

14027 ISLAND DR

00101323

6/8/2007

duponbj

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

Mecklenburg County
Health Department

M E M O R A N D U M

TO: Susan Uzzell
Accountant II

FROM: Sylvia D. Daniel, R.S.
Program Chief

Date: January 7, 1998

Ref: 14027 Island Drive/File #5981A

SUBJECT: Refund

(Mr./Mrs./Co.) Ms. Margaret Young originally paid $200.00

for an alteration to an existing septic system on December 16, 1997

.

A refund should be issued for $150.00 because

no alteration was done to the system , it will be used as it is for the

new additions to the home .

Please make check payable to: Margaret Young

14027 Island Drive

Huntersville, NC 28078

Have Jay Young Complete

INDIVIDUAL WATER AND WASTEWATER SYSTEMS PROGRAM
APPLICATION FOR SERVICES

-40

X 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 5981A

PERSON FILING APPLICATION:
NAME: YOUNG (last) JAY (first) A (mi)
ADDRESS: 14027 Island DR PHONE: (704) 875-8188
CITY: Huntersville STATE: NC ZIPCODE: 28078

Date: 1-6-98

PROPERTY OWNER:
NAME: Young (last) Jay (first) A (mi)
ADDRESS: 14027 Island DR PHONE: (704) 875-8188
CITY: Huntersville STATE: NC ZIPCODE: 28078

PROPERTY INFORMATION (FROM ENGINEERING FORM):
TAX/PARCEL NUMBER: 001-013-23
STREET ADDRESS: 14027 Island Dr Huntersville NC 28078
ZONING:

Township (check one):
[X] 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):

[] 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) Storage Closet Exercise Room

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

NUMBER BEDROOMS: 3 NUMBER OCCUPANTS: 4

SYSTEM CLASSIFICATION:

COMMERCIAL/INDUSTRIAL PROPERTY:
Type Business _____ # Employees ___ Per Shift ___ ___ ___
Industrial Wastes (Y/N) ___
Underground Storage Tanks On Property (Y/N) ___ Type _____

WATER SUPPLY (check one):
[] Community (C) [] Shared Well (S)
[] Municipal (M) [] Other 'spring' (O)
[X] 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: X [signature] Date: X 1-26-98

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.

... Use existing System for ~~Bath~~, Exercise Room, ~~Washer and Dryer~~ - NO BEDROOMS 3 Bedroom System

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

[signature] Environmentalist 12-22-97 Date

Director or Authorized Section Head Date

WATER : 122791

FEE: $200.00 ck# 1025

DATE: 12/16/97

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

[ ] CRT

TYPE APPLICATION: ___ NEW SYSTEM X 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 #: S9818

PROPERTY INFORMATION (FROM ENGINEERING FORM) FOR JOB LOCATION:

TAX/PARCEL NUMBER: 001-013-23

STREET ADDRESS: 14027 Island DR. (Huntersville)

SUBDIVISION OR MOBILE HOME PARK NAME:

LOT NUMBER: #14

TYPE OF BUILDING (CHECK ONE):

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

HEATED SQUARE FOOTAGE: Existing 3500

NUMBER OF BEDROOMS: 3

NUMBER OF OCCUPANTS: 4

FOUNDATION FOR RESIDENCE:

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

TOWNSHIP (CHECK ONE):

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

CLOSING DATE _____

IF EXPANSION/ALTERATION OF EXISTING SYSTEM, DESCRIBE THE PROPOSED BUILDING ADDITION: Existing Home Has Basement 16x16 - 1 Story addition. With Basement Extention. Additions will contain new Bedroom, Bath, Exercise Room + Washer/Dryer (Relocated)

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 ___ NO	WELL, SPRINGS OR WATERLINES	X YES ___ NO
EXISTING WASTEWATER SYSTEMS	___ YES ___ NO	DESIGNATED WETLANDS	___ YES ___ NO
EASTMENTS OR RIGHT-OF-WAYS	X YES ___ NO		

PROPERTY OWNER: Jay + Margaret Young

NAME: (LAST) Young (FIRST) Margaret (MI) W.

ADDRESS: 14027 Island DR.

CITY: Huntersville STATE: NC ZIP: 28078

DAYTIME PHONE: (704) 895-2912

LEGAL AGENT FOR PROPERTY OWNER, IF APPLICABLE:

NAME: (LAST) (FIRST) (MI)

DAYTIME PHONE: ( ) -

WHAT DATE WAS THE PROPERTY ORIGINALLY DEEDED AND RECORDED? 5/8/90

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: Margaret W Young DATE: 12/16/97

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

COPY

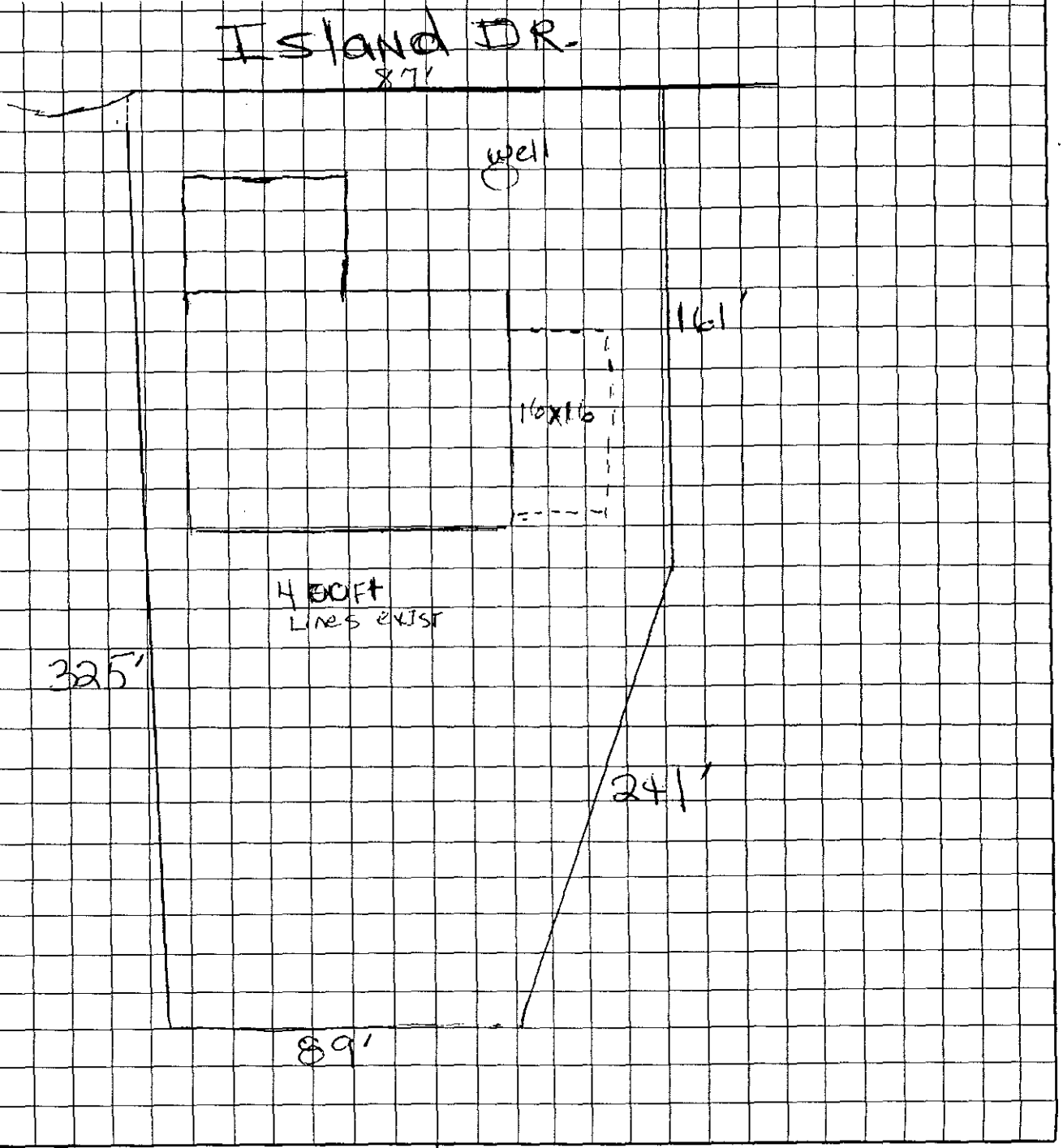
PROPOSED PLOT PLAN

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

FILE: 598/A

TC: 001-013-23

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 Margaret W Young

DATE 12/16/97

APPROVAL DATE _____

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

CERTIFICATE OF COMPLETION/OPERATION PERMIT

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
1200 BLYTHE BOULEVARD
CHARLOTTE, NC 28203
PHONE (704) 376-4603

FILE: 5981A DATE: 10/30/91

TC: 001-013-23 ☑ L ☑ CRT

SERIAL № 13907

Name of Owner Jay A. Young Juris.:

Address of Property 14027 Island Dr

Inspection Data:

Tank Material PCC

Total Length of Drainfield 400

Number of Lines 4 @ 100'

Cover Depth 16"

Water Supply Source well

Distance to Water Source >50

Excavation Inspected 10/30/91

Tank(s) Inspected 10/30/91

Wash Line Inspected NA

High Water Alarm Inspected NA

system installed in accord with approved installation permit.

