

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM



Your Claim is Scheduled As Follows:
Schedule/Claim ID: s14105
AMOUNT/CLASSIFICATION:
\$150,000.00 UNSECURED
(CONTINGENT)

Name of Debtor:
The Cliffs at Keowee Falls Golf & Country Club, LLC

Case Number:
12-01229

NOTE: See reverse and attached for List of Debtors/Case Numbers/important details. Other than claims under 11 U.S.C. § 503(b)(9), this form should not be used to make a claim for Administrative Expenses arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503(a).

The amounts reflected above constitute your claim as scheduled by the Debtor or pursuant to a filed claim. If you agree with the amounts set forth herein, and have no other claim against the Debtor, you do not need to file this proof of claim EXCEPT as stated below.

If the amounts shown above are listed as Contingent, Unliquidated or Disputed, a proof of claim must be filed except as provided in the accompanying bar date notice.

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

Name of Creditor (the person or other entity to whom the debtor owes money or property) :
Jan Scott Zwolinski (aka Jay Scott)

Name and address where notices should be sent:

29347866005767

Scott, Jay Jan Scott Zwolinski (aka Jay Scott)
113 Shooting Star Way
Sunset, SC 29686
P.O. Box 228
Six Mile, SC 29482

RECEIVED

APR 30 2012

BMC GROUP

Creditor Telephone Number 844 884-0123 email: Jay@JayScottRealEstate.com

THIS SPACE IS FOR COURT USE ONLY

Name and address where payment should be sent (if different from above):

Jan Scott Zwolinski (aka Jay Scott)
P.O. Box 228
Six Mile, SC 29482

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☐ Check this box to indicate that this claim amends a previously filed claim.

Court Claim Number (if known):

Filed on:

Payment Telephone Number 844 884-0123 email: Jay@JayScottRealEstate.com

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 150,000

If all or part of your claim is secured, complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM: (See instruction #2) Refundable Deposit for Cliffs Full Golf Membership

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:
N/A

3a. Debtor may have scheduled account as:
Jay Scott 500604
(See instruction #3a)

3b. Uniform Claim Identifier (optional):
N/A
(See instruction #3b)

4. SECURED CLAIM: (See instruction #4)

Check the appropriate box if your claim is secured by a lien on property or a right of set off, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff:
Describe:

☐ Real Estate ☐ Motor Vehicle ☐ Other _____

Value of Property: \$ _____

Annual Interest Rate: _____ % ☐ Fixed or ☐ Variable
(when case was filed)

Amount of arrearage and other charges, as of time case filed, included in secured claim, if any: \$ N/A

Basis for Perfection: N/A

Amount of Secured Claim: \$ N/A

Amount Unsecured: \$ N/A

5. Amount of Claim Entitled to Administrative Expense status under 11 U.S.C. § 503(b)(9) or Priority under 11 U.S.C. § 507(a). If any part of the claim falls into one of the following categories, check the box specifying the administrative expense or priority and state the amount.

Amount entitled to priority: \$ _____

Amount entitled to administrative expense under 11 U.S.C. § 503(b)(9): \$ _____

You MUST specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (_____).

☐ Value of goods received by the debtor within 20 days before the date of the bankruptcy filing - 11 U.S.C. § 503(b)(9).

* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

Cliffs POC



00461

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)

N/A

7. DOCUMENTS: Attached are redacted copies of documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #7, and definition of "redacted").
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.
If the documents are not available, please explain:

DATE-STAMPED COPY: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES OR EMAIL NOT ACCEPTED) so that it is actually received on or before 4:00 pm prevailing Eastern Time on May 31, 2012 for Non-Governmental Claimants OR on or before 4:00 pm prevailing Eastern Time on August 27, 2012 for Governmental Claimants.

BY MAIL TO:
BMC Group, Inc
Attn: Cliffs Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

BY MESSENGER OR OVERNIGHT DELIVERY TO:
BMC Group, Inc
Attn: Cliffs Claims Processing
18675 Lake Drive East
Chanhassen, MN 55317

8. SIGNATURE: (See instruction #8)

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor.
(Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Jan Scott Zwolinski (AKA Jay Scott)
Title: _____
Company: N/A

Address and telephone number (if different from notice address above):

P.O. Box 228
Six Mile, SC 29682

(Signature) 

(Date) 4-25-12

Telephone number:

email:

864-884-0123 Jay@JayScottRealEstate.com

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years; or both. 18 U.S.C. §§ 152 and 3571.

