

4324 ROCKWOOD RD

11316107

1/4/2008

duponbj

Groundwater and Wastewater Services File Imaging Project

May 2007

Barcode Font = IDAutomationHC39M

CERTIFICATE OF COMPLETION/OPERATION PERMIT

12/19/00

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
700 NORTH TRYON ST., SUITE 211
CHARLOTTE, NC 28202
PHONE (704) 336-5102

FILE: 4370B DATE: 10/30/00

TC: 113-161-07 ☒ C ☐ CRT

SERIAL Nº 18519

Name of Owner Michael Hoover Juris.: _____

Address of Property 4324 Rockwood Road

Inspection Data:

Tank Material PCC

Total Length of Drainfield 535'

Number of Lines 5 @ varying lengths

Cover Depth 12"

Water Supply Source well

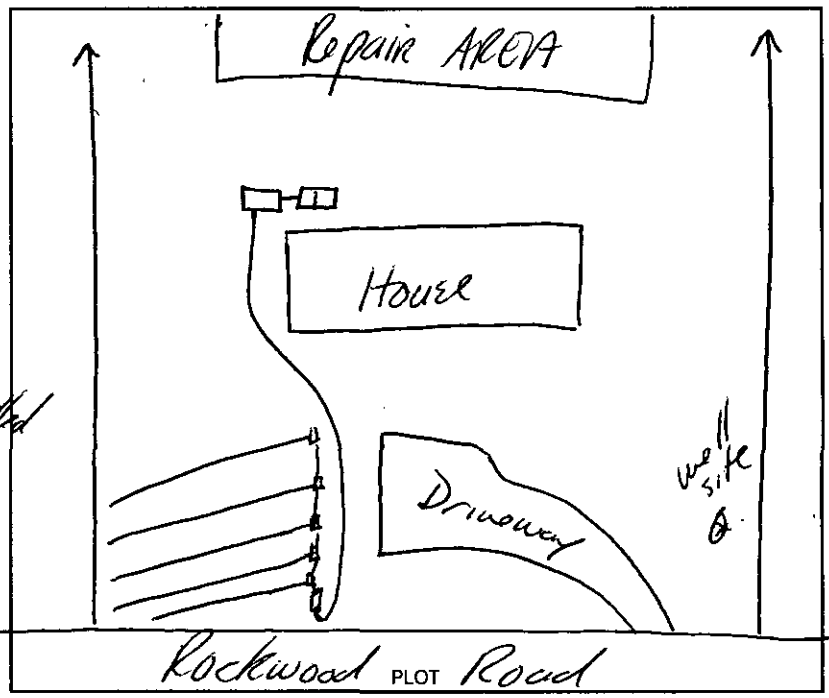
Distance to Water Source Not yet drilled

Excavation Inspected 10/30/00

Tank(s) Inspected 10/30/00

Wash Line Inspected NA

High Water Alarm Inspected 12/19/00



Design 2000, 1500 ST, 1000 DT, PI, CAN, 1600 SFT, 12" stone, CTR# 6 & M

The undersigned has inspected the Septic Tank System described above, and certifies it has been

☒ installed or constructed ☐ altered or repaired

☐ in accordance with the permit issued ☒ as detailed in the plot above

and meets the provisions of I5A NCAC 18A. 1900, "Laws And Rules For Sewage Treatment and Disposal Systems" in effect on the date of issuance of the permit. This issuance of this

☐ Certificate of Completion ☒ Operation Permit

does not in any way guarantee that the system will operate properly or relieve any person now or hereafter owning, controlling, or using such system from any liability resulting from the failure of the system to operate properly. This document is issued subject to those restrictions and conditions shown on the permit(s) and the provisions of I5A NCAC 18A. 1990 in addition to those listed below under "COMMENTS." This document shall be null and void if any information contained in the application is untrue or if any additions are made to the property which would increase the requirements for said system.

Notice: Disturbance of the designated repair area may result in the suspension/revocation of this permit.

COMMENTS: Four Bedroom House

5 lines of varying lengths w/ drop boxes (535 TLF)

Type III b - Pump to Conventional System

Nema 4X Alarm Box

Tommy L. Nicholson
Environmental Health Specialist

Mecklenburg County services are available without regard to ethnic origin, sex, or disability.

INSTALLATION, CONSTRUCTION, ALTERATION, AND/OR REPAIR APPROVAL

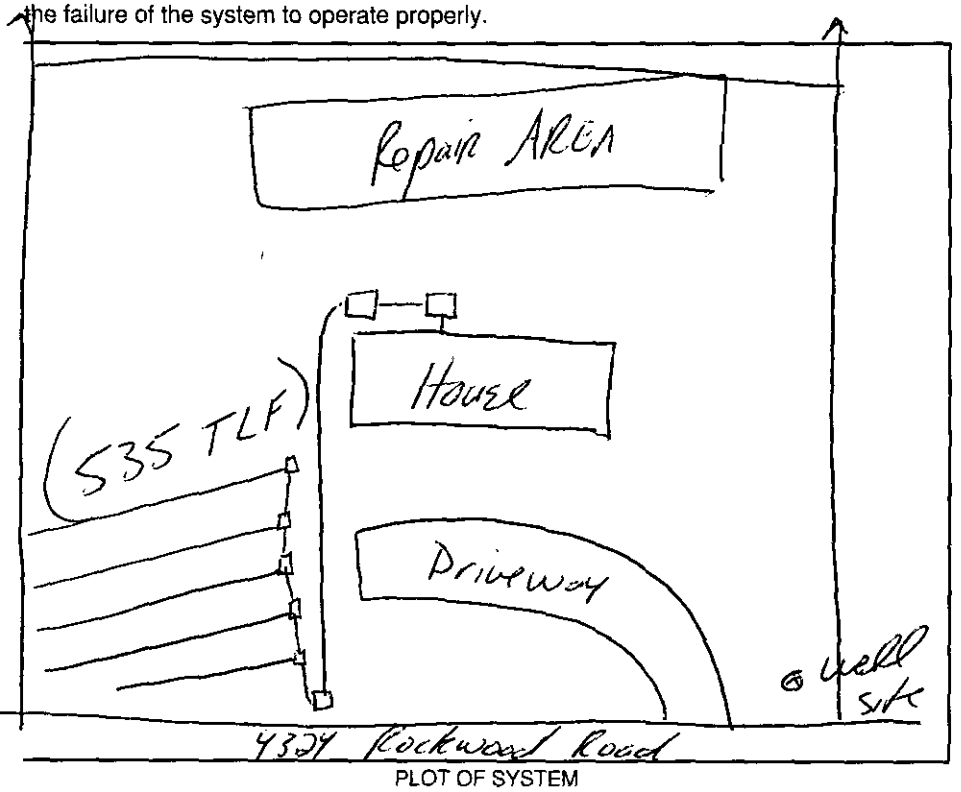
HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
700 NORTH TRYON ST., SUITE 211
CHARLOTTE, NC 28202
PHONE (704) 336-5102