PLOT

Design: 1991, 1500ST, CON, 1200SFT, 12"stone ceil CTR# 69

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 10 NCAC 10A .1900, "Laws And Rules For Sanitary Sewage Collection, Treatment, And Disposal" in effect on the date of issuance of the permit. The 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 10 NCAC 10A .1900 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.

COMMENTS: System designed for 3 bedroom house

Easement on file for adjacent lot for repair

System installed on 6' centers ~~to~~ Keep proper setback from high water mark

Philo S. Walker R.S.
Environmentalist

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

INSTALLATION, CONSTRUCTION, ALTERATION, AND/OR REPAIR PERMIT

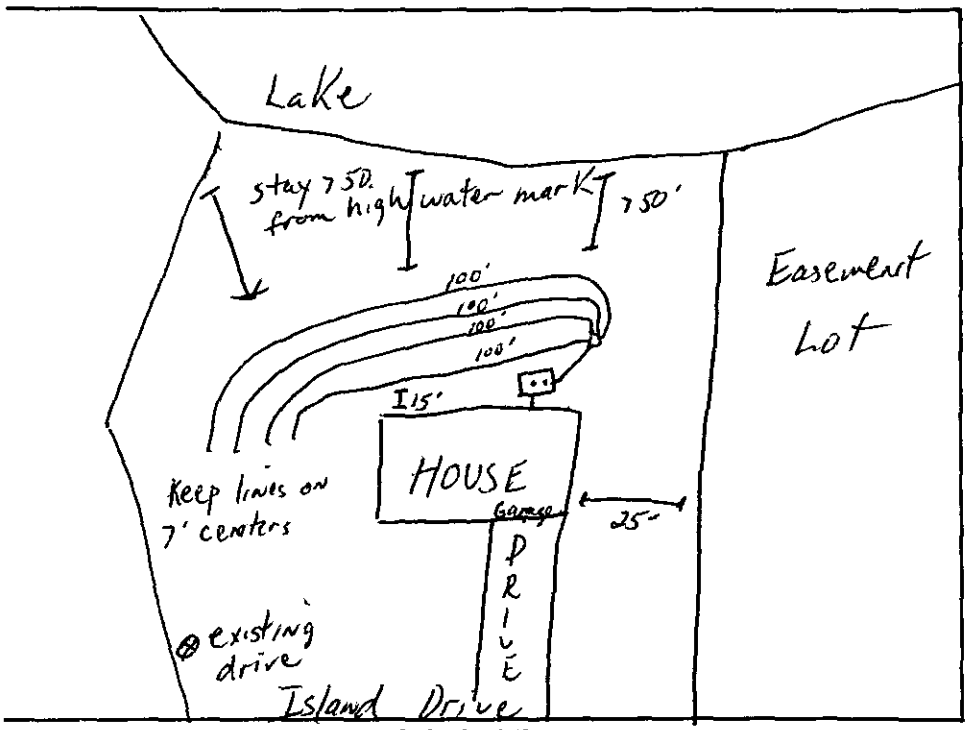
HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
1200 BLYTHE BOULEVARD
CHARLOTTE, NC 28203
PHONE (704) 376-4603

FILE: 5981 A DATE: 10/23/91

TC: 001-013-23 ☑ L

SERIAL Nº 15005

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 4/10/91. All work shall be completed on or before _____, after which date this permit shall be null and void. The system shall meet all of the construction requirements of 10 NCAC 10A .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 – gallons

Tank Construction PCC

Absorption and/or Nitrification Lines:

Trench Width 3 feet

Total Line Length 400' feet

Number of Lines 4 (100')

Depth of Stone 12 inches

Distance from House 15' feet

Distance from Property Line 10 feet

Distance from Well 50 feet

NAME OF OWNER Jay A. Young

LOCATION OF PROPERTY 14027 Island Dr

Comments: 4 lines x 100' long x 3' wd x 12" stone | Keep lines on 7' centers
Stay 750 from high water mark | Keep lines on contour of land
Easement on adjacent lot for repair

_____ Division or Section Head

Phila J. Walker R.S. Environmentalist

* If this permit is for the installation or construction of a new system, it must be signed by the division or a section head of the Mecklenburg County Health Department in order to be valid. Only the signature of the Environmentalist is required where an existing system is being altered or repaired.

WHITE - HEALTH DEPARTMENT'S COPY • CANARY - ENVIRONMENTALIST'S COPY • PINK - OWNER OR AGENT'S COPY

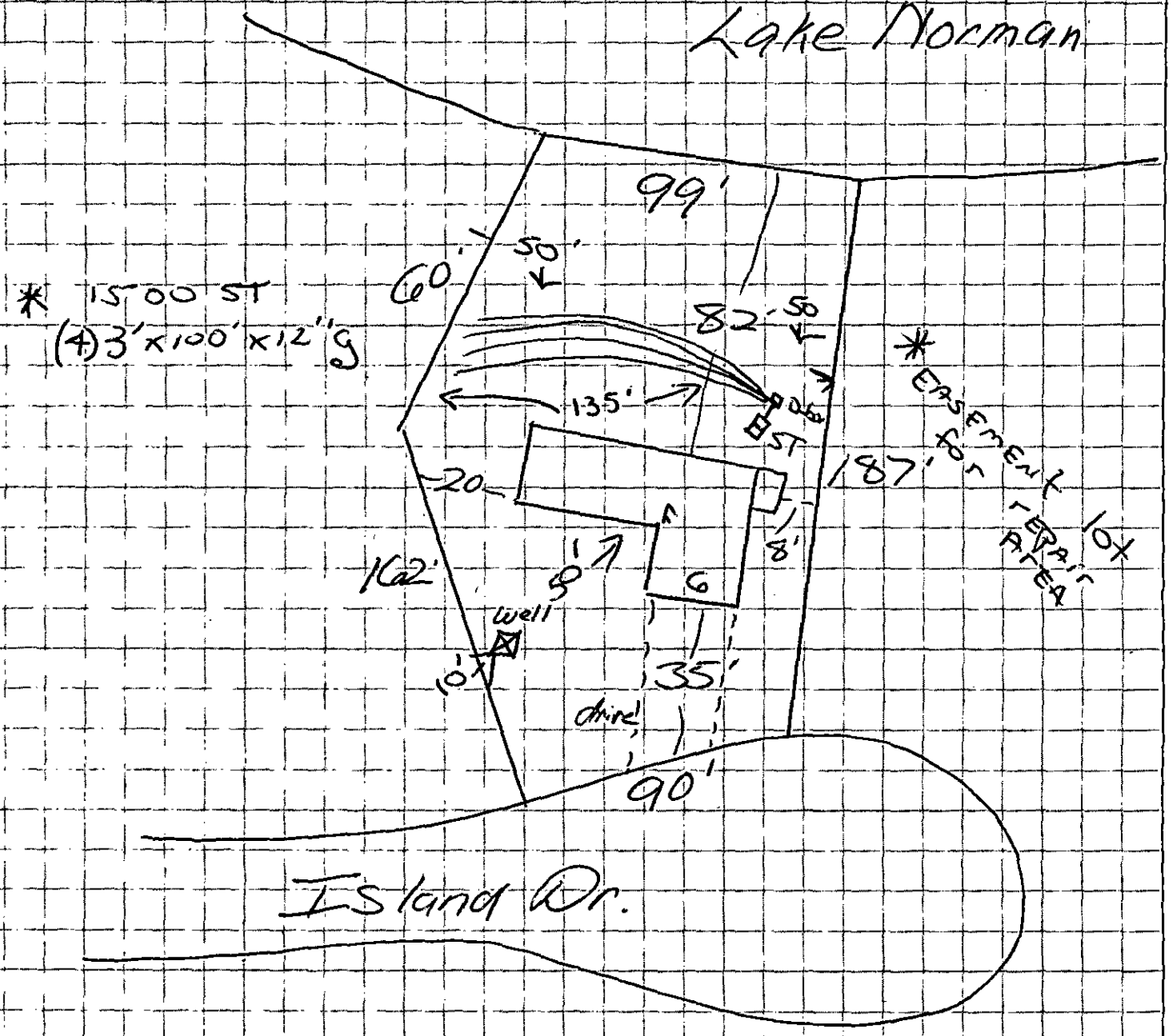
PROPOSED PLOT PLAN

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
1200 BLYTHE BOULEVARD
CHARLOTTE, NC 28203
PHONE (704) 376-4603

