

**Drawn by and mail after recording to:
Moore & Van Allen PLLC (JCO)
100 N. Tryon Street, Suite 4700
Charlotte, North Carolina 28202-4003**

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR ELIZABETH HEIGHTS**

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR ELIZABETH HEIGHTS (the "Declaration") is made on this ____ day of April, 2013 by **CrossRoads Corporation for Affordable Housing and Community Development, Inc.**, a North Carolina nonprofit corporation ("CrossRoads" or the "Declarant").

PRELIMINARY STATEMENT

Declarant is the owner of the Existing Property. Declarant is developing the Existing Property as a single family residential community.

The Property, including the Existing Property, is being developed under a common scheme and general plan for the improvement and maintenance of the Property. Declarant wishes to ensure the attractiveness of the individual Home Sites and to prevent any future impairment thereof; to prevent nuisances; to preserve, protect and enhance the values and amenities of the Property and to provide for the maintenance and upkeep of the Property and for other purposes as set forth herein; and, in order to accomplish these objectives, Declarant deems it advisable to subject the Existing Property, together with such additions as may hereafter be made thereto (as provided in Article II, Section 2 hereof), to the covenants, conditions, restrictions, easements, charges and liens hereinafter set forth.

DECLARATION

NOW, THEREFORE, Declarant declares that the Existing Property is and shall be owned, held, transferred, sold, conveyed, and occupied subject to the following covenants, conditions, restrictions, easements, charges and liens which shall run with the real property and be binding upon and inure to the benefit of all owners thereof, their heirs, personal representatives, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I DEFINITIONS

Section 1. “Declarant” shall mean and refer to (a) CrossRoads, (b) those of its successors and assigns, if any, to whom the rights of Declarant hereunder are specifically transferred by written instrument, subject to such terms and conditions as Declarant may impose and (c) any other person becoming a Declarant hereunder pursuant to Article II, Section 2 of this Declaration. Upon any transfer by Declarant of any or all of its Declarant rights and obligations hereunder, Declarant shall be relieved of any and all liabilities with respect to the rights and obligations so transferred. In no event shall any of the managers, members or employees of Declarant be held personally liable for the performance of any of the obligations of Declarant hereunder.

Section 2. “Existing Property” shall have the meaning ascribed thereto in Article II, Section 1 hereof.

Section 3. “Home Site” shall mean and refer to any numbered plot of land, with delineated boundary lines, shown upon any recorded subdivision map of the Property. In the event any Home Site is increased or decreased in size by Declarant by re-subdivision, through recordation of a new subdivision plat, any such newly platted Home Site shall thereafter constitute a Home Site for the purposes of this Declaration. The term “Home Site” shall mean and include any Improvements constructed on a Home Site.

Section 4. “Improvements” shall mean and include all homes, buildings, storage sheds or areas, barns or other freestanding storage areas, roofed structures, parking areas, loading areas, trackage, fences, walls, hedges, mass plantings, arbors, trellises, gazebos, poles, driveways, ponds, lakes, changes in grade or slope, site preparation, tree houses, children’s playhouses, signs, exterior illumination, exterior antennae, earth satellite stations, microwave dishes, solar panels and other similar receiving, transmission or energy generating equipment. The definition of Improvements includes both original Improvements and all later changes and repairs to Improvements.

Section 5. “Owner” shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Home Site which is a part of the Property, including contract sellers and owners of an equity of redemption, but excluding contract purchasers and those having such interest in a Home Site solely as security for the performance of an obligation.

Section 6. “Property” shall mean and refer to the Existing Property and any additions thereto which become subject to the Declaration pursuant to the provisions of Article II, Section 2 hereof.

ARTICLE II PROPERTY SUBJECT TO DECLARATION PROPERTY RIGHTS

Section 1. Existing Property. The real property which is, and shall be held, transferred, sold, conveyed and occupied subject to this Declaration is located in Charlotte, Mecklenburg County, North Carolina and is more particularly described on **Exhibit A** attached hereto and incorporated herein by this reference. This property is sometimes referred to herein as the “Existing Property.”

