Initial Application Date: 6/18/15 F23 Markers Physication # 15-50-36450
COUNTY OF HARNETT RESIDENTIAL LAND USE APPLICATION  Central Permitting 1085 Front Street Lillington No 275 to
**A RECORDED SURVEYMAP, RECORDED DEED (OR OFFER TO PURCHASE) & SITE PLAN ARE REQUIRED WHEN SUBMITTING A LAND USE APPLICATION**
LANDOWNER: JAUX WHICH SUBMITTING A LAND USE APPLICATION.
LANDOWNER:
APPLICANT*: Mailing Address:  City: State: Zin: Contact No:
City: State: Zip: Contact No: Email: Email:
CONTACT NAME APPLYING IN OFFICE: JANA WALLS Phone #
151 Thorntons Ereck
PROPERTY LOCATION: Subdivision: THORNTOUS CREEK  Lot #: 6 Lot Size: • 67 ACRE  State Road # OLD STATE State Road Name: OLD STAGE RO  Map Book & Page: 10 99 . 03-08
State Road # 020 SIMS State Road Name: O20 STAGE ED Map Book & Page: 099 / 0308  Parcel: 010 58811 0093 06 PIN: 0588 38 4856 000
Zoning: RA 30-lood Zone: X Watershed WS-IV Deed Book & Page 01513 / 0596 Power Company*: DUKE
*New structures with Progress Energy as service provider need to supply premise number
PROPOSIED USE:
SFD: (Sizex) # Bedrooms: # Baths: Basement(w/wo bath): Garage: Deck: Crawl Space: Slab: Slab
Mod: (Sizex) # Bedrooms # Baths Basement (w/wo bath) Garage: Site Built Deck: On Frame Off Frame
(Is the second floor finished? () yes () no Any other site built additions? () yes () no
Manufactured Home:SWDWTW (Sizex) # Bedrooms:Garage:(site built?) Deck:(site built?)
Duplex: (Sizex) No. Buildings: No. Bedrooms Per Unit:
☐ Home Occupation: # Rooms: Use: Hours of Operation: #Employees:
Addition/Accessory/Other: (Size 22 x SY) Use: a bout ground pool Closets in addition? () yes () no
Water Supply: V County Existing Well New Well (# of dwellings using well ) *Must have operable water before final
Sewage Supply: New Septic Tank (Complete Checklist) Existing Septic Tank (Complete Checklist) County Sewer
Does owner of this tract of land, own land that contains a manufactured home within five hundred feet (500') of tract listed above? () yes () no
Does the property contain any easements whether underground or overhead () yes () no
Structures (existing or proposed): Single family dwellings: Manufactured Homes: Other (specify): above grand
Required Residential Property Line Setbacks: Comments:
ront Minimum 35 Actual 35+
ear 10 10 +
osest Side 10 10
destreet/corner lot
arest Building
Residential Land Use Application Page 1 of 2 03/11
APPLICATION CONTINUES ON BACK

SPECIFIC DIRECTIONS TO	1) OLD S	TAGE K	- 60	1.45 p	2121010 1225 - [	TR
80	THORUTOUS	CREEK	$R - I^2$	HOUSE	ON (L)	
						· · · · · · · · · · · · · · · · · · ·
If permits are granted I agree I hereby state that foregoing	e to conform to all ordinand statements are accurate a	(hlls	ate of North Carolina of my knowledge. Pe	regulating such wo ermit subject to reve 6-18-1	ork and the specification ocation if false infor	ations of plans submitted. mation is provided.

\*\*\*It is the owner/applicants responsibility to provide the county with any applicable information about the subject property, including but not limited to: boundary information, house location, underground or overhead easements, etc. The county or its employees are not responsible for any incorrect or missing information that is contained within these applications.\*\*\*

"This application expires 6 months from the initial date if permits have not been issued"

Each section below to be filled out by whomever performing work Must be owner or licensed contractor Address company name & phone must match