FILE: 5981-A

TC: 001-013-23

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 T.W. 4/19/91

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

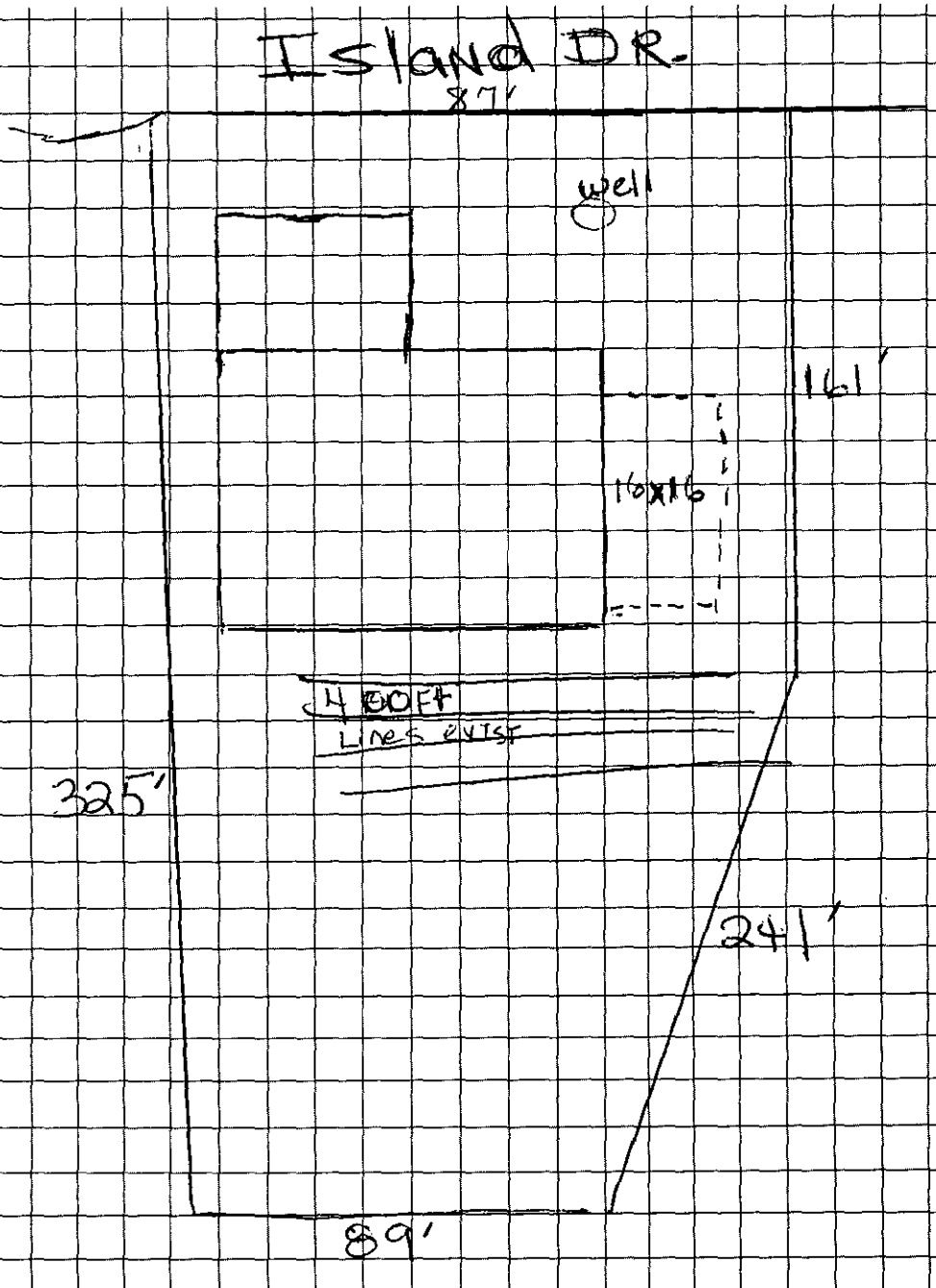
PROPOSED PLOT PLAN

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

FILE: 598/A

TC: 001-013-23

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.



Margaret W Young
OWNER/AGENT SIGNATURE

DATE 12/14/97

APPROVAL DATE 12-22-97 J Thompson R.S.

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

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

DEED OF TRUST

(Securing Present and/or Future Advances)

THIS INDENTURE, made this 8th day of MAY, 19 90, by and between

JAY A. YOUNG and Wife, MARGARET W. YOUNG

(hereinafter, the "Trustor"), JAMES P. McGOWAN of MECKLENBURG County, North Carolina (hereinafter, the "Trustee"), and UNITED CAROLINA BANK, a North Carolina banking corporation having an office in the City of CHARLOTTE, County of MECKLENBURG North Carolina (hereinafter, the "Beneficiary").

WITNESSETH:

THAT, WHEREAS, JAY A. YOUNG and wife, MARGARET W. YOUNG is/are justly indebted to the Beneficiary in the principal sum of ONE HUNDRED THOUSAND and 00/100---------- DOLLARS ($ 100,000.00), together with interest, as evidenced by and payable in accordance with a promissory note of even date herewith, which said promissory note and each of its terms and conditions are incorporated herein by reference as fully as if set forth in full at this point;

AND WHEREAS, the Trustor (or, if more than one is named above, any one or more of them individually or jointly and severally) may become indebted to the Beneficiary on account of further or future advances which hereafter may be made by the Beneficiary, at its sole option, to the Trustor (or to any one or more of them) from time to time during a period of 10 years from the date hereof, and which shall each be evidenced by a promissory note or by some written notation or other written evidence thereof signed by the Trustor (or by the one or more of them to whom each said advance is made; or, if Trustor is a corporation or other entity, by any of its duly authorized officers, agents or other representatives;

AND, WHEREAS, the Trustor has agreed that the payment to Beneficiary of all of the above mentioned indebtedness, including future indebtedness or obligations arising on account of advances made as provided for above to Trustor (or to any one or more of them), and any renewal, reamortization, novation or extension thereof, together with interest thereon and any taxes, charges costs, or other obligations of the Trustor (or any one or more of them) as provided for in this instrument or in any promissory note or other evidence of any such indebtedness, shall be secured by the conveyance of the lands hereinafter described, to the end that this instrument is given to secure both present indebtedness (if any is set forth above) as well as future indebtedness or obligations incurred by Trustor (or any one or more of them); provided, however, that the maximum principal amount of indebtedness, including the present amount of indebtedness set forth above (if any), which may at any one time be secured hereunder shall be One Hundred Thousand Dollars ($100,000.00)

NOW THEREFORE, in consideration of the premises and for the purpose aforesaid, and for the sum of ONE DOLLAR by the Trustee paid to the Trustor, the receipt of which is hereby acknowledged, the Trustor has bargained, sold, given, granted and conveyed, and by these presents does hereby bargain, sell, give, grant and convey unto the Trustee, his heirs, successors and assigns, all that certain real property described below (or on Schedule "A" consisting of _____ pages attached hereto and made a part hereof):

BEING all of Lot 14 of the TWIN COVES subdivision property as same is shown on a map thereof recorded in Map Book 12 at page 5 of the Mecklenburg County Public Registry.

gether with an easement for drain line and drain field installation and maintenance purposes on much of the adjoining Lot 13 as may from time to time be necessary in connection with the stallation and maintenance of a septic tank on the lot conveyed herein. The grantee covenants id agrees that he shall be responsible for maintaining in proper working order said septic tank, ain lines and drain fields and shall otherwise comply with all laws, ordinances and regulations oncerning the use and maintenance of a septic tank system as may now be in effect or as may be acted by any governing authority. Grantee shall also be responsible for clearing, grading, and eeding the affected area as may be necessary from time to time and he shall be responsible for emoving any lines and restoring any affected area at such time as the septic tank system is no onger necessary. This easement shall be appurtenant to the land herein conveyed and shall ontinue in full force and effect until six (6) months following the completion of the installation f a governmental public sewer line or governmentally approved private sewer line available for tap n by and service to the herein conveyed real estate. Upon the expiration of said six (6) month eriod, the said easement herein conveyed shall terminate and shall no longer burden the said Lot 3. The Grantee shall record an appropriate memo certifying the existance of said sewer line if nd when such line is installed. This easement shall be subject to the rights and use of others as onveyed in that easement recorded in Deed Book 2721 at page 305 of the Mecklenburg County Registry.

Together with all buildings, fixtures and improvements located thereon, and all rights, easements, hereditaments and appurtenances, thereunto belonging or appurtaining, including all heating, plumbing, ventilating and lighting goods or equipment and other tangible and intangible property now or hereafter acquired, attached to or reasonably necessary to the use of such real property. THE COLLATERAL IS OR INCLUDES FIXTURES. **

** and easement recorded in Book 2634 at page 275 (said 2 easements being access easements).

TO HAVE AND TO HOLD the same, with all rights, privileges and appurtenances thereunto belonging, to said Trustee, his heirs, assigns and successors in trust, upon the trust and for the uses and purposes hereinafter set forth, and no other.