FILE: 4370B DATE: 10/30/00

TC: 113-161-07 XL

SERIAL Nº 18560

Permission is hereby given to ~~_____~~ Install or Construct, _____ Alter or Repair the individual septic tank wastewater treatment system with subsurface, soil absorption, effluent discharge as specified herein at the described location. This permit is granted based upon the information supplied in the application dated 8/14/00. All work shall be completed on or before 11/30/00, after which date this permit shall be null and void. The system shall meet all of the construction requirements of I5A NCAC 18A. 1900 which are in effect on the date of the granting of this permit. A Certificate of Completion or an Operation Permit must be obtained from the Mecklenburg County Health Department before any system can be covered up or placed into service. The issuance of this permit does not in any way guarantee that the system anticipated to be constructed will operate properly, or relieve any person now or hereafter owning, controlling or using such system from any liability resulting from the failure of the system to operate properly.



PLOT OF SYSTEM

Liquid Capacity of Septic Tank 1500 gallons

Liquid Capacity of Dosing Tank 1000 gallons

Tank Construction PCC

Trench Depth 24"

Absorption and/or Nitrification Lines:

Trench Width 3' feet

Trench Walls Scored and Porous yes

Total Line Length 535' feet

Number of Lines 5 @ Varying Lengths

Depth of Stone 12" inches

Distance from House >5' feet

Distance from Property Line 710' feet

Distance from Well >100' feet

NOTICE: This system shall not be installed while soils are in a wet condition.

NAME OF OWNER Michael Hoover

LOCATION OF PROPERTY 4324 Rockwood Road

Comments: Four Bedroom House
Install 5 lines at varying lengths w/ drop boxes
Type III b Conventional system
Nema 4X Alarm Box