## Harnett County Central Permitting PO Box 65 Lillington NC 27546 910 893 7525 Fax 910 893 2793 www harnett org/permits

Application # 15-5003 6 450

## <u>Application for Residential Building and Trades Permit</u>

Owner's Name	Date <u>6-18-15</u>
Site Address /51 THORNTONS CREEK	DT x 18339Phone 910-890-3241
Directions to job site from Lillington 42/70WAZO	S EXWIN FRON ELD.STI
	ON THORNTON'S CREEK DR
FIRST HOUSE ON (1)	
Subdivision	Lot
Description of Proposed Work ABOVE GROUPS	SWIMINIUG POCY# of Bedrooms 3
Heated SF 1890 Unheated SF 500 Finished Bonus F	Room? Crawl Space Slab
General Contractor Inf	<u>formation</u>
Building Contractor's Company Name	
Building Contractor's Company Name	reiephone
Address	Email Address
License # Electrical Contractor In	Marmetian
Description of Work Serv	vice SizeAmps T-PoleYesNo
Electrical Contractor's Company Name	Telephone
Adda	Email Address
Address	Email Address
License #	
Mechanical/HVAC Contract	or Information
Description of Work	
Markania I Cantratara Company Nama	Telephone
Mechanical Contractor s Company Name	relebitorie
Address	Email Address
· · · · · · · · · · · · · · · · · · ·	
License #	all a sum a transp
Plumbing Contractor In	
Description of Work	# Baths
Plumbing Contractor's Company Name	Telephone
individual of the state of the	, <b></b>
Address	Email Address
License # Insulation Contractor In	nformation
insulation Contractor in	morniguon.
Insulation Contractor's Company Name & Address	Telephone

\*NOTE General Contractor must fill out and sign the second page of this application

I hereby certify that I have the authority to make necessary application, that the application is correct and that-the construction will conform to the regulations in the Building Electrical Plumbing and Mechanical codes and the Harnett County Zoning Ordinance I state the information on the above contractors is correct as known to me and that by signing below I have obtained all subcontractors permission to obtain these permits and if any changes occur including listed contractors site plan number of bedrooms building and trade plans Environmental Health permit changes or proposed use changes I certify it is my responsibility to notify the Harnett County Central Permitting Department of any and all changes EXPIRED PERMIT FEES - 6 Months to 2 years permit re-issue fee is \$150 00 After 2 years re-issue fee is as per current fee-achedule Signature of Owner/Contractor/Officer(s) of Corporation Date Affidavit for Worker's Compensation N C G S 87-14 The undersigned applicant being the Owner Officer/Agent of the Contractor or Owner **General Contractor** Do hereby confirm under penalties of perjury that the person(s) firm(s) or corporation(s) performing the work set forth in the permit Has three (3) or more employees and has obtained workers compensation insurance to cover them Has one (1) or more subcontractors(s) and has obtained workers compensation insurance to cover them Has one (1) or more subcontractors(s) who has their own policy of workers compensation insurance covering themselves Has no more than two (2) employees and no subcontractors While working on the project for which this permit is sought it is understood that the Central Permitting Department issuing the permit may require certificates of coverage of worker's compensation insurance prior to issuance of the permit and at any time during the permitted work from any person firm or corporation carrying out the work

Company or Name

Sign w/Title

a Walls

NAME:	JANA	WALLS

APPLICATION#: 15.50036450

\*This application to be filled out when applying for a septic system inspection.\*

County Health Department Application for Improvement Permit and/or Authorization to Construct IF THE INFORMATION IN THIS APPLICATION IS FALSIFIED, CHANGED, OR THE SITE IS ALTERED, THEN THE IMPROVEMENT PERMIT OR AUTHORIZATION TO CONSTRUCT SHALL BECOME INVALID. The permit is valid for either 60 months or without expiration depending upon documentation submitted. (Complete site plan = 60 months; Complete plat = without expiration)

910-893-7525 option 1

**CONFIRMATION #** 

- Environmental Health New Septic System Code 800
  - All property irons must be made visible. Place "pink property flags" on each corner iron of lot. All property lines must be clearly flagged approximately every 50 feet between corners.
  - Place "orange house corner flags" at each corner of the proposed structure. Also flag driveways, garages, decks, out buildings, swimming pools, etc. Place flags per site plan developed at/for Central Permitting.
  - Place orange Environmental Health card in location that is easily viewed from road to assist in locating property.
  - If property is thickly wooded, Environmental Health requires that you clean out the <u>undergrowth</u> to allow the soil evaluation to be performed. Inspectors should be able to walk freely around site. **Do not grade property**.
  - All lots to be addressed within 10 business days after confirmation. \$25.00 return trip fee may be incurred for failure to uncover outlet lid, mark house corners and property lines, etc. once lot confirmed ready.
  - After preparing proposed site call the voice permitting system at 910-893-7525 option 1 to schedule and use code 800 (after selecting notification permit if multiple permits exist) for Environmental Health inspection. <u>Please note confirmation number given at end of recording for proof of request.</u>
  - Use Click2Gov or IVR to verify results. Once approved, proceed to Central Permitting for permits.

## Environmental Health Existing Tank Inspections Code 800

- Follow above instructions for placing flags and card on property.
- Prepare for inspection by removing soil over outlet end of tank as diagram indicates, and lift lid straight up (if possible) and then put lid back in place. (Unless inspection is for a septic tank in a mobile home park)
- DO NOT LEAVE LIDS OFF OF SEPTIC TANK
- After uncovering outlet end call the voice permitting system at 910-893-7525 option 1 & select notification permit
  if multiple permits, then use code 800 for Environmental Health inspection. Please note confirmation number
  given at end of recording for proof of request.
- Use Click2Gov or IVR to hear results. Once approved, proceed to Central Permitting for remaining permits.

SEPTIC	oo ononedov	or territo floar results. Office approved, proceed to Gertifal Fermitting for fermanting permits.
	for authorization	on to construct please indicate desired system type(s): can be ranked in order of preference, must choose one.
{}} Acce	epted	{} Innovative {} Conventional {} Any
{}} Alter	mative	{}} Other
		the local health department upon submittal of this application if any of the following apply to the property in "yes", applicant MUST ATTACH SUPPORTING DOCUMENTATION:
{}}YES	{_}} NO	Does the site contain any Jurisdictional Wetlands?
{}}YES	{}} NO	Do you plan to have an <u>irrigation system</u> now or in the future?
{}}YES	{_}} NO	Does or will the building contain any <u>drains</u> ? Please explain
}YES	{}} NO	Are there any existing wells, springs, waterlines or Wastewater Systems on this property?
_}YES	{_}} NO	Is any wastewater going to be generated on the site other than domestic sewage?
{}}YES	{} NO	Is the site subject to approval by any other Public Agency?
}YES	{_}} NO	Are there any Easements or Right of Ways on this property?
}YES	{}} NO	Does the site contain any existing water, cable, phone or underground electric lines?
		If yes please call No Cuts at 800-632-4949 to locate the lines. This is a free service.
Hans Dand	TOL: 4	ALIC METHOD TO A DOLLAR STATE OF THE STATE O

I Have Read This Application And Certify That The Information Provided Herein Is True, Complete And Correct. Authorized County And State Officials Are Granted Right Of Entry To Conduct Necessary Inspections To Determine Compliance With Applicable Laws And Rules. I Understand That I Am Solely Responsible For The Proper Identification And Labeling Of All Property Lines And Corners And Making

The Site Accessible So That A Complete Site Evaluation Can Be Performed.

PROPERTY OWNERS OR OWNERS LEGAL REPRESENTATIVE SIGNATURE (REQUIRED)

6-/8-45 DATE





$(O)_{M}$
NORTH CAROLINA DEED OF TRUST
Equity Line of Credit)
SATISFACTION: The step secured by this Deed of Trust, as evidenced by the note of other document secured thereby, has been satisfied in full.
This theday of
Signed:
Mail after recording to:  BB&T. PO Box 126, Angier, NC 27501
955965610205998201  This instrument was prepared by: Pope & Pope, Attorneys at Law, P.A.
Mortgage broker/individual who acted as a mortgage broker (is applicable):
Recording: Time, Book and Page
Brief description for index:
Lot #6;Thornton's Creek Subdivision
THIS DEED OF TRUST ("Deed of Trust") is made as of this
by and between: JANA HUGH WALLS and PATRICIA P WALLS GRANTOR
GRANTOR TRUSTEE
ADDRESS:  BB&T Collateral Service Corporation P.O. Box 1290
Whiteville, NC 28472
ERWIN, NC 28339-0000 BENEFICIARY
BRANCH BANKING AND TRUST COMPANY, a
North Carolina banking corporation P. 6. Box 1290 Whiteville, NC 28472
THE FOLLOWING INFORMATION APPLIES TO THIS DEED OF TRUST:
1. This Deed of Trust secures an Equity Line of Credit governed by provisions of Article 9, Chapter 45, North Carolina General Statutes, and secures all present and future advances thereunder.
2. The maximum principal amount of the Debt (defined below) which may be secured by this Deed of Trust at any one time is
TWENTY-SEVEN THOUSAND SIX HUNDRED DOLLARS & 00/100
(\$ 27,600.00 ) Dollars.
3. The Debt, on the date hereof, is evidenced by a BB&T Home Equity Line Agreement of even date herewith from Grantor and may be evidenced by and shall be at all times deemed to include, any and all other notes or other Documents from or hereafter evidencing any debt whatsoever incurred by Grantor or Borrower and payable to Beneficiary, the terms of which are incorporated herein by reference.
4. No execution of a written instrument or notation shall be necessary to evidence or secure any advances made hereunder. The period within which advances are to be made shall be the fifteen year period beginning on the date of this Deed of Trust.
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* / /

5. The real property which is the subject of this Deed of Trust is located in or near the City of
in the Yownship of, in the County of HARNETT in the State of North Carolina, and the legal description and the chain of title reference of the real property are set forth as follows:
See "Exhibit A" which is attached hereto and incorporated herein by reference as if fully set forth.
STATEMENT OF PURPOSE: In this Deed of Trust reference shall be made simply to the "Note or other Document", and such a reference is deemed to apply to all of the instruments which evidence or describe the Debt, or which secure its payment, and to all renewals, extensions and medifications sheeted, whether heretofore or hereafter executed, and includes without limitation all writings described generally and specifically on the first page of this Deed of Trust in numbered paragraph 2. This Deed of Trust shall secure the performance of all obligations of Grantor and of Borrower to Beneficiary which are described in this Deed of Trust in the Note or other Document, and such performance includes the payment of the Debt. In this Deed of Trust the definition of "Debt" includes:  (ii) all accrued inferest including possible fluctuations of the interest rate if so provided in the Note or other Document; (iii) all renewals or extensions are evidenced by new notes or other documents, and (iv) all other obligations of Grantor to Beneficiary which are described in this Deed of Trust, or in the Note or other Document, (for example, payment of the attorneys fees of the Beneficiary, insurance premiums and advalorem taxes).
NOW, THEREFORE, for the purposes and funder the conditions described in this Deed of Trust and in consideration of the Debt and the mutual promises of Grantor and Benefickary, Grantor hereby conveys to Trustee, in trust, with power of sale, the real property described in this Deed of Trust, fogstiller-wyth any improvements, equipment and fixtures existing or hereafter placed on or attached to this real property, all proceeds thereof and all other appurtenant rights and privileges. The term "the Property" shall include this real property, any such improvements, fixtures and also all appurtenant rights and privileges.
TO HAVE AND TO HOLD the Property, to Trustee, its successors and assigns, but upon the trust, and under the terms and conditions of this Deed of Trust, to which Grantor, Trustee and Beneficiary hereby agree:
1. PERFORMANCE BY GRANTOR. Grantor shall fulfill all of Grantor's obligations as specified in this Deed of Trust, the Note or other Document.
2. TAXES, DEEDS OF TRUST, OTHER ENCUMBRANCES, Grantor shall make timely payment of all ad valorem taxes, assessments or other charges or encumbrances which may constitute a lien upon the Property. Grantor shall timely pay and perform any obligation, covenant or warranty contained in any other deed of trust or writing (herein Other Deed of Trust) which gives rise to any or which may constitute a lien upon any of the Property. Grantor shall upon vequest of Beneficiary promptly furnish satisfactory evidence of such payment or performance. Grantor shall not effer into, terminate, cancel or amend any lease affecting the Property or any part thereof without the prior written consent of Beneficiary. Grantor shall timely pay and perform all terms of any lease or sublease of the Property or any part thereof.
3. INSURANCE. Grantor shall continuously maintain insurance on all improvements which are now existing and which might hereafter become part of the Property against loss by fire, flood and other bazards, casualties and contingencies in such amounts and for such periods as may be required from time to time by Beneficiary and shall pay promptly, when due, any premiums on the insurance. If it is determined at any time that any of the Property is located in a flood hazard area as defined in the Flood Disaster Protection Act 1973, Grantor shall obtain and maintain flood insurance on Property at Grantor's expense for as long as this Deed of Trust is in effect. Flood insurance coverage shall be in an amount equal to sine lesser of (i) the maximum amount secured as set forth herein or (ii) the maximum ilmit of coverage made available for the spaticular type of property under the law. If Grantor shall fail to procure or maintain hazard or flood insurance coverage in the specified smount for the Property within a reasonable time of receiving notice from Beneficiary of either the requirement or of the lapse of an existing policy, Beneficiary may, but is not obligated to, expend for the account of Grantor any sums which has be acceptable to purchase the required hazard or flood insurance, which shall be fully secured by this Deed of Trust and which shall accrue interest from the time expended until paid at the rate set forth in the Note or other Document. All insurance shall be carried with companies approved by Beneficiary and shall contain a loss payable clause. (New York long form) in favor of and in a form acceptable to Beneficiary. Grantor shall cause all policies and renewals thereof to be delivered to Beneficiary. In the event of loss, Grantor shall give immediate written notice to Beneficiary, and Beneficiary may make proof of loss if such is not made promptly by Grantor. Each insurer is hereby expressly authorized and directed by Grantor to make payment for the loss directly and solely to Beneficiary may apply the
4. ESCROW DEPOSITS. Upon demand of Beneficiary, Grantor shall add to each payment required under the Note or other Document the amount estimated by Beneficiary to be sufficient to enable Beneficiary to pay as they become due all taxes, charges, assessments, and insurance premiums which Grantor is required to pay. Further, any deficiency occasioned by an insufficiency of such additional payments shall be deposited by Grantor with Beneficiary upon demand.
5. PRESERVATION AND MAINTENANCE OF THE PROPERTY. Grantor shall keep the Property in good order and repair as it now is (reasonable wear and tear excepted) and shall neither commit nor permit any watte or any other occurrence or use which might impair the value of the Property. Grantor shall not initiate or acquiesce in a change in the zoning classification of the Property or make or permit any structural alteration thereof without Beneficiary's prior written consent.
6. COMPLIANCE WITH LAWS. Grantor shall regularly and promptly comply with any applicable legal requirements of the United States, the State of North Carolina or other governmental entity, agency or instrumentality relating to the use or condition of the Property.
7. CONDEMNATION AWARD. Any award for the taking of, or damages to, all or any part of the Property or any interest therein upon the lawful exercise of the power of eminent domain shall be payable solely to Beneficiary, which may apply the sums so received to payment of the Debt.
8. PAYMENTS BY BENEFICIARY. If Grantor or Borrower shall be in default in the timely payment of performance of any of Grantor's or Borrower's obligations, the Note or other document, under this Deed of Trust or Other Deed of Trust, Beneficiary may, but it is not obligated to, expend for the account of Grantor any sums, expenses and fees which Beneficiary believes appropriate for the protection of the Property and the maintenance and execution of this trust. Any amounts so expended shall be deemed principal advances fully secured by this Deed of Trust, shall bear interest from the time expended until paid at the rate of interest account on the Note or other Document, and shall be due and payable on demand.

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- 9. RENTS and PROFITS. Grantor hereby assigns to Beneficiary all future rents and profits from the Property as additional security for the payment of the Debt and for the performance of all obligations secured by this Deed of Trust. Grantor hereby appoints Beneficiary as Grantor's attorney-in-fact to collect any rents and profits, with or without suit, and to apply the same, less expenses of collection, to the Debt or to any obligations secured by this Deed of Trust in any manner as Beneficiary may desire. Those you must be a profits without any accountability to Beneficiary. Beneficiary's election to pursue the collection of the rents or profits shall be in addition to all other remedies which Beneficiary might have and may be put into effect independently of or concurrently with any other remedies.
- any other remedy.

  10. ARANTOR'S CONTINUING OBLIGATION. This Deed of Trust shall remain as security for full payment of the Debt and for performance of any obligation evidenced by the Note or other Document, notwithstanding any of the following: (a) the sale or release of all of any part of the Property; (b) the assumption by another party of Grantor's obligations under this Deed of Trust, the Note or other Document, whether granted to Grantor or to a subsequent owner of the Property; or (d) the release of any party who has assumed payment of the Debt or who assumed any other obligations under this Deed of Trust, the Note or other Document, whether granted to Grantor or to a subsequent owner of the Property; or (d) the release of any party who has assumed payment of the Debt or who assumed any other obligations under this Deed of Trust, the Note or other Document. None of the foregoing shall, in any way, affect the full force and effect of the lien of this Deed of Trust of impair Beneficiary's right to a deficiency judgment in the event of foreclosure against Grantor or any party who had assumed payment of the Debt or who assumed any other obligations the performance of which is secured by this Deed of Trust, then for impair Beneficiary's right to a deficiency judgment in the event of foreclosure against Grantor or any party who had assumed payment of the Debt or who assumed any other obligations the performance of which is secured by this Deed of Trust, and no such waiver or forbearance shall be determed a waiver of Beneficiary of any right or remedy provided herein or by law or be deemed a waiver of the right at any later time to embreo-strictly all provisions of this Deed of Trust and to execute any and all remedies provided herein and by law.

  11. SUBSTITUTION OF RUSTEE, Beneficiary shall have the unqualified right to remove the individual designated as Trustee on the first page of this Deed of Trust and to spontant or successor Trustees by instruments filed for registration in the County Registry where thi

- 13. INSPECTION. Beneficiary may at any reasonable time and from time to time make or cause to be made reasonable entries upon and inspections of the Property.

  14. WARRANTIES. Grantor covenants with Trustee and Beneficiary that Grantor is seized for the Property in fee simple, has the right to convey the same in fee simple, that title to the Property is marketable and free and clear of all encumbrances, and that Grantor will warrant and defend the title against the lawful claims of all persons whomsoever, subject only to any declarations, easements, restrictions or encumbrances listed in the litle opinion or title insurance policy which Beneficiary obtained in the transaction in which Beneficiary obtained his Deed of Trust.

  15. ATTORNEYS' FEES. In the event that Grantor or Borrowen shall default in its obligations under this Deed of Trust, the Note or other Document, and Beneficiary employs an automory to assist in the collection of the Debt or to enforce compliance of Grantor with any of the provisions of this Deed of Trust, the Note op other Documents or in the event Beneficiary or Trustee shall become parties to any suit or legal proceeding (including any proceeding conducted before any United State Bankruptcy Court) concerning the Property, concerning the lien of this Deed of Trust, the Note or other Document, Grantor shall pay Beneficiary's reasonable attorneys' fees and all of the costs that may be incurred, and such fies and costs shall be secured by this Deed of Trust and its payment enforced as if it were a part of the Debt. Grantor shall be liable for such attorneys' fees and costs whether or not any suit or proceeding is commenced.
- 16. ANTI-MARSHALLING PROVISIONS. Beneficiary may grant releases at any time and from time to time of all or any portion of the Property (whether or not such releases are required by agreement among the parties) agreeable to Beneficiary without notice to or the consent, approval or agreement of other Parties and interests, including junior lienors and Purchasers subject to the lien of this Deed of Trust and such releases shall not impair in any manner the validity of or priority of this Deed of Trust on that portion of the Property remaining subject to this Deed of Trust, not release Grantor or Borrower from personal liability for the Debt. Notwithstanding the existence of any other security interests in the Property held by Beneficiary or by any other party, Beneficiary shall have the right to determine the order in which any or all of the Property shall be subjected to the remedies available to Beneficiary, and Beneficiary shall further have the right to determine the order in which any or all portions of the Debt are satisfied from the proceeds realized upon the exercise of any remedy it has Grantor, Borrower, any party who consents to this, or any party who has actual or constructive notice hereof, hereby waives any and all rights to require the marshalling of assets in connection with the exercise of any of the remedies permitted by applicable law or provided herein.
- 17. EVENTS OF DEFAULT. Beneficiary has the right to terminate the future advance provisions of this Deed of Trust and declare the Debt immediately due and payable in any of the following circumstances:
- (a) If the Grantor or Borrower fails or neglects to meet the repayment terms of the Debt, on fails or neglects to pay when due any and all other sums which are or may become secured by this Deed of Trust;
- (b) If the Grantor acts or fails to act in a way which adversely affects the security pletiged under this Deed of Trust or any right which the Beneficiary may have in such security. Such action or inaction includes but is not limited to the following: if the Grantor sells the property or otherwise transfers title to the property without the prior written permission of the Beneficiary; if the Grantor fails to maintain insurance on the property according to the Beneficiary's requirements; if the Grantor commits waste or otherwise damages or destroys the property, or any portions of it, in such a way that is adversely affects the security of the Beneficiary; if the Grantor fails to pay taxes on the property; if certain liens or judgments are filed; if the property is condemned by a governmental authority; if a prior henholder commences foreclosure proceedings; if any Grantor should die;
- (c) If any warranty, representation or statement made or furnished to Beneficiary by or on behalf of Grantor or Borrower in connection with this transaction proves to have been false in any material respect when made or furnished;
- (d) Any event which would permit termination under the terms of the BB&T Home Equity Line Agreement.
- (d) Any event which would permit termination under the terms of the BB&T Home Equity Line Agreement.