LIST OF DEBTORS:

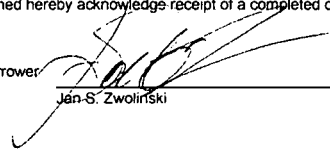
Case Name

Case Nbr

The Cliffs Club & Hospitality Group, Inc.	12-01220
CCHG Holdings, Inc.	12-01223
The Cliffs at Mountain Park Golf & Country Club, LLC	12-01225
The Cliffs at Keowee Vineyards Golf & Country Club, LLC	12-01226
The Cliffs at Walnut Cove Golf & Country Club, LLC	12-01227
The Cliffs at Keowee Falls Golf & Country Club, LLC	12-01229
The Cliffs at Keowee Springs Golf & Country Club, LLC	12-01230
The Cliffs at High Carolina Golf & Country Club, LLC	12-01231
The Cliffs at Glassy Golf & Country Club, LLC	12-01234
The Cliffs Valley Golf & Country Club, LLC	12-01236
Cliffs Club & Hospitality Service Company, LLC	12-01237

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN: 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: 08-0061C 7. LOAN NUMBER: 8. MORTGAGE INS CASE NUMBER:	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. <small>1.0 398 (08-0061C.PFD/08-0061C/38)</small>			
D. NAME AND ADDRESS OF BORROWER: Jan S. Zwolinski 119 Chinqualin Lane Sunset, SC 29605		E. NAME AND ADDRESS OF SELLER: William H. Doherty and Robin L. Doherty 2108 Glen Castle Court Duluth, GA 30097	
G. PROPERTY LOCATION: Lot 35 Laurel Pointe Oconee County, SC Lot 35 Laurel Point The Cliffs at Keowee Falls South Oconee County, South Carolina		F. NAME AND ADDRESS OF LENDER: Community Resource Bank P.O. Box 112 Columbia, SC 29202	
H. SETTLEMENT AGENT: 57-1014449 Olson, Smith, Jordan & Cox, P.A. PLACE OF SETTLEMENT 600 College Avenue Clemson, SC 29631		I. SETTLEMENT DATE: March 26, 2008	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	625,000.00	401. Contract Sales Price	625,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	5,586.00	403.	
104. Golf Membership to Cliffs Golf & Country Club	150,000.00	404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
106. City Taxes to		406. City Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments 03/27/08 to 01/01/09	803.28	408. Assessments 03/27/08 to 01/01/09	803.28
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	781,389.28	420. GROSS AMOUNT DUE TO SELLER	625,803.28
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	5,000.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)	562,500.00	502. Settlement Charges to Seller (Line 1400)	46,302.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507. (Deposit disb. as proceeds)	
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City Taxes to		510. City Taxes to	
211. County Taxes 01/01/08 to 03/27/08	1,722.09	511. County Taxes 01/01/08 to 03/27/08	1,722.09
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	569,222.09	520. TOTAL REDUCTION AMOUNT DUE SELLER	48,024.59
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	781,389.28	601. Gross Amount Due To Seller (Line 420)	625,803.28
302. Less Amount Paid By/For Borrower (Line 220)	(569,222.09)	602. Less Reductions Due Seller (Line 520)	(48,024.59)
303. CASH (X FROM) (TO) BORROWER	212,167.19	603. CASH (X TO) (FROM) SELLER	577,778.69

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower 
 Jan S. Zwolinski

Seller _____
 William H. Doherty

 Robin L. Doherty

L. SETTLEMENT CHARGES						PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price		\$ 625,000.00 @ 7.0000 %		43,750.00			
Division of Commission (line 700) as Follows:							
701. \$ 37,500.00		to Cliffs Real Estate, Inc.					
702. \$ 6,250.00		to Rhino Sales and Marketing					
703. Commission Paid at Settlement							43,750.00
704.		to					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN							
801. Loan Origination Fee		0.5000 %	to Pinnacle Financial Services, LLC			2,812.50	
802. Loan Discount		%	to				
803. Appraisal Fee			to Jensen Appraisal Services	08030042	300.00		
804. Processing Fee			to Pinnacle Financial Services, LLC			125.00	
805. Underwriting Fee			to Community Resource Bank			375.00	
806. Mortgage Ins. App. Fee			to				
807. Assumption Fee			to				
808.							
809.							
810.							
811.							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901. Interest From		03/26/08	to 04/01/08	@ \$	/day (6 days %)		
902. Mortgage Insurance Premium		for	months to				
903. Hazard Insurance Premium		for	1.0 years to				
904.							
905.							
1000. RESERVES DEPOSITED WITH LENDER							
1001. Hazard Insurance		months @ \$	per month				
1002. Mortgage Insurance		months @ \$	per month				
1003. City Taxes		months @ \$	per month				
1004. County Taxes		months @ \$	per month				
1005. Assessments		months @ \$	per month				
1006.		months @ \$	per month				
1007.		months @ \$	per month				
1008.		months @ \$	per month				
1100. TITLE CHARGES							
1101. Settlement or Closing Fee		to Olson, Smith, Jordan & Cox, P.A.			450.00		
1102. Title Examination		to Foothills Abstractors/Clemson Title			125.00		
1103. Title Examination		to					
1104. Title Insurance Binder		to Easley Title Agency			100.00		
1105. Document Preparation		to Olson, Smith, Jordan & Cox, P.A.				200.00	
1106. Notary Fees		to					
1107. Attorney's Fees		to					
(includes above item numbers:							
1108. Title Insurance		to Easley Title Agency			1,237.50		
(includes above item numbers:							
1109. Lender's Coverage		\$ 562,500.00	75.00				
1110. Owner's Coverage		\$ 625,000.00	1,162.50				
1111.							
1112. Courier Fees		to Olson, Smith, Jordan & Cox, P.A.			40.00	40.00	
1113.							
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201. Recording Fees: Deed \$		10.00 ; Mortgage \$	11.00 ;	Releases \$	21.00		
1202. City/County Tax/Stamps: Deed		687.50 ; Mortgage				687.50	
1203. State Tax/Stamps: Revenue Stamps		1,625.00 ; Mortgage				1,625.00	
1204.		Oconee County Register of Deeds					
1205.		Oconee County Register of Deeds					
1300. ADDITIONAL SETTLEMENT CHARGES							
1301. Survey		to					
1302. Pest Inspection		to					
1303. Home Warranty							
1304.							
1305.							
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						5,586.00	46,302.50

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Olson, Smith, Jordan & Cox, P.A.
Settlement Agent

This Settlement Statement was printed on 03/25/08 at 03:21 PM.

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Jan S. Zwolinski

William H. Doherty

Robin L. Doherty

L. SETTLEMENT CHARGES					PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price			\$ 625,000.00 @ 7.0000 %	43,750.00		
Division of Commission (line 700) as Follows:						
701. \$ 37,500.00	to Cliffs Real Estate, Inc.					
702. \$ 6,250.00	to Rhino Sales and Marketing					
703. Commission Paid at Settlement						43,750.00
704. _____ to _____						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN						
801. Loan Origination Fee	0.5000 %	to Pinnacle Financial Services, LLC		2,812.50		
802. Loan Discount	%	to _____				
803. Appraisal Fee		to Jensen Appraisal Services	08030042	300.00		
804. Processing Fee		to Pinnacle Financial Services, LLC		125.00		
805. Underwriting Fee		to Community Resource Bank		375.00		
806. Mortgage Ins. App. Fee		to _____				
807. Assumption Fee		to _____				
808. _____						
809. _____						
810. _____						
811. _____						
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE						
901. Interest From	03/26/08 to 04/01/08	@ \$ _____ /day (6 days %)				
902. Mortgage Insurance Premium for	_____ months to					
903. Hazard Insurance Premium for	1.0 years to					
904. _____						
905. _____						
1000. RESERVES DEPOSITED WITH LENDER						
1001. Hazard Insurance	months @ \$ _____	per month				
1002. Mortgage Insurance	months @ \$ _____	per month				
1003. City Taxes	months @ \$ _____	per month				
1004. County Taxes	months @ \$ _____	per month				
1005. Assessments	months @ \$ _____	per month				
1006. _____	months @ \$ _____	per month				
1007. _____	months @ \$ _____	per month				
1008. _____	months @ \$ _____	per month				
1100. TITLE CHARGES						
1101. Settlement or Closing Fee	to Olson, Smith, Jordan & Cox, P.A.			450.00		
1102. Title Examination	to Foothills Abstractors/Clemson Title			125.00		
1103. Title Examination	to _____					
1104. Title Insurance Binder	to Easley Title Agency			100.00		
1105. Document Preparation	to Olson, Smith, Jordan & Cox, P.A.					200.00
1106. Notary Fees	to _____					
1107. Attorney's Fees	to _____					
(includes above item numbers: _____)						
1108. Title Insurance	to Easley Title Agency			1,237.50		
(includes above item numbers: _____)						
1109. Lender's Coverage	\$ 562,500.00	75.00				
1110. Owner's Coverage	\$ 625,000.00	1,162.50				
1111. _____						
1112. Courier Fees	to Olson, Smith, Jordan & Cox, P.A.			40.00		40.00
1113. _____						
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES						
1201. Recording Fees: Deed \$ 10.00 ; Mortgage \$ 11.00 ; Releases \$				21.00		
1202. City/County Tax/Stamps: Deed 687.50 ; Mortgage						687.50
1203. State Tax/Stamps: Revenue Stamps 1,625.00 ; Mortgage						1,625.00
1204. _____	Oconee County Register of Deeds					
1205. _____	Oconee County Register of Deeds					
1300. ADDITIONAL SETTLEMENT CHARGES						
1301. Survey	to _____					
1302. Pest Inspection	to _____					
1303. Home Warranty						
1304. _____						
1305. _____						
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				5,586.00		46,302.50

