

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM

Name of Debtor:

Case Number:

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).

Name of Creditor (the person or other entity to whom the debtor owes money or property) :

Name and address where notices should be sent:

29347868000495
Teague, Michael L
501 Fowler Road
West Union, SC 29696

264 7495 mteague48@gmail.com

Creditor Telephone Number () email:

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

Michael L Teague
133 Heritage Place Drive
Pendleton, SC 29670

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:

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

THIS SPACE IS FOR COURT USE ONLY

Payment Telephone Number () email:

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 32,500.00

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: paid club membership that he filed in bankruptcy

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

ifrs

3a. Debtor may have scheduled account as:

Highland Marine Ent Inc

3b. Uniform Claim Identifier (optional):

(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: \$ _____

Basis for Perfection: _____

Amount of Secured Claim: \$ _____

Amount Unsecured: \$ _____

RECEIVED

JUN 04 2012

BMC GROUP

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).

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

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).

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

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).

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.



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)

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.
(Attach copy of power of attorney, if any.) I am the trustee, or the debtor, or their authorized agent.
(See Bankruptcy Rule 3004.) I am a guarantor, surety, indorser, or other codebtor.
(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: MICHAEL L TEAGUE
Title: SELF
Company: NA

Michael Teague 5/30/12
(Signature) (Date)

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

Michael L Teague
133 Heritage Place Drive
Pendleton SC 29670

Telephone number: email:

864/723-7495 mteague48@gmail.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. SETTLEMENT STATEMENT

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OMB NO. 2502-0265



B. TYPE OF LOAN			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unis.	6. FILE NUMBER 9914101732
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		7. LOAN NUMBER
8. MORTGAGE INS CASE NUMB			
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. 4.2 05-95 (6/17349000)			
D. NAME AND ADDRESS OF BORROWER		E. NAME AND ADDRESS OF SELLER	
Michael L. Teague and Jo Keah Teague 1616 N. Howard Street Alexandria, VA 22304		The Cliffs at Glassy, Inc. 301 Beaver Dam Road Travelers Rest, SC 29690	
F. NAME AND ADDRESS OF LENDER			
First Union National Bank of South Carolina One Insignia Plaza Greenville, SC 29602			
G. PROPERTY LOCATION		H. SETTLEMENT AGENT	
Lot 101, Sec. 5, Cliffs South Landrum, SC 29356 Greenville County, SC		Jeffrey H. Gray, Esquire 56-2118702	
		I. SETTLEMENT DATE	
		June 3, 1999	
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	166,155.00	401. Contract Sales Price	166,155.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower line 1400	35,846.58	403.	
104.	34321.5	404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/town Taxes to		406. City/town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109. Homeowner's Assoc. Due 06-03-99 to 07-01-99	19.95	409. Homeowner's Assoc. Due 06-03-99 to 07-01-99	19.95
110.		410.	
111.		411.	
112.	200496.53	412.	
120. GROSS AMOUNT DUE FROM BORROWER	201,221.53	420. GROSS AMOUNT DUE TO SELLER	166,174.90
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money	16,615.00	501. Excess Deposit (see instructions)	
202. Principal Amount of New Loan(s)	198,655.00	502. Settlement Charges to Seller line 1400	37,250.70
203. Existing Loan(s) Taken Subject to		503. Existing Loans taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507. (Deposit disbursed as proceeds)	
208.		508.	
209.		509.	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/town Taxes to		510. City/town Taxes to	
211. County Taxes 01-01-99 to 06-03-99	230.55	511. County Taxes 01-01-99 to 06-03-99	230.55
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517. Partial Mtg. Release to BB&T	57,912.10
218.		518. 10% Interest Payment to BB&T	12,869.30
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	215,500.55	520. TOTAL REDUCTION AMOUNT DUE SELLER	108,262.80
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross Amt Due from Borrower (line 120)	201,221.53	601. Gross Amount Due to Seller (line 420)	166,174.90
302. Less Amt Paid by/for Borrower (line 220)	(215,500.55)	602. Less Reductions Due Seller (line 520)	(108,262.80)
303. CASH <input type="checkbox"/> FROM <input checked="" type="checkbox"/> TO BORROWER	14,279.02	603. CASH <input checked="" type="checkbox"/> TO <input type="checkbox"/> FROM SELLER	57,912.10

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to here. I HAVE CAREFULLY REVIEWED THE ENTIRE SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS A TRUE AND ACCURATE STATEMENT.