Section 2. Additions to Existing Property. Additional residential property which is within the Grier Heights or Elizabeth Heights neighborhood may be annexed to the Existing Property by Declarant, or any Owner or any other person owning such a neighboring property who wishes to subject it to this Declaration, and such property shall be brought within the scheme of this Declaration, provided that said annexations must occur prior to January 1, 2023. The additions of such property authorized under this Section shall be made by recording a supplementary Declaration of Covenants, Conditions and Restrictions executed by Declarant and/or such other person (who shall, in such supplementary Declaration, be referred to as a “Declarant”) with respect to the additional property, which shall extend the operation and effect of the covenants, conditions and restrictions in this Declaration to such additional property.

ARTICLE III EXTERIOR MAINTENANCE

Each Owner shall maintain the grounds and the Improvements situated on its Home Site, including, but not limited to, plantings, landscaping, hedges, fencing, walls, roofs, windows, siding, lawns, driveway entrances, driveway bridges, driveways and any portion of any public drainage easement affecting such Home Site as shown on any recorded map of the Property, at all times in a neat and attractive manner. Any vegetable garden maintained on a Home Site shall be located only in the rear or side yard of said Home Site.

ARTICLE IV USE RESTRICTIONS

Section 1. Residential Purposes Only. Each Home Site shall be used exclusively for single family (with respect to the Existing Property) or single or multi-family (with respect to additions to the Existing Property, in the sole discretion of Declarant), non-transient residential purposes and shall be occupied solely by owner-occupants. Garages, carports and parking spaces shall be used exclusively for the parking of passenger vehicles or light (i.e., non-commercial) vans or pick-up trucks. Notwithstanding the foregoing, CrossRoads (and its designees) shall have the right to use certain Home Sites designated from time to time by CrossRoads (or its designees with CrossRoads’ approval) for the purpose of construction and

operation of sales and marketing centers and for related uses. No trade or business of any kind shall be conducted upon a Home Site or any part thereof except (a) by Declarant as permitted above, (b) de minimis commercial activity such as an occasional, Owner-hosted, in-home sales party or (c) a valid home office that would be recognized as such for federal tax purposes. Except as permitted herein, no structure shall be erected, placed, altered, used or permitted to remain on any Home Site within the Existing Property other than a single-family private dwelling not exceeding two and one-half (2-1/2) stories or forty (40) feet in height, one (1) private garage for not more than two (2) vehicles, and a storage or garden shed no bigger than ten (10) feet by ten (10) feet, which must be situated at the rear of any Home Site.

Section 2. Obstructions. There shall be no obstruction of any Joint Driveway or public street, nor shall anything be kept or stored in such areas by any Owner, nor shall anything be altered, constructed or planted in, or removed from such areas. Municipally-approved trash and recycling containers temporarily placed in any Joint Driveway or public street for collection shall be promptly removed from any Joint Driveway or public street following the collection thereof.

Section 3. Restricted Actions by Owners. No Owner shall permit anything to be done or kept on the Property that would be in violation of any law. No waste shall be permitted. Each Owner shall comply with all laws, regulations, ordinances (including, without limitation, applicable zoning ordinances) and other governmental rules and restrictions applicable to such Owner's Home Site.

Section 4. Signs. No sign of any kind (exclusive of street address identification numbers) shall be displayed on any Home Site; provided, however, that no more than one (1) uniform professional sign may be displayed on a Home Site if the sign is for the purpose of (i) advertising the Home Site for sale, (ii) advertising a contractor constructing Improvements or providing services on the Home Site, but only for so long as such contractor is rendering services at such Home Site and for no more than two (2) weeks afterwards or (iii) identifying the sales office and/or model home of Declarant. Notwithstanding the foregoing, nothing herein shall act to restrict or prohibit CrossRoads from erecting and maintaining directional and other signs relating to the use of the Property, including, but not limited to, signs and billboards advertising the Property or portions thereof, or the prices for Home Sites.