AND TRUSTOR covenants to and with Trustee and Beneficiary that Trustor is seized of said premises in fee, that Trustor has the right to convey same in fee simple; that the same are free and clear from all encumbrances and restrictions not specifically mentioned herein, and that Trustor does hereby forever warrant and will forever defend the title to same against the lawful claims of all persons whomsoever.

AND TRUSTOR FURTHER COVENANTS AND AGREES AS FOLLOWS:

1. PAYMENT--To pay the sum or sums specified above and as more particularly provided in the note or notes evidencing same, with interest thereon.

2. TAXES AND CHARGES--To pay, within sixty (60) days after they shall come due and payable, and before any penalty or interest shall be charged thereon, all general and special taxes, charges, and assessments of every kind and nature that may be levied, assessed or be or become a lien on the premises and property herein described, whether the same be for state, county, or city purposes, and to furnish annually to Beneficiary, immediately after payment, certificates or receipts of the proper authorities showing full payment of same.

That in the event of failure of Trustor to pay all of the aforesaid taxes, assessments and charges as hereinabove provided, Beneficiary shall have the option to advance the necessary funds to pay said taxes, assessments and charges; and all amounts so expended by Beneficiary for taxes, charges and assessments, as herein provided, shall be charged hereunder as principal money secured by this Deed of Trust and shall bear interest at the same rate as the principal indebtedness secured hereby, payable upon demand or otherwise as Beneficiary may determine. After any such advances are made, Beneficiary may apply any funds received hereunder to principal, advances or interest as Beneficiary may determine and Beneficiary will not be held to have waived any rights accruing to Beneficiary by the payment of any sum hereunder and particularly the right to declare this Deed of Trust in default by the reason of failure of performance of this condition or the non-payment of the indebtedness secured.

3. INSURANCE--To secure, maintain and keep in force with an insurance company or companies approved by Beneficiary an insurance policy or policies providing fire, extended coverage, malicious mischief and vandalism coverage and such other insurance as may be required by Beneficiary from time to time upon the buildings, fixtures and improvements now or hereafter situate upon the premises in an amount equal to the maximum insurable value of same or such amount as shall be approved by Beneficiary, whichever shall be the lesser sum; and to keep the policy or policies therefor constantly assigned and delivered to Beneficiary with subrogation clauses satisfactory to Beneficiary providing the right and power in Beneficiary to demand, receive and collect any and all money becoming payable thereunder and to apply same toward the payment of the indebtedness hereby secured, unless the same is otherwise paid.

That in the event of failure of Trustor to pay all of the aforesaid insurance premiums, as hereinabove provided, Beneficiary shall have the option to advance the necessary funds to pay said insurance premiums, and all amounts so expended by Beneficiary for insurance premiums, as herein provided, shall be charged hereunder as principal money secured by this Deed of Trust and shall bear interest at the same rate as the principal indebtedness secured hereby, payable upon demand or otherwise as Beneficiary may determine. After any such advances are made, Beneficiary may apply any funds received hereunder to principal, advances or interest as Beneficiary may determine and Beneficiary will not be held to have waived any rights accruing to Beneficiary by the payment of any sum hereunder and particularly the right to declare this Deed of Trust in default by the reason of failure of performance of this condition or the non-payment of the indebtedness secured.

4. REPAIRS--To keep all buildings and improvements now or hereafter situate upon the premises in good order and repair, to comply with all governmental requirements respecting the premises or their use, and to neither commit nor permit any waste, nor to alter, add to or remove any of said buildings or improvements without the written consent of Beneficiary.

5. TITLE DEFECTS--To pay to Beneficiary any and all sums, including costs, expenses, and reasonable attorneys' fees, which Beneficiary may incur or expend in any proceeding, legal or otherwise, which Beneficiary shall deem necessary to sustain the lien of this Deed of Trust or its priority.

6. ACCELERATION--That in the event (a) Trustor shall default in any respect in the performance of any one or more covenants, conditions, or agreements specified herein; or, (b) for any reason Trustor's covenant to pay all taxes specified above shall be or become legally inoperative or unenforceable in any particular; or, (c) for any reason Trustor shall fail to provide and maintain the necessary insurance as hereinabove required; or, (d) any lien, charge, or encumbrance prior to or affecting the validity of this Deed of Trust be found to exist, or proceedings be instituted to enforce any lien, charge or encumbrance against any of said premises; or, (e) the removal or demolition of any of the buildings or improvements now or hereafter situate upon the premises is threatened; or, (f) Trustor be declared bankrupt or insolvent, or abandon the premises; or (g) for any reason Trustor shall default in any respect in the performance of any one or more of the covenants, agreements or conditions specified herein; then upon the occurrence of any such event, the entire balance of the principal, advances and interest, shall become due and payable immediately at the option of Beneficiary, and neither the advance of funds by Beneficiary under any of the terms and provisions hereof nor the failure of Beneficiary to exercise promptly any right to declare the maturity of the debt under any of the foregoing conditions shall operate as a waiver of Beneficiary's right to exercise such option thereafter as to any past or current default.

7. CASUALTY LOSS OR CONDEMNATION--In the event of any loss covered by insurance assigned to Beneficiary hereunder, or in the event that the premises hereby conveyed, or any part thereof, shall be condemned and taken under power of eminent domain, Trustor shall give immediate written notice to Beneficiary and Beneficiary shall have the right to receive and collect any proceeds of such insurance and all damages awarded by reason of such taking, and the right to such proceeds and damages is hereby assigned to Beneficiary who shall have the discretion to apply the amount so received, or any part thereof, toward the principal indebtedness due hereunder or toward the alteration, repair or restoration of the premises by Trustor.

8. ASSIGNMENT OF RENTS--Trustor hereby assigns to Beneficiary any and all rents or emoluments from the premises herein described and, in the event of any default hereunder, Trustor hereby authorizes Beneficiary or Beneficiary's agents to enter upon and take possession of the premises or any part thereof, to rent same for the account of Trustor at any rent satisfactory to Beneficiary, to deduct from such rents or emoluments received all necessary and reasonable costs and expenses of collection and administration, and to apply the remainder on account of the indebtedness hereby secured.

9. APPOINTMENT OF RECEIVER--Beneficiary, immediately upon default herein, or upon proceedings being commenced for the foreclosure of this Deed of Trust, may apply ex parte for and as a matter of right be entitled to the appointment of a receiver of the rents and emoluments of the premises, without notice, and without reference to the value of the premises or the solvency of any persons or entities liable hereunder.

10. SUBSTITUTION OF TRUSTEE--Beneficiary and the successors or assigns of same are hereby authorized and empowered at any time or times hereafter, at Beneficiary's sole option, without notice and without specifying any reason for such action, to remove any Trustee or successor hereunder, and in such event or in the event of the death, resignation or other incapacity of any Trustee, to appoint a successor in his place by an instrument duly recorded in the office of the Register of Deeds of the County in which this Deed of Trust is recorded and such substitute Trustee or Trustees shall thereupon become vested with all the rights, powers, duties and obligations herein conferred upon the Trustee; it being expressly understood that the rights and powers herein conferred shall be in addition to, and not in derogation of, any other rights, powers and privileges under then existing law with reference to the substitution of Trustees.

11. ADVANCES--Beneficiary and the successors or assigns of same, upon default of Trustor in any respect in the performance of any one or more of the covenants or agreements specified herein, may perform, at its option, such defaulted covenant or agreement and may advance such funds as it may deem necessary for this purpose, and all such advances and other funds expended by Beneficiary under the terms and provisions hereof shall be payable upon demand or otherwise as Beneficiary shall determine, shall bear interest at the maximum lawful rate until repaid, and shall be secured by this Deed of Trust and any other security interest given to secure the loan secured by this Deed of Trust. After any such advances are made, Beneficiary may apply any funds received hereunder to principal, advances or interest as it, in its sole discretion, may determine.

12. CONVEYANCE - DEFAULT--In the event Trustor conveys to any other party an interest in said premises or any part thereof without the prior written consent of Beneficiary or its successors or in the event Trustor shall sell or otherwise dispose of the said premises or any part thereof without the prior written consent of Beneficiary, Beneficiary at its election may declare the entire indebtedness hereby secured to be immediately due and payable, without notice to Trustor or its successor, which notice said Trustor and any successor to Trustor in interest hereby expressly waives, and upon such declaration the entire indebtedness hereby secured shall be immediately due and payable, anything herein or in the said promissory note to the contrary notwithstanding.