Tommy P. Nicholas
Environmental Health Specialist

WHITE - HEALTH DEPARTMENT's COPY • CANARY - E.H.S. COPY • PINK - OWNER OR AGENT's COPY

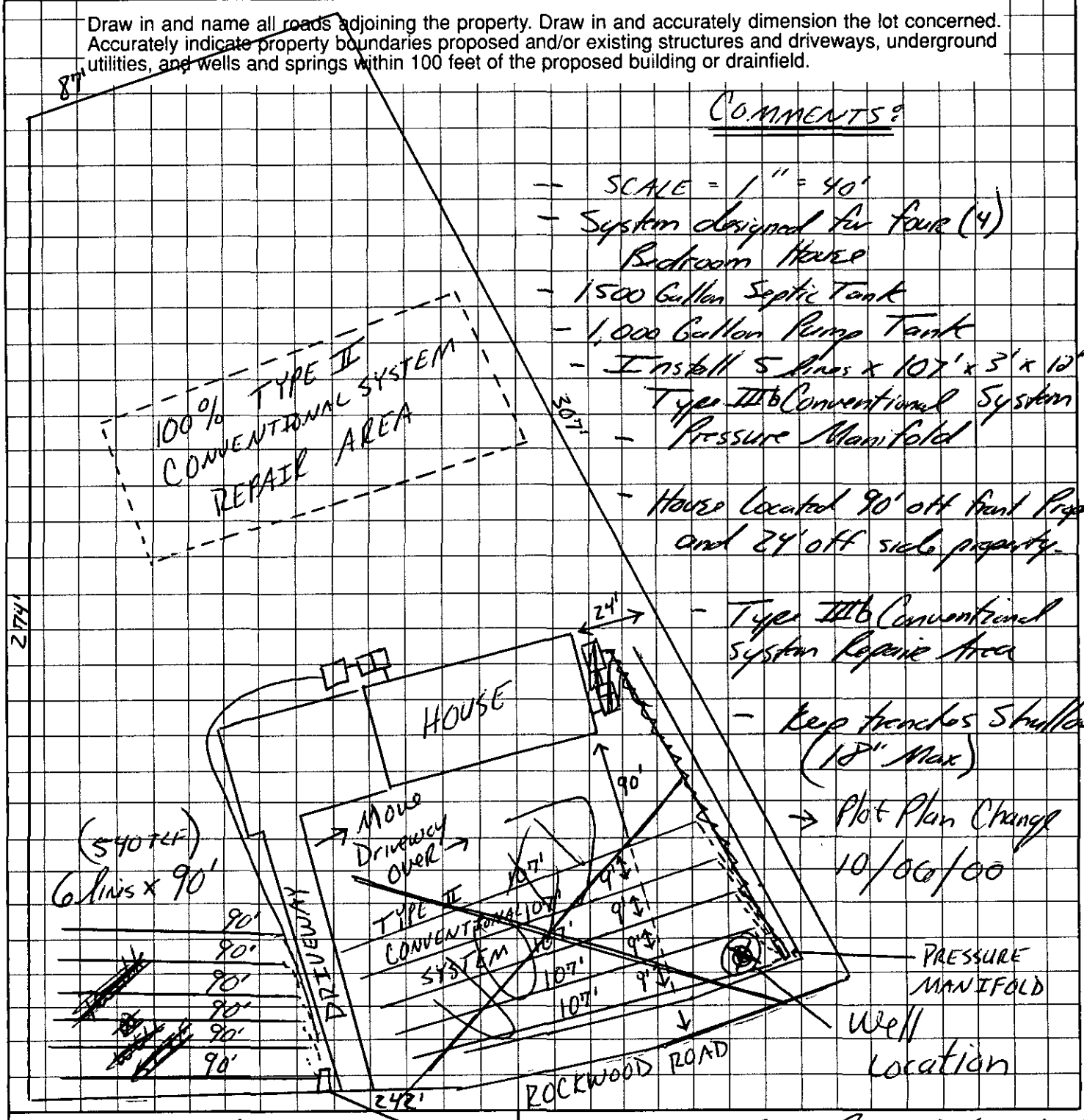
PROPOSED PLOT PLAN

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

FILE: 4370B

TC: 113-161-07

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.



OWNER/AGENT SIGNATURE Michael J. Hoover

DATE 8/14/00

APPROVAL DATE Jimmy P. Mickler 8/14/00

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

CC App 15818 ACS

FEE: 300.00 **AUTHORIZATION FOR WASTEWATER SYSTEM CONSTRUCTION**
DATE: 8/15/00 SC **VOID SIXTY (60) MONTHS FROM DATE OF ISSUANCE**

DATE: _____ **PERMIT NO:** 4370B
PARCEL NO: 113-161-07

JOB LOCATION ADDRESS: 4304 Rockwood Road
PROPERTY OWNER: Michael Hoover
BUILDING CONTRACTOR: _____
SUBDIVISION NAME: —
AUTHORIZATION ISSUED BY: Jerry L. Nichols **DATE:** 8/14/00
DEHNR AUTHORIZED AGENT

AUTHORIZATION CONDITIONS

1. WASTEWATER SYSTEM CONSTRUCTION AND INSTALLATION MUST MEET ALL CONDITIONS AND SPECIFICATIONS AS SET FORTH IN IMPROVEMENT PERMIT NO. 4370B, AND THE ATTACHED SITE PLAN WITH SYSTEM DETAILS. CONSTRUCTION AND INSTALLATION MUST ALSO MEET ALL REQUIREMENTS SET FORTH IN THE RULES GOVERNING SANITARY SEWAGE COLLECTION, TREATMENT, AND DISPOSAL AND ANY OTHER APPLICABLE RULES AND LAWS.

2. AN INSTALLATION, CONSTRUCTION, ALTERATION AND/OR REPAIR APPROVAL MUST BE SECURED **PRIOR** TO INSTALLATION OF THE SEPTIC TANK SYSTEM. THE INSTALLER OF THE SYSTEM SHALL BE A REGISTERED SEPTIC TANK CONTRACTOR WITH MECKLENBURG COUNTY HEALTH DEPARTMENT.

3. ANY ALTERATION IN SITE OR SOIL CONDITIONS (INCLUDING LOCATION OF STRUCTURES AND APPURTENANCES) OR MODIFICATION IN USE, DESIGN WASTEWATER FLOW, OR WASTEWATER CHARACTERISTICS AS SPECIFIED IN THE ASSOCIATED IMPROVEMENT PERMIT AND APPLICATION, MAY SUBJECT THIS AUTHORIZATION AND ASSOCIATED PERMIT(S) TO REVOCATION.

4. OTHER CONDITIONS: See Conditions of I.P.

OWNER CERTIFICATION

I CERTIFY THAT THERE HAVE BEEN NO ALTERATIONS IN SITE OR SOIL CONDITIONS OR MODIFICATIONS TO FACILITY, WASTEWATER FLOW, OR WASTEWATER CHARACTERISTICS FROM THOSE SPECIFIED IN THE ORIGINAL APPLICATION OR ASSOCIATED IMPROVEMENT PERMIT UNLESS AUTHORIZED IN WRITING BY THE MECKLENBURG COUNTY HEALTH DEPARTMENT. I ALSO UNDERSTAND THAT ANY SUCH ALTERATIONS, MODIFICATIONS, OR FALSE INFORMATION ARE GROUNDS FOR REVOCATION OF PERMITS AND AUTHORIZATION TO CONSTRUCT.

Michael J. Hoover 8/14/00
SIGNATURE OF OWNER/OWNER'S REPRESENTATIVE DATE

Permit Number 4370B

CONDITIONS OF IMPROVEMENT PERMIT

Tax Number: 113-16107

The IMPROVEMENT PERMIT is subject to revocation if site plans or the intended use change. There is to be NO grading, filling or disturbance of the soil in the area of the septic tank system or repair area.

CONSTRUCTION AUTHORIZATION must be obtained prior to receiving a Building Permit. The Construction Authorization is NOT transferable. Do not clear, grade, fill or disturb soil prior to obtaining a Construction Authorization.

Domestic-type wastewater only. No industrial process wastewater may be discharged into the system.