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Olson, Smith, Jordan & Cox, P.A.
Settlement Agent

This Settlement Statement was printed on 03/25/08 at 03:21 PM.



Doc ID: 001439820002 Type: DEE

BK 1654 PG 171-172

Space above this line for recording information

STATE OF SOUTH CAROLINA

COUNTY OF OCONEE

)
)
)

TITLE TO REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS THAT, **WILLIAM H. DOHERTY AND ROBIN L. DOHERTY**, herein referred to as Grantors, for and in consideration of the sum of SIX HUNDRED TWENTY FIVE THOUSAND AND 00/100 (\$625,000.00) Dollars paid by **JAN S. ZWOLINSKI**, hereinafter referred to as Grantee in the State aforesaid, the receipt of which is hereby acknowledged, have granted, bargained, sold and released, and by these presents does, bargain, sell and release unto:

JAN S. ZWOLINSKI,

his heirs, successors, and assigns forever:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated as Lot Number LP-THIRTY FIVE (LP-35) of The Cliffs at Keowee Falls South Subdivision as shown on a plat thereof entitled, "Survey for Keowee Falls Investment Group, LLC Keowee Falls South Laurel Pointe Lots 33 thru 50", dated 8/19/03; revised 10/17/03 and recorded in the Office of the Register of Deeds for Oconee in Plat Book A971, at Pages 7 & 8, and having the metes and bounds, courses and distances as upon said plat appear; together with a non-exclusive right of way and easement for the purpose of ingress and egress over and across the right of ways and easements shown on the aforementioned plat.

This being the same property conveyed unto William H. Doherty and Robin L. Doherty by deed from Keowee Falls Investment Group, LLC dated 12/2/03 and recorded in Deed Book 1317, page 30, records of Oconee County, South Carolina.

This conveyance is made subject to covenants and restrictions as recorded in Deed Book 1256, Page 257, records of Oconee County, South Carolina; and as amended and/or supplemented. The above described property is further subject to any and all easements, right of ways, setback lines, zoning ordinances, covenants and restrictions that may appear of record, including matters shown on recorded plats.

Grantee's Address:

119 Chinqualin Lane
Sunset, SC 29605

Recorded this 9 day of April
Book 2008 Page 81225
Fee _____

Tax/Map No. 077-02-01-016

Jinda R. Nix
Auditors Oconee County, S.C.

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining. TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said Grantee, his heirs and assigns forever. AND THE GRANTORS do hereby bind Grantors' heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said Grantee, his heirs and assigns, against Grantors and Grantors' heirs and against every person whomsoever lawfully claiming or to claim the same or any part thereof.

OCONEE COUNTY

STATE TAX

COUNTY TAX

EXEMPT

1625.00687.50

Recorded this 8 day of
April 2008

Vol. 1654 Pg. 171 and Certified
Register of Deeds, Oconee County

THIS PROPERTY DESIGNATED AS
MAP 077 SUB 02 BLK 01 PARC 016
ON OCONEE COUNTY TAX MAPS

Leslie Smith
OCONEE COUNTY ASS. SOR

2008 APR - 8 A 11: 10

FILED FOR RECORD
OCONEE COUNTY, S.C.
REGISTER OF DEEDS

Ret: Olson ew
POB 4 1633
Clemson SC 29633

015775

1000

WITNESS our Hand and Seal this March 29th, 2008.

Signed, Sealed and Delivered
in the Presence of:

[Signature]
witness #1
[Signature]
witness #2

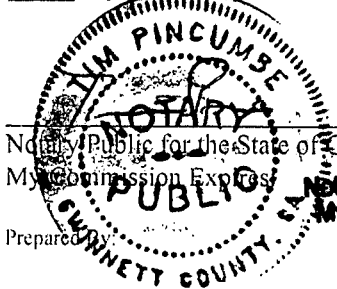
[Signature]
William H. Doherty (SEAL)
[Signature]
Robin L. Doherty (SEAL)

STATE OF GEORGIA)
COUNTY OF Fulton)

PROBATE

Personally appeared before me the undersigned witness and made oath that (s)he saw the within named Grantors sign, seal and as their act and deed, deliver the within written Deed for the uses and purposes therein mentioned, and that (s)he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this
29th day of March, 2008.



[Signature]
witness #1 to sign again

Notary Public for the State of GEORGIA
My Commission Expires Oct. 20, 2009

Prepared by:

OLSON, SMITH, JORDAN & COX, P.A.
P.O. BOX 1633
CLEMSON, SC 29633



Doc ID: 001439820002 Type: DEE

BK 1654 PG 171-172

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STATE OF SOUTH CAROLINA)

TITLE TO REAL ESTATE

COUNTY OF OCONEE)

KNOW ALL MEN BY THESE PRESENTS THAT, **WILLIAM H. DOHERTY AND ROBIN L. DOHERTY**, herein referred to as Grantors, for and in consideration of the sum of SIX HUNDRED TWENTY FIVE THOUSAND AND 00/100 (\$625,000.00) Dollars paid by **JAN S. ZWOLINSKI**, hereinafter referred to as Grantee in the State aforesaid, the receipt of which is hereby acknowledged, have granted, bargained, sold and released, and by these presents does, bargain, sell and release unto:

JAN S. ZWOLINSKI,

his heirs, successors, and assigns forever:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated as Lot Number LP-THIRTY FIVE (LP-35) of The Cliffs at Keowee Falls South Subdivision as shown on a plat thereof entitled, "Survey for Keowee Falls Investment Group, LLC Keowee Falls South Laurel Pointe Lots 33 thru 50", dated 8/19/03; revised 10/17/03 and recorded in the Office of the Register of Deeds for Oconee in Plat Book A971, at Pages 7 & 8, and having the metes and bounds, courses and distances as upon said plat appear; together with a non-exclusive right of way and easement for the purpose of ingress and egress over and across the right of ways and easements shown on the aforementioned plat.

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This conveyance is made subject to covenants and restrictions as recorded in Deed Book 1256, Page 257, records of Oconee County, South Carolina; and as amended and/or supplemented. The above described property is further subject to any and all easements, right of ways, setback lines, zoning ordinances, covenants and restrictions that may appear of record, including matters shown on recorded plats.

Grantee's Address:

119 Chinqualin Lane
Sunset, SC 29605

Recorded this 9 day of April
Book 2008 Page 81225
Fee _____

Tax/Map No. 077-02-01-016

Shirley R. Nix
Auditors Oconee County, S.C.

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining. TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said Grantee, his heirs and assigns forever. AND THE GRANTORS do hereby bind Grantors' heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said Grantee, his heirs and assigns, against Grantors and Grantors' heirs and against every person whomsoever lawfully claiming or to claim the same or any part thereof.

OCONEE COUNTY

STATE TAX

COUNTY TAX

EXEMPT

Recorded this 8 day of
April 2008

Vol. 1654 Pg. 171 and Certified
Register of Deeds, Oconee County

THIS PROPERTY DESIGNATED AS
MAP 077 SUB 02 BLK 01 PARC 016
ON OCONEE COUNTY TAX MAPS

Heather Smith
OCONEE COUNTY ASSessor

FILED FOR RECORD
OCONEE COUNTY, S.C.
REGISTER OF DEEDS
2008 APR - 8 A 11: 10

015775
Ret: Olson ew
PO Box 1633
Clemson SC 29633
1000

WITNESS our Hand and Seal this March 29th, 2008.

Signed, Sealed and Delivered
in the Presence of:

[Signature]
witness #1
[Signature]
witness #2

[Signature]
William H. Doherty (SEAL)
[Signature]
Robin L. Doherty (SEAL)

STATE OF GEORGIA


COUNTY OF Fulton

)
) PROBATE
)

Personally appeared before me the undersigned witness and made oath that (s)he saw the within named Grantors sign, seal and as their act and deed, deliver the within written Deed for the uses and purposes therein mentioned, and that (s)he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this
29th day of March, 2008.

[Signature]
witness #1 to sign again


Notary Public for the State of GEORGIA
My Commission Expires
Notary Public, Gwinnett County, Georgia
My Commission Expires Oct. 20, 2009
Prepared By

OLSON, SMITH, JORDAN & COX, P.A.
P.O. BOX 1633
CLEMSON, SC 29633

Official Change of Address CONFIRMATION LETTER



VERIFICATION REQUIRED

Mail will be forwarded for all persons at the old address with the following last name:

SCOTT

Your mail will be forwarded to your NEW address, as you requested, on: **Apr 18, 2012**

If the information contained on this page is incorrect, or you have not received mail at your new address for 10 days or more, please call **1-800-ASK-USPS** (1-800-275-8777).

If you need to view or cancel this Change-of-Address Order or change the date to start forwarding your mail, visit managemymove.usps.com and enter the Confirmation Code: **1210 2900 0064 2320**

Visit managemymove.usps.com to add your email address and receive email reminders of mail forwarding expiration dates.

YOUR OLD ADDRESS:

**SCOTT
113 SHOOTING STAR WAY
SUNSET SC 29685-2423**

YOUR NEW ADDRESS:

000001341 02 AT 0.374 T:0007

**SCOTT
PO BOX 228
SIX MILE SC 29682-0228**

NOTIFY CORRESPONDENTS WHO SEND YOU MAIL

Mail forwarding may be available for up to 12 months and covers only certain classes of mail.

To ensure delivery of all your mail and to avoid forwarding delays, you should notify everyone who sends you mail.

MAIL FORWARDING EXPIRATION DATES:

First Class Mail, Priority & Express....	Apr 18, 2013
Newspapers, Magazines.....	Jun 17, 2012
Packages ¹	Apr 18, 2013
Catalogs.....	Not Forwarded ²
Standard Mail.....	Not Forwarded ²

1. some restrictions apply
2. unless requested by mailer

IMPORTANT MESSAGES FROM THE U.S. POSTAL SERVICE REGARDING YOUR MAIL FORWARDING REQUEST

Yellow stickers with your new address are placed on mail forwarded by the U.S. Postal Service. To receive your mail faster, notify the sender of your new address.

Please retain this Official Change of Address Confirmation page for your records as local agencies and/or resources may require it for proof of your move.

SMITH450 021353008 2607 15 06/15/07A
JANICE SMITH
PO BOX 34
ANYTOWN NH 55803-0034

**WHY THE
YELLOW
LABELS?**

**Yellow labels indicate
the correspondent doesn't
know your new address.**

If you receive mail with a yellow label attached, notify the sender of your new address.

All of the paper used to produce the USPS Official Change of Address Confirmation Letter was sourced from sustainable forests.

LOCAL DIRECTORY AND STORE LOCATOR

COMMUNITY RESOURCES

Post Office	515 N Main St 1-864-868-0312
Governor Information	Gov. Nikki Randhawa Haley (R) 1-803-734-2100 www.nga.org/governors
US Senate	Senators Sen. Lindsey O. Graham (R) Sen. Jim DeMint (R) 1-202-224-3121
US House	Find your state representative 1-202-224-3121 www.house.gov
Social Security	Social Security Administration Call 1-800-772-1213 or visit www.socialsecurity.gov
Local Library	Find your local library by accessing the library locator: nces.ed.gov/nceskids/tools/library
Tax Information	Internal Revenue Service Access important forms & info 1-800-829-1040 www.irs.gov
Voter Registration	Election Assistance Commission Find forms and information at www.eac.gov
Government Resources	FirstGov U.S. portal for government info www.USA.gov 1-800-FED-INFO
Public Transportation	American Public Transportation Find information on local public transportation apta.com/resources/links
Driver's Information	Information about renewing your driver's license or vehicle registration USA.gov/Topics/Motor_Vehicles.shtml

HOUSEHOLD SERVICES

Automobile Insurance	GEICO- 15 minutes could save you 15% or more. Call 1-800-947-AUTO or go to geico.com .
Home Improvement	Lowe's Never Stop Improving Lowe's.com/Moving Visit us for your moving needs
Home Security	Protect Your Home 1-866-245-4527 www.safehomenow.com/WK ADT authorized dealer
Satellite TV	DIRECTV Satellite TV 1-888-234-5113 Ask About Our Special Offers, Free Installation
Internet, TV & Phone	AT&T 1-877-999-0376 att.com/gifttoday Call or click today!
Home/Rental Insurance	Progressive Insurance 1-888-538-0854 Progressive.com/welcomehome Free, easy online quotes



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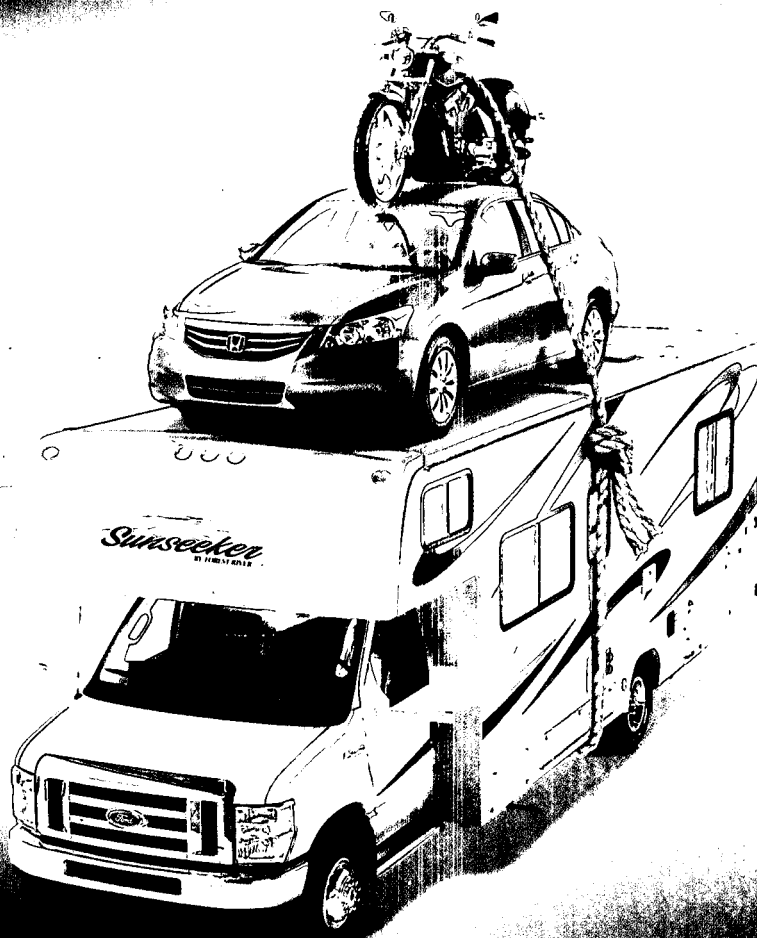


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Official Change of Address
CONFIRMATION LETTER



VERIFICATION REQUIRED

Mail will be forwarded for all persons at the old address with the following last name:
ZWOLINSKI
Your mail will be forwarded to your **NEW** address, as you requested, on: **Apr 18, 2012**

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Visit managemymove.usps.com to add your email address and receive email reminders of mail forwarding expiration dates.

YOUR OLD ADDRESS:

**ZWOLINSKI
113 SHOOTING STAR WAY
SUNSET SC 29685-2423**

YOUR NEW ADDRESS:

000001342 02 AT 0.374 T:0007


**ZWOLINSKI
PO BOX 228
SIX MILE SC 29682-0228**

NOTIFY CORRESPONDENTS
WHO SEND YOU MAIL

Mail forwarding may be available for up to 12 months and covers only certain classes of mail.

To ensure delivery of all your mail and to avoid forwarding delays, you should notify everyone who sends you mail.

MAIL FORWARDING EXPIRATION DATES:

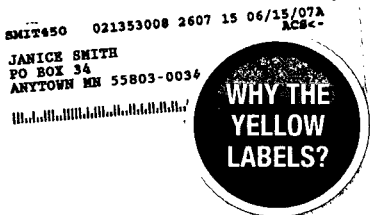
First Class Mail, Priority & Express.... Apr 18, 2013
Newspapers, Magazines..... Jun 17, 2012
Packages¹..... Apr 18, 2013
Catalogs Not Forwarded²
Standard Mail Not Forwarded²

1. some restrictions apply
2. unless requested by mailer

IMPORTANT MESSAGES FROM THE U.S. POSTAL SERVICE
REGARDING YOUR MAIL FORWARDING REQUEST

Yellow stickers with your new address are placed on mail forwarded by the U.S. Postal Service. To receive your mail faster, notify the sender of your new address.

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Yellow labels indicate the correspondent doesn't know your new address.