Section 5. Animals. No animals, livestock or poultry of any kind shall be kept or maintained on any Home Site or in any dwelling except that dogs, cats or other household pets may be kept or maintained provided they are not kept or maintained for commercial purposes. All dogs must be kept effectively contained, tied or on a lead within the Property or on any Home Site. Invisible fencing may be used so long as it effectively contains the animal within the Home Site. No Owner may maintain at a Home Site a dog or any other animal of a size, breed or disposition that causes interference by the animal with the peaceful enjoyment by other Owners of their Home Sites or that is a safety hazard, regardless of any security measures taken by the animal's Owner. Each Owner shall be responsible for picking up and properly disposing of its pet's waste in any common areas and publicly dedicated rights-of-way.

Section 6. Waste. No Home Site shall be used or maintained as a dumping ground for rubbish, trash or garbage. Waste of any nature shall not be kept on any Home Site except on a temporary basis in sanitary containers.

Section 7. Vehicles. No recreational vehicles or equipment, including a motorboat, houseboat or other similar water-borne vehicle, or any motor home or “camper” vehicle, may be maintained, stored or kept on any portion of the Property, except in enclosed garages or at the rear of a Home Site where such item cannot be viewed from the street. Trucks with tonnage in excess of three-fourths (3/4ths) ton shall not be permitted to park overnight on any location within the Property. No vehicle of any size which transports inflammatory or explosive cargo may be kept within the Property at any time. No vehicles that are not in operating condition may be stored or situated on any Home Site unless stored in an enclosed garage. The Owner of each Home Site will be responsible for providing on such Home Site sufficient parking area for all vehicles normally parked and/or situated on such Home Site. No parking shall be permitted on the lawn or other grassed areas of any Home Site. No trailers may be maintained, stored or kept on any portion of the Property.

Section 8. Residential Use Restrictions. No Home Site within the Property shall be used as a rooming house, halfway house, juvenile home, detention center, detention home, temporary shelter, long-term shelter, adult care home, family care home, institution, treatment facility or rehabilitation center of any kind. No Home Site within the Property shall be used to house persons addicted to or recuperating from the effects of or addiction to, drugs or alcohol; or persons adjusting to non-prison life, including by not limited to pre-release, work release, probationary programs or juvenile detention centers.

This Section 8 is intended to prevent the use of the Property for, by way of illustration and not limitation, protection, detention or rehabilitation of drug addicts, criminals, juveniles, homeless persons or other similarly situated persons. It is not the intent of this provision to prevent the Owners of the Home Sites, their spouses, children or legal relatives from undergoing medical, therapeutic, rehabilitation or treatment at home.

No person listed as a registered sex offender within the state of North Carolina may own title to any Home Site within the Property. In addition, no Owner may rent a Home Site within the Property to an individual who is a registered sex offender in the state of North Carolina.

ARTICLE V EASEMENTS

CrossRoads hereby reserves, for the benefit of CrossRoads, permanent easements for construction, installation, maintenance and continued location of driveways, sidewalks, walkways, parking areas, public and private water/sewer lines, gas lines, cable television lines, telephone lines, electric power lines, sanitary sewer and storm drainage facilities, for other utility installations and for environmental protection of trees and wetlands in the areas shown on recorded plats of the Property. CrossRoads may, without consent or approval of any Owner, grant or convey any of the easement rights hereinabove reserved for the purposes set forth herein to any person, public or private utility or service company or any agent of CrossRoads. No

structure, planting or other material shall be placed or permitted to remain within any easements provided for above that may interfere with the installation of sewage disposal facilities and utilities or that may change the direction of flow or drainage channels in the easements or that may obstruct or retard the flow of water through drainage channels in the easements.

ARTICLE VI

CONSTRUCTION OF IMPROVEMENTS

Section 1. Building Setback Lines. The main building on each Home Site shall not be located nearer to the Home Site boundary line than the setback, sideline and rear yard requirements required by applicable zoning laws and other governmental requirements.

Section 2. Diligent Construction. All construction, landscaping or other work that has been commenced on any Home Site must be continued with reasonable diligence to completion and no partially completed houses or other Improvements shall be permitted to exist on any Home Site, except during such reasonable time period as is necessary for completion. All lawn areas and landscaping located on any Home Site must be installed no later than six (6) months after the date on which a Certificate of Occupancy has been issued for any Improvements on such Home Site. Any damage to the street, curb or sidewalk or utility system caused by an Owner or Owner's builder shall be repaired by such responsible Owner. The Owner of each Home Site shall at all times keep adjacent public and private areas free from any dirt, mud, garbage, trash or other debris that is occasioned by construction of Improvements. CrossRoads, upon ten (10) days written notice, may provide for the cleaning of public and private areas due to the activities of the Owner or Owner's builder and may assess the Owner a reasonable charge not to exceed the actual cost for such cleaning. Every builder constructing Improvements within the Property shall, consistent with standard construction practices, keep all portions of the Home Site free of unsightly construction debris and shall at all times during construction either provide dumpsters for the containment of garbage, trash or other debris that is occasioned by construction of Improvements or take other measures consistent with standard construction practices necessary to keep the Home Site free of garbage, trash or other debris that is occasioned by the construction of the Owner's Improvements.

Section 3. Sediment Control. Sufficient sediment control measures, including, but not limited to, installation and maintenance of silt fences, straw base fences, storm water inlet protection or retention pond and temporary seeding, to the extent deemed reasonably necessary by CrossRoads, shall be taken by the Owner or Owner's builder to ensure that all sediment resulting from any land disturbance or construction operation is retained on the Home Site in question. All sediment control measures must be maintained until such Home Site has been permanently stabilized with respect to soil erosion.

Section 4. Swimming Pool. No swimming pool, hot tub, Jacuzzi, sauna or spa shall be constructed on a Home Site in front of a dwelling or so that any portion of such swimming pool protrudes above the finish grade of the adjoining ground as found prior to such construction; provided that a temporary swimming pool may be erected on a Home Site from June 1 through August 31 but must be deconstructed and stored out of sight at all other times.

Any swimming pool, hot tub, Jacuzzi, sauna or spa itself and pool equipment shall be screened, housed or, in the case of equipment, stored underground. All governmental requirements and restrictions applicable to swimming pools and similar structures shall be applicable to the construction of swimming pools and similar structures on any Home Site.

Section 5. Fences and Walls. No metal fences, except for a 2x4" wire mesh inside of a wooden or wood-composite fence for the purpose of containing pets, are allowed on any Home Site. All perimeter fences must be picket fences. All fencing materials shall be finished with an exterior paint or stain-paint, and shall be maintained in a neat and attractive condition. No chain link fence shall be permitted on any Home Site. All walls on any Home Site shall be constructed of brick, wrought iron, wood, stone or stucco. No fence or wall on any Home Site may be more than six feet (6') in height. No fence or wall may extend beyond the back corners of the dwelling on the Home Site, except if there is a side door on such dwelling, in which case the fence or wall may extend to enclose such side door.

Section 6. Air Conditioning Equipment. No air conditioning or heating apparatus shall be installed on the ground in front of any residence on a Home Site. No air conditioning or heating apparatus shall be attached to any front wall of a residence on a Home Site. No air conditioning or heating apparatus shall be installed on the side wall of a residence on a Home Site unless the same shall be screened from view from the street abutting such Home Site and any adjacent Home Site. No "in-window" air conditioning apparatus shall be permitted on any Home Site.

Section 7. Antennae and Solar Panels. Except as hereinafter provided, no exterior antennae, earth satellite station microwave dish, or other similar receiving or transmission equipment may be constructed, placed or maintained on any Home Site. Satellite dishes of less than 19 inches in diameter for reception of satellite television signals shall be allowed, provided that the location of any such satellite dish and related equipment shall be on the side or rear of the Home Site. Solar panels may be maintained solely on the south-facing roof of any dwelling constructed on a Home Site.

Section 8. Gas; Meters. No gas meters shall be set in the front of a residence of a Home Site unless such meter is of an underground type. No propane or other gas tanks may be installed on a Home Site unless adjacent to the back wall of the Home Site.

Section 9. No Clothes Lines. No clothes lines of any description or type, or the outside drying of clothes shall be allowed in the front yard of the dwelling unit on any Home Site.

Section 10. No Subdivision of Home Sites. Except for Home Sites owned by CrossRoads, no Home Site shall be subdivided by sale, lease or otherwise so as to reduce the total Home Site area as shown on the recorded map or plan; however, portions of Home Sites may be added to other Home Sites so long as the total number of Home Sites is not increased and there shall not be erected more than one (1) single-family private dwelling on any Home Site. No single-family private dwelling may be erected on more than one (1) Home Site. CrossRoads reserves the right to waive this covenant and permit the subdivision of two adjoining Home Sites

by the conveyance by the Owner of one such Home Site of a portion of such Home Site to the Owner of the adjoining Home Site provided that CrossRoads determines in its own discretion that the Home Sites resulting therefrom would be suitable for development and harmonious with the development of the Property. The provisions of this Section 11 shall not be deemed to prohibit multi-family dwellings constructed on additions to the Property outside of the Existing Property.

Section 11. Governmental Requirements. Nothing herein contained shall be deemed to constitute a waiver of any governmental requirements applicable to any Home Site and all applicable governmental requirements or restrictions relative to the construction of improvements on and/or use and utilization of any Home Site shall continue to be applicable and shall be complied with in regard to the Home Site.

ARTICLE VII GENERAL PROVISIONS

Section 1. Enforcement. Each Owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Voting; Amendment. For purposes of this Section 2, each Home Site is accorded one (1) vote. The covenants and restrictions of this Declaration shall run and bind the land for a term of thirty-five (35) years after the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years each unless terminated or altered in accordance with this Section 2. This Declaration may be amended by an instrument signed by the Owners entitled to at least sixty-seven percent (67%) of the votes appurtenant to the Homes Sites. Any termination or amendment must be properly recorded. Notwithstanding the above, no amendment may be made without the consent of CrossRoads so long as CrossRoads owns a Home Site.

Section 3. Notices. All notices, demands, requests, permissions, consents or approvals (“Notices”) given by Declarant to any Owner, by any Owner to another Owner, or by any Owner to Declarant shall be in writing and shall be deemed to have been properly given three (3) days after posted if sent by United States registered or certified mail, postage prepaid, return receipt requested, addressed to Declarant to its registered agent at its registered office and if to an Owner, at the street address of the Owner’s Home Site.

Section 4. Paragraph Headings. Paragraph headings, where used herein, are inserted for convenience only and are not intended to be a part of this Declaration or in any way to define, limit or describe the particular paragraphs to which they refer.

Section 5. Invalidation. If any provision of this Declaration is held to be invalid by any court, the invalidity of such provision shall not affect the validity of the remaining provisions hereof, and all remaining provisions shall continue unimpaired and in full force and effect.

Section 6. Applicable Law. This Declaration shall be governed by and construed in accordance with the laws of the State of North Carolina.

Section 7. Binding Effect. All of the covenants, stipulations and conditions contained in this Declaration shall be binding upon and inure to the benefit of Declarant, the Owners and their respective heirs, personal representatives, executors, administrators, successors and assigns.

Section 8. Consent of Lender. The Consent of Lender attached hereto is made a part hereof by this reference.

Section 9. Attorneys' Fees. To the extent permitted by law in any action to enforce the provisions of this Declaration, the court may award reasonable attorneys' fees to the prevailing party.

Section 10. No Third Party Beneficiaries. The terms, provisions, conditions and requirements made and set forth herein are for the benefit of and enforceable solely by the Declarant and the Owners as set forth herein. It is specifically intended that no party, including the owners of any property contiguous to or in the vicinity of the Property, shall be a third party beneficiary hereunder.

Section 11. Right of Declarant to Renounce; No Requirement of Declarant to Enforce. Under no circumstances shall CrossRoads, regardless of whether it is an Owner of any such Home Site, be responsible or personally liable to any other Owner for execution of this Declaration in any capacity or for any determination made by it to enforce the provisions hereof with respect to a Home Site held by any other Owner, and CrossRoads shall be entitled to renounce at any time any rights it has hereunder with respect to such enforcement.

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IN WITNESS WHEREOF, Declarant has executed this Declaration under seal on the date and year first above written.

CROSSROADS CORPORATION FOR
AFFORDABLE HOUSING AND
COMMUNITY DEVELOPMENT, INC.