Basement	___ Yes	✓ No	___ Partial Basement
Type Primary Wastewater System Type (circle one): I (II) III IV V VI	✓ Conventional ___ Prefabricated, permeable block panel system ___ Shallow Placed Conventional	___ Low Pressure Pipe ___ Large Diameter Pipe ___ Fill ___ Other	___ Innovative or Experimental: ___ IWWS-93-1 ___ IWWS-93-2 ___ IWWS-94-1

0.3 Long-term acceptance rate	480 Max gallons/day wastewater flow	1600 Absorption Area (sq ft)	9' Trench spacing (min. on centers)
yes Serviced by private well	1500 Gallon septic tank	535 Total trench length (ft)	24" Maximum trench depth (At least 12" of provisionally suitable soil must remain between trench bottom and unsuitable soil conditions)
4 Bedrooms in residence	1000 Gallon pump tank	12" Depth of stone	

Any surface waters present: NO Type: Minimum separation distance:

Site modifications required:

Additional Conditions: Install 5 lines x 107' x 3' x 12" Stone
Install Pressure Manifold

Repair Area System Type Type (circle one): I (II) III IV V VI	✓ Conventional ___ Prefabricated, permeable block panel system ___ Shallow Placed Conventional	___ Low Pressure Pipe ___ Large Diameter Pipe ___ Fill ___ Other	___ Innovative or Experimental: ___ IWWS-93-1 ___ IWWS-93-2 ___ IWWS-94-1

1600 Absorption Area (Sq ft) 535' Total Trench Length (Ft)	12" Depth of Stone Trench	9' Trench spacing (min. on centers)	24" Maximum Trench Depth

For existing system, enter the year originally installed:

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 Sewage, 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 Improvement permit is transferable.

Larry L. Mobley 8/14/00
DEHNR Authorized Agent Date

Michael J. Hoover 8/14/00
Owner/Agent Signature Date

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

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

pd 85 chk 2nd cc expired 13345

FEE: 115
DATE: 7/11/00 SC

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

1 CRT

TYPE APPLICATION: X 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 #: 43708

PROPERTY INFORMATION (FROM ENGINEERING FORM) FOR JOB LOCATION:

TAX/PARCEL NUMBER: 11316107

STREET ADDRESS: 4324 Rockwood Road

SUBDIVISION OR MOBILE HOME PARK NAME:

LOT NUMBER: 9 BA

TYPE OF BUILDING (CHECK ONE):

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

TOWNSHIP (CHECK ONE):

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

HEATED SQUARE FOOTAGE: 1770

NUMBER OF BEDROOMS: 4 NUMBER OF OCCUPANTS: 5

CLOSING DATE 7/24/00

FOUNDATION FOR RESIDENCE:

__ WITHOUT BASEMENT ON SLAB
X CRAWL SPACE
__ WITH BASEMENT /PLUMBING
__ WITH BASEMENT /NO PLUMBING

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

—

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

WATER SUPPLY (CHECK ONE):

__ COMMUNITY (C)
__ MUNICIPAL (M)
X 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 X NO
EXISTING WASTEWATER SYSTEMS __ YES X NO
EASTMENTS OR RIGHT-OF-WAYS __ YES X NO
WELL, SPRINGS OR WATERLINES __ YES X NO
DESIGNATED WETLANDS __ YES X NO

PROPERTY OWNER:

NAME: (LAST) Hoover (FIRST) Michael (MI) C.
ADDRESS: 1415-208 Cameron Matthews Dr
CITY: Matthews STATE: NC ZIP: 28105-
DAYTIME PHONE: (704) 553-6150

LEGAL AGENT FOR PROPERTY OWNER, IF APPLICABLE:

NAME: (LAST) Thompson (FIRST) Keith (MI) Services INC.
DAYTIME PHONE: ( ) —
9225 Walkers Ferry Rd
Charlotte 28214

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: Michael J. Hoover DATE: 7/11/00

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

MECKLENBURG COUNTY HEALTH DEPARTMENT
Environmental Health Fees

Requestor (please print): MICHAEL & CHARLENE HOOVER Phone #: Date Requested: 7/10/00 Date Filled:

Account Name: Cash Charge Account No.:

I certify that I am authorized to charge this account for this service:

Signature: Printed Name: Date:

T.C.	Qty	Description	Unit Cost	Total Cost
0701		Improvement Permit Application - Residential	$ 200.00	
0735		Improvement Permit Application - Commercial	$ 400.00	
0702		Optional Site Evaluations	$ 100.00	
0703		Installation and Final Approval	$ 150.00	
0704		Change in Plot Plan	$ 100.00	
0705		MH Exc/Add/Repl without System Modification	$ 100.00	
0706		MH Exc/Add/Repl with System Modification	$ 300.00	
0707		Site Consultation Visit	$ 100.00	
0734		Authorization for Wastewater System Construction	$ 150.00	
0708	1	Realty Closing - Conventional	$ 85.00	85 —
0709		Realty Closing - FHA with water	$ 135.00	
0710		Additional Trips	$ 65.00	
0711		Well Water Analysis-Bacteriological with regular parameters	$ 50.00	
0712		Well Water Analysis -Nitrates and Nitrites	$ 15.00	
0714		Well Water Analysis - Organic Analysis	$ 200.00	
0715		Admin. Fee - Field Activity Letter	$ 25.00	
0718		Residential Pool Permit	$ 50.00	
0719		Public Pool Permit - operating	$ 240.00	
0720		Seasonal Pool Permit - operating	$ 120.00	
0736		Pool Late Fee	$ 120.00	
0733		Permit to Construct a Public Pool	$ 200.00	
0721		Home Day Care Evaluation and Permit	$ 70.00	
0722		Home Day Care Evaluation and Annual Fee	$ 40.00	
0723		Eval and Report Non-Permit Facility	$ 50.00	
0724		Private Pool Testing	$ 15.00	
0731		Garbage Hauler Permit - (1-9 vehicles)	$ 30.00	
0736		Garbage Hauler Permit - (each over 9)	$ 20.00	
0725		Document Copies	$ 0.05	