13. CROSS DEFAULT--In the event of default by Trustor in the performance (1) of Trustor's obligations under this deed of trust, (2) of any other obligation of Trustor to the holder of the note secured by this deed of trust, whether at the same branch or otherwise, (3) of default or failure to perform any of the conditions or covenants of the note secured by said deed of trust or any security agreement given to secure said note, such default may be deemed, at the option of the holder of the note secured by this deed of trust, a default in all indebtedness due said holder and the whole sum of the principal and interest of the debt evidenced by the note secured by this deed of trust and all of the other indebtedness due to holder by Trustor shall, at the option of the holder of the said note, become due and payable immediately, and this deed of trust and all other security interest for the benefit of or held by the holder may be foreclosed at once.

14. TERMS--The term "Trustor" as used herein shall include, jointly and severally, all parties hereinbefore named as "Trustor," whether one or more and whether individual, corporate or otherwise, and their heirs, legal representatives and assigns, and any subsequent owners of the property hereby conveyed, and the term "Beneficiary" as used herein shall include any lawful owner or holder of the indebtedness secured hereby whether one or more.

BUT THIS CONVEYANCE IS MADE UPON THIS SPECIAL TRUST that if Trustor shall pay or cause to be paid to Beneficiary the aforesaid indebtedness in accordance with the terms and conditions of the note or notes evidencing the same, and at the time and place therein mentioned for the payment thereof, together with all interest thereon and all taxes, charges, assessments and any premiums for insurance hereby secured, as hereinabove expressly agreed, and shall perform and observe all the covenants, conditions and agreements herein, then and in that event this Deed of Trust shall become null and void and shall be cancelled or released of record.

BUT IF DEFAULT shall occur in the payment of said indebtedness, interest or any part of either, or any note or bond given in renewal in whole or in part thereof, or of any taxes, charges, assessments or insurance premiums, or other default as hereinabove provided, or by reason of the failure of Trustor to perform and observe each and every covenant, condition and agreement specified in this Deed of Trust, then in all or any of said events, the full principal sum, advances and interest thereon, at the option of Beneficiary as hereinabove provided, shall become immediately due and payable without further notice, and it shall be lawful for and upon the request of Beneficiary, it shall become the duty of Trustee hereby authorized, empowered and directed, to advertise and sell under this Deed of Trust the land and property herein described, at public sale, to the highest bidder for cash and in one or more parcels, after first giving such notice of hearing as to commencement of foreclosure proceedings and obtaining such findings or leave of court as then may be required by applicable law, and thereafter giving such notice and advertising of the time and place of such sale in such manner as then may be required by applicable law; and upon such sale and any resales in accordance with the law then relating to foreclosure proceedings, and upon collection of the purchase money arising therefrom, to make and deliver to the purchaser or purchasers, their heirs, successors or assigns, a proper deed or deeds therefor, and to pay from the proceeds arising from such sale: first, all costs and expenses incident to said sale, including as compensation for his services an amount equal to five per cent (5%) of the gross proceeds of such sale or $150 whichever is greater, together with reasonable attorneys' fees for legal services actually performed; second, all taxes or assessments then constituting a lien against said premises other than those advertised and sold subject to; third, the unpaid principal, interest, and such sums advanced by Beneficiary as herein provided; and fourth, the balance to Trustor or such other person entitled thereto, or to the Clerk of Court of the County in which said foreclosure proceedings were instituted, or as then may be authorized or directed by applicable law.

It is further provided that in the event foreclosure is terminated upon the request of Trustor prior to delivery of the deed of Trustee as aforesaid, Trustor shall pay unto Trustee all costs and expenses incident to said foreclosure, including as compensation for his services an amount equal to 50 per cent of the compensation to which he would have been entitled upon delivery of the deed as aforesaid if such termination is prior to any hearing then required by applicable law; 75 per cent of such amount if such termination is after such hearing but before any sale hereunder; and the full amount if such termination is at any time after such sale; together with reasonable attorneys' fees for legal services actually performed to the date of such termination and reasonable attorneys' fees, if any, as provided in the evidence of indebtedness secured by this Deed of Trust.

It is further provided that the compensation herein allowed to Trustee shall constitute a lien on said property immediately upon request of sale as aforesaid, and that said Trustee shall suffer no liability by virtue of Trustee's acceptance of this trust, except such as may be incurred by Trustee's failure to advertise and sell said property if so requested or a failure to account for the proceeds thereof.

The covenants herein contained shall bind and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors or assigns of the parties hereto.

IN TESTIMONY WHEREOF, Trustor has caused this instrument to be executed in its corporate name by its _____ President, attested by its _____ Secretary, and its corporate seal to be hereto affixed, all by order of its Board of Directors duly given, the day and year first above written.

_____
Name of Corporation

By: _____
_____ President

ATTEST: _____
_____ Secretary

IN TESTIMONY WHEREOF, each Trustor has hereunto set his hand and adopted the printed word "SEAL" appearing beside his name below as his personal seal, and each hereby acknowledges receipt of a completed copy of this instrument and his intent to execute this instrument as a sealed instrument, this the day and year first above written.

(Jay A. Young) _____ (SEAL)

_____ (SEAL)

Margaret W. Young
(Margaret W. young) _____ (SEAL)

_____ (SEAL)

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

I, Cheryl A. Lewis, a Notary Public in and for said County and State, do hereby certify that Jay A. Young and his wife, Margaret W. Young personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

WITNESS my hand and notarial seal, this 8th day of May, 19 90.

Cheryl A. Lewis
Notary Public

My Commission expires: March 17, 1993

STATE OF NORTH CAROLINA
COUNTY OF

I, _____, a Notary Public in and for said County and State, do hereby certify that on the _____ day of _____, 19 _____, before me personally came _____ with whom I am personally acquainted, who, being by me duly sworn, says that _____ is the _____ President and that _____ is the _____ Secretary of _____, the corporation described in and which executed the foregoing instrument; that he knows the common seal of said corporation; that the seal affixed to the foregoing instrument is said common seal; and that the name of the corporation was subscribed thereto by said _____ President, and that said _____ President and _____ Secretary subscribed their names thereto, and said common seal was affixed, all by order of the Board of Directors of said corporation; and that said instrument is the act and deed of said corporation.

WITNESS my hand and notarial seal, this _____ day of _____, 19 _____.

_____
Notary Public

My Commission expires:

STATE OF NORTH CAROLINA
COUNTY OF

The foregoing certificate of _____, a Notary Public of the County of _____, State of North Carolina, is certified to be correct. This instrument was presented for registration this day and hour and duly recorded in the office of the Register of Deeds of _____ County, North Carolina, in Book _____, at Page _____.

This _____ day of _____, 19 _____, at _____ o'clock _____, M.

_____
Register of Deeds

Drawn By & Mail To:
Return after recording to:
William F. Burns, Jr.
Attorney at Law
Register of Deeds BOX 57

NORTH CAROLINA
DEED OF TRUST

JAY A. YOUNG and MARGARET W. YOUNG

to

JAMES P. McGOWAN Trustee

For

UNITED CAROLINA BANK

Amount $ 100,000.00 Date 5/8/90

Premises:
Lot 14 of TWIN COVES SUBDIVISION

Filed for registration on the _____ day of May, 19 90, at _____ o'clock _____ M., and registered in the office of the Register of Deeds for Mecklenburg County, N.C. this _____ day of _____, 19 ___, at _____ o'clock. _____ in Deed of Trust Book _____, at page _____, et seq.

_____
Register of Deeds.

INDIVIDUAL DEED Revenue Stamp affixed $ -0-

STATE OF NORTH CAROLINA — Mecklenburg County

THIS DEED, Made this 30th day of September A. D., 1982, by and between

ELMER H. DAVIS

of the County of Mecklenburg and State of North Carolina, party of the first part, and

EMMA H. DAVIS

of the County of Mecklenburg and State of North Carolina, party of the second part.

WITNESSETH, That the said party of the first part in consideration of ONE HUNDRED DOLLARS AND OTHER VALUABLE CONSIDERATIONS to him paid by the party of the second part, the receipt of which is hereby acknowledged, has bargained and sold, and by these presents does grant, bargain, sell and convey unto the said party of the second part, her heirs, successors or assigns, all his right, title and interest in and to that certain lot of land, situate, lying and being in Lemley Township, Mecklenburg County, State of North Carolina, and more particularly described as follows:

Being all of Lot No. 14 of the TWIN COVES SUBDIVISION, as same is shown on a map thereof recorded in Map Book 12, at page 5 in the Mecklenburg County Public Registry.

Being the same property conveyed to Emma E. Houser Davis and husband, Elmer H. Davis, by deed dated September 24, 1968 and recorded in Book 3019 at Page 340 in the Mecklenburg County Public Registry.

The conveyance of this lot is subject to an outstanding deed of trust in favor of Piedmont Bank & Trust Company securing payment of a promissory note in the original principal amount of $20,000.00.