  18. REMEDIES OF BENEFICIARY UPON DEFAULT. Upon the occurrence of any event of default, Beneficiary may, at its option, without prior notice to Grantor, declare the debt to be immediately due and psyable in full; and, on application of Beneficiary, Trustee shall foreclose this Deed of Trust in any manner permitted by North Carolina faw, including selling the property at public sale to the last and highest bidder for cash, free of any equity or redemption, bornested, dower, curiesy or other state or federal exemption, all of which are expressly waived by Grantor, after compliance with applicable North Carolina laws relating to foreclosure sales under power of sale; and Trustee shall execute and deliver to the purchaser a Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The rectains in the Trustee's deed conveying the Property spolicable North Carolina law, it being agreed that the expenses of any such sale shall be applied in the manner and in the order prescribed by applicable North Carolina law, it being agreed that the expenses of any such sale shall include a commission of five per cent of the gross sales price to Trustee for holding such sale and for all services performed by him hereunded expliciting expenses incurred in making sale. In the event a foreclosure suit or special proceeding is commenced, and no sale is held, then the Granton shall pay to the Trustee: 1) all expenses incurred by Trustee and 2) a partial commission computed on five per cent of the balance of the unpaid Debt. Beneficiary may bid and become the purchaser at any sale under this Deed of Trust. At any such sale trustee may say his election require the successful bidder immediately to deposit with Trustee cash in an amount equal to all or any part of the expenses of managing and operating the Property and collect any restal, accused or to accrue; or Trustee may lease the Property or

B3176 - P190 19. RELEASE AND CANCELLATION. Upon fulfillment of all obligations, the performance of which is secured by this Deed of Arust, and upon payment of the Debt accompanied by the written instructions executed by Grantor to Beneficiary to terminate the Home Equity Line secured by this Deed of Trust, this Deed of Trust and the Note or other Document shall be marked "Satisfied" and retained to Grantor, and this conveyance shall be null and void and may be cancelled of record at the request and cost of Grantor, and title to the Property shall revest as provided by law. Beneficiary is authorized to apply any check tendered without such termination letter as a payment as opposed to a payoff and is under no obligation to terminate said Home Equity Loan, but may do so at its 20. MISCELLANEOUS. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and shall not be used to interpret or define any provisions. All remedies provided herein are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively. All coverants contained herein shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors or assigns. Whenever used the singular number shall include the plural, and the plural the singular, and the use of any gender shall be applicable to all genders. This Deed of Trust shall be governed by and construed under North Carolina law. Any forbearance by Beneficiary in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclade the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Beneficiary shall not be a waiver of Beneficiary's right to accelerate the maturity of the Debt. Time is of the essence in the payment or performance of any of the obligations, or of any covenant or warranty contained in this Deed of Trust or in the Note, or other Document. IN TESTIMONY WHEREOF, each individual Grantor has hereunto set his hand and adopted as his seal the word "SEAL" appearing beside or pear his signature, that shaled instrument being executed and delivered on the date first above written. Grantor (SEAL) (SEAL) Grantor: (SEAL) Grantor: (SEAL) STATE OF NORTH CAROLIN JUNNSTON ,a Notary Public, do hereby certify that an individual, Grantor, personally acknowledged that (s) he voluntarily signed this Deed of Trust for the purposes stated therein. Josephoer (SEAL) Notaby Parolic [SEAL] My Commission Expin STATE OF NO a Notary Public, do hereby certify that an individual, Grantor, personally ledged that (s)he voluntarily signed this Deed of Trust for the purposes stated therein. anneared be Witness m notarial scal, this [SEAL] nission Expires: VSTON STATE OF NORTH CARCLINA COUNTY OF Notary Public, do hereby certify that an individual, Grantor, personally appeared before me this day and acknowledged that (s)he voluntarily signed this Depd of Tru for the purposes stated therein. Witness my hand and official stamp or notarial seal, this \_ (SEAL) [SEAL] Notary Public My Commission Expires STATE OF NORTH CAROLINA COUNTY OF Notary Public, do hereby certify that an individual, Grantor, personally appeared before me this day and acknowledged that (s)he voluntarily signed this Deed of Trust for the purposes stated therein. Witness my hand and official stamp or notarial seal, this \_ day of (SEAL)

## EXHIBIT A

PARCEL ID: 07058811009306

ADDRESS \_ 151 Thornton's Creek Drive, Angier, NC 27501

BEING all of Lot #6 as shown on that map and survey entitled, "Thornton's Creek Subdivision", prepared by Bennett Surveys, Inc., Lillington, North Carolina, dated July 15, 1997, and recorded in Map 2000-22, Harnett County Registry, to which map reference is hereby made for a more full and complete description of said real property.