G. PROPERTY LOCATION Lot 101, Sec. 5, Cliffs South Landrum, SC 29356 Greenville County, SC	H. SETTLEMENT AGENT Jeffrey H. Gray, Esquire	56-2118702	I. SETTLEMENT DATE June 3, 1999
	PLACE OF SETTLEMENT 1710 Highway 11 Landrum, SC 29356		

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	166,155.00	401. Contract Sales Price	166,155.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower line 1400	35,846.58	403.	
104.	34321.58	404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/town Taxes to		406. City/town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109. Homeowner's Assoc. Due 06-03-99 to 07-01-99	19.95	409. Homeowner's Assoc. Due 06-03-99 to 07-01-99	19.95
110.		410.	
111.		411.	
112.	200496.53	412.	
120. GROSS AMOUNT DUE FROM BORROWER	201,221.53	420. GROSS AMOUNT DUE TO SELLER	166,174.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money	16,615.00	501. Excess Deposit (see instructions)	
202. Principal Amount of New Loan(s)	198,655.00	502. Settlement Charges to Seller line 1400	37,250.00
203. Existing Loan(s) Taken Subject to		503. Existing Loans taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507. (Deposit disbursed as proceeds)	
208.		508.	
209.		509.	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/town Taxes to		510. City/town Taxes to	
211. County Taxes 01-01-99 to 06-03-99	230.55	511. County Taxes 01-01-99 to 06-03-99	230.55
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517. Partial Mtg. Release to BB&T	57,912.00
218.		518. 10% Interest Payment to BB&T	12,865.00
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	215,500.55	520. TOTAL REDUCTION AMOUNT DUE SELLER	108,267.00
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross Amt Due from Borrower (line 120)	201,221.53	601. Gross Amount Due to Seller (line 420)	166,174.00
302. Less Amt Paid by/for Borrower (line 220)	(215,500.55)	602. Less Reductions Due Seller (line 520)	(108,267.00)
303. CASH [] FROM [X] TO BORROWER	14,279.02	603. CASH [X] TO [] FROM SELLER	57,912.00

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to hereon. I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

BORROWER Michael L. Teague 15,004.02
 BORROWER Jo'Keah Teague

SELLER The Cliffs at Glassy, Inc.
 SELLER By: [Signature]
 Its: [Signature]

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDING WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Jeffrey H. Gray, Esquire
 WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES FOR SUCH A CRIME INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. Total Sales/Brokers Commissions Based on Price \$	166,155.00 @ 15.0000 % =	24,923.25			
Division of Commission (line 700) as follows:					
701. \$	18,277.05 to Cliffs Real Estate, Inc.				
702. \$	6,646.20 to Cliffs Marketing				
703. Commission Paid at Settlement					24,923
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	1.0000 % to First Union National Bank	POC \$1,986.00			
802. Loan Discount	% to				
803. Appraisal Fee	to First Union National Bank		250.00		
804. Credit Report	to				
805. Lender's Inspection Fee	to				
806. Mortgage Ins. App. Fee	to				
807. Assumption Fee	to				
808.					
809.					
810.					
811.					
812.					
813.					
814.					
815.					
816.					
817.					
818.					
819.					
820.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from	to @ \$ /day(days %)				
902. Mortgage Insurance Premium for	months to				
903. Hazard Insurance Premium for	1 years to				
904.	to				
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	months @ \$ per month				
1002. Mortgage Insurance	months @ \$ per month				
1003. City/Town Taxes	months @ \$ per month				
1004. County Taxes	months @ \$ per month				
1005. Assessments	months @ \$ per month				
1006.	months @ \$ per month				
1007.	months @ \$ per month				
1008.					
1100. TITLE CHARGES					
1101. Settlement Fee Per Contract	to Glassy Title Agency, Inc.				
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to Glassy Title Agency, Inc.		228.00		50
1106. Notary Fees	to				
1107. Attorney's Fees	to Jeffrey H. Gray LLC		250.00		100
(Includes above item numbers:)					
1108. Title Insurance	to Glassy Title Agency, Inc.		508.25		
(Includes above item numbers:)					
1109. Lender's Coverage \$	198,655.00				
1110. Owner's Coverage \$					
1111. Road Escrow	to Cliffs Road Escrow Fund/CMC, Inc.				2,500
1112. Water Tap Fee	to Ronald K. Edwards, Esq. Escrow Agent		1,000.00		
1113. Water Tap Fee	to Cliffs Water Escrow Fund/CMC, Inc.		250.00		
1114. Club Membership Dues	to Cliffs Golf & Country Club				3,240
1115.					
1116.					
1117.					
1118.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$	10.00 :Mortgage \$	10.00 :Releases \$	6.00	20.00	6
1202. City/County Tax/Stamps:	Deed \$	Mortgage \$			
1203. State Tax/Stamps:	Deed \$	616.05 :Mortgage \$			616
1204.					
1205. Tax Reserve Fund	to JBA Tax Reserve Fund				5,815
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303. Cliffs A Membership	to Cliffs Golf & Country Club		32,500.00		
1304.					
1305. POA Capital Contribution/2 mo.	to Cliffs Community Assoc Reserve		43.33		
1400. TOTAL SETTLEMENT CHARGES (Enter On Lines 103, Section J and 502, Section K)			26,046.58		37,250