PRESENTED FOR REGISTRATION 82 OCT 6 AM 9:11 BOOK 4583 PAGE 328 REGISTER OF DEEDS MECKLENBURG CO. N.C.

FEE	5.00
( )	5.00
CASH	5.00

10:53 #8694 000
10/06/82

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the said party of the second part, her heirs, successors or assigns, to her only use and behoof forever.

And the said party of the first part for his heirs, successors, executors and administrators, covenant with the said party of the second part, her heirs, successors and assigns, that he is seized of said premises in fee and has the right to convey the same in fee simple, that the same are free and clear from all encumbrances, and that he will warrant and defend the said title to the same against the lawful claims of all persons whomsoever.

HOWEVER, there is excepted from these warranties all such valid and enforceable easements, conditions and restrictions as may appear of record and the lien of ad valorem taxes for the current year, which the grantee(s) hereby assumes and agrees to pay

IN TESTIMONY WHEREOF, The said party of the first part to these Presents has hereunto set his hand and seal the day and year above written.

Signed, Sealed and Delivered in presence of

Elmer H. Davis (Seal)
ELMER H. DAVIS

(Seal)

STATE OF NORTH CAROLINA, COUNTY OF MECKLENBURG

I, Gene Quidley a Notary Public for said County and State, do hereby certify that Elmer H. Davis personally appeared before me this day, and acknowledged the due execution of the foregoing (or annexed) instrument.

Witness my hand and notarial seal, this 30 day of September, 1982.

My Commission Expires: 7-15-85 Gene Quidley Notary Public

STATE OF NORTH CAROLINA, COUNTY OF MECKLENBURG

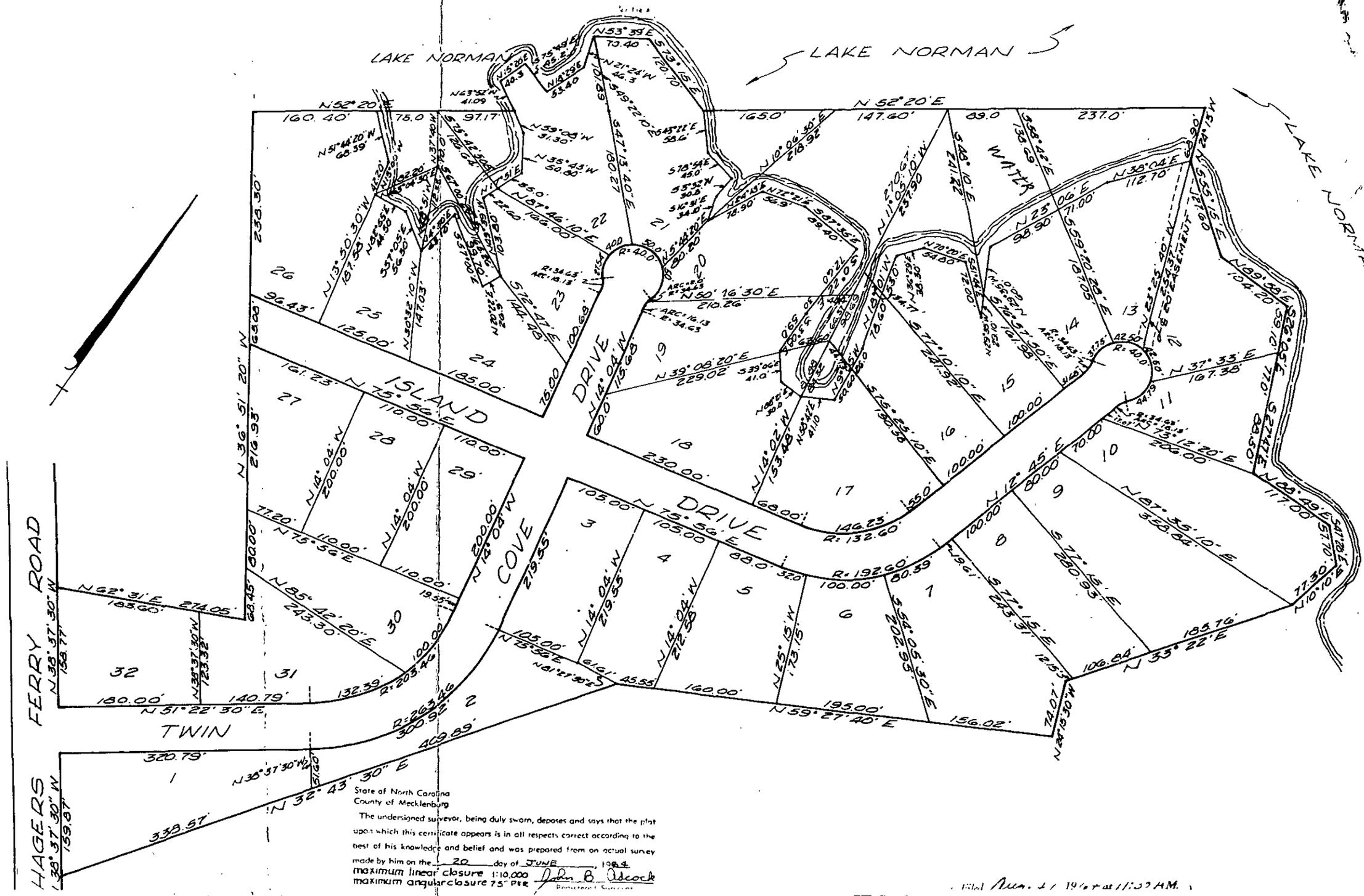
The foregoing (or annexed) Certificate of Gene Quidley a Notary Public for said County and State, is certified to be correct.

This 6th day of October A. D., 1982

CHARLIE E. GRAHAM Reg. of Deeds, By: Wanda B. Adkins Deputy

Presented for registration 9:11 o'clock, A. M., on the 6th day of October A. D., 1982

Mail: Grantee's Address: 3939 Sheffield Drive, Charlotte, N.C. 28205


LAKE NORMAN
LAKE NORMAN
LAKE NORMAN
WATER
ISLAND
DRIVE
DRIVE
DRIVE
COVE
TWIN
FERRY ROAD
HAGERS
N 52° 20' E
N 53° 39' E
N 36° 51' 20" W
N 75° 56' E
N 14° 04' W
N 85° 42' 20" E
N 51° 22' 30" E
N 32° 43' 30" E
N 59° 27' 40" E
N 12° 45' E
N 75° 12' 20" E
N 37° 33' E
N 89° 49' E
N 24° 30' W
N 10° 10' E
N 33° 22' E
N 62° 31' E
N 38° 37' 30" W
N 35° 37' 30" W
N 39° 08' 20" E
N 23° 25' 40" W
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N 50° 16' 30" E
N 77° 10' 10" E
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S 77° 15' E
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S 11° 05' 0" W
S 16° 54' E
S 35° 32' W
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N 49° 22' 10" W
N 63° 52' W
N 39° 08' W
N 35° 43' W
N 51° 44' 20" W
N 13° 50' 30" W
N 37° 40' W
N 14° 04' W
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31
32
R=40.0'
R=132.60'
R=192.60'
R=263.46'
R=203.46'
R=34.63'
R=34.63'
R=34.63

$200.00 K.B.

Paid
Ck# 264
$200.00

APPLICATION FOR AN IMPROVEMENT PERMIT

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
1200 BLYTHE BOULEVARD
CHARLOTTE, NC 28203
PHONE (704) 376-4603

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

(OFFICE USE ONLY)
FILE: 5981A
TC: 001-063-23
SERIAL: № 21997 04/11/91 L CRT

JOB LOCATION

① ADDRESS: 14027 (STREET NO.) Island Dr. (STREET) ② FILE:
③ JURISDICTION: ④ TAX PARCEL NO.:
⑤ SUBDIVISION: ⑥ LOT: ⑦ BLOCK:

OWNER

⑧ NAME: Jay (FIRST) A. (MIDDLE) Young (LAST)
⑨ MAILING ADDRESS: P.O. Box 992
⑩ CITY: Huntersville ⑪ STATE: N.C. ⑫ ZIP: 28078
⑬ PHONE: (WORK) ⑭ (HOME) 892-5343

REQUEST

This request is for a(n):

⑮ ☑ New permit
⑯ ☐ Repair or alteration permit
⑰ ☐ Authorization for mobile home exchange
⑱ ☐ Other (specify)

DESIGN CRITERIA

System will serve:

⑲ ☑ Residence ⑳ ☐ Mobile home
㉑ ☐ Business or place of public assembly
㉒ Number of bedrooms? 3
㉕ Type?
㉓ Maximum occupancy? 4
㉖ Maximum number of employees?
㉔ Basement? ☑ yes ☐ no
㉗ Maximum number of seats?

