best gauge of market value. The Cost, & Income Approaches are not applicable in the appraisal of vacant residential land.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF Dec. 13 19 95 to be $ 11,000

Appraiser(s) Roger M. Webb, SRA

Review Appraiser (If applicable) ____ [ ] Did [ ] Did Not Physically Inspect Property

Software by First Systems Professionals, Inc. (800) 327-8402

ADDITIONAL COMMENTS/DISCLAIMER

This report constitutes a "complete appraisal/summary report" as defined by the Uniform Standards of Professional Appraisal Practice.

The street address "1216 Little Rock Road" was obtained from the "Tax Records" and may or may not be the correct street number.

The subject is located on Little Rock Road which is a thoroughfare and slightly unfavorable due to traffic. Also, the house next door has loose dogs and has debris about the yard. These factors are considered unfavorable and a location adjustment is made in the market data analysis. Sales 2 and 3 are from developments with generally newer and more expensive dwellings than the subject area. A larger location adjustment is made for Comparables 2 and 3 as indicated.

The subject is located in the flight path of Charlotte-Douglas Airport (located about 2.5 miles south). This factor is considered unfavorable, however, all three comparables are affected in a similar manner and no adjustment is made for this factor. A church is just down and across the street from the subject. This factor is not considered significant.

Owner reports a dwelling was on the subject which burned and has been demolished. The owner reports utilities are available at the site including public water, electricity and a septic tank is on the site. The subject has a gravel driveway.

MLS Records indicate a lot (3 lots away from the subject) was listed from 1/94 through 4/95 starting at $13,800 and reduced to $12,500. This lot did not sell and tends to indicate the upper limit of the value range for the subject. Tax records indicate a lot diagonally behind the subject sold for $10,000 in 4-93.

Although Comparables 1 and 3 occurred over six months prior to the appraisal date they are considered reflective of the current market. These data are considered the best available and are most comparable to the subject property. Other sales analyzed were inappropriate for use as comparables. These Comparables did close within the last twelve months which conforms with FNMA Guidelines.

These comparables are the best available to the appraiser. The appraiser has made every effort to utilize comparables which are similar in utility, quality of construction and location. Comparables within close proximity to the subject are selected when available. When unavailable, properties from substitute areas are selected.

Comparable market data used in the appraisal were selected from data bank, MLS data, agents, appraisers or other alternate sources. All data is deemed reliable, but is not warranted.

No special flood hazard is apparent and the subject is in Zone C per FEMA Flood Insurance Rate Map Panel #370159-0006B dated February 26, 1982. No survey was available to the appraiser and the appraiser does not have the expertise of a surveyor. The appraiser is not qualified to detect easements, encroachments, dwelling setback, flood zone boundaries or other factors which may affect or pertain to the subject property. Such factors may have a negative affect on the value and/or marketability of the subject property. I urge the client to obtain a survey if desired.

Unless otherwise stated in the report the subject, according to tax and deed records, has not sold in the last year. It has been reported the subject has been acquired by the borrower through an equitable property distribution.

Property taxes are due for 1992 through 1995. According to the Tax Office the total due for this period is $4,442.12. This appraisal is contingent upon the property taxes being satisfied.