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

806. Mortgage Ins. App. Fee	to			
807. Assumption Fee	to			
808.				
809.				
810.				
811.				
812.				
813.				
814.				
815.				
816.				
817.				
818.				
819.				
820.				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901. Interest from	to	@ \$	/day(days %)	
902. Mortgage Insurance Premium for	months to			
903. Hazard Insurance Premium for	1 years to			
904.	to			
905.				
1000. RESERVES DEPOSITED WITH LENDER				
1001. Hazard Insurance	months	@ \$	per month	
1002. Mortgage Insurance	months	@ \$	per month	
1003. City/Town Taxes	months	@ \$	per month	
1004. County Taxes	months	@ \$	per month	
1005. Assessments	months	@ \$	per month	
1006.	months	@ \$	per month	
1007.	months	@ \$	per month	
1008.				
1100. TITLE CHARGES				
1101. Settlement Fee Per Contract	to Glassy Title Agency, Inc.			
1102. Abstract or Title Search	to			
1103. Title Examination	to			
1104. Title Insurance Binder	to			
1105. Document Preparation	to Glassy Title Agency, Inc.		225.00	50
1106. Notary Fees	to			
1107. Attorney's Fees	to Jeffrey H. Gray, LLC		250.00	100
(Includes above item numbers:)				
1108. Title Insurance	to Glassy Title Agency, Inc.		508.25	
(Includes above item numbers:)				
1109. Lender's Coverage \$	198,655.00			
1110. Owner's Coverage \$				
1111. Road Escrow	to Cliffs Road Escrow Fund/CMC, Inc.			2,500
1112. Water Tap Fee	to Ronald K. Edwards, Esc. Escrow Agent		1,000.00	
1113. Water Tap Fee	to Cliffs Water Escrow Fund/CMC, Inc.		250.00	
1114. Club Membership Dues	to Cliffs Golf & Country Club			3,240
1115.				
1116.				
1117.				
1118.				
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201. Recording Fees: Deed \$	10.00	Mortgage \$	10.00	Releases \$ 6.00
			20.00	6
1202. City/County Tax/Stamps: Deed \$		Mortgage \$		
1203. State Tax/Stamps: Deed \$	616.05	Mortgage \$		616
1204.				
1205. Tax Reserve Fund	to JBA Tax Reserve Fund			5,815
1300. ADDITIONAL SETTLEMENT CHARGES				
1301. Survey	to			
1302. Pest Inspection	to			
1303. Cliffs A Membership	to Cliffs Golf & Country Club		32,500.00	
1304.				
1305. POA Capital Contribution/2 mo.	to Cliffs Community Assoc Reserve		43.33	
1400. TOTAL SETTLEMENT CHARGES (Enter On Lines 103, Section J and 502, Section K)			25,046.58	37,250

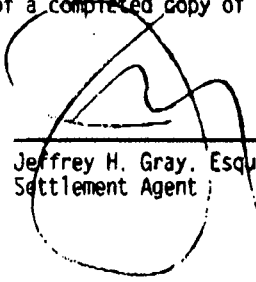
AVP

MLD

34,321.58
MLD

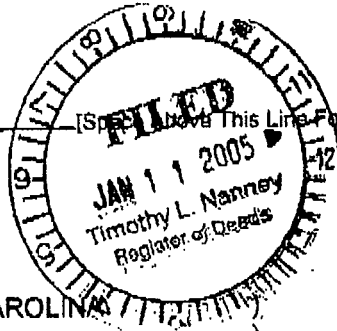
(6/17349000)
Certified to be a true copy