(SEAL)
Name: _____
Title: _____

STATE OF NORTH CAROLINA

_____ COUNTY

I, the undersigned, a Notary Public of the County and State aforesaid, certify that the following person(s) personally appeared before me this day, and I have personal knowledge of the identity of the principal(s), each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated: _____
(name of signer and capacity)

Witness my hand and official seal, this the ____ day of _____, 20__.

My commission expires: _____

_____ Notary Public

[NOTARY SEAL] _____
Print Name of Notary

Exhibit A

Legal Description of Existing Property

Lying, situate and being located in Charlotte, Mecklenburg County, North Carolina and being more particularly described as follows:

TRACT I (230 Orange, Charlotte, NC) (157-012-94)

Being all of Lot C of #300-#230 ORANGE STREET EXCHANGE OF PARCELS, MAP 1, as reflected on a map thereof recorded in Map Book 52 at Page 212 of the Mecklenburg County, North Carolina Public Registry.

TRACT II (245 Heflin Street, Charlotte, NC) (157-012-75)

Being all of Lot 4 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Registry.

TRACT III (244 Heflin Street, Charlotte, NC) (157-012-80)

Being all of Lot 9 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Public Registry.

TRACT IV (240 Heflin Street, Charlotte, NC) (157-012-81)

Being all of Lot 10 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Public Registry.

TRACT V (308 Heflin Street, Charlotte, NC) (157-012-77)

Being all of Lot 6 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Public Registry.

TRACT VI (304 Heflin Street, Charlotte, NC) (157-012-78)

Being all of Lot 7 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Public Registry.

TRACT VII (300 Heflin Street, Charlotte, NC) (157-012-79)

Being all of Lot 8 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Public Registry.

TRACT VIII (241 Heflin Street, Charlotte, NC) (157-012-74)

Being all of Lot 3 of MCVAY STREET SUBDIVISION, MAP 1, as reflected on a map thereof recorded in Map Book 51 at Page 197 of the Mecklenburg County, North Carolina Registry.

CONSENT OF LENDER

SELF-HELP COMMUNITY DEVELOPMENT CORPORATION, a North Carolina nonprofit corporation (“Lender”), owner and holder of a note secured by that certain Future Advances Deed of Trust, Security Agreement and Assignment of Leases (the “Mortgage”), dated October 3, 2012, and recorded in Book 27715, at Page 212 in the Register of Deeds for Mecklenburg County, North Carolina, hereby agrees that it has consented to the terms and provisions of this Declaration of Covenants, Conditions and Restrictions for Elizabeth Heights (hereinafter called the “Declaration”); that any subsequent foreclosure of the Mortgage secured by the property described therein shall not extinguish this Declaration but shall merely vest in Lender the rights and duties set forth herein, provided, however, that should Lender acquire title to any of the property secured by the Mortgage, any liability Lender shall have for the duties set forth in the Declaration shall be non-recourse to the Lender; that all present and future owners of any of the property bound by the Declaration shall be entitled to the full rights and easements to the extent the same are granted herein; and that upon payment of the loan secured by the Mortgage, the rights of Lender set forth in the Declaration shall terminate.

[SIGNATURES PAGES FOLLOW]

IN WITNESS WHEREOF, the undersigned have duly executed these presents as of the
_____ day of _____, 2013.

Signed, sealed and delivered
in the presence of:

LENDER:

**SELF-HELP COMMUNITY
DEVELOPMENT CORPORATION,**
a North Carolina nonprofit corporation

By: _____

Name: _____

Title: Vice President

STATE OF _____

COUNTY OF _____

Personally appeared before me the undersigned witness and made oath that s(he) saw the
within named SELF-HELP COMMUNITY DEVELOPMENT CORPORATION, a North
Carolina nonprofit corporation, by its officer, _____ execute, seal and deliver, as
his/her act and deed, the foregoing instrument for the uses and purposes therein mentioned and
that s(he), with the other witness whose signature appears above, witnessed the execution
thereof.

Sworn to before me this ____ day of _____, 2013.

Notary Public, State and County aforesaid

Signature of Witness

[Notary Seal]

Name Printed

My Commission Expires: _____