WATER SUPPLY

㉘ Water supply from (present or proposed):

A ☑ Individual well
B ☐ Municipal system
C ☐ Community well
D ☐ Community system

㉙ The undersigned, 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: [signature]
Date: 4-10-91

IMPROVEMENT PERMIT

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 permit is issued by this Department.

... This permit is not transferable, and shall become null and void 60 months from the date of issuance.

Tim Whitaker, Environmentalist, 4/19/91 (Date)

[signature], Director or Authorized Section Head, 4-22-91 (Date)

*This permit must be signed by the Director of Mecklenburg County Health Department or an authorized section head in order to be valid.

Mecklenburg County
Health Department

Basil G. Delta, M.D., M.P.H.
Health Director

October 18th, 1989

Emma Houser Davis c/o Kitty Giese
7010 Foxglove Dr.
Charlotte, NC 28226

RE: Property located at Island Dr.
FILE: 6264A
PARCEL:

Dear Sir:

At your request, a field investigation was conducted on the property designated above for the purpose of determining site suitability for the installation of a ground absorption sewage disposal system. The property was found to contain a limited area of soils which were classified as provisionally suitable for such an installation. A copy of the Site Evaluation Report (Serial Number 12202) is enclosed for your information.

Should you desire to file for permission to install a ground absorption sewage disposal system, please submit an Application For An Improvement Permit with an ACCURATELY dimensioned plot plan detailing the location of current and/or proposed buildings, wells and sewage disposal systems to this office. The plan will be reviewed and if it is found that the area of provisionally suitable soils is adequate for the proposed construction, an Improvement Permit will be issued by this Department.

If I may be of assistance, please do not hesitate to contact me.

Very truly yours,

Gene Vaughan, R.S., Supervisor
On Premises Waste Disposal & Water Supply

Enclosure

Environmental Health Division
1200 Blythe Boulevard • Charlotte, North Carolina 28203 • (704) 376-4603

TO: ENVIRONMENTAL HEALTH DEPT.
BUILDING STANDARDS DEPT.
DEPT. OF ENVIRONMENTAL PROTECTION/
SOLID AND HAZARDOUS WASTE

DATE 4/23/91

FROM: COUNTY ENGINEERING DEPARTMENT

EHD FILE _____ JURISDICTION CODE Meck

PARCEL NUMBER 001-013-23

ASSIGNED ADDRESS 14027 Island Dr

EXISTING ADDRESS _____

PROJECT NAME N/A

THE ABOVE DESCRIBED LOCATION HAS BEEN CHECKED CONCERNING:

	APPROVED	DISAPPROVED
1. SUBDIVISION REGULATIONS	/ ✓ /	/ /*
2. FLOODWAY REGULATIONS	/ /	/ ✓ /*
3. EROSION CONTROL REGULATIONS	/ ✓ /	/ /*
4. PUBLIC UTILITY EASEMENT	/ ✓ /	/ /*

	PRESENT	NOT PRESENT
5. PUBLIC UTILITY EASEMENT	/ /*	/ /
6. PROPERTY FRONTS ON THOROUGHFARE	/ /*	/ /
7. DRIVEWAY PERMIT REQUIRED	/ /*	/ /

*If checked, further investigation will be required to determine whether a building permit can be issued by Building Standards for the site.

REMARKS: _____

NOTE: THIS FORM MUST BE TURNED IN AT THE CASHIER'S OFFICE AT BUILDING STANDARDS WHEN PAYING PERMIT FEES.
A CERTIFICATE OF OCCUPANCY WILL NOT BE GRANTED UNTIL THE TRANSPORTATION DIVISION GRANTS FINAL APPROVAL ON DRIVEWAY(S).

SIGNED: _____

OFFEAR 06-88

NEW ADDRESS / /*

FORM 100

598/A

DATE 7/9/90

TO: CHARLOTTE-MECKLENBURG BUILDING STANDARDS
PERMIT ISSUING SECTION

FROM: MECKLENBURG COUNTY ENGINEERING

JURISDICTION Meck

001-013-23
PARCEL NUMBER

setbacks
30 - front
8 & 6' side

14027 Island Dr
ASSIGNED STREET ADDRESS (ADDRESS OF RECORD)

EXISTING STREET ADDRESS (IF DIFFERENT FROM ASSIGNED)

N/A
PROJECT NAME (IF APPLICABLE)

THE ABOVE DESCRIBED LOCATION HAS BEEN CHECKED CONCERNING:

1. SUBDIVISION REGULATIONS	APPROVED	NOT APPROVED
2. FLOODWAY REGULATIONS	APPROVED	NOT APPROVED
3. EROSION CONTROL REGULATIONS	APPROVED	NOT APPROVED
4. COMMERCIAL DRAINAGE PLAN	APPROVED	NOT APPROVED
5. PUBLIC UTILITY EASEMENT	PRESENT	NOT PRESENT
6. PROPERTY FRONTS ON THOROUGHFARE	YES	NO
7. DRIVEWAY PERMIT REQUIRED	YES	NO

REMARKS: Plan permit

NOTE: THIS FORM MUST BE TURNED IN AT THE CASHIERS OFFICE WHEN PAYING PERMIT FEE. CERTIFICATE OF OCCUPANCY WILL NOT BE GRANTED UNTIL TRANSPORTATION DIVISION GRANTS FINAL APPROVAL ON DRIVEWAY(S).

7/7/88
ALL OTHER FORMS OBSOLETE

☒ NEW ADDRESS

SIGNED: [signature]

...ENBURG COUNTY ENVIRONMENTAL HEALTH

File: L-2-44A Action: 1

...EVALUATION REPORT

...RIAL NUMBER N° 12202 Parcel 001-013-24 ☐ PC

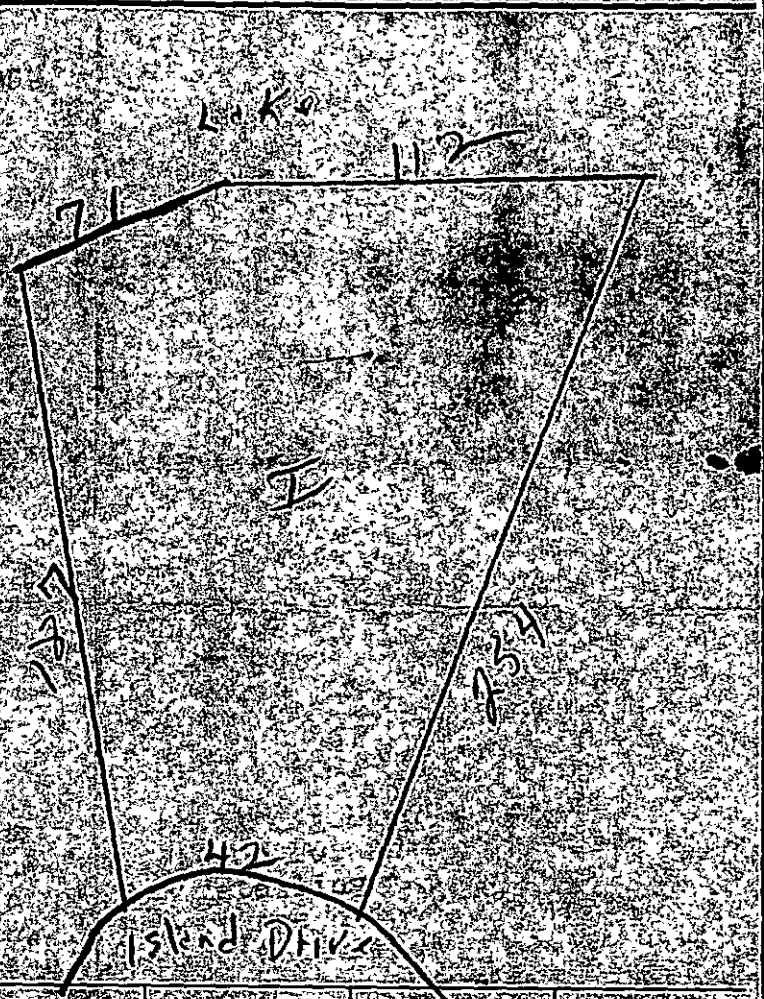
Location: 13947 Island Drive

Subdivision: Twin Cove Estates

Lot 13 Block Acres .56

Owner: Emma Houser, David
Address: c/o Kitty Giesen
7010 Foxglove Drive
Charlotte, N. C. 28226

Comments: Agent Not Known



Described by: W. B. Ramsey

Date: 10-11-89

***** EVALUATION KEY *****

S = Suitable U = Unsuitable
PS = Provisionally Suitable
The "Area Classification" below indicates the suitability of areas in the diagram.

FACTORS	AREA 1	AREA 2	AREA 3	AREA 4	AREA 5	AREA 6
Topography	S (PS) U 2-5	S PS U	S PS U	S PS U	S PS U	S PS U
Texture	S (PS) U	S PS U	S PS U	S PS U	S PS U	S PS U
Structure	S (PS) U	S PS U	S PS U	S PS U	S PS U	S PS U
Drainage	S (PS) U	S PS U	S PS U	S PS U	S PS U	S PS U
Depth	S (PS) U 41-45	S PS U	S PS U	S PS U	S PS U	S PS U
Restrictive Horizons	S (PS) U	S PS U	S PS U	S PS U	S PS U	S PS U
Available Space	S (PS) U	S PS U	S PS U	S PS U	S PS U	S PS U
Other (specify)	S PS U	S PS U	S PS U	S PS U	S PS U	S PS U
Soil Group/Series	Iva (CeCr)					
Area Classification	S (PS) U	S PS U	S PS U	S PS U	S PS U	S PS U

Mecklenburg County
Health Department

Basil G. Delta, M.D., M.P.H.
Health Director

August 21st, 1989

Kitty Giese
Emma Houser Davis
7010 Foxglove Drive
Charlotte, NC 28226

RE: Property located at 13943 Island Drive 14
FILE: 5981A
PARCEL: 00101323

Dear Sir:

At your request, a field investigation was conducted on the property designated above for the purpose of determining site suitability for the installation of a ground absorption sewage disposal system. The results of this investigation showed the property to be classified UNSUITABLE for the installation of such a system. A copy of the Site Evaluation Report (Serial Number 12168) is enclosed.

State regulations provide that sites originally classified unsuitable may be utilized for the installation of alternate or modified sewage disposal systems provided the requirements of 10 NCAC 10A .1948 (c) are met. A reprint of this section is enclosed for your information.

Should you desire to file for permission to install an alternate or modified sewage treatment system on the property, please submit an Application For An Improvement Permit with an ACCURATELY dimensioned plot plan detailing the location of current and/or proposed buildings, wells and sewage disposal systems to this office. They will be reviewed, and if it is determined that the proposed system may reasonably be expected to function satisfactorily, an Improvement Permit will be issued by the Department upon completion by you, of a formal request for lot reclassification.

If I may be of any assistance, please feel free to call.

Very truly yours,

Gene Vaughan, R.S., Supervisor
On Premises Waste Disposal & Water Supply

Enclosure (2)

MECKLENBURG COUNTY ENVIRONMENTAL HEALTH
SITE EVALUATION REPORT
SERIAL NUMBER 12168

File: 5981A

Action 2

Parcel: 001-013-23

☐ PC

Location: 13943 Island Drive

Subdivision:

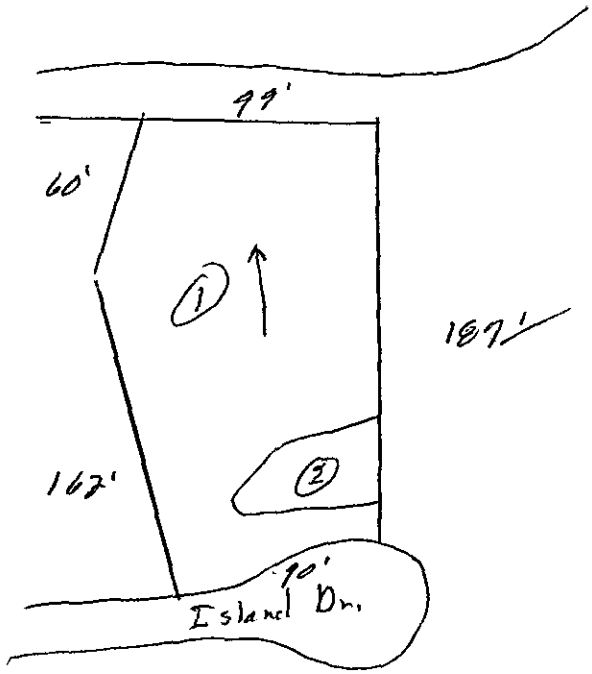
Lot: Block: Acres: .78

Owner: Emma Davis
Address: 7010 Foxglove Drive
Charlotte, NC 28226

Comments: Hand augerable @ 14-18"

Described by: William B. Mullis

Date: 8-21-89



***** EVALUATION KEY *****

S = Suitable U = Unsuitable
PS = Provisionally Suitable
The "Area Classification" below indicates the suitability of areas in the diagram.

FACTORS	AREA 1	AREA 2	AREA 3	AREA 4	AREA 5	AREA 6
Topography	(S) PS U 6-15%	(S) PS U 6-12%	S PS U	S PS U	S PS U	S PS U
Texture	S (PS) U Clay	S (PS) U Clay	S PS U	S PS U	S PS U	S PS U
Structure	S (PS) U Blocky	S (PS) U Blocky	S PS U	S PS U	S PS U	S PS U
Drainage	S (PS) U 7-36" To water	S (PS) U 7-36" To water	S PS U	S PS U	S PS U	S PS U
Depth	S (PS) U 36"+	S PS (U) 14-28"	S PS U	S PS U	S PS U	S PS U
Restrictive Horizons	S (PS) U >36"	S (PS) U >36"	S PS U	S PS U	S PS U	S PS U
Available Space	S PS (U) Restricted	S PS (U) Restricted	S PS U	S PS U	S PS U	S PS U
Other (specify)	S PS U	S PS U See Not	S PS U	S PS U	S PS U	S PS U
Soil Group/Series	IVA Coc.I-1-Ko	IVA Porolet-Ko				
Area Classification	S PS (U)	S PS (U)	S PS U	S PS U	S PS U	S PS U

MECKLENBURG COUNTY HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION

CHARGE SLIP

Date: 8/14/89

Name/Company: Kitty Giese

Sanitation _____

Vector Control _____

O.P.W.D. ✓

Service: Soil test ~.6 acres
File # 5981A

MECK[illegible] COUNTY
HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
PAID
AUG 14 1989

Fee: $ 40.00

Cash $40.00

NOTICE:

A processing fee of $15.00 will be charged for all returned checks in accordance with N.C. General Statute 25-3-512.

C. Noble
Completed by

Elizabeth Johnstone
Collected by

BILLING — WHITE [redacted]

APPLICATION FOR SOIL INVESTIGATION

HEALTH DEPARTMENT
ENVIRONMENTAL HEALTH DIVISION
1200 BLYTHE BOULEVARD
CHARLOTTE, NC 28203
PHONE (704) 376-4603

(OFFICE USE ONLY)

FILE: 5988A

TC: 001-013-23

☐ PC ☐ REPT

JOB LOCATION

① ADDRESS: 13943 ISLAND DRIVE

② SUBDIVISION: TWIN COVE ESTATES ③ LOT: 14 ④ BLOCK: _____

⑤ PARCEL REFERENCE: BOOK NO.: 001 PAGE NO.: 13 PARCEL NO.: 23

⑥ DEED REFERENCE: BOOK NO.: 4583 [redacted] PAGE NO.: 0328

OWNER

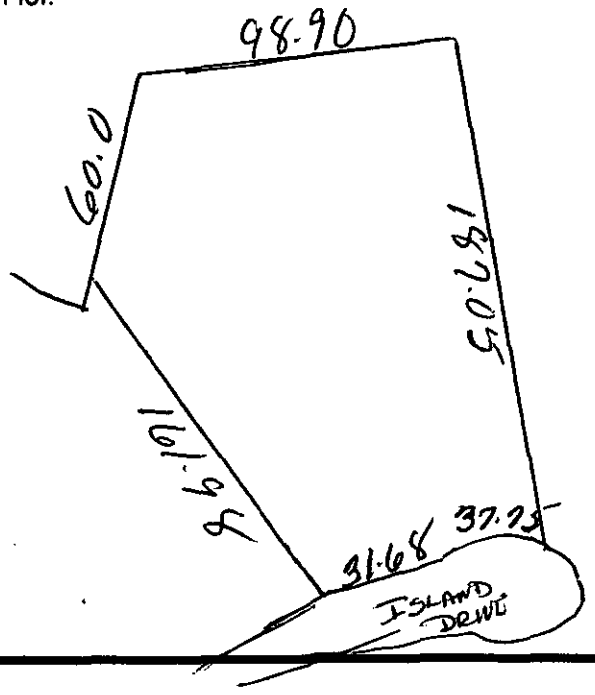
⑦ NAME: EMMA (FIRST) HOUSER (MIDDLE) DAVIS 90 KITTY GIESE (LAST)

⑧ MAILING ADDRESS: 7010 FOXGLOVE DRIVE

⑨ CITY: CHARLOTTE ⑩ STATE: N.C. ⑪ ZIP: 28226

⑫ PHONE: (WORK) 376-7588 (KITTY) (HOME) 366-1032 (KITTY)

⑬ Accurately diagram and dimension lot.



⑭ The undersigned, 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: Emma H Davis

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

Date: _____

WHITE - HEALTH DEPARTMENT'S COPY • CANARY - ENVIRONMENTALIST'S COPY • PINK - OWNER'S COPY