Jeffrey H. Gray, Esquire
Settlement Agent



File #04-8610

BOOK 2125 PAGE 1027 ✓



[Special Use This Line For Recording Data]

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TITLE TO REAL ESTATE
INTEREST

GRANTEE'S ADDRESS: 501 FOWLER RD
WEST UNION, SC 29696

KNOW ALL MEN BY THESE PRESENTS, That We, Michael L. Teague and Jo Keah Teague, in the State aforesaid, for and in consideration of the sum of ONE HUNDRED NINETY FOUR THOUSAND NINE HUNDRED AND NO/100 (\$194,900.00) DOLLARS, to us paid by Highland Marine Enterprises, Inc., in the State aforesaid (the receipt whereof is hereby acknowledged), have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said

Highland Marine Enterprises, Inc.
Its Successors and Assigns forever:

COUNTY 214.50
STATE 567.00
JAN 11 2005

ALL that certain piece, parcel or lot of land lying and being situate in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 101, Section 5, CLIFFS SOUTH, according to plat recorded in the Office of the Register of Deeds for Greenville County in Plat book 26-V, page 1, reference to which is hereby made for a complete and accurate description.

This being the identical property conveyed to Michael L. Teague and Jo Keah Teague by deed of The Cliffs at Glassy, Inc. dated June 3, 1999 and recorded June 11, 1999 in Deed book 1844, page 934, records of Greenville County, South Carolina.

TMS # (2) 352-6375-1-12

FURTHER THIS CONVEYANCE is specifically made subject to any and all easements, restrictions, covenants, conditions, rights of way, zoning rules and laws and regulations, any of which may be found of record in the Office of the Clerk of Court for Greenville County, South Carolina.

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

3069

Merrill & Jahn, P. A.
Attorneys at Law

JAN 11 2005

1185 Professional Park Drive
Seneca, South Carolina 29078
Recording 1000

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said Highland Marine Enterprises, Inc., its successors and assigns forever.

And We do hereby bind ourselves and our Heirs, Personal Representatives and Administrators, to warrant and forever defend all and singular the said premises unto the said Highland Marine Enterprises, Inc., its successors and assigns, against us and our Heirs, Successors and Assigns, and against every person whomsoever lawfully claiming, or to claim, the same or any part thereof.

WITNESS our Hands and Seals this 29th day of November, in the year of our Lord Two Thousand Four.

Signed, Sealed and Delivered in the presence of

Roguelan Siegel
Witness # 1
Oliver Hill
Witness # 2

Michael L. Teague (SEAL)
Michael L. Teague
Jo Keah Teague (SEAL)
Jo Keah Teague

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

ACKNOWLEDGEMENT

ROGUELAN SIEGEL
I, ~~Anderson R. Johnson~~, a Notary Public for South Carolina, do hereby certify that Michael L. Teague and Jo Keah Teague personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

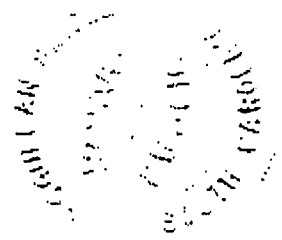
Witness my hand and official seal this 29th day of November, 2004.

Roguelan Siegel
My Commission Expires: _____

My commission expires 12-2-2012

FILED FOR RECORD IN GREENVILLE
COUNTY SC R.O.D. OFFICE AT 11:30 AM
01 11 05 RECORDED IN DEED
BOOK 2125 PAGE 1027 THRU 1028
DOC # 2005003069

Timothy...



NAME AND ADDRESS OF BORROWER: Michael L. Teague Jo Keah Teague 01 Fowler Road West Union, SC 29696		E. NAME AND ADDRESS OF SELLER: Highland Marine Enterprises, Inc. 501 Fowler Road West Union, SC 29696		F. NAME AND ADDRESS OF LENDER:	
PROPERTY LOCATION: Lot 101, Cliffs at Glassy, South Landrum, SC 29356 Greenville County, South Carolina		H. SETTLEMENT AGENT: 57-1084230 Jeffrey H. Gray, Esq.		I. SETTLEMENT DATE: January 31, 2012	
		PLACE OF SETTLEMENT 1710 Highway 11 Landrum, SC 29356			

J. SUMMARY OF BORROWER'S TRANSACTION	
00. GROSS AMOUNT DUE FROM BORROWER:	
01. Contract Sales Price	210,000.00
02. Personal Property	
03. Settlement Charges to Borrower (Line 1400)	
04.	
05.	
<i>Adjustments For Items Paid By Seller in advance</i>	
06. City/town Taxes to	
07. County Taxes to	
08. Homeowner's Dues to	
09.	
10.	
11.	
12.	
120. GROSS AMOUNT DUE FROM BORROWER	210,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	210,000.00
202. Principal Amount of New Loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/town Taxes to	
211. County Taxes to	
212. Homeowner's Dues to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	210,000.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	210,000.00
302. Less Amount Paid By/For Borrower (Line 220)	(210,000.00)
303. CASH (FROM) (TO) BORROWER	0.00

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	210,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/town Taxes to	
407. County Taxes to	
408. Homeowner's Dues to	
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	210,000.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	1,087.00
503. Existing loan(s) taken subject to	
504. Payoff of first Mortgage	
505. Payoff of second Mortgage	
506. Deposit retained by seller	210,000.00
507.	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/town Taxes to	
511. County Taxes to	
512. Homeowner's Dues to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	211,087.00
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	210,000.00
602. Less Reductions Due Seller (Line 520)	(211,087.00)
603. CASH (TO) (X FROM) SELLER	1,087.00

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

Borrower Michael L. Teague
Michael L. Teague
Jo Keah Teague
Jo Keah Teague

Seller Highland Marine Enterprises, Inc.
BY: Michael L. Teague
Michael L. Teague, President

02. Loan Discount	%	to			
03. Appraisal Fee		to			
04. Credit Report		to			
05. Lender's Inspection Fee		to			
06. Wire Fee		to			
07. Assumption Fee		to			
08.					
09.					
10.					
11.					
100. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
101. Interest From	to	@ \$	/day (days	%)
102. Mortgage Insurance Premium for	months to				
103. Hazard Insurance Premium for	1.0 years to				
104.					
105.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	months @ \$			per month	
1002. Mortgage Insurance	months @ \$			per month	
1003. City/Town Taxes	months @ \$			per month	
1004. County Taxes	months @ \$			per month	
1005. Homeowner's Dues	months @ \$			per month	
1006.	months @ \$			per month	
1007.	months @ \$			per month	
1008.	months @ \$			per month	
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to Jeffrey H. Gray, Esq.				
1102. Courier Fee/fed ex	to Jeffrey H. Gray, Esq.				50.00
1103. Abstract or Title Search	to Jeffrey H. Gray, Esq.				
1104. Title Insurance Binder	to Jeffrey H. Gray, Esq.				
1105. Title Insurance Binder-Owners	to Jeffrey H. Gray, Esq.				
1106. Document Preparation	to Jeffrey H. Gray, Esq.				
1107. Attorney's Fees	to Jeffrey H. Gray, Esq.				250.00
<i>(includes above item numbers:)</i>					
1108. Title Insurance	to Jeffrey H. Gray, Esq.				
<i>(includes above item numbers:)</i>					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$	210,000.00			
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$	10.00; Mortgage \$:		Releases \$	10.00
1202. City/County Tax/Stamps: Deed				Mortgage	
1203. State Tax/Stamps: Revenue Stamps		777.00; Mortgage			777.00
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303.					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)					0.00 1,087.00

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

Jeffrey H. Gray, Esq.
Settlement Agent

Certified to be a true copy

**MICHAEL LEE TEAGUE
133 HERITAGE PLACE DRIVE
PENDLETON, SC 29670**

May 30, 2012

BMC Group, Inc.
Attn: Cliffs Claim Processing
POBox 3020
Chanhassen, MN 55317-3020

Greetings:

Attached is my proof of claim, which is timely filed, because it was delayed in its arrival given that it was sent to the wrong address. The correct address is above. In addition, I have been traveling.

Two forms are filed: one for me who had the claim for a time and one for my corporation, Highland Marine Enterprises Inc. which had the claim for a time. Only one of them should be paid.

Sincerely,



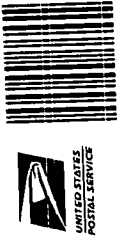
Michael Lee Teague

864/723-7495

Mteague48@gmail.com

Jo Keah Teague
Mike Teague
133 Heritage Place Dr.
Pendleton, SC 29670

U.S. POSTAGE
PAID
PENDLETON, SC
29670
JUN 01, 12
AMOUNT
\$1.30
00016969-12



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BMC Group, Inc.
Attn. Cliffs Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

RECEIVED
JUN 04 2012
BMC GROUP