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All of the paper used to produce the USPS® Official Change of Address Confirmation Letter was sourced from sustainable forests.



LOCAL DIRECTORY AND STORE LOCATOR



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Post Office	515 N Main St 1-864-868-0312
Governor Information	Gov. Nikki Randhawa Haley (R) 1-803-734-2100 www.nga.org/governors
US Senate	Senators Sen. Lindsey O. Graham (R) Sen. Jim DeMint (R) 1-202-224-3121
US House	Find your state representative 1-202-224-3121 www.house.gov
Social Security	Social Security Administration Call 1-800-772-1213 or visit www.socialsecurity.gov
Local Library	Find your local library by accessing the library locator: nces.ed.gov/nceskids/tuots/library
Tax Information	Internal Revenue Service Access important forms & info 1-800-829-1040 www.irs.gov
Voter Registration	Election Assistance Commission Find forms and information at www.eac.gov
Government Resources	FirstGov U.S. portal for government info www.USA.gov 1-800-FED-INFO
Public Transportation	American Public Transportation Find information on local public transportation apta.com/resources/links
Driver's Information	Information about renewing your driver's license or vehicle registration USA.gov/Topics/Motor_Vehicles.shtml

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Satellite TV	DIRECTV Satellite TV 1-888-234-5113 Ask About Our Special Offers, Free Installation
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Home/Rental Insurance	Progressive Insurance 1-888-538-0854 Progressive.com/welcomehome Free, easy online quotes



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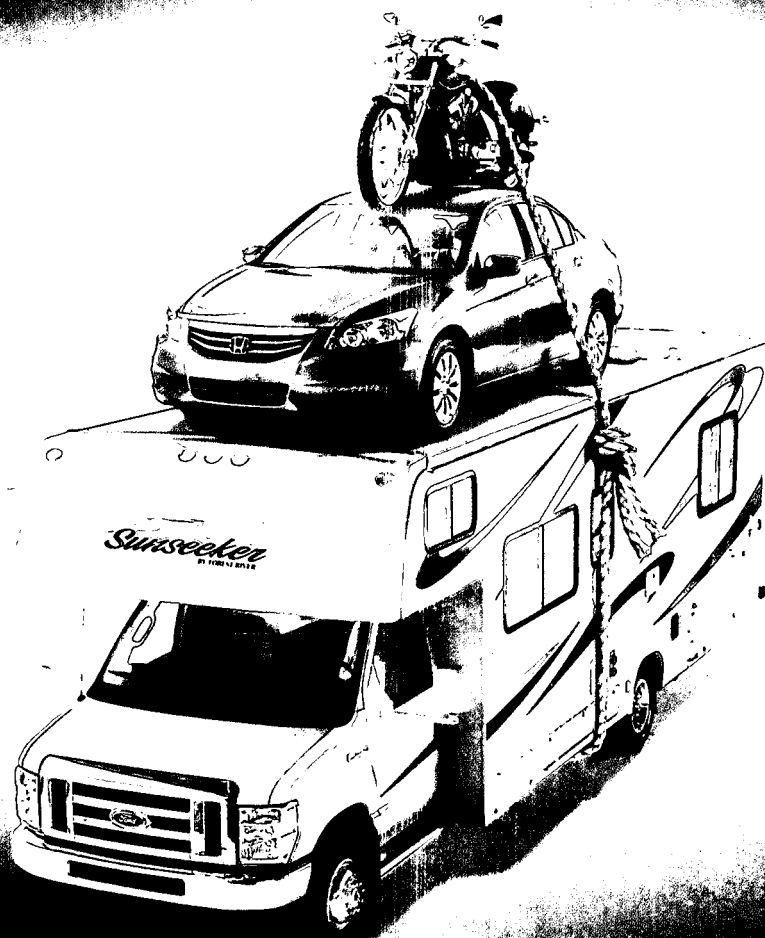


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44 N East 2nd Wisconsin (AKA 141 East)
PO Box 228
St. Mil, SC 29682

B Mc Groves, Inc
ATT. CLINTO CASH'S Groves
18675 LAKE DR E
CHANDLER, MN. 55319

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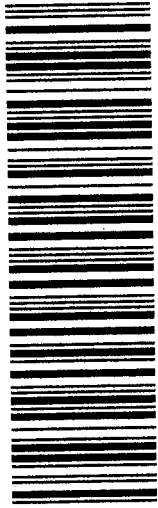
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ATT: Cliffs Chemical Processing
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