The above-described property is the same as that which was conveyed by Master Developers, Inc. to Jana H. Walls and wife, Patricia P. Walls by deed dated June 26, 2001 and recorded in Book 1513, Page 596-598, Harnett County Registry.

HARNETI COUNTY CASH RECEIPTS
\*\*\* CUSTONER RECEIPT \*\*\*
Oper: KGOINS Type: CP Drawer: 1
Date: 6/18/15 51 Receipt no: 370829

Amount

Year Mumber 2015 50036450 151 THORNTONS CREEK DR COATS, NC 27521 81 P - PERMIT FEES

\$186.86

AROVE GROUND POOL

JANA WALLS

Tender detail CA CASH PAYMENT Total tendered Total payment

\$186.88 \$188.88 \$188.88

Time: 13:18:28 Trans date: 6/18/15

\*\* THANK YOU FOR YOUR PAYMENT \*\*

HARNETT COUNTY CENTRAL PERMITTING P.O. BOX 65 LILLINGTON, NC 27546 For Inspections Call: (910) 893-7525 Fax: (910) 893-2793 Bldg Insp scheduled before 2pm available next business day. \_\_\_\_\_\_ Application Number . . . . . 15-50036450 Date 7/16/15 Application type description CP SWIMMING POOL Subdivision Name . . . . . Property Zoning . . . . . . RES/AGRI DIST - RA-30 Contractor Owner \_\_\_\_\_\_ OWNER WALLS JANA 421 THORNTONS CREEK DR ERWIN NC 28339 (910) 890-3241 Applicant JANA WALLS 151 THORNTONS CREEK DR ERWIN NC 28339 (910) 890-3241 Structure Information 000 000 22X54 ABOVE GROUND POOL Flood Zone . . . . . . . . FLOOD ZONE X Other struct info . . . . PROPOSED USE SWIMMING POOL SEPTIC - EXISTING? EXISTING . . . . . LAND USE PERMIT Permit Additional desc . . Phone Access Code . 1099381
Issue Date . . . 7/16/15 Issue Date . . . . 7/16/15 Expiration Date . . 1/12/16 Valuation . . . . \_\_\_\_\_ Permit . . . . . RESIDENTIAL ELECTRICAL PERMIT Additional desc . . Phone Access Code . 1099399 Issue Date . . . 7/16/15 Valuation . . . . Expiration Date . . . 7/15/16 ..... Special Notes and Comments T/S: 06/18/2015 01:04 PM KGOINS ----421 TOWARDS ERWIN T/R ON OLD STAGE RD GO 1.45 MILES T/R ON THORNTONS CREEK DR HOUSE ON LEFT

LILLINGTON, NC 27546 For Inspections Call: (910) 893-7525 Fax: (910) 893-2793 Bldg Insp scheduled before 2pm available next business day. Application description . . . CP SWIMMING POOL Subdivision Name . . . . . . Property Zoning . . . . . RES/AGRI DIST - RA-30 Required Inspections Phone Insp Seq Insp# Code Description Initials Date Permit type . . . LAND USE PERMIT 818 Z818 PZ\*ZONING INSPECTION 820 Z820 PZ\*ZONING/FINAL INSPECTION 999 Permit type . . . RESIDENTIAL ELECTRICAL PERMIT 999 211 E211 R\*ELEC ABOVE CEILING 999 217 E217 R\*ELEC RECONNECT 205 E205 R\*ELEC UNDER SLAB
215 E215 R\*ELEC. UND. POOL
213 E213 R\*ELECTRICAL UNDERGROUND
131 R131 ONE TRADE FINAL
125 R125 ONE TRADE ROUGH IN 999 999

HARNETT COUNTY CENTRAL PERMITTING

P.O. BOX 65

999 999 999