Payment received by: Date: 7-12-00 Total: 85 —

4324 Rockwood Rd.

4/2000

White-AUDIT Canary-CUSTOMER Pink-DIVISION

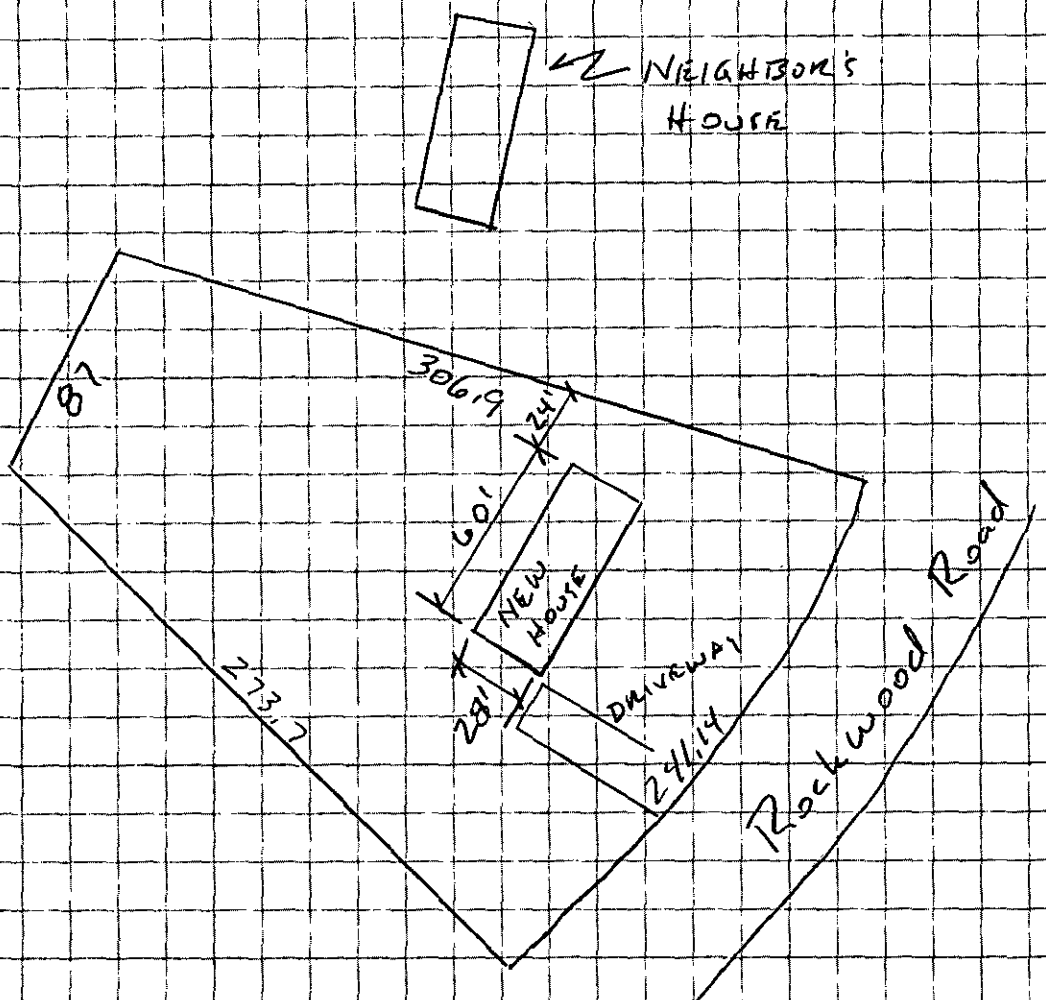
PROPOSED PLOT PLAN

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

FILE: 4370B

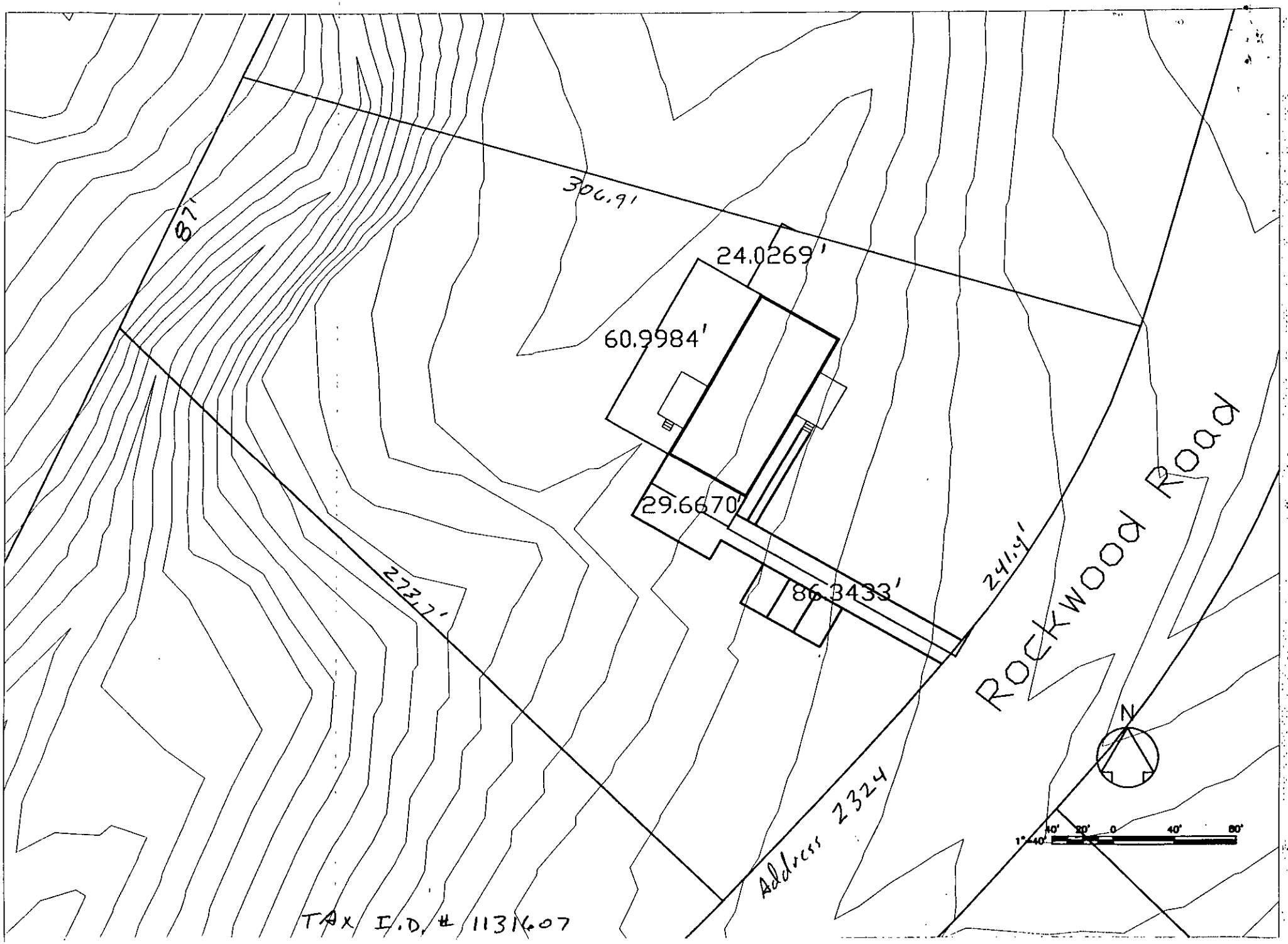
TC: 113-16107

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.



APPROVAL DATE _____

White - Health Department's Copy Canary - Environmentalist's Copy Pink - Owner's Copy


87'
306.91'
24.0269'
60.9984'
29.6670'
86.3433'
241.4'
273.7'
ROCKWOOD ROAD
N
Address 2324
TAX I.D. # 113607

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

AS #2

Sheet: _____
Property ID: 113-161-07
Lot #: 9
File #: 4370B

SOIL/SITE EVALUATION
for ON-SITE WASTEWATER SYSTEM

OWNER: Keith Thompson Services, Inc. APPLICANT: Michael Hoover
ADDRESS: 9325 Walkers Ferry Rd, Charlotte DATE EVALUATED: 8-4-00
PROPOSED FACILITY: residence PROPOSED DESIGN FLOW (.1949) 480gpd/PROPERTY SIZE: 1.1Ø
LOCATION OF SITE: 4324 Rockwood Road PROPERTY RECORDED: _____
WATER SUPPLY: ☐Private ☐Public ☐Well ☐Spring ☐Other _____
EVALUATION METHOD: ☐Augur Boring ☐Pit ☐Cut
TYPE OF WASTEWATER: ☐Sewage ☐Industrial Process ☐Mixed

PROFILE #	510 MS 2-870 .1940 Landscape Position/ Slope %	Horizon Depth (IN.)	SOIL MORPHOLOGY (.1941) .1941 STRUCTURE/ TEXTURE	.1941 CONSISTENCE MINERALOGY	OTHER PROFILE FACTORS .1942 SOIL WETNESS/ COLOR	.1943 SOIL DEPTH	.1956 SAPRO CLASS	.1944 RESTR HORIZ	PROFILE CLASS &LTAR
1	LS	0-2"	gr/cl	Fr/SEXP/SS/SP	>33" to soil wetness	33"	N/A	None	MS .3g/F2 IV
		2-24"	SBK/c	F/SEXP/S/P					
		24-33"	SBK/cl	Fr/SEXP/SS/SP					
2	LS	0-25"	SBK/c	F/SEXP/S/P	>35" to soil wetness	35"	N/A	None	MS .3g/F2 IV
		25-35"	SBK/cl	Fr/SEXP/SS/SP					
3	LS	0-6"	gr/scl	Fr/SEXP/SS/SP	>46" to soil wetness	46"	N/A	None	PS .3g/F2 IV
		6-38"	SBK/c	F/SEXP/S/P					
		38-46"	SBK/cl	Fr/SEXP/SS/SP					
4	LS	0-7"	gr/scl	Fr/SEXP/SS/SP	>42" to soil wetness	42"	N/A	None	PS .3g/F2 IV
		7-37"	SBK/c	F/SEXP/S/P					
		37-46"	SBK/cl	Fr/SEXP/SS/SP					

DESCRIPTION	INITIAL SYSTEM	REPAIR SYSTEM
Available Space (.1945)	PS	MS
System Type(s)		
Site LTAR	.3g/F2	.3g/F2

OTHER FACTORS (.1946): _____
SITE CLASSIFICATION (.1948): Unsuitable
EVALUATED BY: W.B. Marlin LSS - 8-4-00
OTHER(S) PRESENT: _____

FILE # 4370B

COMMENTS 1st probably NOT Repair

LANDSCAPE POSITION	GROUP	TEXTURE	.1955 LTAR
R-RIDGE	I	S-SAND	1.2-0.8
S-SHOULDER SLOPE		LS-LOAMY SAND	
L-LINEAR SLOPE			
FS-FOOT SLOPE	II	SL-SANDY LOAM	0.8-0.6
N-NOSE SLOPE		L-LOAM	
H-HEAD SLOPE			
CC-CONCLAVE SLOPE	III	SI-SILT	0.6-0.3
CV-CONVEX SLOPE		SICL-SILTY CLAY LOAM	
T-TERRACE		CL-CLAY LOAM	
FP-FLOOD PLAIN		SCL-SANDY CLAY LOAM	
	IV	SC-SANDY CLAY	0.4-0.1
		SIC-SILTY CLAY	
		O-ORGANIC	

