

SURVEYORS CERTIFICATE

CERTIFIED TO: OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, HOLLINS & ASSOCIATES, PLLC, AND CITI SMALL BUSINESS LENDING CORPORATION.

I hereby certify that this survey was prepared from an actual on-the-ground instrument survey of the subject premises, that the same accurately shows the location of the boundaries of the subject premises and the location of all streets, highways, alleys and public ways crossing or abutting subject premises; that the dimensions of the improvements and the location thereof with respect to the boundaries are accurately shown as the same where situated on 09/24/2002; that there are no encroachments of buildings or other improvements from the subject premises on to the adjoining premises or by buildings or other improvements appurtenant to adjoining premises on the subject premises unless shown hereon; that all buildings and structures lie wholly within all applicable building restriction lines, if any, and do not violate any restriction or other recorded agreement set forth in the title commitment for the subject premises dated July 22, 2002 issued to you by Old Republic National Title Insurance Company; that all easements and rights of way which are appurtenant to or burden the subject premises and (i) are referred to in the Title Commitment, or (ii) are apparent from a visual inspection, are delineated hereon. The undersigned also certifies that (a) all streets adjacent to the subject premises are publicly opened and dedicated; (b) all utility hook-ups to all improvements are properly located on the survey; (c) there are no parking spaces on the subject premises; (d) the subject premises contains no 1.5422 acres; (e) the surveyor has reviewed the Title Commitment in locating the various easements, restrictions, and other matters set forth on the survey are accurate. Access to and egress from the subject premises and the improvements and structures thereon are provided via the means indicated hereon. Municipal water, municipal storm water and municipal sanitary sewer facilities and telephone, gas and electric services of public utilities are available in the locations indicated hereon. This survey reflects boundary lines of the subject premises which "close" by engineering calculation.

The subject premises lies in Zone "X", a Non-Flood Hazard Area as scaled from the National Flood Insurance Program Flood Boundary and Floodway Map Community Panel Number 4757C0190E revised December 02, 1994.

ALTA/ACSM CERTIFICATE

This is to certify that this map or plat and the survey on which it is based were made (i) in accordance with the "Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys," jointly established and adopted by ALTA, ACSM and NSPS in 1999, includes items 1-4 and 6,7 (A&B), 8, 9, 10, 11, 13-16 of Table A thereof and (ii) pursuant to the Accuracy Standards (as adopted by ALTA, NSPS, and ACSM) and in effect on the date of this certification, undersigned further certifies that the survey measurements were made in accordance with the "Minimum Angle, Distance, and Closure Requirements for Survey Measurements Which Control Land Boundaries for ALTA/ACSM Land Title Surveys."

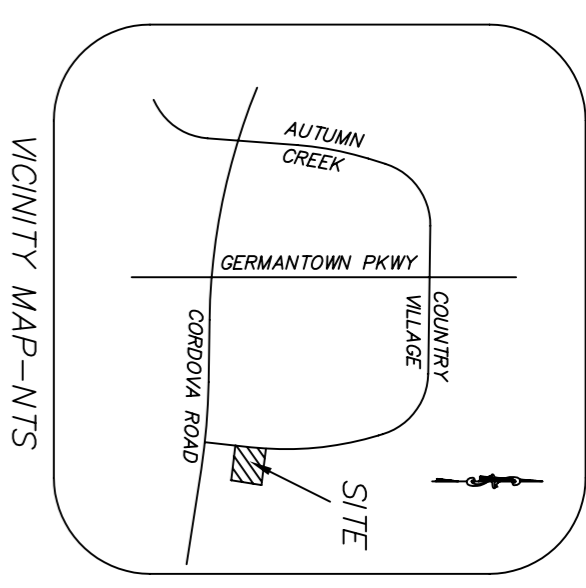
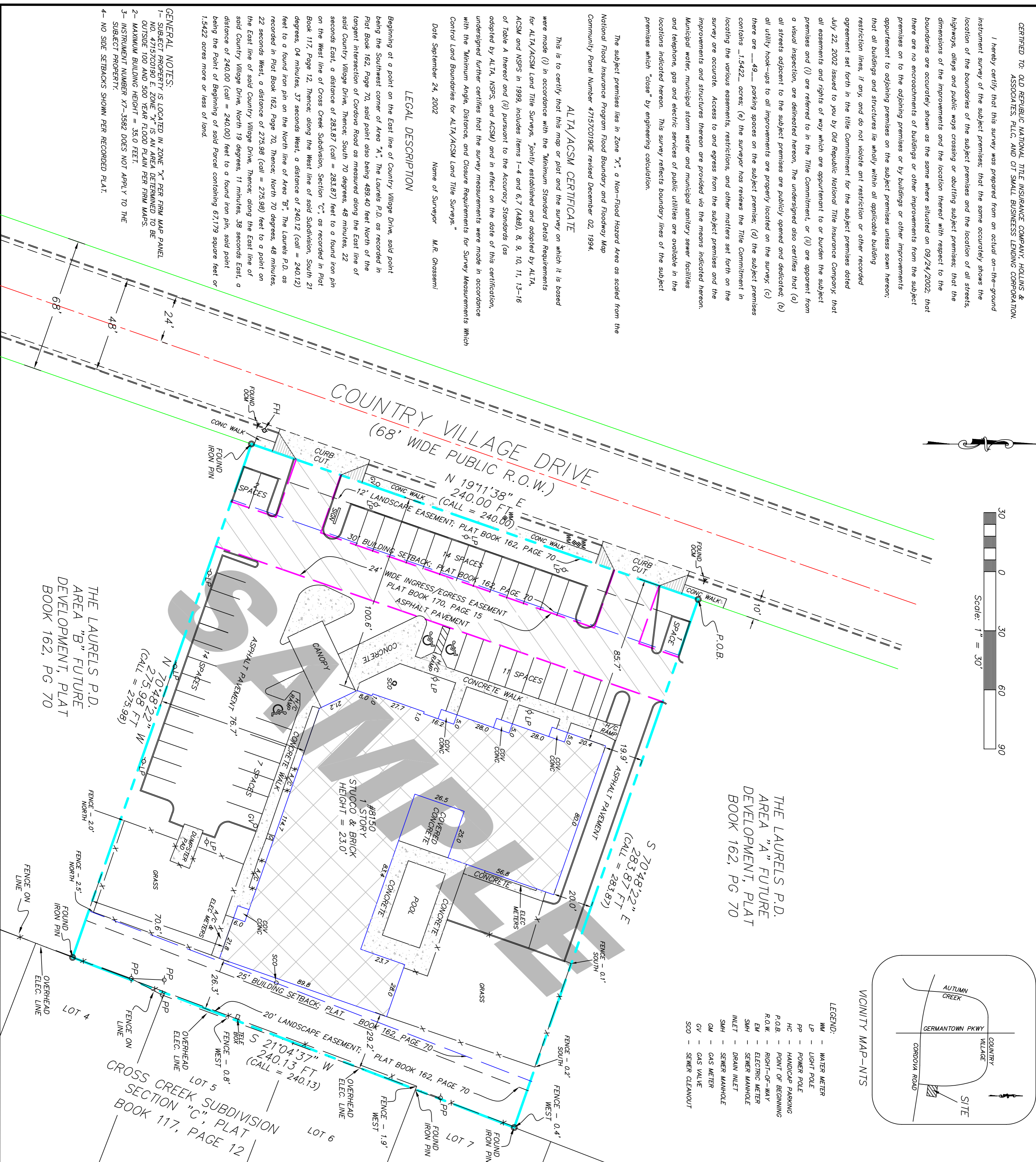
Date September 24, 2002 Name of Surveyor M.R. Ghassemi