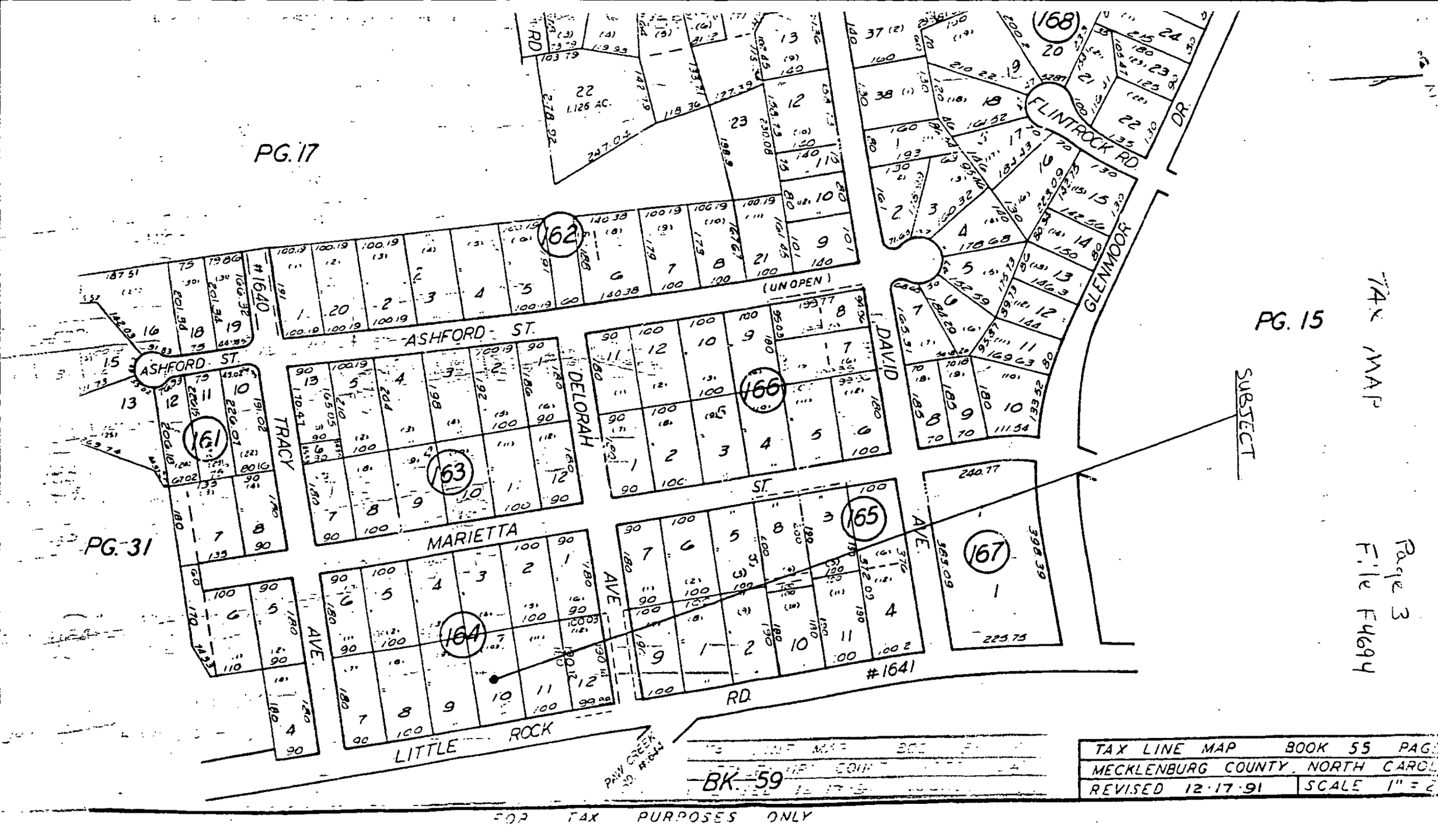
Unless otherwise stated in the report the subject does not appear to be in a special assessment district.

The appraiser provides no expressed or implied warranty concerning any aspect of the appraised property. The rating factors of good, average, fair and poor are often used to indicate how the subject property compares to competing properties. These ratings should not be relied upon as being conclusive.

The Paw Creek Oil Storage Facility is about a mile away from the subject and ground water contaminants have been found in the area. It is beyond the scope of the appraiser to test for radon gas, contaminated water supplies, or any hazardous conditions that may or may not be apparent. The appraiser is not qualified to detect such substances. This appraisal assumes that no hazardous conditions exist (unless otherwise noted). If a potentially hazardous or undesirable condition becomes apparent, the value and marketability of the property could be adversely affected. The client is urged to retain an expert to test for radon, toxic waste, water contaminants or any other potential hazard or undesirable condition.

The purpose of this appraisal is to estimate the fee simple market value of the identified property as of the effective date and defined in the attached FNMA form 1004B. The title is assumed to be good and marketable. The function of the appraisal is to provide the lender with a market value estimate for mortgage loan purposes. The scope of the appraisal is the formulation of the most current applicable data available as it relates to the subject property. The data is processed through any applicable approaches including Cost, Income and Market Data Analysis. Comparable data are adjusted to the subject and is detailed within the appropriate sections of the report. The Cost and Income Approaches are considered not applicable in the appraisal of a vacant residential lot.

The appraiser certifies to the best of his knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute. This report is subject to the review requirements of the Appraisal Institute relating to review by its duly authorized representatives. As of the date of this report, the appraiser has completed the requirements of the continuing education program of the Appraisal Institute and the State of North Carolina.


PG. 17
PG. 15
PG. 31
TAX MAP
Page 3
File #4694
SUBJECT
ASHFORD ST.
ASHFORD ST.
TRACY
DELORAH
DAVID
GLENMOOR
FLINTROCK RD.
DR.
MARIETTA
ST.
AVE.
AVE.
AVE.
RD.
#1640
#1641
LITTLE ROCK
(UNOPEN)
161
162
163
164
165
166
167
168
BK-59
TAX LINE MAP BOOK 55 PAG
MECKLENBURG COUNTY, NORTH CARO
REVISED 12-17-91
SCALE 1" = 2
FOR TAX PURPOSES ONLY

MARKET DATA LOCATION MAP