CONSISTENCE MOIST	WET
VFR-VERY FRIABLE	NS-NON-STICKY
FR-FRIABLE	SS-SLIGHTLYSTICKY
FI-FIRM	S-STICKY
VFI-VERY FIRM	VS-VERY STICKY
EFI-EXTREMELY FIRM	NP-NON-PLASTIC
	SP-SLIGHTLYSTICKY
	P-PLASTIC
	VP-VERY PLASTIC

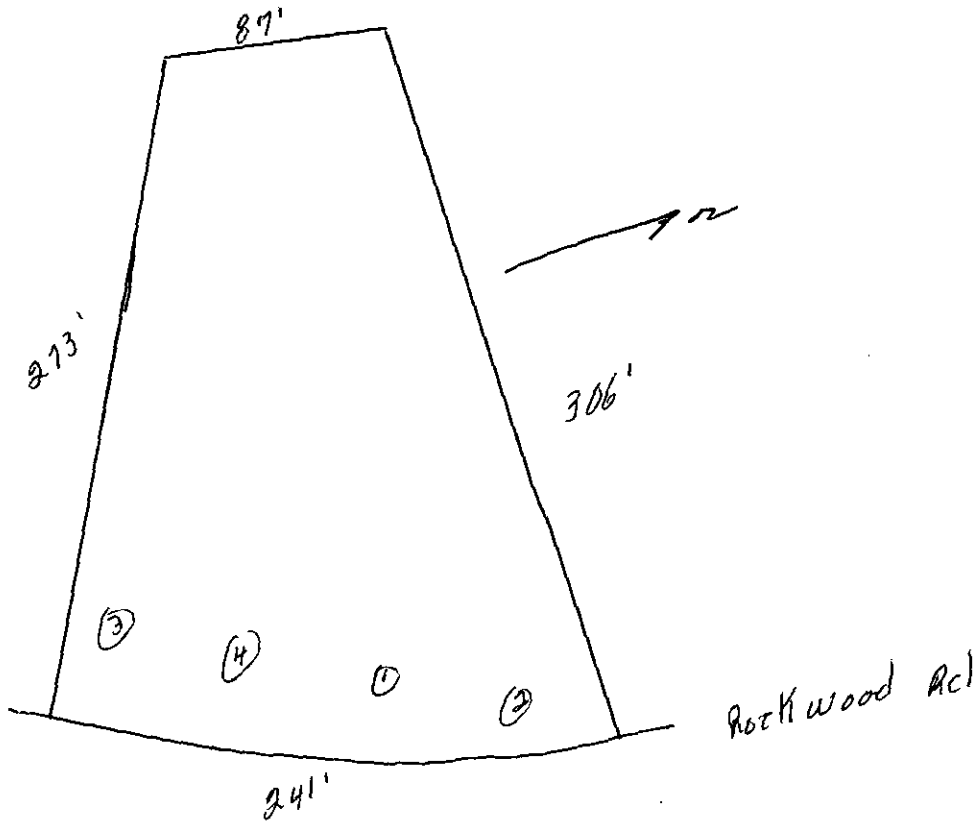
STRUCTURE

SG-SINGLE GRAIN
M-MASSIVE
CR-CRUMB
GR-GRANULAR
SBK-SUBANGULAR BLOCKY
ABK-ANGULAR BLOCKY
PL-PLATY
PR-PRISMATIC

MINERALOGY

SLIGHTLY EXPANSIVE

EXPANSIVE



First Value Homes, Inc.
Purchase Agreement
Date 6/30/00

Purchase Agreement # _____

This Purchase Agreement supercedes any previously dated Purchase Agreements, and any collateral received, pledged or mortgaged, pursuant to previous Purchase Agreements and/or Riders, including, but not limited to, Cash, Deeds of Trust or Mortgages, hereby transfers to this Purchase Agreement. Where the term "Purchaser" is used herein, it shall include each and every person named as a Purchaser herein, both individually and/or jointly and severally, and the term "Purchaser" shall include one person or persons collectively, whichever the case may be. Where the term "First Value" or "First Value Homes" or "FVH" is used it shall mean First Value Homes, Inc.

Purchaser: Michael Lewis Hoover
Purchaser: Charlene Marie Hoover
Current Address: 1415-208 Cameron Matthews Dr
Matthews, NC 28105
New Home Address: 4324 Rockwood Rd
Charlotte, NC 28214
Current Phone: (704) 321-0430

Housing Specialist: Brian Rankes

Base Price		90,669 ~
Manufacturer Installed Options	+	_____
First Value Installed Options (See Below)	+	2083 ~
Base + Options Sub-Total		92,752 ~
Sales Tax	+	600 ~
Fees	+	—
Insurance	+	—
Miscellaneous Purchase (See Rider)	+	—
Total Home Purchase Price		93,352 ~
On-Site Construction Estimates*	+	29,760 ~
Land Value*	+	18300
Total Value*		141,412 ~
Trade Equity (See Trade Rider) (Circle One)	+/-	—
Cash Deposit	-	500 ~
Land Equity*	-	~~18300~~ BP
Other Credits (See Rider)	-	—
Unpaid Balance		140,912 ~

* Land Value & On Site Construction Estimates Shown only for Loan Purposes. (see On Site Construction Agreement if applicable)

Description of Home Purchaser Agrees To Purchase and First Value Homes Agrees to Sell:

Manufacturer: R-anell
Model Name or #: CUSTOM

Select One	Code
X	N.C. Residential Building Code
	S.C. Residential Building Code
	Hud Code (Non-Modular)-(see Rider)
	Other- Specify

Elevation Style*: RANCH - Rock Hill
Serial Number: to be announced
Size: +/- 27.66 x 64 /Approx. Sq. Ft 1767
Upstairs Bedrooms: _____
Downstairs Bedrooms: 3
Color: Clay
Year: 2001

*If Cape or Saltbox; Square Footage may include the upstairs being completed Per the On Site Construction Agreement or totally by Purchaser if being completed

CUSTOM ORDERED HOMES:

☐ Display Home: Purchaser is purchasing display model (see Display Model Rider)

If Purchaser is custom ordering a home in this Purchase Agreement, Purchaser will choose one of the options below and a Custom Order Rider Form will be completed:

Check One Option

☐ The order is to be based upon First Value Homes display model serial number
☒ The order is to be based on the standard specifications of factory model order number customized version of Rock Hill 726

All changes to the order option chosen above will be recorded in the Custom Order Rider Form.
The contents of the Custom Order Rider Form are to be considered part of this Purchase Agreement just as if the entire contents appeared here on the face of this Purchase Agreement. Manufacturer of the home and/or First Value Homes reserve the right to make minor deviations from said plans and Specifications provided said deviations do not materially change the design, floor plan, size or value of the home.

First Value Installed Options:
3 1/2 Ton 12 seer Heat Pump

Total First Value Installed Options 2083 ~

Loan Costs-Initial all that apply

☐ Above pricing does not include any points or closing costs (may be added to finance contract by lender at closing)
☒ 4000 is the maximum amount that First Value Homes will pay toward Purchaser's Construction loan costs.
☒ 2000 is the maximum amount that First Value Homes will pay toward Purchaser's Permanent loan costs.

Disclosure: Purchaser understands that First Value Homes, Inc. cannot guarantee finance rates, points and/or closing costs and Purchaser agrees to rely upon lender documentation and/or good faith estimates for loan information.

Purchaser is making a good faith deposit of: (see Deposit and Liquidated Damages Section)
NC Deed of Trust and $500

MH Initial CMH Initial
(FVH PA 10/99)

PROMISSORY NOTE

(Amount) $ 141,412

Date 6/30/00

FOR VALUE RECEIVED, the undersigned, jointly and severally, promise to pay to FIRST VALUE HOMES, INC., or order, the principal sum of _____ dollars, ($ 141,412) with interest thereon from date, at the rate of 0% , both principal and interest payable in lawful money of the United States at the office of FIRST VALUE HOMES, INC., 212 Bulb Avenue, Gastonia, North Carolina 28054, or at such other place as the legal holder hereof may designate in writing.

The principal and interest shall be due and payable as follows:

Upon Demand

This Note evidences present and future obligations of the maker hereof in a maximum amount equal to the principal amount recited hereinabove.
Present obligations evidenced are _____ dollars; ($ 90,669) future obligations evidenced are _____ dollars, ($ 29,760).
Future advances may be made at any time before maturity or any extension thereof at the sole discretion of First Value Homes, Inc. for the sole purpose of fulfilling the obligations relating to First Value Homes, Inc.'s agreement to sell and the undersigned's agreement to purchase a certain home and make a pledge of this Note as set forth in that certain purchase agreement dated the 30th day of June, 2000, by and between the parties, (the "Purchase Agreement"), the terms of which are incorporated herein by reference as if fully set forth, but in no event shall future advances be made later than one year from the date hereof unless otherwise agreed in writing by the parties. All such advances shall be secured by the Deed of Trust which secures this Note.

In the event of (a) default in payment of any installment of principal or interest hereof as the same becomes due and such default is not cured within ten (10) days from the due date, or (b) default under the terms of any instrument securing this Note, and such default is not cured within fifteen (15) days after written notice to maker, then in either such event the holder may, without further notice, declare the remainder of the principal sum, together with all interest accrued thereon and, the prepayment premium, if any, at once due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same at any other time. The unpaid principal of this Note and any part thereof, accrued interest and all other sums due under this Note and Deed of Trust, if any, shall bear interest at the rate of fifteen (15%) per annum after default until paid.

All parties to this Note, including maker and any sureties, guarantors or endorsers, hereby waive protest, presentment, notice of this dishonor and notice of acceleration of maturity and agree to continue and to remain bound for the payment of principal, interest and all other sums due under this Note and Deed of Trust notwithstanding any change or changes by way of release, surrender, exchange, modification or substitution of any security for this Note or by way of any extension or extensions of time for the payment of principal of interest; and all such parties waive all and every kind of notice or consent of any of them.

Upon default, the holder of this Note may employ an attorney to enforce the holder's rights and remedies and the maker, principal, surety, guarantor and endorsers of this Note hereby agree to pay to the holder reasonable attorney's fees not exceeding a sum equal to fifteen (15%) incurred by the holder in exercising any of the holder's rights and remedies upon default. The rights and remedies of the holders as provided in this Note and any instrument securing this Note cumulative and may be pursued singly successively, in the sole discretion of the holder. The failure to exercise any such right or remedy shall not be a waiver or release of such rights or remedies or the right to exercise any of them at another time.

This Note is to be governed and construed in accordance with the laws of the State of North Carolina.

This Note is given to secure a certain indebtedness by and contractual obligation of , the maker hereof , as set forth in the Purchase Agreement, and is secured by a Deed of Trust of even date herewith to Peggy S. Phillips, Trustee, which is a First lien upon the property therein described, the provisions of all security instruments securing this Note are incorporated herein together reference.

IN TESTIMONY WHEREOF, each individual maker as hereunto set his hand and seal, the day and year first above written.

Michael Lewis Hoover (SEAL)

Charlene Marie Hoover (SEAL)