LEGAL DESCRIPTION

Beginning at a point on the East line of Country Village Drive, said point being the Southwest corner of Area "A"; The Laurels P.D. as recorded in Plat Book 162, Page 70, said point also being 489.40 feet North of the tangent intersection of Cordova Road as measured along the East line of said Country Village Drive. Thence, South 70 degrees, 48 minutes, 22 seconds East, a distance of 283.87 (call = 283.87) feet to a found iron pin on the West line of Cross Creek Subdivision, Section "C", as recorded in Plat Book 117, Page 12. Thence, along the West line of said Subdivision, South 21 degrees, 04 minutes, 37 seconds West, a distance of 240.12 (call = 240.12) feet to a found iron pin on the North line of Area "B"; The Laurels P.D. as recorded in Plat Book 162, Page 70. Thence, North 70 degrees, 48 minutes, 22 seconds West, a distance of 275.98 (call = 275.98) feet to a point on the East line of said Country Village Drive. Thence, along the East line of said Country Village Drive, North 19 degrees, 11 minutes, 38 seconds East, a distance of 240.00 (call = 240.00) feet to a found iron pin, said point being the Point of Beginning of said Parcel containing 67,179 square feet or 1.5422 acres more or less of land.

GENERAL NOTES:

- 1- SUBJECT PROPERTY IS LOCATED IN ZONE "X" PER FIRM MAP PANEL NO. 4757C0190 E, ZONE "X" IS AN AREA DETERMINED TO BE OUTSIDE 100 AND 500 YEAR FLOOD PLAIN PER FIRM MAPS.
- 2- MAXIMUM BUILDING HEIGHT = 35.0 FEET.
- 3- INSTRUMENT NUMBER X7-3582 DOES NOT APPLY TO THE SUBJECT PROPERTY.
- 4- NO SIDE SETBACKS SHOWN PER RECORDED PLAT.



- LEGEND:
- WM - WATER METER
 - LP - LIGHT POLE
 - PP - POWER POLE
 - HC - HANDICAP PARKING
 - P.O.B. - POINT OF BEGINNING
 - R.O.W. - RIGHT-OF-WAY
 - EM - ELECTRIC METER
 - SMH - SEWER MANHOLE
 - INLET - DRAIN INLET
 - SMH - SEWER MANHOLE
 - GM - GAS METER
 - GV - GAS VALVE
 - SCO - SEWER CLEANOUT

ALTA/ACSM LAND TITLE SURVEY OF
SHELBY COUNTY REGISTER'S OFFICE LOCATED IN MEMPHIS, SHELBY COUNTY TENNESSEE.
SCALE 1" = 30'
SURVEY DATE 09/24/2002

GHASSEMI & ASSOCIATES
ENGINEERS * PLANNERS * SURVEYORS
2904 HICKORY HILL ROAD
MEMPHIS, TENNESSEE 38115
(901) - 452 7100

DATE _____
M.R. GHASSEMI, P.E., RLS
TECHN. CERT. # 1534

REVISIONS:
